

SUMMARY FINANCIAL DATA AND INFORMATION FOR THE YEAR
from 1 January to 31 December 2005

(published according to the Article 135 of Law 2190, for companies preparing annual financial statements, consolidated or not, in accordance with the IFRS)

Information listed below is aiming to provide general awareness about the financial position and the financial results of EFG Eurobank Ergasias S.A. Users requiring non-summarised information of the company's financial position and results, must refer to the annual financial statements prepared under International Financial Reporting Standards (IFRS), as well as the certified auditors opinion. Indicatively, users may visit the company's website, where the aforementioned information is published.

COMPANY'S DATA

Registered office: 8 Othonos Street, Athens 10557
Register No: 6068/06/B/86/07
Regulatory Authorities: Ministry of Development
Date of approval of the annual financial statements (from which summary data were compiled): 24 February 2006
Certified Auditor Accountant: Kyriakos Riris
Audit Firm: PricewaterhouseCoopers S.A.
Auditors opinion: Unqualified
Company's website: <http://www.eurobank.gr>

Board of Directors:

Xenophon C. Nickitas
Georgios C. Gonicias
Anna Maria Louisa J. Latsis
Lazaros D. Efthymiou
Nikolaos C. Nanopoulos
Nikolaos B. Karamouzis
Byron N. Ballis
Haralambos M. Kyrkos
Nikolaos C. Pavlidis
Fotis S. Antonatos
Emmanuel L. Bussetti
Ζηρούπος Γ. Αντωνής
Antonios G. Bitas
Periklis P. Petalas
Panagiotis K. Lambropoulos
Panagiotis V. Tridimas

Chairman
Honorary Chairman (non executive)
1st Vice Chairman (non executive)
2nd Vice Chairman (non executive)
Chief Executive Officer
Deputy Chief Executive Officer
Deputy Chief Executive Officer
Executive
Executive
Non executive
Non executive
Non executive
Non executive
Independent Non Executive
Independent Non Executive

BALANCE SHEET INFORMATION AS AT 31 DECEMBER 2005

Amounts in Euro million

Bank		Group	
31 Dec 2005	31 Dec 2004	31 Dec 2005	31 Dec 2004
ASSETS			
1,107	1,070	1,755	1,510
4,238	957	2,993	733
864	2,262	1,209	2,488
366	298	311	255
20,034	4,376	26,624	21,231
9,309	4,976	10,024	5,485
896	536	-	-
18	43	35	57
5	-	154	68
398	413	827	741
309	225	532	478
41,724	30,814	44,464	33,046
LIABILITIES			
10,623	5,336	10,781	5,361
742	616	736	625
24,660	21,675	19,255	18,208
2,031	699	9,153	6,771
552	491	1,140	901
38,608	28,817	41,065	30,866
EQUITY			
1,047	926	1,047	926
482	502	482	501
825	569	994	675
2,354	1,997	2,523	2,102
762	-	762	-
-	-	114	78
3,116	1,997	3,389	2,180
41,724	30,814	44,464	33,046

SUBSIDIARIES (FULL CONSOLIDATION)

