



EFG EUROBANK ERGASIAS S.A.

Company Registration No: 6068/06/B/86/07 - 8 Othonos Street, Athens 105 57

**FINANCIAL DATA AND INFORMATION FOR THE PERIOD
from 1 January to 30 June 2006**

(as stipulated by the Decision 17/336/21.04.2005 of the Capital Market Commission)

The financial information listed below is aiming to provide a general awareness about the financial position and the financial results of EFG Eurobank Ergasias S.A and its Group. Consequently, it is recommended to the reader, before any investment decision or transaction performed with the Bank, to visit the website of the Bank (www.eurobank.gr) where the interim financial statements prepared in accordance with International Financial Reporting Standards (IFRS) are available together with the auditors review report if required.

Certified Auditor Accountant: Kiriakos Riris (AM SOEL 12111), Audit Firm: PriceWaterhouseCoopers
Audit Opinion: unqualified, Date: 3 August 2006

BALANCE SHEET AS AT 30 JUNE 2006
Amounts in Euro million

Bank		Group	
30 Jun 2006	31 Dec 2005	30 Jun 2006	31 Dec 2005
ASSETS			
977	1,107	1,938	1,755
4,117	4,238	2,449	2,993
949	864	1,080	1,209
626	395	533	311
26,702	24,214	29,622	26,624
9,718	9,309	10,389	10,024
1,055	896	-	-
18	18	26	35
8	5	168	154
407	398	852	827
403	309	755	532
44,980	41,724	47,812	44,464
LIABILITIES			
11,678	10,623	11,462	10,781
733	742	895	788
26,009	24,660	21,411	19,255
2,979	2,031	9,441	9,153
467	552	1,237	1,140
41,866	38,638	44,386	41,865
EQUITY			
1,253	1,047	1,252	1,047
249	482	244	482
824	825	995	994
2,326	2,354	2,491	2,523
788	762	788	762
12	2	177	114
3,114	3,116	3,456	3,399
44,980	41,724	47,812	44,464

INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE 2006
Amounts in Euro million

Bank		Bank		Group		Group	
1 Jan-30 Jun 2006	1 Jan-30 Jun 2005	1 Apr-30 Jun 2006	1 Apr-30 Jun 2005	1 Jan-30 Jun 2006	1 Jan-30 Jun 2005	1 Apr-30 Jun 2006	1 Apr-30 Jun 2005
622	538	319	271	758	629	387	321
-	88	59	51	220	179	115	90
11	-	-	-	19	16	8	12
2	2	1	1	11	15	6	8
735	628	379	323	1,008	839	516	431
35	33	35	32	6	3	6	3
21	9	13	1	22	11	11	4
31	31	18	20	35	30	21	18
12	3	2	2	21	5	1	4
99	76	68	55	84	49	39	29
834	704	447	378	1,092	888	555	460
(189)	(153)	(92)	(74)	(282)	(225)	(144)	(115)
(112)	(99)	(53)	(33)	(173)	(150)	(92)	(80)
(28)	(30)	(14)	(15)	(48)	(46)	(24)	(23)
(156)	(145)	(75)	(79)	(172)	(153)	(85)	(82)
350	277	207	157	417	314	210	160
-	-	-	-	2	6	(1)	4
350	277	207	157	419	320	209	164
(69)	(69)	(33)	(34)	(98)	(92)	(46)	(47)
281	208	174	123	321	228	163	117
-	-	-	-	(3)	(3)	(2)	(1)
281	208	174	123	318	225	161	116
0.68	0.66	0.43	0.39	0.78	0.60	0.39	0.31

- The Bank has been audited by tax authorities up to 2001. A tax audit is performed for the years 2002 to 2005.
- 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 indirectly owns 41% of the Bank's ordinary shares.
- The fixed assets of the Bank and the Group are free of charges or encumbrances.
- The outcome of the existing lawsuits is not expected to have a significant impact on the Group's financial statements.
- The total number of employees as at 30.06.2006 was 7,182 (2005: 6,900) for the Bank and 17,213 (2005: 14,501) for the Group.
- The related party transactions of the Group are as follows: receivables € 140m., liabilities € 722m., letters of guarantee issued € 370m., letters of guarantee received € 411m., expenses € 9m. and revenue € 41m. The related party transactions of the Bank are as follows: receivables € 3,925m., liabilities € 9,362m., letters of guarantee issued € 10,326m., letters of guarantee received € 407m., expenses € 15m. and revenue € 50m.
- On 8 May 2006, the Bank announced the agreement of the acquisition of 70% of the share capital of Tekfenbank A.S., which operates in Turkey. Closing of the transaction is subject to regulatory approvals and is expected to occur in third quarter 2006.
- On 18 July 2006, the Bank announced the agreement of the acquisition of 99.34% of the share capital of Universal Bank OJSC, which operates in Ukraine. Closing of the transaction is subject to regulatory approvals and is expected to occur in fourth quarter of 2006.

