



EFG EUROBANK ERGASIAS S.A.

SUMMARY FINANCIAL DATA AND INFORMATION FOR THE YEAR

from 1 January to 31 December 2007

(published according to the Article 135 of Law 2190, for companies preparing annual financial statements, consolidated or not, in accordance with the IFRS)

The information listed below is aiming to provide a general awareness about the financial position and the financial results of EFG Eurobank Ergasias S.A. and its Group. Users requiring non-summarised information of the company's financial position and results, must refer to the annual financial statements prepared under International Financial Reporting Standards (IFRS), as well as the certified auditors' opinion. Indicatively, users may visit the company's website, where the above mentioned information is published.

COMPANY'S DATA

Registered office: 8 Othonos Street, Athens 10557  
 Register No: 8058909/8/06/07  
 Regulatory Authorities: Ministry of Development  
 Date of approval of the annual financial statements (from which summary data were compiled): 26 February 2008  
 Certified Auditor Accountant: Kyriakos Riris  
 Audit Firm: PricewaterhouseCoopers S.A.  
 Auditors' opinion: Unqualified  
 Company's website: <http://www.eurobank.gr>

Board of Directors:

Xenophon C. Nickitas  
 Georgios C. Giannikas  
 Anna Maria Louisa J. Latsis  
 Lazaros D. Efraimoglou  
 Nicolaos C. Nanopoulos  
 Byron N. Ballis  
 Michael H. Colakides  
 Nicolaos B. Karanouzis  
 Nicholas K. Pavlidis  
 Fotios S. Antonatos  
 Antonios K. Bilas  
 Emmanuel Leonard C. Bussetti  
 Dr. Spiro J. Latsis  
 Dr. Perikles P. Petalas  
 Dr. Panayiotis V. Tridimas  
 Spyridon L. Lorentzidis

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 Dr. Panayiotis V. Tridimas  
 Spyridon L. Lorentzidis

Chairman  
 Honorary Chairman (non executive)  
 1st Vice Chairman (non executive)  
 2nd Vice Chairman (non executive)  
 Chief Executive Officer  
 Deputy Chief Executive Officer  
 Deputy Chief Executive Officer  
 Deputy Chief Executive Officer  
 Executive  
 Non executive  
 Non executive  
 Non executive  
 Non executive  
 Non executive  
 Independent Non Executive  
 Independent Non Executive

BALANCE SHEET  
 Amounts in Euro million

| Bank               |             | Group       |             |
|--------------------|-------------|-------------|-------------|
| 31 Dec 2007        | 31 Dec 2006 | 31 Dec 2007 | 31 Dec 2006 |
| <b>ASSETS</b>      |             |             |             |
| 1,259              | 1,641       | 2,732       | 2,654       |
| 16,545             | 5,938       | 4,577       | 2,938       |
| 485                | 574         | 960         | 807         |
| 797                | 574         | 738         | 518         |
| 37,235             | 30,183      | 45,620      | 34,046      |
| 9,355              | 10,019      | 10,477      | 10,936      |
| 1,810              | 1,091       | 618         | -           |
| 27                 | 37          | 46          | 48          |
| 65                 | 11          | 735         | 354         |
| 406                | 452         | 1,120       | 974         |
| 288                | 279         | 748         | 545         |
| 68,272             | 50,057      | 68,389      | 53,620      |
| <b>LIABILITIES</b> |             |             |             |
| 5,539              | 2,191       | 2,012       | 1,536       |
| 9,761              | 9,359       | 10,754      | 9,387       |
| 935                | 734         | 1,050       | 709         |
| 38,939             | 30,363      | 36,151      | 27,707      |
| 7,919              | 3,515       | 11,236      | 9,367       |
| 492                | 733         | 1,825       | 1,490       |
| 63,585             | 46,895      | 63,030      | 50,196      |
| <b>EQUITY</b>      |             |             |             |
| 1,434              | 1,243       | 1,432       | 1,242       |
| 1,340              | 183         | 1,325       | 176         |
| 1,136              | 950         | 1,495       | 1,239       |
| 3,910              | 2,376       | 4,252       | 2,687       |
| 777                | 786         | 777         | 786         |
| 4,087              | 3,162       | 5,029       | 3,445       |
| 4,687              | 3,162       | 5,359       | 3,624       |
| 68,272             | 50,057      | 68,389      | 53,620      |

