

# **EUROBANK EFG GROUP**

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***March 2010***

# Eurobank EFG – present in 10 countries with >1,600 servicing points and >23,000 people

## Group financial highlights as at Full Year 2009

Total Loans	€57.6 bn
Total Deposits	€46.8 bn
Total Assets	€84.3 bn
Pre-provision profit	€1,569m
Net profit*	€362 m

## Key ratios

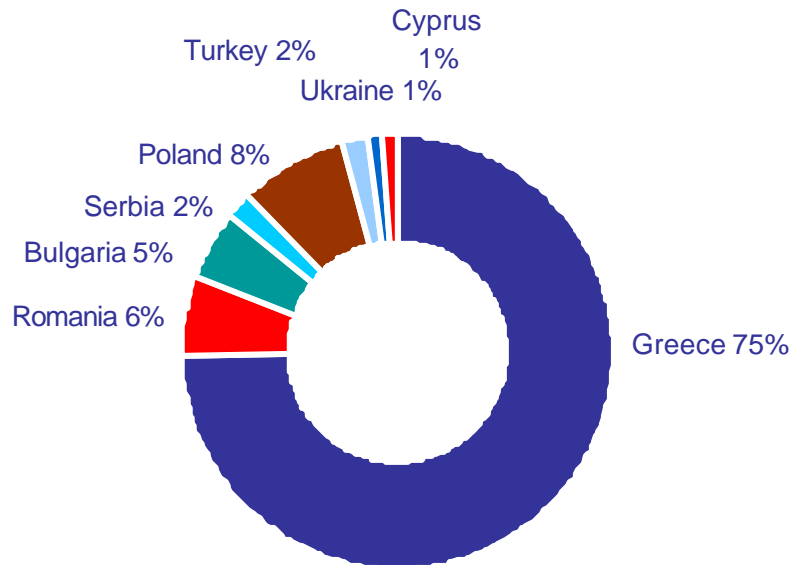
Net Interest Margin	2.8%
Cost / Income	48.4%
Non Performing Loans (NPLs)	5.2%
NPLs Coverage Ratio	59%
Total Capital Adequacy	12.7%
Return on Assets*	0.4%
Return on Equity*	6.0%

