

EMPORIKI BANK

Pursuant to article 278 of the Athens Stock Exchange Regulation, EMPORIKI BANK OF GREECE S.A. announces that the Annual Ordinary General Meeting of its Shareholders, held on April 25th, 2007, with 130 shareholders present, in person or through representation, representing 105.744.890 shares, of a total of 132.391.468 shares, i.e. 79,87% of the paid up share capital, adopted the following resolutions:

1. Approved, the Annual Financial Statements for the financial year 2006 and decided not to distribute a dividend during the above-mentioned financial year.
2. Discharged the Members of the Bank's Board of Directors and the Auditors of Emporiki Bank from any liability for indemnity regarding the annual financial statements for the year 2006.
3. Approved the remunerations of the members of the Bank's Board of Directors for the financial year 2006 and pre-approved their remunerations for the year 2007.
4. Approved the remunerations of the members of the Board of Directors who are also members of the Audit Committee for the financial year 2006 and pre-approved their remunerations for the year 2007.
5. Elected auditors for the audit of the annual financial statements of the Bank and its Group of Companies for the year 2007 from certified auditors PRICEWATERHOUSECOOPERS.

The Regular and Substitute Auditors appointed are as follows:

Regular Auditor: Konstantinos Mihalatos, son of Ioannis.

Substitute Auditor: Dimitrios Sourbis, son of Andreas.

6. Approved the granting of permission, pursuant to article 23 par. 1 of C.L. 2190/1920, to the members of the Board of Directors and to the Managers of the Bank, to participate to Boards of Directors or in the Management of the Group's companies pursuing similar or related business goals.

7. Ratified the election of new members to the Board of Directors in replacement of those members who have resigned. In particular:

The election of Mrs. Despoina Chalkidi, daughter of Stefanos, to replace the resigned Mr. Christos Bratsiakos, son of George.

The election of Mr. Bruno-Marie Charrier, son of Bernard, to replace the resigned Mr. Christian Jacques, son of Marcel.

8. Elected a new 17-member Board of Directors composed by:

Mr. DE LEUSSE Jean-Frederic, son of Dominique, Banking Executive.

Mr. DE WIT Bernard, son of Charles, Banking Executive.

Mr. CRONTIRAS Anthony, son of Nikolaos, Economist-Business consultant.

Mr. CHARRIER Bruno-Marie, son of Bernard, Banking Executive.

Mr. HARANG Pierre-Rene-Henri, son of Jean, Banking Executive.

Mr. DIMAKAKOS Phokion, son of Photios, Banking employee.

Mr. EBEOGLOU Nikolaos, son of Michail, Business consultant.

Mr. KONSTANTAKOPOULOS Achilleas, son of Vasileios, Entrepreneur.

Mr. LORENTZIADIS Spyridon, son of Loudovikos-Louis, Auditor-Accountant, Business consultant.

Mr. NANQUETTE Yves, son of Henri-Jean, Chief Executive Officer of "CAISSE REGIONALE DU CREDIT AGRICOLE D ILLE-ET-VILAINE".

Mr. DEMAZURE Luc, Chairman of the Board of "CAISSE REGIONALE DU NORD EST" (REIMS).

Mr. DORE Philippe, son of Jacques, Banking Executive.

Mrs. PPALEXOPOULOU Alexandra, daughter of Theodoros, Private employee.

Mrs. STRATOS CHARLOTE-MARIA-YPATIA, daughter of Christoforos, Banking Executive.

Mr. TSAKOS Panagiotis, son of Nikolaos, Merchant Navy Captain.

Mrs. CHALKIDI Despoina, daughter of Stephanos, Banking employee and

Mr. CHATZOPOULOS Christoforos, son of Andreas, International Press Distributer.

The four-year service of the new-elected Board of Directors begins on 25.04.2007 and expires on the date when the initial or after a postponement Ordinary General Meeting of the Shareholders of 2011.

9. Among the abovementioned elected members, the General Meeting of the Shareholders, according to the clauses of L.3016/17.05.2002 "on corporate governance", as amended by article 26 of L.3091/24.12.2002, appointed as independent non-executive members of the Bank's Board of Directors Mr. EBEOGLOU Nikolaos, son of Michail, Mr. KONSTANTAKOPOULOS Achilleas, son of Vasileios, Mr. LORENTZIADIS Spyridon, son of Loudovikos-Louis, Mrs PPALEXOPOULOU Alexandra, daughter of Theodoros and Mr. CHATZOPOULOS Christoforos, son of Andreas.

10. Other issues - Announcements

There were no other issues discussed and nor any announcements made.

It is also announced that the new Board of Directors of the Bank was constituted as a body and appointed, according to the abovementioned clauses on "corporate governance", the capacities of its members, either as executive or non-executive members, as follows:

1. Executive Members:

CRONTIRAS Anthony, son of Nikolaos, Chief Executive Officer.

CHARRIER Bruno-Marie, son of Bernard, Deputy Chief Executive Officer.

DIMAKAKOS Phokion, son of Photios.

CHALKIDI Despoina, daughter of Stephanos.

2. Non-executive members:

DE LEUSSE Jean-Frederic, son of Dominique, Chairman of the Board of Directors.

DE WIT Bernard, son of Charles, Vice-Chairman of the Board of Directors.

HARANG Pierre-Rene-Henri, son of Jean.

NANQUETTE Yves, son of Henri-Jean.

DEMAZURE Luc.

DORE Philippe, son of Jacques.

STRATOS CHARLOTE-MARIA-YPATIA, daughter of Christoforos.

TSAKOS Panagiotis, son of Nikolaos.

3. Independent non-executive members:

EBEOGLOU Nikolaos, son of Michail.

KONSTANTAKOPOULOS Achilleas, son of Vasileios.

LORENTZIADIS Spyridon, son of Loudovikos-Louis.

PAPALEXOPOULOU Alexandra, daughter of Theodoros.

CHATZOPOULOS Christoforos, son of Andreas.