INCOME STATEMENT  
 Amounts in Euro million

| Bank  |                     | Group               |                     |
|---|---------------------|---------------------|---------------------|
| 1 Jan - 31 Dec 2007   | 1 Jan - 31 Dec 2006 | 1 Jan - 31 Dec 2007 | 1 Jan - 31 Dec 2006 |
| 1,471   | 1,282               | 2,004               | 1,597               |
| 216   | 216                 | 558                 | 447                 |
| -   | 5                   | 53                  | 37                  |
| 163   | 47                  | 23                  | 20                  |
| 64  | 22                  | 13                  | 9                   |
| 95  | 59                  | 105                 | 70                  |
| 18  | 13                  | 28                  | 21                  |
| 2,033   | 1,644               | 2,817               | 2,233               |
| (452)   | (391)               | (727)               | (589)               |
| (324)   | (245)               | (328)               | (373)               |
| (64)  | (56)                | (119)               | (100)               |
| (339)   | (308)               | (401)               | (344)               |
| 854   | 644                 | 1,042               | 827                 |
| -   | -                   | 8                   | 5                   |
| 854   | 644                 | 1,050               | 832                 |
| (149)   | (169)               | (219)               | (225)               |
| 705   | 475                 | 831                 | 607                 |
| -   | -                   | 16                  | 6                   |
| 705   | 475                 | 815                 | 601                 |
| 741   | 518                 | 851                 | 644                 |
| <b>NET PROFIT FOR THE YEAR</b>  |                     |                     |                     |
| 705   | 475                 | 815                 | 601                 |
| <b>NET PROFIT FOR THE YEAR ATTRIBUTABLE TO SHAREHOLDERS</b>                 |                     |                     |                     |
| 741   | 518                 | 851                 | 644                 |
| <b>Earnings per share attributable to ordinary shareholders of the Bank</b> |                     |                     |                     |
| - Basic   | 1.371               | 0.923               | 1.598               |
| - Diluted   | 1.367               | 0.920               | 1.594               |
| <b>Earnings per share excluding taxation on reserves and donation</b>       |                     |                     |                     |
| 1.447   | 1.015               | 1.674               | 1.286               |
| <b>Proposed dividend per share in euro</b>                                  |                     |                     |                     |
| 0.82  | 0.75                | 0.82                | 0.75                |

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 31.12.2007 was 9,258 (2006: 7,979) for the Bank and 22,109 (2006: 19,150) for the Group.
- The related party transactions of the Group are as follows: receivables € 164m, liabilities € 210m, letters of guarantee issued € 390m, letters of guarantee received € 411m, expenses € 18m, and revenues € 12m. The related party transactions of the Bank are as follows: receivables € 14,964m, liabilities € 24,743 m, letters of guarantee issued € 17,948m, letters of guarantee received € 407m, expenses € 882m, and revenues € 688m. The key management personnel transactions are the following: receivables € 16m, liabilities € 40m, compensation € 17m, expenses € 1.3m and revenues € 0.6m.
- 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 - 31 Dec 2007 | 1 Jan - 31 Dec 2006 | 1 Jan - 31 Dec 2007 | 1 Jan - 31 Dec 2006 |
| 3,008               | 1,041               | (1,005)             | (146)               |
| (107)               | (1,328)             | (358)               | (1,405)             |
| 5,289               | 1,032               | 2,497               | 1,523               |
| 8,190               | 745                 | 1,134               | (28)                |
| -                   | -                   | (7)                 | 23                  |
| 8,190               | 745                 | 1,127               | (5)                 |
| 4,835               | 4,090               | 3,563               | 3,568               |
| 13,025              | 4,835               | 4,690               | 3,563               |

STATEMENT OF CHANGES IN EQUITY  
 Amounts in Euro million

| Bank                |                     | Group  |                     |
|---------------------|---------------------|--|---------------------|
| 1 Jan - 31 Dec 2007 | 1 Jan - 31 Dec 2006 | 1 Jan - 31 Dec 2007  | 1 Jan - 31 Dec 2006 |
| 3,162               | 3,116               | Balance at 1st January   | 3,399               |
| (380)               | (307)               | Dividends paid   | (380)               |
| (127)               | (11)                | Net income / (expense) recognised directly in equity                                       | (149)               |
| 705                 | 475                 | Profit for the year  | 831                 |
| 1,249               | (3)                 | Share capital increase, net of expenses including the reinvestment of dividend             | 1,249               |
| -                   | -                   | Acquisitions / Change in participating interests in subsidiary and associated undertakings | (26)                |
| -                   | -                   | Minority's share in subsidiaries' capital increase   | 147                 |
| (9)                 | 22                  | Change in hybrid capital / preferred securities  | (9)                 |
| (44)                | (41)                | Hybrid capital's / preferred securities' dividend  | (44)                |
| -                   | -                   | Dividends paid to minority interest  | (8)                 |
| 93                  | (114)               | (Purchase) / Sale of treasury shares   | 86                  |
| 38                  | 25                  | Other  | 38                  |
| 4,687               | 3,162               | Balance at 31st December   | 5,359               |