Name and country of incorporation	Holding		Unaudited Tax years	Name and country of incorporation	Holding		Unaudited Tax years
	(%) Group	(%) Bank			(%) Group	(%) Bank	
1. Bulgarian Post Bank AD (Bulgaria)	99	53	2003-2005	29. Intertrust Mutual Funds Co S.A. (Greece)	100	100	2004-2005
2. Bulgarian Retail Services A.D. (Bulgaria)	100	-	2003-2005	30. OPEN 24 S.A. (Greece)	100	-	2003-2005
3. EFG Auto Leasing E.O.O.D. (Bulgaria)	100	-	-	31. Aristolux Investment Fund Management Company S.A. (Luxembourg)	98	-	-
4. EFG Leasing E.A.D. (Bulgaria)	100	100	2004-2005	32. EFG Private Bank (Luxembourg) S.A.	100	100	2001-2005
5. EFG Property Services Sofia A.D. (Bulgaria)	80	80	-	33. EFG Express Kredit Spolica Z Organizacno Oposredielna (Poland)	100	100	-
6. EFG HELLAS (Cyprus) Ltd (Cyprus)	100	100	-	-	-	-	-
7. Berbers Investments Limited (Channel Islands)	100	100	-	34. Bancpost S.A. (Romania)	77	77	2004-2005
8. EFG Eurobank Ergasias International (C.I.) Ltd (Channel Islands)	100	99	-	35. Capital Securities S.A. (Romania)	100	-	2003-2005
9. EFG Helas Funding Ltd (Channel Islands)	100	100	-	36. EFG Eurobank Finance S.A. (Romania)	100	100	2005
10. CEH Balkan Holdings Ltd (Cyprus)	100	100	1999-2005	37. EFG Eurobank Leasing S.A. (Romania)	100	100	-
11. Eurocredit Retail Services Ltd (Cyprus)	100	-	2003-2005	38. EFG Eurobank Mutual Funds Management Romania S.A. I S.A.	96	81	-
12. Austereal S.A. (Greece)	100	25	2003-2005	-	-	-	-
13. Be-Business Exchanges S.A. (Greece)	71	71	2002-2005	39. EFG Eurobank Property Services S.A. (Romania)	80	80	-
14. EFG Business Services S.A. (Greece)	100	100	2003-2005	40. Euroline Retail Service S.A. (Romania)	95	-	2004-2005
15. EFG Eurobank Asset Management Company S.A. (Greece)	100	100	2003-2005	41. EFG Eurobank A.D. Beograd (Serbia)	98	98	2003-2005
16. Eurobank Cards S.A. (Greece)	100	100	2002-2005	42. EFG Property Services D.O.O. Beograd (Serbia)	80	80	-
17. EFG Eurobank Ergasias Leasing S.A. (Greece)	100	100	2003-2005	43. Euroline Retail Services A.D. (Serbia)	100	-	2004-2005
18. EFG Eurobank Securities S.A. (Greece)	100	100	2003-2005	44. Nationala Stadiiona - Banka A.D. Beograd (Serbia)	52	52	2002-2005
19. EFG Euroline General Insurance S.A. (Greece)	100	100	2002-2005	45. EFG Istanbul Holding A.S. (Turkey)	100	100	2003-2005
20. EFG Euroline Life Insurance S.A. (Greece)	100	100	2001-2005	46. EFG Istanbul Menkul Devaler A.S. (Turkey)	100	-	2000-2005
21. EFG Factors S.A. (Greece)	100	100	2003-2005	47. EFG Hellas P.L.C. (United Kingdom)	100	100	-
22. EFG Insurance Services S.A. (Greece)	100	95	2003-2005	48. Karta 2005-1 Pte (United Kingdom)	-	-	-
23. EFG Internet Services S.A. (Greece)	100	100	2002-2005	49. Karta APC Ltd (United Kingdom)	-	-	-
24. EFG Mutual Funds Co. S.A. (Greece)	100	50	2003-2005	50. Karta Holdings Ltd (United Kingdom)	-	-	-
25. EFG Telesis Finance S.A. (Greece)	100	100	2001-2005	51. Karta LNI Ltd (United Kingdom)	-	-	-
26. Eurobank Properties A.E.E.A.P. (Greece)	71	71	2005	52. Karta Options Ltd (United Kingdom)	-	-	-
27. Eurobank Property Services S.A. (Greece)	100	100	2003-2005	53. Thelemelon II Mortgage Finance Plc (United Kingdom)	-	-	-
28. Helias on Line S.A. (Greece)	100	100	2003-2005	54. Thelemelon Mortgage Finance Plc (United Kingdom)	-	-	-
ASSOCIATES (EQUITY METHOD)							
55. Cardlink S.A. (Greece)	50	50	-	61. Logic DIS S.A. (Greece)	28	1	2001-2005
56. Dias A.E.E.X. (Greece)	42	42	2005	-	-	-	-
57. Fixoxena S.A. (Greece)	22	-	2004-2005	62. Proprind A.E.D.A. (Greece)	23	-	2003-2005
58. Global Finance S.A. (Greece)	50	10	2003-2005	63. Tefin S.A. (Greece)	50	50	2004-2005
59. Global Fund Management S.A. (Greece)	44	15	2002-2005	64. Urni Finance S.A. (Greece)	40	40	2004-2005
60. Hotel Company of Athens Airport S.A. (Greece)	20	20	2002-2005	-	-	-	-

