

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

Amounts in Euro million

Bank		Group	
31 Mar 2007	31 Dec 2006	31 Mar 2007	31 Dec 2006
ASSETS			
1,063	1,641	1,969	2,654
6,880	5,196	3,792	2,938
519	574	678	807
539	574	467	518
31,251	30,183	36,453	34,046
9,881	10,019	10,900	10,936
1,093	1,091	20	-
37	37	50	48
32	11	660	354
441	452	1,008	974
295	279	640	545
52,031	50,057	56,637	53,820
LIABILITIES			
10,774	11,550	10,113	10,923
694	734	737	709
33,298	30,363	26,360	23,914
3,235	3,515	13,903	13,160
558	733	1,568	1,490
48,559	46,895	52,681	50,196
EQUITY			
1,262	1,243	1,262	1,242
297	183	291	176
1,128	950	1,439	1,239
2,687	2,376	2,992	2,657
785	786	785	786
3,472	3,162	3,956	3,624
52,031	50,057	56,637	53,820

INCOME STATEMENT

Amounts in Euro million

Bank		Group	
1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2006	1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2006
343	303	445	371
58	52	126	105
-	-	14	11
1	1	5	5
7	0	2	-
14	8	17	11
34	13	38	14
1	10	3	20
458	387	650	537
(104)	(96)	(161)	(138)
(69)	(53)	(113)	(81)
(13)	(14)	(27)	(24)
(82)	(81)	(91)	(87)
190	143	258	207
-	-	1	3
190	143	259	210
(39)	(36)	(52)	(52)
151	107	207	158
-	-	(3)	(1)
151	107	204	157
Euro	Euro	Euro	Euro
0.37	0.25	0.51	0.39

CASH FLOW STATEMENT

Amounts in Euro million

Bank		Group	
1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2006	1 Jan - 31 Mar 2007	1 Jan - 31 Mar 2006
485	731	(575)	818
116	(406)	(207)	(176)
(129)	(42)	938	(373)
472	283	156	269
-	-	(3)	10
472	283	153	279
4,835	4,090	3,563	3,568
5,307	4,373	3,716	3,847

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 Auto Leasing 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)	91	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	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)	71	2002 - 2006
15. EFG Business Services S.A. (Greece)	100	2005 - 2006
16. EFG Eurobank Asset Management S.A. (Greece)	100	2003 - 2006
17. Eurobank Cards S.A. (Greece)	100	2002 - 2006
18. EFG Eurobank Ergasias Leasing S.A. (Greece)	100	2003 - 2006
19. EFG Eurobank Securities S.A. (Greece)	100	2003 - 2006
20. EFG Eurolife General Insurance S.A. (Greece)	100	2002 - 2006
21. EFG Eurolife 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	2002 - 2006
30. OPEN24 S.A. (Greece)	100	2003 - 2006
31. BEST DIRECT S.A. (Greece)	100	2005 - 2006
32. Financial Planning Services S.A. (Greece)	100	-
33. Aristolux Investment Fund 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 Dystyrbucja Sp. z o.o. (Poland)	100	-
38. Bancpost S.A. (Romania)	78	2004 - 2006
39. EFG Eurobank Securities S.A. (Romania)	100	2000 - 2006
40. EFG Eurobank Finance S.A. (Romania)	100	2005 - 2006
41. EFG Eurobank 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	-
46. S.C. EFG Eurolife Asigurari de viata S.A. (Romania)	100	-
47. S.C. EFG Eurolife Asigurari 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	2000 - 2006
53. EFG Istanbul Menkul Degerler A.S. (Turkey)	100	2000 - 2006
54. Tekfenbank A.S. (Turkey)	98	-
55. Tekfen Finansal Kiralama A.S. (Turkey)	98	-
56. Eurobank EFG Ukraine Distribution LLC (Ukraine)	100	-
57. Universal Bank OJSC (Ukraine)	99	-
58. EFG New Europe Funding B.V. (Netherlands)	100	-
59. Cayne Management Group 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. Anaptyxi Holdings Limited (United Kingdom)	-	-
71. Anaptyxi 2006-1 PLC (United Kingdom)	-	-
72. Anaptyxi APC Limited (United Kingdom)	-	-
73. Anaptyxi Options Limited (United Kingdom)	-	-

ASSOCIATES (EQUITY METHOD)

74. Cardlink S.A. (Greece)	50	2005 - 2006
75. Dias S.A. (Greece)	42	2005 - 2006
76. FILOXENIA S.A. (Greece)	22	2004 - 2006
77. Softel Athens Airport S.A. (Greece)	50	2002 - 2006
78. TEFIN S.A. (Greece)	50	2004 - 2006
79. 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. 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72 and 73 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 and 73, open tax years are not presented because in their jurisdictions tax returns are considered final.

Athens, 8 May 2007

THE CHAIRMAN OF THE BOARD OF DIRECTORS
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