SUBSIDIARIES (FULL CONSOLIDATION)

| Name and country of incorporation                                       | Holding % | Unaudited Tax Year |
|---|-----------|--------------------|
| 1. EFG Securities Bulgaria E.A.D. (Bulgaria)                            | 100       | -                  |
| 2. Eurobank EFG Bulgaria A.D. (Bulgaria)                                | 100       | 2003 - 2007        |
| 3. Bulgarian Retail Services A.D. (Bulgaria)                            | 100       | 2003 - 2007        |
| 4. EFG Auto Leasing E.O.O.D. (Bulgaria)                                 | 100       | 2005 - 2007        |
| 5. EFG Leasing E.A.D. (Bulgaria)  | 100       | 2005 - 2007        |
| 6. EFG Property Services Sofia A.D. (Bulgaria)                          | 80        | 2007               |
| 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 (Cayman Islands)                         | 100       | -                  |
| 11. CEH Balkan Holdings Ltd (Cyprus)                                    | 100       | 2001 - 2007        |
| 12. Eurocredit Retail Services Ltd (Cyprus)                             | 100       | 2003 - 2007        |
| 13. Eurobank Fin and Rent S.A. (Greece)                                 | 100       | 2003 - 2007        |
| 14. Be-Business Exchanges S.A. (Greece)                                 | 97        | 2002 - 2007        |
| 15. EFG Business Services S.A. (Greece)                                 | 100       | 2005 - 2007        |
| 16. EFG Eurobank Asset Management S.A. (Greece)                         | 100       | 2007               |
| 17. Eurobank Cards S.A. (Greece)  | 100       | 2005 - 2007        |
| 18. EFG Eurobank Ergasias Leasing S.A. (Greece)                         | 100       | 2003 - 2007        |
| 19. EFG Eurobank Securities S.A. (Greece)                               | 100       | 2003 - 2007        |
| 20. EFG Eurofife General Insurance S.A. (Greece)                        | 100       | 2002 - 2007        |
| 21. EFG Eurofife Life Insurance S.A. (Greece)                           | 100       | 2001 - 2007        |
| 22. EFG Factors S.A. (Greece)   | 100       | 2003 - 2007        |
| 23. EFG Insurance Services S.A. (Greece)                                | 100       | 2003 - 2007        |
| 24. EFG Internet Services S.A. (Greece)                                 | 100       | 2002 - 2007        |
| 25. EFG Mutual Funds Management Company S.A. (Greece)                   | 100       | 2003 - 2007        |
| 26. EFG Telesis Finance S.A. (Greece)                                   | 100       | 2001 - 2007        |
| 27. Eurobank Properties R.E.I.C. (Greece)                               | 55        | 2005 - 2007        |
| 28. Eurobank Property Services S.A. (Luxembourg)                        | 100       | 2003 - 2007        |
| 29. Global Fund Management S.A. (Greece)                                | 72        | 2007               |
| 30. OPEN 24 S.A. (Greece)   | 100       | 2003 - 2007        |
| 31. Best Direct S.A. (Greece)   | 100       | 2003 - 2007        |
| 32. Financial Planning Services S.A. (Greece)                           | 100       | 2007               |
| 33. Aristolux Investment Fund Management Company S.A. (Luxembourg)      | 96        | 2003 - 2007        |
| 34. EFG Private Bank (Luxembourg) S.A. (Luxembourg)                     | 100       | 2001 - 2007        |
| 35. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg) | 100       | -                  |
| 36. Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg)                 | 100       | -                  |
| 37. EFG Property Services Polska Sp. z o.o. (Poland)                    | 100       | -                  |
| 38. EFG Leasing Poland Sp. z o.o. (Poland)                              | 100       | -                  |
| 39. Polbank Dystrybucja Sp. z o.o. (Poland)                             | 100       | -                  |
| 40. Bancpost S.A. (Romania)   | 78        | 2004 - 2007        |
| 41. EFG Eurobank Securities S.A. (Romania)                              | 100       | 2005 - 2007        |
| 42. EFG Eurobank Finance S.A. (Romania)                                 | 100       | 2005 - 2007        |
| 43. EFG Leasing IFN S.A. (Romania)                                      | 100       | 2007               |
| 44. EFG Eurobank Mutual Funds Management Romania S.A.I. S.A. (Romania)  | 96        | 2005 - 2007        |
| 45. EFG Eurobank Property Services S.A. (Romania)                       | 80        | 2005 - 2007        |
| 46. EFG Retail Services IFN S.A. (Romania)                              | 100       | 2004 - 2007        |
| 47. EFG IT Shared Services S.A. (Romania)                               | 100       | 2007               |
| 48. S.C. EFG Eurofife Asigurat de viata S.A. (Romania)                  | 100       | 2007               |
| 49. S.C. EFG Eurofife Asigurat Generale S.A. (Romania)                  | 100       | 2007               |
| 50. Eladde Tower S.A. (Romania)   | 55        | 2006 - 2007        |
| 51. Bancpost Fond de Pensii S.A. (Romania)                              | 78        | 2007               |
| 52. Prospera Securities A.D. (Serbia)                                   | 88        | -                  |
| 53. Eurobank EFG Stedionica A.D. Beograd (Serbia)                       | 100       | 2005 - 2007        |
| 54. EFG Property Services d.o.o. Beograd (Serbia)                       | 80        | 2005 - 2007        |
| 55. EFG Retail Services A.D. Beograd (Serbia)                           | 100       | 2004 - 2007        |
| 56. EFG Leasing A.D. Beograd (Serbia)                                   | 100       | 2006 - 2007        |
| 57. Reco Real Property A.D. (Serbia)                                    | 55        | -                  |
| 58. EFG Istanbul Holding A.S. (Turkey)                                  | 100       | -                  |
| 59. EFG Istanbul Menkul Degerler A.S. (Turkey)                          | 98        | -                  |
| 60. Tekfenbank A.S. (Turkey)  | 98        | -                  |
| 61. Tekfen Finansal Kiralama A.S. (Turkey)                              | 98        | -                  |
| 62. Eurobank EFG Ukraine Distribution LLC (Ukraine)                     | 100       | -                  |
| 63. Universal Bank OJSC (Ukraine)                                       | 100       | -                  |
| 64. EFG New Europe Funding B.V. (Netherlands)                           | 100       | 2006-2007          |
| 65. EFG New Europe Holding B.V. (Netherlands)                           | 100       | 2007               |
| 66. EFG Hellas PLC (United Kingdom)                                     | 100       | -                  |
| 67. Daneion 2007 - 1 PLC (United Kingdom)                               | -         | -                  |
| 68. Daneion APC Ltd (United Kingdom)                                    | -         | -                  |
| 69. Daneion Holdings Ltd (United Kingdom)                               | -         | -                  |
| 70. Karta 2005-1 PLC (United Kingdom)                                   | -         | -                  |
| 71. Karta APC Ltd (United Kingdom)                                      | -         | -                  |
| 72. Karta Holdings Ltd (United Kingdom)                                 | -         | -                  |
| 73. Karta LNI 1 Ltd (United Kingdom)                                    | -         | -                  |
| 74. Karta Options Ltd (United Kingdom)                                  | -         | -                  |
| 75. Thelemeion I Mortgage Finance PLC (United Kingdom)                  | -         | -                  |
| 76. Thelemeion II Mortgage Finance PLC (United Kingdom)                 | -         | -                  |
| 77. Thelemeion III Holdings Limited (United Kingdom)                    | -         | -                  |
| 78. Thelemeion III Mortgage Finance PLC (United Kingdom)                | -         | -                  |
| 79. Thelemeion IV Holdings Limited (United Kingdom)                     | -         | -                  |
| 80. Thelemeion IV Mortgage Finance PLC (United Kingdom)                 | -         | -                  |
| 81. Anaptyxi Holdings Limited (United Kingdom)                          | -         | -                  |
| 82. Anaptyxi 2006-1 PLC (United Kingdom)                                | -         | -                  |
| 83. Anaptyxi APC Limited (United Kingdom)                               | -         | -                  |
| 84. Anaptyxi Options Limited (United Kingdom)                           | -         | -                  |

