



INFORMATION DOCUMENT
in accordance with article 4 par.2.e of I.3401/2005
regarding the listing of shares arising from the payment of the interim dividend for the
financial year 2007 through the offer of shares of the same category as those entitled
to the dividend

EFG Eurobank Ergasias S.A ("Bank"), with regard to the share capital increase of up to €19.250.000 through the issue of up to 7.000.000 shares and the reinvestment of the interim dividend for the year 2007, as approved by the Repeat Extraordinary Shareholders' Meeting of 21 November 2007 informs the public, in accordance with article 4 par. 2.e of I. 3401/2005, of the following:

The Bank, within the framework of a new approach which aims to strengthen its relationship with shareholders, decided to offer beneficiaries of the interim dividend for the year 2007 (whose distribution was decided by the Extraordinary Shareholders' Meeting of 9 November 2007) and specifically the shareholders of the Bank, who were recorded in the Hellenic Exchanges S.A. (H.E.L.E.X.) Register after the closure of the Athens Exchange S.A. session on November 29th, 2007, the opportunity, at their sole discretion, to decide to receive all or part of their interim dividend in shares instead of cash during the period from 23.11.2007 to 7.12.2007, at a price of €22.90, which represents a 3% discount to the average closing share price of the first four working days that the shares traded ex-dividend (namely during the period 30.11.2007-5.12.2007). The new shares will be registered ordinary voting shares in electronic form and will be entitled to future dividend distributions.

Following the above, 6,901 shareholders have chosen to receive all or part of their interim dividend in shares of the Bank, and exercised their relevant rights up to December 7th, 2007. The total of the reinvested dividend amounted to €14,875,954.50. Shareholders, who have not exercised all or part of their right to receive interim dividend in shares of the Bank, are receiving all the interim dividend or any balance of it in cash respectively, starting from the payment date, namely on December 10th, 2007, in accordance with the procedure separately announced by the Bank. Any balance left after each shareholder's re-investment in shares is being paid to the shareholder in cash on the same date.

Due to the above mentioned partial reinvestment of the dividend and therefore the partial coverage of the share capital increase, the Board of Directors through its resolution on 10.12.2007 regarding the certification of payment, adjusted Article 5 of the Articles of Association, so as to determine the share capital, after the partial coverage. Specifically, the share capital increased by €1,786,413.75 through the issue of 649,605 new shares and amounted to €1,438,519,007.75, divided into 523,097,821 shares, of nominal value €2.75 each. The excess above par of the proceeds from new shares, amounting to 13,089,540.75 was transferred to the Share Premium Account. On 12.12.2007, the Resolution of the Ministry of Development referenced K2-17009 approving the above mentioned amendment of Article 5 of the Articles of the Association of the Bank due to the increase of the share capital through the reinvestment of an equal amount of the interim dividend for the year 2007, was recorded in the Register of Societes Anonymes.

The above 649,605 new shares will be issued in the name of the persons who exercised their right to receive the interim dividend in shares, and the Bank will take all necessary measures for the listing of the shares on the Athens Exchange. These shares will be recorded in the files of Hellenic Exchanges S.A. (H.E.L.E.X.) in each beneficiary's investor share and account number in the Electronic (Dematerialized) Securities System, according to law.

The persons responsible for this Information Document and the accuracy of its contents are:

1. Andreas Enotiades, Head of Group Corporate Governance
2. Efrosini Koulocheri, Group Corporate Governance Officer.

The Information Document is available at the Bank's offices in Athens, 6 Siniosoglou Str., 142 34, Nea Ionia, and in electronic form on the Bank's website www.eurobank.gr. For any further information, please contact Mrs Efrosini Koulocheri at the above mentioned offices, during working hours (tel.:210 3522361).