



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 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 S.A. 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.

Bank		Group	
30 Sept 2007	31 Dec 2006	30 Sept 2007	31 Dec 2006
BALANCE SHEET Amounts in Euro million			
ASSETS			
849	1,641	1,889	2,654
11,104	5,196	5,288	2,938
443	574	714	807
659	574	586	518
34,952	30,183	42,118	34,046
8,474	10,019	9,380	10,936
1,617	1,091	547	-
37	37	54	48
40	11	881	354
461	452	1,111	974
403	279	927	545
59,039	50,057	63,295	53,820
LIABILITIES			
12,066	11,550	10,496	10,923
833	734	856	709
36,623	30,363	32,366	27,707
3,974	3,515	12,253	9,367
624	733	1,919	1,480
54,120	46,895	57,890	50,196
EQUITY			
1,436	1,243	1,435	1,242
1,378	183	1,368	176
1,322	950	1,630	1,230
4,136	2,376	4,433	2,657
783	786	783	786
-	-	189	181
4,919	3,162	5,405	3,624
59,039	50,057	63,295	53,820

Bank		Group	
1 Jan - 30 Sept 2007	1 Jan - 30 Sept 2006	1 Jan - 30 Sept 2007	1 Jan - 30 Sept 2006
STATEMENT OF CHANGES IN EQUITY Amounts in Euro million			
3,162	3,116	-	-
(214)	(171)	-	-
(39)	(63)	-	-
607	419	-	-
1,213	-	-	-
-	(1)	-	-
(3)	24	-	-
(22)	(20)	-	-
-	-	-	-
183	(106)	-	-
32	22	32	22
4,919	3,220	5,405	3,618

