

EFG EUROBANK ERGASIAS S.A. Company Registration No: 6068/06/8/86/07 - 8 Othonos Street, Athens 105 57 FINANCIAL DATA AND INFORMATION FOR THE PERIOD from 1 January to 30 September 2007 (As stipulated by the Decision 2/396/31.8.2006 of the Capital Market Commission)

The financial information listed below is aiming to provide an overview of the financial position and the financial results of EFG Eurobank Ergasias SA and its Group. Consequently, readers are strongly advised 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, before any investment decision or transaction with the Bank is entered into.

/				BALANCE SHEET Amounts in Euro million					STATEMENT OF CHANGES IN EQUITY Amounts in Euro million		
		Ba	nk		Gro	oup			Bank 1 Jan - 30 1 Jan - 30	1 Jan - 3	
		30 Sept 2007	31 Dec 2006	ASSETS	30 Sept 2007	31 Dec 2006			Sept 2007 Sept 2006 3,162 3,116 Balance at 1st January	Sept 200 3,62	
		849	1,641	Cash and balances with central banks	1,889	2,654			(214) (171) Dividends paid (39) (63) Net income / (expense) recognised directly in equity	(214	
		11,104 443	5,196 574	Loans and advances to banks Financial instruments at fair value through profit or loss	5,288 714	2,938 807)	607 419 Profit for the period after tax 1.213 Share capital increase, net of expenses	64 1.21	4
		659 34,952	574 30,183	Derivative financial instruments Loans and advances to customers (net of provisions)	586 42.118	518 34.046		1	Acquisitions / Change in participating interests in (1) subsidiary and associated undertakings	(19	
		8,474	10,019	Available-for-sale investment securities Held-to-maturity investment securities	9,380 547	10,936			(3) 24 Change in hybrid capital / preferred securities (22) (20) Hybrid capital's / preferred securities' dividend	(3	
		1,617	1,091	Investments in associated undertakings		48			Dividends paid to minority interest (106) (Purchase) / Sale of treasury shares	(4 18	4)
		37 40	37 11	Intangible assets	54 681	354			3222 Other	3	12
		461 403	452 279	Property, plant and equipment Other assets	1,111 927	974 545			4,919 3,220 Balance at 30th September	5,40	15
		59,039	50,057	Total assets	63,295	53,820			SUBSIDIARIES (FULL CONSOLIDATION)		
				LIABILITIES					SUBSIDIARIES (FULL CONSOLIDATION)	Holding	Unau
		12,066 833	11,550 734	Due to other banks Derivative financial instruments	10,496 856	10,923 709			Name and country of incorporation	%	Tax
		36,623 3,974	30,363 3,515	Due to customers Debt issued and other borrowed funds	32,366 12,253	27,707 9,367			Bulgarian Post Bank A.D. (Bulgaria) Bulgarian Retail Services A.D. (Bulgaria)	100 100	2003 - 2003 -
		624 54,120	733 46,895	Other liabilities Total liabilities	1,919 57,890	1,490 50,196			3. EFG Autoleasing E.O.O.D. (Bulgaria) 4. EFG Leasing E.A.D. (Bulgaria)	100	2005 - 2005 -
				EQUITY					5. EFG Property Services Sofia A.D. (Bulgaria) 6. DZI Bank A.D. (Bulgaria)	80 100	2003 -
		1,436	1,243	Share capital	1,435	1,242			 EFG Hellas (Cayman Islands) Ltd (Cayman Islands) GFM Levant Capital (Cayman) Ltd (Cayman Islands) 	100 73	
		1,378 1,322	183 950	Share premium Other reserves	1,368 1,630	176 1,239			Berberis Investments Limited (Guernsey, Channel Islands)	100 100	
		4,136	2,376 786	Ordinary shareholders' equity Hybrid Capital - Preferred securities	4,433 783	2,657 786			10. EFG Hellas Funding Limited (Channel Islands) 11. CEH Balkan Holdings Ltd (Cyprus)	100	2001 - 2003 -
		4,919	3,162	Minority interest Total	189 5,405	181 3,624			12. Eurocredit Retail Services Ltd (Cyprus) 13. Eurobank Fin and Rent S.A. (Greece)	100 100	2003 -
		59,039	50,057	Total equity and liabilities	63,295	53,820			14. Be-Business Exchanges S.A. (Greece) 15. EFG Business Services S.A. (Greece)	96 100	2002 - 2005 -
									16. EFG Eurobank Asset Management S.A. (Greece) 17. Eurobank Cards S.A. (Greece) 18. EFC Eurobank Erroreite Legeler S.A. (Creece)	100 100	2005 -