Athens, 31 July 2006
The Board of Directors

THE CHAIRMAN OF THE BOARD OF DIRECTORS
Xeonoph C. Nickitas
I.D. No 0-914611

THE CHIEF EXECUTIVE OFFICER
Nicholas C. Natsopoulos
I.D. No E-237468

THE CHIEF FINANCIAL OFFICER
Paula N. Hadjisiriou
I.D. No T-005040

HEAD OF GROUP FINANCIAL SERVICES
Dimitris E. Nikitopoulos
I.D. No 0-123387

STATEMENT OF CHANGES IN EQUITY
Amounts in Euro million

Bank		Group	
1 Jan-30 Jun 2006	1 Jan-30 Jun 2005	1 Jan-30 Jun 2006	1 Jan-30 Jun 2005
2,354	762	2,523	762
(171)	-	(171)	-
(94)	-	(104)	-
281	-	318	-
23	-	23	-
(2)	-	(2)	-
-	-	(25)	-
(2)	26	(2)	26
(17)	-	(17)	-
-	-	-	-
(46)	-	(52)	-
2,326	788	2,491	788

CASH FLOW STATEMENT
Amounts in Euro million

Bank		Group	
1 Jan-30 Jun 2006	1 Jan-30 Jun 2005	1 Jan-30 Jun 2006	1 Jan-30 Jun 2005
260	3,275	321	1,202
(1,146)	(2,026)	(921)	(2,059)
738	730	64	2,411
(148)	1,979	(536)	1,554
-	-	5	33
(148)	1,979	(531)	1,587
4,090	1,822	3,568	2,247
3,942	3,801	3,037	3,834

SUBSIDIARIES (FULL CONSOLIDATION)

