

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 31 March 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.

		BALANCE SHEET			CASH FLOW STATEMENT		
Ban	٢	Amounts in Euro million	Gro	up	Amounts in Euro million Bank		Crown
31 Mar 2007	31 Dec 2006		31 Mar 2007	31 Dec 2006	1 Jan - 31 1 Jan - 31	1 Jan -	
		ASSETS			Mar 2007 Mar 2006	Mar 20	007 Mar 2006
1,063 6,880	1,641 5,196	Cash and balances with central banks Loans and advances to banks	1,969 3,792	2,654 2,938	485 731 Net cash from operating activities		75) 818
519 539	574 574	Financial instruments at fair-value-through-profit-or-loss Derivative financial instruments	678 467	807 518	116 (406) Net cash from investing activities (129) (42) Net cash from financing activities		07) (176) 038 (373)
31,251	30,183	Loans and advances to customers (net of provisions)	36,453	34,046	472 283 Net increase / (decrease) in cash and cash equivalents		156 (373) 269
9,881	10,019	Available-for-sale investment securities Held-to-maturity investment securities	10,900 20	10,936	Effect of exchange rate changes on cash and cash equivalents		(3) 10
1,093 37	1,091 37	Shares in subsidiary undertakings Investments in associated undertakings	- 50	- 48	472 283 Total cash inflow / (outflow) for the period		53 279
32	11	Intangible assets	660	354	4,835 4,090 Cash and cash equivalents at beginning of period 4,373 Cash and cash equivalents at end of period	3,5	
441 295	452 279	Property, plant and equipment Other assets	1,008	974 545	3,307 4,373 Cash and cash equivalents at end of period	3,/	16 3,647
52,031	50,057	Total assets	56,637	53,820	SUBSIDIARIES (FULL CONSOLIDATION)		
		LIABILITIES					
10,774 694	11,550 734	Due to other banks Derivative financial instruments	10,113 737	10,923 709	Name and country of incorporation	Holding %	Unaudited Tax years
33,298	30,363	Due to customers	26,360	23,914			
3,235 558	3,515 733	Other borrowed funds - Liabilities evidenced by paper Other liabilities	13,903 1,568	13,160 1,490	Bulgarian Post Bank A.D. (Bulgaria) Bulgarian Retail Services A.D. (Bulgaria)	100 100	2003 - 2006 2003 - 2006
48,559	46,895	Total liabilities	52,681	50,196	3. EFG Auto Leasing E.O.O.D. (Bulgaria)	100	-
		EQUITY			 EFG Leasing E.A.D. (Bulgaria) EFG Property Services Sofia A.D. (Bulgaria) 	100 80	2004 - 2006
1,262	1,243	Share capital	1,262	1,242	6. DZI BANK A.D. (Bulgaria)	91	2006
297 1.128	183 950	Share premium Other reserves	291 1.439	176 1,239	 FFG Hellas (Cayman Islands) Ltd (Cayman Islands) GFM Levant Capital (Cayman) Ltd (Cayman Islands) 	100 73	-
2,687	2,376 786	Ordinary shareholders' equity Hybrid Capital - Preferred securities	2,992 785	2,657 786	Berberis Investments Limited (Guernsey, Channel Islands)	100	-
	-	Minority interest	179	181	10. EFG Hellas Funding Limited (Channel Islands) 11. CEH Balkan Holdings Ltd (Cyprus)	100 100	- 1999 - 2006
3,472	3,162	Total	3,956	3,624	12. EuroCredit Retail Services Ltd (Cyprus)	100	2003 - 2006
52,031	50,057	Total equity and liabilities	56,637	53,820	13. Eurobank Fin and Rent S.A. (Greece) 14. Be-Business Exchanges S.A. (Greece)	100 71	2003 - 2006 2002 - 2006
					15. EFG Business Services S.A. (Greece) 16. EFG Eurobank Asset Management S.A. (Greece)	100 100	2005 - 2006 2003 - 2006
		INCOME STATEMENT Amounts in Euro million			17. Eurobank Cards S.A. (Greece)	100	2002 - 2006
Ban			Gro		18. EFG Eurobank Ergasias Leasing S.A. (Greece) 19. EFG Eurobank Securities S.A. (Greece)	100 100	2003 - 2006 2003 - 2006