				INCOME STATEMENT Amounts in Euro million					18. EFG Eurobank Ergasias Leasing S.A. (Greece) 19. EFG Eurobank Securities S.A. (Greece)	100 100	2003 - 2003 -
n-	Ba 1 Jan-	nk 1 Jul-	1 Jul-		1 Jan-	Gro 1 Jan-	oup 1 Jul-	1 Jul-	20. EFG Eurolife General Insurance S.A. (Greece) 21. EFG Eurolife Life Insurance S.A. (Greece)	100 100	2002
		30 Sept 2007	30 Sept 2006		30 Sept 2007			30 Sept 2006	22. EFG Factors S.A. (Greece) 23. EFG Insurance Services S.A. (Greece)	100 100	2005
1,081 169	950 169	380 56	328 58	Net interest income Net banking fee and commission income	1,444 409	1,169 323	517 145	411 103	24. EFG Internet Services S.A. (Greece) 25. EFG Mutual Funds Management Company S.A. (Greece)	100 100	2002 - 2003 -
4		. 2	- 2	Net insurance income Income from non banking services	403 40 15	26 16	13	7	26. EFG Telesis Finance S.A. (Greece) 27. Eurobank Properties REIC (Greece)	100 55	2001 - 2005 -
159 63	42 19	2 2 31	7	Dividend income Net trading income/(loss)	13 12 41	8 26	2 19	2	28. Eurobank Property Services S.A. (Greece) 29. Global Fund Management S.A. (Greece)	100 72	2005 -
63 70 9	60	31 10	(2) 29	Gains less losses from investment securities	78	67	11	32	30. OPEN 24 S.A. (Greece) 31. Best Direct S.A. (Greece)	100 100	2003 - 2005 -
1,555	11	482	(1) 421	Other operating income OPERATING INCOME	2,053	1,659	<u> </u>	<u>3</u> 567	32. Financial Planning Services S.A. (Greece) 33. ACCENTIS S.A. (Greece)	100 100	
(329)	(285)	(116)	(97)	Staff costs	(520)	(430)	(183)	(148)	34. Aristolux Investment Fund Management Company S.A. (Luxembourg) 35. EFG Private Bank (Luxembourg) S.A. (Luxembourg)	98 100	2001 -
(218) (43)	(174)	(73)	(62)	Administrative Expenses Depreciation and amortization	(363) (83)	(265) (73)	(122) (27)	(92) (25)	 Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg) 	100	
(252)	(235)	(87)	(79)	Impairment losses on loans and advances	(296)	(260)	(110)	(88)	 Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg) Polbank Dystrybucja Sp. Z.o.o. (Poland) 	100 100	
713	519	191	169	PROFIT FROM OPERATIONS	791	631	272	214	 Bancpost S.A. (Romania) EFG Eurobank Securities S.A. (Romania) 	78 100	2004 - 2002 -
713			169	Share of results of associates PROFIT BEFORE TAX	<u> </u>	<u>3</u> 634	4 276	215	41. EFG Eurobank Finance S.A. (Romania) 42. EFG Leasing IFN S.A. (Romania)	100 100	2005 -
(106)	(100)	(38)	(31)	Income tax expense	(155)	(141)	(56)	(43)	 EFG Eurobank Mutual Funds Management Romania S.A.I. S.A (Romania) 	96	
607	419	153	138	PROFIT AFTER TAX	644	493	220	172	44. EFG Eurobank Property Services S.A. (Romania) 45. EFG Retail Services IFN S.A. (Romania)	80 95	2004 -
	<u> </u>	<u> </u>	<u> </u>	Minority interest	(11)	(4)	(4)	(1)	46. EFG IT Shared Services S.A. (Romania) 47. S.C. EFG Eurolife Asigurari de viata S.A. (Romania)	100 100	
607	419	153	138	NET PROFIT FOR THE PERIOD ATTRIBUTABLE TO SHAREHOLDERS	633	489	216	171	48. S.C. EFG Eurolife Asigurari Generale S.A. (Romania) 49. Eliade Tower S.A. (Romania)	100 55	
	<u> </u>								50. Bancpost Fond de Pensii S.A. (Romania) 51. Eurobank EFG Stedionica A.D. Beograd (Serbia)	78 100	2005 -
Euro	Euro	Euro	Euro	Earnings per share attributable to ordinary	Euro	Euro	Euro	Euro	52. EFG Property Services d.o.o. Beograd (Serbia) 53. EFG Retail Services A.D. Beograd (Serbia)	80 100	2005 - 2004 -
1.222	0.825	0.301	0.272	shareholders of the Bank - Basic	1.277	0.974	0.431	0.342	54. EFG Leasing A.D. Beograd (Serbia) 55. Reco Real Property A.D. (Serbia)	100 55	
1.217	0.823	0.299	0.272	- Diluted	1.271	0.972	0.429	0.342	56. EFG Istanbul Holding A.S. (Turkey) 57. EFG Istanbul Menkul Degerler A.S. (Turkey)	100 100	
ES	The Devil 1			- 2005					58. Tekfenbank A.S. (Turkey) 59. Tekfen Finansal Kiralama A.S. (Turkey)	98 98	
1. 2.	The Bank's cor	nsolidated finan	ax authorities up to cial statements are	e included in EFG Bank European Financial Group's Consoli	dated Financial Stat	ements. EFG B	ank European		60. Eurobank EFG Ukraine Distribution LLC (Ukraine) 61. Universal Bank OJSC (Ukraine)	100 100	