\*excluding one-off tax

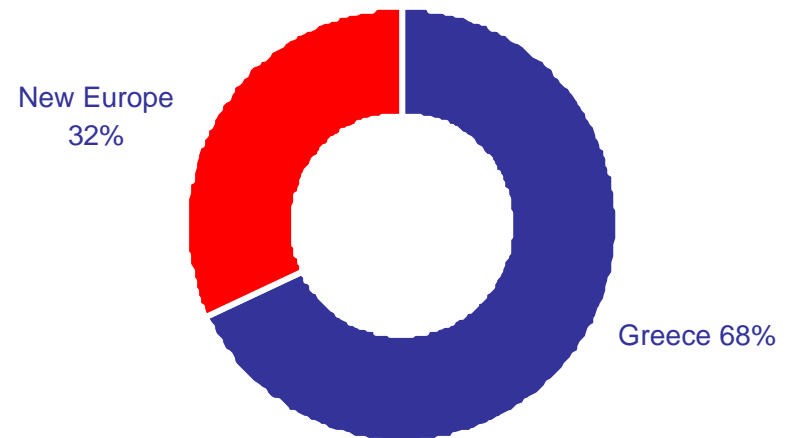


# Well diversified structure

## Loan Book by Geography (% of gross loans)

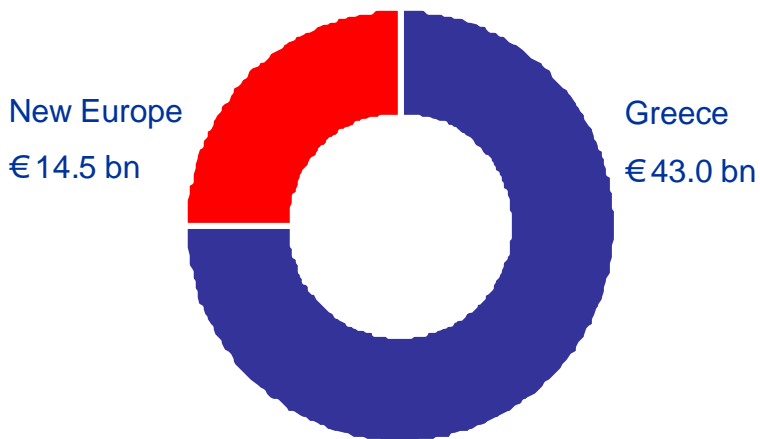


## Revenues by Geography (% of Group Operating Income)

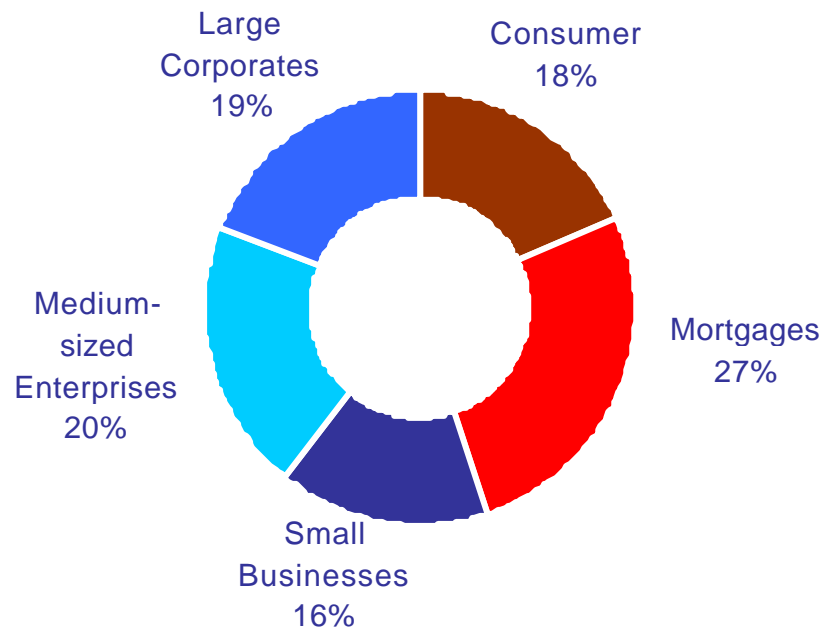


# Prudent lending expansion – conservative risk profile

## Total Group Loans at €57.5bn

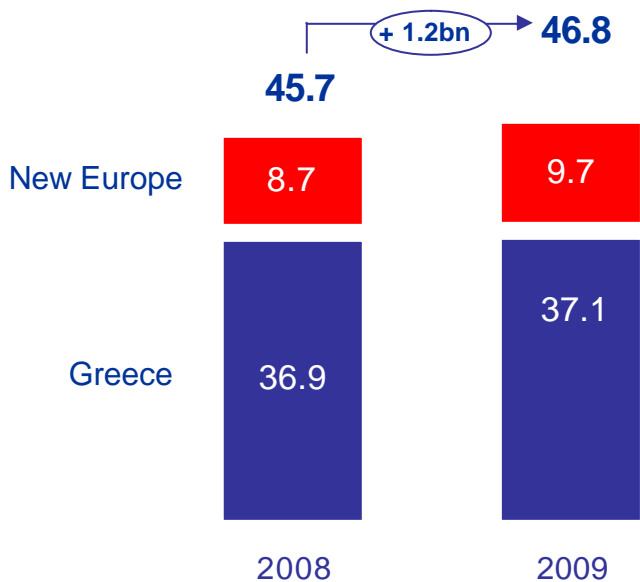


## Lending per Segment (% of total)

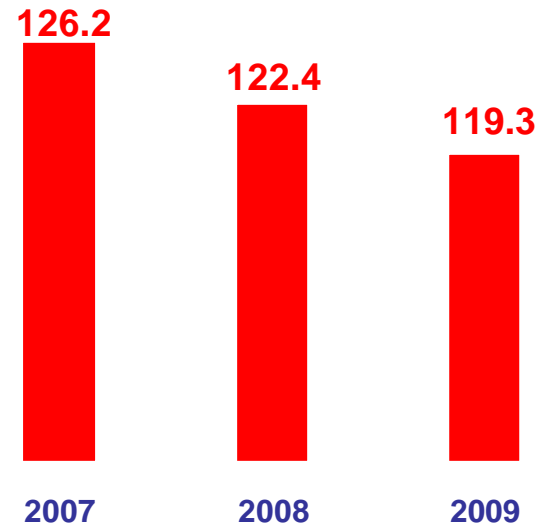


# Strong Deposit Gathering – Robust Liquidity Position

## Deposits (€bn.)

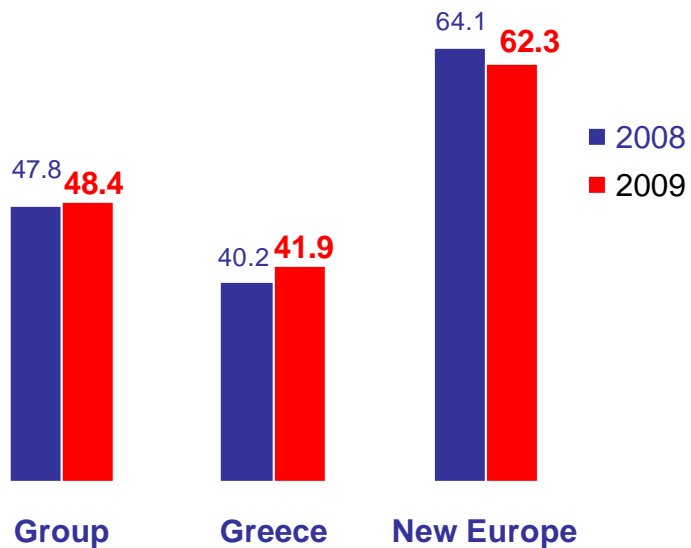


## Loans / Deposits Ratio (%)

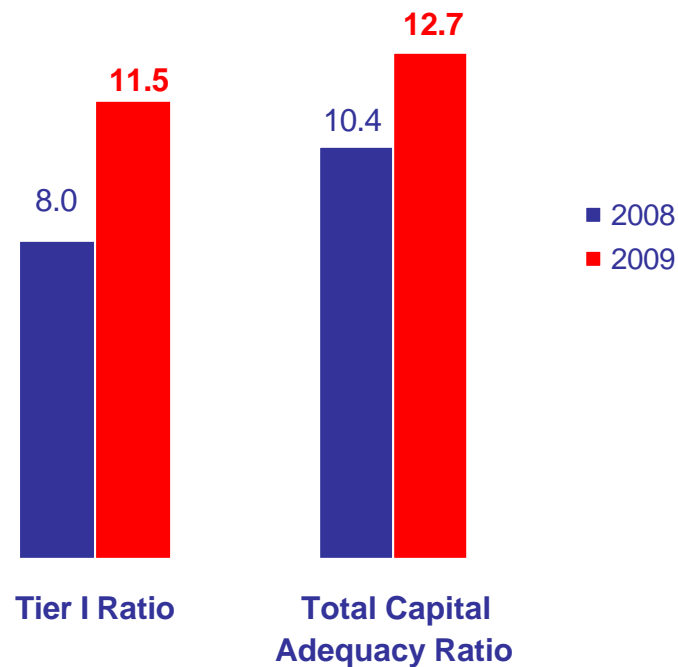


# High efficiency – Strong capital base

## Cost / Income (%)



## Capital Adequacy Ratios (%)



# FY 2009 results highlights

- FY 09 net profit at € 362m\*, 4Q 09 net profit at € 82m\*
- Pre-provision profit at € 1,569m, up 1.2%yoy
- Operating Expenses decline substantially 6.1%yoy – the best performance in the Greek market
- Net Interest Income up by 1.5%qoq to € 608m for Q4, second best quarter ever
- Group's non performing loans ratio at 5.2% is lower than the average of the Greek market.
- Strong liquidity position: Deposits grow €1.2bn yoy to €46.8 bn. Loan/Deposits ratio improves to 119.3%.
