

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.
Certified Auditor Accountant: Kiriakos Riris (AM SOEL 12111), Audit Firm: PriceWaterhouseCoopers
Audit Opinion: unqualified, Date: 31 July 2007

Bank		Group	
30 Jun 2007	31 Dec 2006	30 Jun 2007	31 Dec 2006
BALANCE SHEET Amounts in Euro million			
ASSETS			
1,353	1,641	2,434	2,654
6,157	5,196	4,256	2,938
386	574	724	807
710	574	629	518
33,520	30,183	39,580	34,046
9,262	10,019	10,245	10,936
-	-	345	-
1,101	1,081	-	-
37	-	50	48
36	11	665	354
452	452	1,059	974
386	279	1,333	545
55,400	50,057	61,320	53,820
LIABILITIES			
11,234	11,550	11,064	10,923
825	734	846	709
35,095	30,363	27,131	23,914
4,201	3,515	16,104	13,160
479	733	2,111	1,430
51,834	46,895	57,336	50,196
EQUITY			
1,262	1,243	1,261	1,242
291	183	284	176
1,231	950	1,471	1,239
2,784	2,376	3,016	2,657
782	786	782	786
-	-	186	181
3,566	3,162	3,984	3,624
55,400	50,057	61,320	53,820

Bank		Group	
1 Jan-30 Jun 2007	1 Jan-30 Jun 2006	1 Jan-30 Jun 2007	1 Apr-30 Jun 2006
INCOME STATEMENT Amounts in Euro million			
701	622	356	319
113	111	55	59
-	-	-	-
2	2	1	1
157	35	150	35
32	21	18	13
60	31	26	18
8	12	7	2
1,073	834	615	447
(213)	(188)	(109)	(92)
(145)	(112)	(76)	(59)
(28)	(28)	(15)	(14)
(165)	(156)	(83)	(75)
522	350	332	207
-	-	-	-
522	350	332	207
(68)	(69)	(29)	(33)
454	281	303	174
-	-	-	-
454	281	303	174
NET PROFIT FOR THE PERIOD ATTRIBUTABLE TO SHAREHOLDERS			
0.947	0.566	0.638	0.356
0.943	0.565	0.634	0.355
Earnings per share attributable to ordinary shareholders of the Bank			
- Basic	0.866	0.648	0.443
- Diluted	0.863	0.647	0.441

- 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 30.06.2007 was 8,694 (2006: 7,625) for the Bank and 20,963 (2006: 17,213) for the Group.
 - The related party transactions of the Group are as follows: receivables € 116m., liabilities € 513m., letters of guarantee issued € 379m., letters of guarantee received € 411m., expenses € 15m. and revenue € 5m. The related party transactions of the Bank are as follows: receivables € 6,946m., liabilities € 15,483m., letters of guarantee issued € 15,940m., letters of guarantee received € 407m., expenses € 381m. and revenue € 366m. The key management personnel transactions are the following: receivables € 10m., liabilities € 43m., compensation € 9m., expenses € 0.7m and revenue € 0.3m.
 - On 25 June 2007, the Board of Directors decided to propose to the Extraordinary General Meeting of the Shareholders a share capital increase of €1,200m. in cash in favour of existing shareholders. The Extraordinary General Meeting has been convened for 2 August 2007.

Bank		Group	
1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006	1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006
CASH FLOW STATEMENT Amounts in Euro million			
(72)	234	(1,434)	316
653	(1,120)	115	(916)
593	738	2,942	64
1,174	(148)	1,623	(536)
-	-	13	5
1,174	(148)	1,636	(531)
4,835	4,090	3,563	3,568
6,009	3,942	5,199	3,032

Bank		Group	
1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006	1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006
STATEMENT OF CHANGES IN EQUITY Amounts in Euro million			
3,162	3,116	3,624	3,399
(214)	(171)	(214)	(171)
23	(94)	33	(104)
454	281	424	321
-	0	-	-
(4)	24	(4)	24
(19)	(17)	(19)	(17)
-	-	(4)	(4)
135	(46)	135	(52)
29	21	29	21
3,566	3,114	3,984	3,456