1 Jan- 31 Mar 2007	1 Jan- 31 Mar 2006		1 Jan- 31 Mar 2007	1 Jan- 31 Mar 2006	20. EFG Eurolife General Insurance S.A. (Greece)	100	2002 - 2006
343	303	Net interest income	445	371	21. EFG Eurolife Life Insurance S.A. (Greece) 22. EFG Factors S.A. (Greece)	100 100	2001 - 2006
58	52	Net banking fee and commission income Net insurance income	126 14	105	22. EFG Factors S.A. (Greece) 23. EFG Insurance Services S.A. (Greece)	100	2004 - 2006 2003 - 2006
- 1	- 1	Income from non banking services	5	5	24. EFG Internet Services S.A. (Greece)	100	2002 - 2006
7 14	0 8	Dividend income Net trading income/(loss)	2 17	- 11	25. EFG Mutual Funds Management Company S.A. (Greece) 26. EFG Telesis Finance S.A. (Greece)	100 100	2003 - 2006 2001 - 2006
34	13	Gains less losses from investment securities	38	14	27. Eurobank Properties REIC (Greece)	55	2005 - 2006
1	10	Other operating income	3	20	28. Eurobank Property Services S.A. (Greece) 29. Global Fund Management S.A. (Greece)	100 72	2005 - 2006 2002 - 2006
458	387		650	537	30. OPEN 24 S.A. (Greece)	100	2003 - 2006
(104) (69)	(96) (53)	Staff costs Administrative Expenses	(161) (113)	(138) (81)	31. BEST DIRECT S.A. (Greece) 32. Financial Planning Services S.A. (Greece)	100 100	2005 - 2006
(13)	(14)	Depreciation and amortization	(27)	(24)	33. Aristolux Investment Fund Management Company S.A. (Luxembourg)	98	-
<u>(82)</u> 190	(81) 143	Impairment losses on loans and advances PROFIT FROM OPERATIONS	<u>(91)</u> 258	(87) 207	34. EFG Private Bank (Luxembourg) S.A. (Luxembourg) 35. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)	100 100	2001 - 2006
130	145				36. Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg)	100	-
190	143	Share of results of associates PROFIT BEFORE TAX	<u>1</u> 	210	37. Polbank Dystrybucja Sp. Z.o.o. (Poland)	100 78	- 2004 - 2006
(39)	(36)	Income tax expense	(52)	(52)	38. Bancpost S.A. (Romania) 39. EFG Eurobank Securities S.A. (Romania)	100	2004 - 2006
151	107	PROFIT AFTER TAX	207	158	40. EFG Eurobank Finance S.A. (Romania)	100	2005 - 2006
		Minority interest	(3)	(1)	41. EFG Eurobank Leasing IFN S.A. (Romania) 42. EFG Eurobank Mutual Funds Management Romania S.A.I. S.A (Romania)	100 96	
		NET PROFIT FOR THE PERIOD			43. EFG Eurobank Property Services S.A. (Romania)	80	-
151	107	ATTRIBUTABLE TO SHAREHOLDERS	204	157	44. EFG Retail Services IFN S.A. (Romania) 45. EFG IT Shared Services S.A. (Romania)	95 100	2004 - 2006
					46. S.C. EFG Eurolife Asigurari de viata S.A.(Romania)	100	-
Euro	Euro		Euro	Euro	47. S.C. EFG Eurolife Asigurari Generale S.A.(Romania) 48. Eurobank EFG Stedionica A.D. Beograd (Serbia)	100 100	- 2003 - 2006
		Earnings per share attributable to ordinary			40. EFG Property Services d.o.o. Beograd (Serbia)	80	
0.37	0.25	shareholders of the Bank - Basic and Diluted	0.51	0.39	50. EFG Retail Services A.D. Beograd (Serbia)	100 100	2004 - 2006
IOTES	oon audited by	tax authorities up to 2005			51. EFG Leasing A.D. Beograd (Serbia) 52. EFG Istanbul Holding A.S. (Turkey)	100 100	- 2000 - 2006
53. EFG Istanbul Menkul Degerier A.S. (Turkey)							2000 - 2006
Financial Statements. EFG Bank European Financial Group is incorporated in Geneva, Switzerland, and indirectly							-
Controls 4 1% of the Bank solution states. 56. Eurobank EFG Ukraine Distribution LLC (Ukraine) 56. Eurobank EFG Ukraine Distribution LLC (Ukraine)							-