Name and country of incorporation	Holding		Unaudited Tax years
	(%) Group	(%) Bank	
1. Bulgarian Post Bank A.D. (Bulgaria)	100	75	2003-2005
2. Bulgarian Retail Services A.D. (Bulgaria)	100	-	2003-2005
3. EFG AutoLeasing E.O.O.D. (Bulgaria)	100	-	-
4. EFG Leasing E.A.D. (Bulgaria)	100	100	2004-2005
5. EFG Property Services Sofia A.D. (Bulgaria)	80	80	-
6. EFG Hellas (Cayman Islands) Ltd (Cayman Islands)	100	100	-
7. GFM Levant Capital (Cayman) Ltd (Cayman Islands)	73	73	-
8. BERBERIS INVESTMENTS LTD (Guernsey, Channel Islands)	100	100	-
9. EFG Eurobank Ergasias International (C.I.) Ltd. (Guernsey, Channel Islands)	100	99	-
10. EFG Hellas Funding Ltd (Jersey, Channel Islands)	100	100	-
11. CEH Balkan Holdings Limited (Cyprus)	100	100	1999-2005
12. Eurocredit Retail Services Ltd (Cyprus)	100	-	2003-2005
13. Autorental S.A. (Greece)	100	25	2003-2005
14. Be-Business Exchanges S.A. (Greece)	71	71	2002-2005
15. EFG Business Services S.A. (Greece)	100	100	2003-2005
16. EFG Eurobank Asset Management Company S.A. (Greece)	100	100	2003-2005
17. Eurobank Caris S.A. (Greece)	100	100	2002-2005
18. EFG Eurobank Ergasias Leasing S.A. (Greece)	100	100	2003-2005
19. EFG Eurobank Securities S.A. (Greece)	100	100	2003-2005
20. EFG EuroLife General Insurance S.A. (Greece)	100	100	2002-2005
21. EFG EuroLife Life Insurance S.A. (Greece)	100	100	2001-2005
22. EFG Factors S.A. (Greece)	100	100	2004-2005
23. EFG Insurance Services S.A. (Greece)	100	95	2003-2005
24. EFG Internet Services S.A. (E-Solution) (Greece)	100	100	2002-2005
25. EFG Mutual Funds Company S.A. (Greece)	100	100	2003-2005
26. EFG Telesis Finance S.A. (Greece)	100	100	2001-2005
27. Eurobank Properties R.E.I.C. (Greece)	55	55	2005
28. Eurobank Property Services S.A. (Greece)	100	100	2003-2005
29. Global Fund Management S.A. (Greece)	72	62	2002-2005
30. Open 24 S.A. (Greece)	100	-	2003-2005
31. Best Direct S.A. (Greece)	100	-	2005
32. Aristolux Investment Fund Management Co. S.A. (Luxembourg)	98	-	-
33. EFG Private Bank (Luxembourg) S.A. (Luxembourg)	100	100	2001-2005
34. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)	100	100	-
35. Polbank Dystrybucja Sp. Z o.o. (Poland)	100	100	-
36. Bancpost S.A. (Romania)	78	78	2004-2005
37. EFG Eurobank Securities S.A. (Romania)	100	-	2000-2005
38. EFG Eurobank Finance S.A. (Romania)	100	100	2005
39. EFG Eurobank Leasing S.A. (Romania)	100	100	-
40. EFG Eurobank Mutual Funds Management Romania S.A.I S.A. (Romania)	96	81	-
41. EFG Eurobank Property Services S.A. (Romania)	80	80	-
42. Euroline Retail Service S.A. (Romania)	95	-	2004-2005
43. EFG Eurobank A.D. Beograd (Serbia)	99	99	2003-2005
44. EFG Property Services d.o.o Beograd (Serbia)	80	80	-
45. Euroline Retail Services A.D. (Serbia)	100	-	2004-2005
46. Nacionalna Stedionica - Banka A.D. BEOGRAD (Serbia)	100	94	2002-2005
47. EFG Leasing A.D., Beograd (Serbia)	99	51	-
48. EFG Istanbul Holding A.S. (Turkey)	100	100	2000-2005
49. EFG Istanbul Menkul Değerler A.Ş. (Turkey)	100	100	-
50. EFG Hellas Plc (United Kingdom)	-	-	-
51. Karta 2005-1 Plc (United Kingdom)	-	-	-
52. Karta APC Ltd (United Kingdom)	-	-	-
53. Karta Holdings Ltd (United Kingdom)	-	-	-
54. Karta LNI Ltd (United Kingdom)	-	-	-
55. Karta Options Ltd (United Kingdom)	-	-	-
56. Themeleon Mortgage Finance Plc (United Kingdom)	-	-	-
57. Themeleon II Mortgage Finance Plc (United Kingdom)	-	-	-
58. Themeleon III Holdings Limited (United Kingdom)	-	-	-
59. Themeleon III Mortgage Finance Plc (United Kingdom)	-	-	-

ASSOCIATES (EQUITY METHOD)

60. CardLink S.A. (Greece)	50	50	2005
61. Dias A.E.E.X. (Greece)	42	42	2005
62. Filoxenia S.A. (Greece)	22	-	2004-2005
63. Hotel Company of Athens Airport S.A. (Greece)	20	20	2002-2005
64. Propindex A.E.D.A. (Greece)	23	-	2003-2005
65. Tefin S.A. (Greece)	50	50	2004-2005
66. Unifinance S.A. (Greece)	40	40	2004-2005

Notes

- Company no. 31 has been consolidated for the first time in the quarter ended 31 March 2006.
- Company no. 29 is consolidated according to the full consolidation method since 31.03.2006, while until that date it was consolidated according to the equity method.
- The Bank sold its 100% shareholding in Hellas on Line S.A. on 9 January 2006.
- Company no. 35 was renamed from "EFG Express Kredit Spolca Z Organizacjona Odpowiedzialnoscia" to "Polbank Dystrybucja Sp. Z o.o." in the quarter ended 31 March 2006.
- Company no. 37 was renamed from "Capital Finance S.A." to "EFG Eurobank Securities S.A." in the quarter ended 30 June 2006.
- Intertrust Mutual Funds Company S.A. merged by absorption by the Bank on 11 April 2006.
- Companies no. 7, 34, 47, 58 and 59 have been consolidated for the first time in the three months ended 30 June 2006.
- Companies no. 51, 52, 53, 54, 55, 56, 57, 58 and 59 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
- For companies no. 6, 7, 8, 9, 10, 50, 51, 52, 53, 54, 55, 56, 57, 58 and 59 open tax years are not presented because in their jurisdictions tax returns are considered final.
- The Bank and its subsidiary BERBERIS INVESTMENTS LTD sold their 28% shareholding in LOGIC DATA INFORMATION SYSTEMS on 26 January 2006.
- In April 2006 the company BERBERIS INVESTMENTS LTD sold 30% of its shareholding in Global Finance S.A. and as a result the group's participation decreased to 19.85%.