Notes

- Companies no. 3 and 9 have been consolidated for first time in the quarter ended March 31, 2005.
- Companies no. 35, 36, 37, 39, 45, 46, and 53 have been consolidated for first time in the quarter ended June 30, 2005.
- Companies no. 5, 33, 44, 48, 49, 50, 51 and 52 have been consolidated for first time in the quarter ended September 30, 2005.
- Companies no. 31, 38 and 42 have been consolidated for first time in the quarter ended December 31, 2005.
- Company no. 27 is consolidated fully from 31.12.2004 while until that date was consolidated with the equity method because the company was inactive.
- Companies no. 48, 49, 50, 51, 52, 53 and 54 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
- Telesis Direct S.A. was consolidated for the last time in the quarter ended March 31, 2005, since it was merged by the Bank on June 27.
- EFG Eurobank securities S.A. purchased the 100% of share capital of Atlix kerodos Emis S.A. in April 2005. On 08.07.2005 it was absorbed by its parent. The absorbed company is tax audited until the end of 2004 and was consolidated for last time in the quarter ended June 30, 2005.
- Company ELDEPA S.A. was consolidated for the last time in the quarter ended June 30, 2005 since it was absorbed by Eurobank Properties A.E.E.A.P. on 9.8.2005. It is tax audited until the end of 2004.
- The Bank obtained a direct participation in Bulgarian Post Bank A.D. through its participation in the share capital increase of the company and the non participation of its subsidiary CEH Balkan Holdings Ltd in the share capital increase.
- The Board of Directors of the Bank and its subsidiary Intertrust Mutual Funds Co S.A. ratified the merger by absorption of the latter by the Bank with conversion balance sheet as at 31 October 2005. The merger will be completed within 2006.
- The Bank sold its 100% shareholding in Helias on Line on 9 January 2006.
- For companies no. 6, 7, 8, 9, 47, 48, 49, 50, 51, 52, 53 and 54 open tax years are not presented because in their jurisdictions tax returns are considered final.
- In August 2005, Eurobank Properties A.E.E.A.P. transferred its participation in Zenon Properties S.A. pro rata to Eurobank Properties A.E.E.A.P.'s shareholders. As a result the Bank's direct holding in the company increased to 25.05%. The company was consolidated for the last time in the quarter ended September 30, 2005 since the Bank sold its participation in Zenon Properties S.A. to a real-estate investment company.
- Company no. 62 is consolidated for the first time in the quarter ended September 30, 2005.
- Company no. 57 is consolidated for the first time in the quarter ended September 30, 2005. The company is under liquidation.
- The Greek Progress Fund S.A. was consolidated for the last time in the quarter ended September 30, 2005 since in 31.10.2005 it was merged by absorption by the Bank. The absorption was recorded in the Companies Register on 25.11.2005.
- On 20.01.2006 the Bank and its subsidiary BERBERIS INVESTMENTS LTD sold its participating interest (28%) in its associated undertaking LOGIC DATA INFORMATION SYSTEMS S.A.

STATEMENT OF CHANGES IN EQUITY

Amounts in Euro million

Bank		Group	
1 Jan - 31 Dec 2005	1 Jan - 31 Dec 2004	1 Jan - 31 Dec 2005	1 Jan - 31 Dec 2004
Ordinary shareholders' equity	Hybrid capital	Ordinary shareholders' equity	Hybrid capital
1,997	-	2,102	-
(115)	(94)	(115)	(94)
(132)	(185)	(132)	(185)
65	(47)	79	4
434	292	501	3
0	-	0	-
3	-	3	-
-	-	(9)	(36)
-	-	-	66
-	762	-	762
(40)	50	(37)	(1)
142	-	131	-
2,354	762	2,523	762

CASH FLOW STATEMENT

Amounts in Euro million

Bank		Group	
1 Jan - 31 Dec 2005	1 Jan - 31 Dec 2004	1 Jan - 31 Dec 2005	1 Jan - 31 Dec 2004
4,706	(699)	1,507	(3,275)
(4,237)	(298)	(4,088)	(183)
1,799	503	3,878	3,047
2,268	(491)	1,297	(411)
2,266	(481)	24	12
1,822	2,313	1,321	(389)
4,090	1,822	3,568	2,247

- The Bank has been audited by tax authorities up to 2001. A tax audit is performed for the years 2002 to 2004.
- The Bank's consolidated financial statements are included in EFG Bank European Financial Group Consolidated Financial Statements. EFG Bank European Financial Group is incorporated in Geneva, Switzerland, and owns 41% of the Bank's ordinary shares.
- The fixed assets of the Bank and the Group are free of charges or encumbrances.
- The Bank's Management and its legal advisors believe that the outcome of the existing lawsuits will not have a significant impact on the Group's Financial Statements.
- The total number of employees as at 31.12.2005 was 7,019 (2004: 6,722) for the Bank and 16,201 (2004: 13,720) for the Group.
- The related party transactions of the Group are as follows: Receivables € 191m., liabilities € 450m., letters of guarantee issued € 367m., letters of guarantee received € 517m., expenses € 13 m. and revenue € 1m. The related party transactions of the Bank are as follows: Receivables € 3,129m., liabilities € 9,157m., letters of guarantee issued € 10,234m., letters of guarantee received € 517m., expenses € 23m. and revenue € (74)m.
- The merger by absorption of the Bank with Greek Progress Fund S.A. has been completed in 2005.

Athens, 24 February 2006

The Board of Directors

THE CHAIRMAN OF THE BOARD OF DIRECTORS: Xenophon C. Nickitas I.D. No 9-914611
THE CHIEF EXECUTIVE OFFICER: Nicholas C. Nanopoulos I.D. No 2-237468
THE CHIEF FINANCIAL OFFICER: Paula N. Hadjisiorou I.D. No T-005040
THE HEAD OF GROUP FINANCIAL REPORTING: Nikolaos C. Patrakis I.D. No 2-641020