

EFG EUROBANK ERGASIAS S.A. Company Registration No: 6068/06/B/66/07 - 8 Othonos Street, Athens 105 57 FINANCIAL DATA AND INFORMATION FOR THE PERIOD from 1 January to 30 June 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.

Certified Auditor Accountant: Kiriakos Rins (AM SOEL 12111), Audit Firm: PriceWaterhouseCoopers

Audit Opinion: unqualified, Date: 31 July 2007

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		BALANCE SHEET		
		Amounts in Euro million		
Bank			Gre	oup
30 Jun 2007	31 Dec 2006	ASSETS	30 Jun 2007	31 Dec 2006
		ASSETS		
1,353	1,641	Cash and balances with central banks	2,434	2,654
8,157	5,196	Loans and advances to banks	4,256	2,938
386	574	Financial instruments at fair-value-through-profit-or-loss	724	807
710	574	Derivative financial instruments	629	518
33,520	30,183	Loans and advances to customers (net of provisions)	39,580	34,046
9,262	10,019	Available-for-sale investment securities	10,245	10,936
		Held-to-maturity investment securities	345	
1,101	1,091	Investments in subsidiary undertakings		
37	37	Investments in associated undertakings	50	48
36	11	Intangible assets	665	354
452	452	Property, plant and equipment	1,059	974
386	279	Other assets	1,333	545
55,400	50,057	Total assets	61,320	53,820
		LIABILITIES		
11,234	11,550	Due to other banks	11,064	10,923
825	734	Derivative financial instruments	846	709
35,095	30,363	Due to customers	27,131	23,914
4,201	3,515	Other borrowed funds - Liabilities evidenced by paper	16,184	13,160
479	733	Other liabilities	2,111	1,490
51,834	46,895	Total liabilities	57,336	50,196
		EQUITY		
1,262	1,243	Share capital	1,261	1,242
291	183	Share premium	284	176
1,231	950	Other reserves	1,471	1,239
2,784	2,376	Ordinary shareholders' equity	3,016	2,657
782	786	Hybrid Capital - Preferred securities	782	786
		Minority interest	186	181
3,566	3,162	Total	3,984	3,624
55,400	50,057	Total equity and liabilities	61,320	53,820

INC	DME	STA	TEMENT	

				Amounts in Euro million				
Bank							oup	
1 Jan-	1 Jan-	1 Apr-	1 Apr-		1 Jan-	1 Jan-	1 Apr-	1 Apr-
30Jun 2007	30 Jun 2006	30 Jun 2007	30 Jun 2006		30 Jun 2007	30 Jun 2006	30 Jun 2007	30 Jun 2006
701	622	358	319	Net interest income	927	758	482	387
113	111	55	59	Net banking fee and commission income	264	220	138	115
				Net insurance income	27	19	13	8
2	2	1	1	Income from non banking services	10	11	5	6
157	35	150	35	Dividend income	10	6	8	6
32	21	18	13	Net trading income/(loss)	22	22	5	11
60	31	26	18	Gains less losses from investment securities	67	35	29	21
8	12	7	2	Other operating income	12	21	9	1
1,073	834	615	447	OPERATING INCOME	1,339	1,092	689	555
(213)	(188)	(109)	(92)	Staff costs	(337)	(282)	(176)	(144)
(145)	(112)	(76)	(59)	Administrative Expenses	(241)	(173)	(128)	(92)
(28)	(28)	(15)	(14)	Depreciation and amortization	(56)	(48)	(29)	(24)
(165)	(156)	(83)	(75)	Impairment losses on loans and advances	(186)	(172)	(95)	(85)
522	350	332	207	PROFIT FROM OPERATIONS	519	417	261	210
				Share of results of associates	4	2	3_	(1)
522	350	332	207	PROFIT BEFORE TAX	523	419	264	209
(68)	(69)	(29)	(33)	Income tax expense	(99)	(98)	(47)	(46)
454	281	303	174	PROFIT AFTER TAX	424	321	217	163
				Minority interest	(7)	(3)	(4)	(2)
				NET PROFIT FOR THE PERIOD				
454	281	303	174	ATTRIBUTABLE TO SHAREHOLDERS	417	318	213	161
Euro	Euro	Euro	Euro	Earnings per share attributable to ordinary	Euro	Euro	Euro	Euro
			·	shareholders of the Bank				
0.947	0.566	0.638	0.356	- Basic	0.866	0.648	0.443	0.328
0.943	0.565	0.634	0.355	- Diluted	0.863	0.647	0.441	0.327

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.