3.				rland, and indirectly controls 41% of the Bank's ordinary shares e of charges or encumbrances.					62. EFG New Europe Funding B.V. (Netherlands) 63. EFG New Europe Holding B.V. (Netherlands)	100 100	
4.	The outcome of	f pending lawsuit	s is not expected to	o have a significant impact on the Group's Financial Statements vas 9,056 (2006: 7,782) for the Bank and 21,638 (2006: 17,472)				/	64. EFG Hellas PLC (United Kingdom) 65. Karta 2005-1 PLC (United Kingdom) 66. Karta APC I d (United Kingdom)	100	
6.	The related part	ty transactions of	f the Group are as	follows: receivables € 178m., liabilities € 372m., letters of guara	antee issued € 378m			/	67. Karta Holdings Ltd (United Kingdom)	-	
	guarantee issue	ed € 16,858m., l	etters of guarantee	he related party transactions of the Bank are as follows: received \in 407m., expenses \in 619m. and revenue \in 509m. The parameters \in 12m, expenses \in 11m and revenue \in 0.4m.	ne key management	personnel transa	actions are the		68. Karta LNI 1 Ltd (United Kingdom) 69. Karta Options Ltd (United Kingdom) 70. Themeleion Mortgage Finance PLC (United Kingdom)	-	
7.	On 2 August 20	007, the Bank's	Repeat Extraordina	npensation € 13m., expenses € 1m and revenue € 0.4m. ary General Shareholders Meeting approved the share capital	increase of € 1,229	m in cash in fav	our of existing		71. Themeleion III Mortgage Finance FLC (United Kingdom) 72. Themeleion III Holdings Limited (United Kingdom)		
$\overline{\ }$	shareholders, in September 200	n a ratio of 2 nev 7. The new shar	v shares for every 1 es commenced trad	I5 held at a price of € 20 for each new share. The share capital ding on the Athens Exchange on 25 September 2007.	increase was fully si	ubscribed to and	paid up on 14		73. Themeleion III Mortgage Finance PLC (United Kingdom) 74. Themeleion IV Holdings Limited (United Kingdom)	-	
\sim	<u> </u>								 Themeleion IV Holdings Limited (United Kingdom) Themeleion IV Mortgage Finance PLC (United Kingdom) Anaptyxi Holdings Limited (United Kingdom) 	-	
				CASH FLOW STATEMENT Amounts in Euro million					77. Anaptysi 2006-1 PLC (United Kingdom) 78. Anaptysi APC Limited (United Kingdom)	:	
	Bank			Anounts in Euro minion		Gro		_)	79. Anaptyxi Options Limited (United Kingdom)	-	
1 Ja 30 Sep		1 Jan - 0 Sept 2006			_ 30	1 Jan -) Sept 2007	1 Jan - 30 Sept 20	06	ASSOCIATES (EQUITY METHOD) 80. Cardlink S.A. (Greece)	50	2005
	936	1,691	Net cash from	operating activities		(3,169)		596	81. Dias S.A. (Greece)	42	2005 -
	936 964	1,691 (893)		n operating activities		669		831)	82. FILOXENIA S.A. (Greece) 83. Sofilel Athens Airport S.A. (Greece)	22 50	2004 - 2002 -
	1,615	(893)		n financing activities		4,062		624	84. TEFIN S.A. (Greece) 85. Unitfinance S.A. (Greece)	50 40	2004 - 2004 -
	3,515	1,362		/ (decrease) in cash and cash equivalents	_	1,562		389	Notes 1. Companies no.47, 48, 58, 59, 61, 63, 74 and 75 are consolidated for the	e first time i	n the ser
	-	-		ange rate changes on cash and cash equivalents		4		3	 companies no.37, 40, 50 stor, 65, 74 and 75 are consolidated for the first time companies no.33, 49, 50 and 55 are consolidated for the first time. 		
	3,515	1,362		flow / (outflow) for the period		1,566		392	September 30, 2007. 3. Companies no. 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78 a		
	4,835	4,090		sh equivalents at beginning of period		3,563	-	,568	accordance with IAS 27 and SIC 12, being special purpose entities. 4. For companies no. 7, 8, 9, 10, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 1	74, 75, 76,	77, 78 a
	8,350	5,452	Cash and ca	sh equivalents at end of period		5,129	3	<u>,960</u>	open tax years are not presented because in their jurisdictions tax return	is are consi	idered fin
					Athens	s, 25 October 2	2007				
	THE	CHAIRMAN	OF THE BOARD	OF DIRECTORS THE CHIEF EXEC	CUTIVE OFFICER		TH	IE CHIEF FINAN	NCIAL OFFICER THE CHIEF ACCOUNTANT		
	THE		OF THE BOARD				TF	IE CHIEF FINAN Paula Hadj			