SUBSIDIARIES (FULL CONSOLIDATION)			
Name and country of incorporation	Holding %	Unaudited Tax Years	
1. Bulgarian Post Bank A.D. (Bulgaria)	100	2003-2006	-
2. Bulgarian Retail Services A.D. (Bulgaria)	100	2003-2006	-
3. EFG Autoleasing E.O.O.D. (Bulgaria)	100	2005-2006	-
4. EFG Leasing E.A.D. (Bulgaria)	100	2005-2006	-
5. EFG Property Services Sofia A.D. (Bulgaria)	80	-	-
6. D2I Bank A.D. (Bulgaria)	100	2006	-
7. EFG Hellas (Cayman Islands) Ltd (Cayman Islands)	100	-	-
8. GFM Levant Capital (Cayman) Ltd (Cayman Islands)	73	-	-
9. Berberis Investments Limited (Guernsey, Channel Islands)	100	-	-
10. EFG Hellas Funding Limited (Channel Islands)	100	-	-
11. CEH Balkan Holdings Ltd (Cyprus)	100	2001-2006	-
12. Eurocredit Retail Services Ltd (Cyprus)	100	2003-2006	-
13. Eurobank Fin and Rent S.A. (Greece)	100	2003-2006	-
14. Be-Business Exchanges S.A. (Greece)	96	2002-2006	-
15. EFG Business Services S.A. (Greece)	100	2005-2006	-
16. EFG Eurobank Asset Management S.A. (Greece)	100	-	-
17. Eurobank Cards S.A. (Greece)	100	2005-2006	-
18. EFG Eurobank Ergasias Leasing S.A. (Greece)	100	2003-2006	-
19. EFG Eurobank Securities S.A. (Greece)	100	2003-2006	-
20. EFG Eurofife General Insurance S.A. (Greece)	100	2002-2006	-
21. EFG Eurofife Life Insurance S.A. (Greece)	100	2001-2006	-
22. EFG Factors S.A. (Greece)	100	2005-2006	-
23. EFG Insurance Services S.A. (Greece)	100	2003-2006	-
24. EFG Internet Services S.A. (Greece)	100	2002-2006	-
25. EFG Mutual Funds Management Company S.A. (Greece)	100	2003-2006	-
26. EFG Telesis Finance S.A. (Greece)	100	2001-2006	-
27. Eurobank Properties REIC (Greece)	55	2005-2006	-
28. Eurobank Property Services S.A. (Greece)	100	2005-2006	-
29. Global Fund Management S.A. (Greece)	72	2006	-
30. OPEN 24 S.A. (Greece)	100	2003-2006	-
31. Best Direct S.A. (Greece)	100	2005-2006	-
32. Financial Planning Services S.A. (Greece)	100	-	-
33. ACCENTIS S.A. (Greece)	100	-	-
34. Aristotlex Investment Fund Management Company S.A. (Luxembourg)	98	-	-
35. EFG Private Bank (Luxembourg) S.A. (Luxembourg)	100	2001-2006	-
36. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)	100	-	-
37. Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg)	100	-	-
38. Polbank Dystyubycja Sp. z o.o. (Poland)	100	-	-
39. Bancpost S.A. (Romania)	78	2004-2006	-
40. EFG Eurobank Securities S.A. (Romania)	100	2002-2006	-
41. EFG Eurobank Finance S.A. (Romania)	100	2005-2006	-
42. EFG Leasing IFN S.A. (Romania)	100	-	-
43. EFG Eurobank Mutual Funds Management Romania S.A.I. S.A. (Romania)	96	-	-
44. EFG Eurobank Property Services S.A. (Romania)	80	-	-
45. EFG Retail Services IFN S.A. (Romania)	95	2004-2006	-
46. EFG IT Shared Services S.A. (Romania)	100	2006	-
47. S.C. EFG Eurofife Asiguran de viata S.A. (Romania)	100	-	-
48. S.C. EFG Eurofife Asiguran Generale S.A. (Romania)	100	-	-
49. Elilade Tower S.A. (Romania)	55	-	-
50. Bancpost Fond de Pensii S.A. (Romania)	78	-	-
51. Eurobank EFG Stedionica A.D. Beograd (Serbia)	100	2005-2006	-
52. EFG Property Services d.o.o. Beograd (Serbia)	80	2005-2006	-
53. EFG Retail Services A.D. Beograd (Serbia)	100	2004-2006	-
54. EFG Leasing A.D. Beograd (Serbia)	100	2006	-
55. Reco Real Property A.D. (Serbia)	55	-	-
56. EFG Istanbul Holding A.S. (Turkey)	100	-	-
57. EFG Istanbul Menkul Değerler A.S. (Turkey)	100	-	-
58. Tekfenbank A.S. (Turkey)	98	-	-
59. Tekfen Finansal Kiralama A.S. (Turkey)	98	-	-
60. Eurobank EFG Ukraine Distribution LLC (Ukraine)	100	-	-
61. Universal Bank OJSC (Ukraine)	100	-	-
62. EFG New Europe Funding B.V. (Netherlands)	100	-	-
63. EFG New Europe Holding B.V. (Netherlands)	100	-	-
64. EFG Hellas PLC (United Kingdom)	100	-	-
65. Karta 2005-1 PLC (United Kingdom)	-	-	-
66. Karta APC Ltd (United Kingdom)	-	-	-
67. Karta Holdings Ltd (United Kingdom)	-	-	-
68. Karta LNI 1 Ltd (United Kingdom)	-	-	-
69. Karta Options Ltd (United Kingdom)	-	-	-
70. Themeleon Mortgage Finance PLC (United Kingdom)	-	-	-
71. Themeleon II Mortgage Finance PLC (United Kingdom)	-	-	-
72. Themeleon III Holdings Limited (United Kingdom)	-	-	-
73. Themeleon III Mortgage Finance PLC (United Kingdom)	-	-	-
74. Themeleon IV Holdings Limited (United Kingdom)	-	-	-
75. Themeleon IV Mortgage Finance PLC (United Kingdom)	-	-	-
76. Anaptyxi Holdings Limited (United Kingdom)	-	-	-
77. Anaptyxi 2006-1 PLC (United Kingdom)	-	-	-
78. Anaptyxi APC Limited (United Kingdom)	-	-	-
79. Anaptyxi Options Limited (United Kingdom)	-	-	-