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 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 30.06 2007 was 8,694 (2006: 7,625) for the Bank and 20,963 (2006: 17,213) for the Group.

 The related party transactions of the Group are as follows: receivables € 115m., liabilities € 513m., letters of guarantee issued € 379m., letters of guarantee received € 41fm., expenses € 15m. and revenue € 6,946m., liabilities € 15,485m., letters of guarantee issued € 15,940m., letters of guarantee received € 407m. expenses € 35m. and revenue € 6,946m. liabilities € 15,485m., letters of guarantee issued € 15,940m., letters of guarantee received € 407m. and revenue € 6.36m. 36m. The key management personnel transactions are the following: receivables € 10m., liabilities € 43m., compensation € 9m. expenses € 0.7m and revenue € 0.3m.

 Or 25 June 2007, the Board of Directors decided to propose to the Extraordinary General Meeting of the Shareholders a share capital increase of €1,200m. in cash in favour of existing shareholders. The Extraordinary General Meeting of the Shareholders a share capital increase of €1,200m. in cash in favour of existing shareholders.

CASH	FLOW	STATEMENT	

r		CASH FLOW STATEMENT		
		Amounts in Euro million		
Ban	nk		Grou	ıp
1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006	_	1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006
(72)	234	Net cash from operating activities	(1,434)	316
653	(1,120)	Net cash from investing activities	115	(916)
593	738	Net cash from financing activities	2,942	64
1,174	(148)	Net increase / (decrease) in cash and cash equivalents	1,623	(536)
		Effect of exchange rate changes on cash and cash equivalents	13	5
1,174	(148)	Total cash inflow / (outflow) for the period	1,636	(531)
4,835	4,090	Cash and cash equivalents at beginning of period	3,563	3,568
6,009	3,942	Cash and cash equivalents at end of period	5,199	3,037
			·	

		STATEMENT OF CHANGES IN EQUITY		
		Amounts in Euro million		`
Bank			Gro	up
1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006		1 Jan - 30 Jun 2007	1 Jan - 30 Jun 2006
3,162	3,116	Balance at 1st January	3,624	3,399
(214)	(171)	Dividends paid	(214)	(171)
23	(94)	Net income / (expense) recognised directly in equity	33	(104)
454	281	Profit for the period after tax	424	321
		Acquisitions / Change in participating interests in		
	0	subsidiary and associated undertakings	(20)	39
(4)	24	Change in hybrid capital / preferred securities	(4)	24
(19)	(17)	Hybrid capital's / preferred securities' dividend	(19)	(17)
		Dividends paid to minority interest	(4)	(4)
135	(46)	(Purchase) / Sale of treasury shares	135	(52)
29	21	Other	29	21