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	-
4. EFG Leasing E.A.D. (Bulgaria)		100	2004 - 2006
5. EFG Property Services Sofia A.D. (Bulgaria)		80	-
6. DZI 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	2002 - 2006
11. CEH Balkan Holdings Ltd (Cyprus)		100	1999 - 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)		76	2002 - 2006
15. EFG Business Services S.A. (Greece)		100	2005 - 2006
16. EFG Eurobank Asset Management S.A. (Greece)		100	2006
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	2004 - 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. Aristobol Investment Management Company S.A. (Luxembourg)		98	-
34. EFG Private Bank (Luxembourg) S.A. (Luxembourg)		100	2001 - 2006
35. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)		100	-
36. Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg)		100	-
37. Polbank Dystrybucja Sp. z o.o. (Poland)		100	-
38. Bancpost S.A. (Romania)		78	2004 - 2006
39. EFG Eurobank Securities S.A. (Romania)		100	2002 - 2006
40. EFG Eurobank Finance S.A. (Romania)		100	2005 - 2006
41. EFG Leasing IFN S.A. (Romania)		100	-
42. EFG Eurobank Mutual Funds Management Romania S.A.I. S.A. (Romania)		96	-
43. EFG Eurobank Property Services S.A. (Romania)		80	-
44. EFG Retail Services IFN S.A. (Romania)		95	2004 - 2006
45. EFG IT Shared Services S.A. (Romania)		100	2006
46. S.C. EFG Eurofife Asiguranje de viata S.A. (Romania)		100	-
47. S.C. EFG Eurofife Asiguranje Generale S.A. (Romania)		100	-
48. Eurobank EFG Stedionica A.D. Beograd (Serbia)		100	2003 - 2006
49. EFG Property Services d.o.o. Beograd (Serbia)		80	-
50. EFG Retail Services A.D. Beograd (Serbia)		100	2004 - 2006
51. EFG Leasing A.D. Beograd (Serbia)		100	-
52. EFG Istanbul Holding A.S. (Turkey)		100	2002 - 2006
53. EFG Istanbul Menkul Değerler A.Ş. (Turkey)		100	2002 - 2006
54. Tekfenbank A.Ş. (Turkey)		98	-
55. Tekfen Finansal Kiralama A.Ş. (Turkey)		98	-
56. Eurobank EFG Ukraine Distribution LLC (Ukraine)		99	-
57. Universal Bank OJSC (Ukraine)		99	-
58. EFG New Europe Funding B.V. (Netherlands)		100	-
59. EFG New Europe Holding B.V. (Netherlands)		100	-
60. EFG Hellas PLC (United Kingdom)		100	-
61. Karta 2005-1 PLC (United Kingdom)		-	-
62. Karta APC Ltd (United Kingdom)		-	-
63. Karta Holdings Ltd (United Kingdom)		-	-
64. Karta LNI 1 Ltd (United Kingdom)		-	-
65. Karta Options Ltd (United Kingdom)		-	-
66. Themeleon Mortgage Finance PLC (United Kingdom)		-	-
67. Themeleon II Mortgage Finance PLC (United Kingdom)		-	-
68. Themeleon III Holdings Limited (United Kingdom)		-	-
69. Themeleon III Mortgage Finance PLC (United Kingdom)		-	-
70. Themeleon IV Holdings Limited (United Kingdom)		-	-
71. Themeleon IV Mortgage Finance PLC (United Kingdom)		-	-
72. Anaptyxi Holdings Limited (United Kingdom)		-	-
73. Anaptyxi 2006-1 PLC (United Kingdom)		-	-
74. Anaptyxi APC Limited (United Kingdom)		-	-
75. Anaptyxi Options Limited (United Kingdom)		-	-

Name and country of incorporation		Holding %	Unaudited Tax Years
76. Cardlink S.A. (Greece)		50	2005 - 2006
77. Dias S.A. (Greece)		42	2005 - 2006
78. FILOXENIA S.A. (Greece)		22	2004 - 2006
79. Softel Athens Airport S.A. (Greece)		50	2002 - 2006
80. TEFIN S.A. (Greece)		50	2004 - 2006
81. Unifinance S.A. (Greece)		40	2004 - 2006

- Notes**
- Companies no.46, 47, 54, 55, 57 and 59 are consolidated for the first time in the quarter ended March 31, 2007.
 - Companies no.70 and 71 are consolidated for the first time in the quarter ended June 30, 2007.
 - Companies no. 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74 and 75 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
 - For companies no. 7, 8, 9, 10, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74 and 75 open tax years are not presented because in their jurisdictions tax returns are considered final.

Athens, 30 July 2007

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 Z - 237468

THE CHIEF FINANCIAL OFFICER
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HEAD OF GROUP FINANCIAL SERVICES
Dionidis E. Nikolettopoulos
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