ASSOCIATES (EQUITY METHOD)

|                              |    |           |
|------------------------------|----|-----------|
| 85. Cardlink S.A. (Greece)   | 50 | 2007      |
| 86. Dias S.A. (Greece)       | 42 | 2005-2007 |
| 87. FOXENIA S.A. (Greece)    | 22 | 2004-2007 |
| 88. TEFIN S.A. (Greece)      | 50 | 2004-2007 |
| 89. Unifinance S.A. (Greece) | 40 | 2004-2007 |

Notes

- Companies no. 48, 49, 60, 61, 63, 65, 79 and 80 are consolidated for the first time in the semester ended June 30, 2007.
- Companies no. 50, 51 and 57 are consolidated for the first time in the quarter ended September 30, 2007.
- Companies no. 1, 37, 38, 52, 67, 68 and 69 are consolidated for the first time in the quarter ended December 31, 2007.
- Companies no. 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83 and 84 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
- For companies no. 7, 8, 9, 10, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83 and 84 open tax years are not presented because in their jurisdictions tax returns are considered final.

Athens, 25 February 2008

Xenophon C. Nickitas  
 I.D. No 0 - 914611  
 CHAIRMAN OF THE BOARD OF DIRECTORS

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

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

Harris V. Kokologiannis  
 I.D. No AE - 083615  
 HEAD OF GROUP FINANCIAL SERVICES