	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 Autoleasing E.O.O.D. (Bulgaria)	100	
4. 5.	EFG Leasing E.A.D. (Bulgaria) EFG Property Services Sofia A.D. (Bulgaria)	100 80	2004 - 2006
6.	DZI Bank A.D. (Bulgaria)	100	2006
7.	EFG Hellas (Cayman Islands) Ltd (Cayman Islands)	100	-
8.	GFM Levant Capital (Cayman) Ltd (Cayman Islands)	73	-
9. 10.	Berberis Investments Limited (Guernsey, Channel Islands) EFG Hellas Funding Limited (Channel Islands)	100 100	-
11.	CEH Balkan Holdings Ltd (Cyprus)	100	1999 - 2006
	Eurocredit Retail Services Ltd (Cyprus)	100	2003 - 2006
13.	Eurobank Fin and Rent S.A. (Greece)	100 76	2003 - 2006 2002 - 2006
	Be-Business Exchanges S.A. (Greece) EFG Business Services S.A. (Greece)	100	2002 - 2006
16.	EFG Eurobank Asset Management S.A. (Greece)	100	2006
17.	Eurobank Cards S.A. (Greece)	100	2005 - 2006
	EFG Eurobank Ergasias Leasing S.A. (Greece)	100 100	2003 - 2006
	EFG Eurobank Securities S.A. (Greece) EFG Eurolife General Insurance S.A. (Greece)	100	2003 - 2006 2002 - 2006
	EFG Eurolife Life Insurance S.A. (Greece)	100	2001 - 2006
	EFG Factors S.A. (Greece)	100	2004 - 2006
	EFG Insurance Services S.A. (Greece)	100	2003 - 2006
	EFG Internet Services S.A. (Greece)	100	2002 - 2006
	EFG Mutual Funds Management Company S.A. (Greece) EFG Telesis Finance S.A. (Greece)	100 100	2003 - 2006 2001 - 2006
	Eurobank Properties REIC (Greece)	55	2001 - 2006
	Eurobank Property Services S.A. (Greece)	100	2005 - 2006
29.	Global Fund Management S.A. (Greece)	72	2006
30.	OPEN 24 S.A. (Greece)	100	2003 - 2006
	Best Direct S.A. (Greece)	100	2005 - 2006
	Financial Planning Services S.A. (Greece) Aristolux Investment Fund Management Company S.A. (Luxembourg)	100 98	-
	EFG Private Bank (Luxembourg) S.A. (Luxembourg)	100	2001 - 2006
	Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)	100	
36.	Eurobank EFG Holding (Luxembourg) S.A. (Luxembourg)	100	-
	Polbank Dystrybucja Sp. Z.o.o. (Poland)	100	-
	Bancpost S.A. (Romania)	78	2004 - 2006
	EFG Eurobank Securities S.A. (Romania) EFG Eurobank Finance S.A. (Romania)	100 100	2002 - 2006 2005 - 2006
	EFG Leasing IFN S.A. (Romania)	100	2005 - 2006
	EFG Eurobank Mutual Funds Management Romania S.A.I. S.A (Romania)	96	_
	EFG Eurobank Property Services S.A. (Romania)	80	-
	EFG Retail Services IFN S.A. (Romania)	95	2004 - 2006
	EFG IT Shared Services S.A. (Romania)	100	2006
	S.C. EFG Eurolife Asigurari de viata S.A.(Romania)	100 100	-
47.	S.C. EFG Eurolife Asigurari Generale S.A.(Romania) Eurobank EFG Stedionica A.D. Beograd (Serbia)	100	2003 - 2006
	EFG Property Services d.o.o. Beograd (Serbia)	80	
	EFG Retail Services A.D. Beograd (Serbia)	100	2004 - 2006
	EFG Leasing A.D. Beograd (Serbia)	100	-
52.	EFG Istanbul Holding A.S. (Turkey)	100	2002 - 2006
53. 54.	EFG Istanbul Menkul Degerler A.S. (Turkey)	100 98	2002 - 2006
55	Tekfenbank A.S. (Turkey) Tekfen Finansal Kiralama A.S. (Turkey)	98	-
	Eurobank EFG Ukraine Distribution LLC (Ukraine)	100	_
	Universal Bank OJSC (Ukraine)	99	-
	EFG New Europe Funding B.V. (Netherlands)	100	-
	EFG New Europe Holding B.V. (Netherlands)	100	-
	EFG Hellas PLC (United Kingdom)	100	-
	Karta 2005-1 PLC (United Kingdom) Karta APC Ltd (United Kingdom)	-	-
	Karta Holdings Ltd (United Kingdom)		-
	Karta LNI 1 Ltd (United Kingdom)	-	-
65.	Karta Options Ltd (United Kingdom)	-	-
	Themeleion Mortgage Finance PLC (United Kingdom)	-	-
	Themeleion II Mortgage Finance PLC (United Kingdom)	-	-
	Themeleion III Holdings Limited (United Kingdom)	-	-
69. 70	Themeleion III Mortgage Finance PLC (United Kingdom) Themeleion IV Holdings Limited (United Kingdom)	-	-
71.	Themeleion IV Holdings Elimited (Onited Kingdom) Themeleion IV Mortgage Finance PLC (United Kingdom)	-	-
	Anaptyxi Holdings Limited (United Kingdom)	-	-
	Anaptyxi 2006-1 PLC (United Kingdom)	-	-
	Anaptyxi APC Limited (United Kingdom)	-	-
75.	Anaptyxi Options Limited (United Kingdom)	-	-

ASSOCIATES (EQUITY METHOD)

76. Cardlink S.A. (Greece)	50	2005 - 2006
77. Dias S.A. (Greece)	42	2005 - 2006
78. FILOXENIA S.A. (Greece)	22	2004 - 2006
79. Sofitel Athens Airport S.A. (Greece)	50	2002 - 2006
80. TEFIN S.A. (Greece)	50	2004 - 2006
81. Unitfinance S.A. (Greece)	40	2004 - 2006
Notes		

- 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.70 and 71 are consolidated for the first time in the quarter ended June 30, 2007.

 3. Companies no. 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74 and 75 are consolidated in accordance with IAS 27 and Silo 12, being special purpose entitles.

 4. For companies no. 7, 8, 9, 10, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74 and 75 open tax year are not presented because in their jurisdictions tax returns are considered final.