The outcome of pending lawsuits is not expected to have a significant impact on the Group's Financial Statements.							-
the Group B.V. (Netherlands) 59. Cayne Management Group B.V. (Netherlands)							
The related par	b. The related party transactions of the Group are as follows: receivables € 110m., liabilities € 539m., letters of guarantee						
issued € 380m., letters of guarantee received € 411m., expenses € 9m. and revenue € 1m. The related party transactions of the Bank are as follows: receivables € 5,812m., liabilities € 14,222m., letters of guarantee issued € (Line Kingdom)							-
13,463m., lette	rs of guarantee	e received € 407m., expenses € 177m. and revenue €	94m. The key	management /	63. Karta Holdings Ltd (United Kingdom)	-	-
personnel trans 0.3m.	actions are the	following: receivables € 9m., liabilities € 45m., compen	sation € 4m. and	i expenses €	64. Karta LNI 1 Ltd (United Kingdom) 65. Karta Options Ltd (United Kingdom)	-	
					66. Themeleion Mortgage Finance PLC (United Kingdom)	-	-
					67. Themeleion II Mortgage Finance PLC (United Kingdom) 68. Themeleion III Holdings Limited (United Kingdom)	-	
		STATEMENT OF CHANGES IN EQUITY			69. Themeleion III Mortgage Finance PLC (United Kingdom)	-	-
-	_	Amounts in Euro million			70. Anaptyxi Holdings Limited (United Kingdom) 71. Anaptyxi 2006-1 PLC (United Kingdom)		
Ban 1 Jan - 31	k 1 Jan - 31	-	Gro 1 Jan - 31	1 Jan - 31	72. Anaptyxi APC Limited (United Kingdom)	-	-
Mar 2007	Mar 2006		Mar 2007	Mar 2006	73. Anaptyxi Options Limited (United Kingdom)	-	-
3,162	3,116	Balance at 1st January	3,624	3,399	ASSOCIATES (EQUITY METHOD)		
8	(12)	Net income / (expense) recognised directly in equity	(6)	(6)	74. Cardlink S.A. (Greece)	50	2005 - 2006
151	107	Profit for the period after tax Acquisitions / Change in participating interests in	207	158	75. Dias S.A. (Greece)	42	2005 - 2006
-	-	subsidiary and associated undertakings	(18)	(30)	76. FILOXENIA S.A. (Greece) 77. Sofitel Athens Airport S.A. (Greece)	22 50	2004 - 2006 2002 - 2006
(1)	20	Change in preferred securities / hybrid capital	(1)	20	78. TEFIN S.A. (Greece)	50	2004 - 2006
(16)	(12)	Hybrid capital's / preferred securities' dividend	(16)	(12)	79. Unitfinance S.A. (Greece)	40	2004 - 2006
-	-	Dividends paid to minority interest (Purchase) / Sale of treasury shares	(4)	(1)	Notes 1. Companies no.46, 47, 54, 55, 57 and 59 are consolidated for the first time in the q	uarter ended	March 31
166 2	(2)	Other	168 2	(2)	2007. 2. Companies no. 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72 and 73 are conso		
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- Notes

 1. Companies no.46, 47, 54, 55, 57 and 59 are consolidated for the first time in the quarter ended March 31, 2007.

 2. Companies no. 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72 and 73 are consolidated in accordance wit IAS 27 and SIC 12, being special purpose entities.

 3. For companies no. 7, 8, 9, 10, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72 and 73, open tax years are presented because in their jurisdictions tax returns are considered final.

Athens, 8 May 2007

2 3,956

THE CHAIRMAN OF THE BOARD OF DIRECTORS Xenophon C. Nickitas I.D. No O - 914611

Balance at 31st March

1 3,218

2 3,472

THE CHIEF EXECUTIVE OFFICER Nicholas C. Nanopoulos I.D. No Σ - 237468

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

1 3,527

HEAD OF GROUP FINANCIAL SERVICES Diomidis E. Nikoletopoulos I.D. Νο Φ-123387