Bank		Group	
1 Jan - 30 Sept 2007	1 Jan - 30 Sept 2006	1 Jan - 30 Sept 2007	1 Jan - 30 Sept 2006
INCOME STATEMENT Amounts in Euro million			
1,081	950	1,444	1,169
169	169	409	323
-	-	40	26
4	4	15	16
159	42	12	8
63	19	41	26
70	60	78	67
9	11	14	24
1,555	1,255	2,053	1,659
(329)	(285)	(520)	(430)
(218)	(174)	(363)	(265)
(43)	(42)	(83)	(73)
(252)	(235)	(296)	(260)
713	519	791	631
-	-	8	3
713	519	799	634
(106)	(100)	(155)	(141)
607	419	644	493
-	-	(11)	(4)
607	419	633	489
NET PROFIT FOR THE PERIOD ATTRIBUTABLE TO SHAREHOLDERS			
Euro	Euro	Euro	Euro
1,222	0,825	1,277	0,974
1,217	0,823	1,271	0,972
Earnings per share attributable to ordinary shareholders of the Bank			
- Basic	0,272	0,431	0,342
- Diluted	0,272	0,429	0,342

NOTES

- The Bank has been audited by tax authorities up to 2005.
- The Bank's consolidated financial statements are included in EFG Bank European Financial Group's Consolidated Financial Statements. EFG Bank European Financial Group is incorporated in Geneva, Switzerland, and indirectly controls 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 pending lawsuits is not expected to have a significant impact on the Group's Financial Statements.
- The total number of employees as at 30.09.2007 was 9,056 (2006: 7,782) for the Bank and 21,638 (2006: 17,472) for the Group.
- The related party transactions of the Group are as follows: receivables € 178m., liabilities € 372m., letters of guarantee issued € 378m., letters of guarantee received € 411m., expenses € 23m., revenue € 2m. The related party transactions of the Bank are as follows: receivables € 8,727m., liabilities € 18,023m., letters of guarantee issued € 16,858m., letters of guarantee received € 407m., expenses € 619m., revenue € 509m. The key management personnel transactions are the following: receivables € 12m., liabilities € 41m., compensation € 13m., expenses € 1m and revenue € 0.4m.
- On 2 August 2007, the Bank's Repeat Extraordinary General Shareholders Meeting approved the share capital increase of € 1,229m in cash in favour of existing shareholders, in a ratio of 2 new shares for every 15 held at a price of € 20 for each new share. The share capital increase was fully subscribed to and paid up on 14 September 2007. The new shares commenced trading on the Athens Exchange on 25 September 2007.

CASH FLOW STATEMENT
Amounts in Euro million

Bank		Group	
1 Jan - 30 Sept 2007	1 Jan - 30 Sept 2006	1 Jan - 30 Sept 2007	1 Jan - 30 Sept 2006
936	1,691	(3,169)	596
964	(893)	669	(831)
1,615	564	4,062	624
3,515	1,362	1,562	389
-	-	4	3
3,515	1,362	1,566	392
4,835	4,090	3,563	3,568
8,350	5,452	5,129	3,960

ASSOCIATES (EQUITY METHOD)

80. Cardlink S.A. (Greece)	50	2005-2006
81. Dias S.A. (Greece)	42	2005-2006
82. FLOXENIA S.A. (Greece)	22	2004-2006
83. Softit Athens Airport S.A. (Greece)	50	2002-2006
84. TEFIN S.A. (Greece)	50	2004-2006
85. Unifinance S.A. (Greece)	40	2004-2006

Notes

- Companies no. 47, 48, 58, 59, 61, 63, 74 and 75 are consolidated for the first time in the semester ended June 30, 2007.
- Companies no. 33, 49, 50 and 55 are consolidated for the first time in the quarter ended September 30, 2007.
- Companies no. 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78 and 79 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
- For companies no. 7, 8, 9, 10, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78 and 79 open tax years are not presented because in their jurisdictions tax returns are considered final.

Athens, 25 October 2007

THE CHAIRMAN OF THE BOARD OF DIRECTORS

THE CHIEF EXECUTIVE OFFICER

THE CHIEF FINANCIAL OFFICER

THE CHIEF ACCOUNTANT

Xenophon C. Nickitas
I.D. No Θ - 914611

Nicholas C. Nanopoulos
I.D. No Z - 237468

Paula Hadjisotiropi
I.D. No T - 005040

Dimitrios K. Mitrotilos
I.D. No Π-064395