- Capital adequacy is strong and increasing:
  - Common equity grows by €712 m in 2009 to €4.3 bn
  - Core Tier I ratio expands by 1.8% to 9.8%1.3% and CAD ratio strengthens by 2.3% to 12.7%, ratios which are among the highest in Europe

\* Excluding € 57m one-off tax

# High credit ratings

	<b>Eurobank EFG Rating</b>	<b>Sovereign</b>
<b>MOODY'S</b>	<b>A2 / P-1 / C-</b>	<b>A2</b>
<b>S&amp;P</b>	<b>BBB / A2</b>	<b>BBB+</b>
<b>FITCH</b>	<b>BBB/ F3 / C-3</b>	<b>BBB+</b>

# International Recognition – Awards in 2009



**Best Developed Market Bank, Greece**

**Best Foreign Exchange Bank, Greece**

**Best Sub-Custodian Bank, Greece**



**Best Trade Finance Bank, Greece**

**Best Private Bank, Greece**



**Best Private Bank in Greece**  
9 Euromoney Survey of Private Banking and Wealth Management



**Best Consumer Internet Bank**

**Best Corporate/Institutional Internet Bank, Greece**



**Export & Import Factor of the Year, Globally**



**Financial Product of the Year, Bulgaria**

**Best Investment Product, Bulgaria**

**Best Savings Product, Bulgaria**



**Best Up and Coming Private Bank, Luxembourg**



**Best Bank for Small Businesses, Poland**



**National award Eco-Management and Audit Scheme, Greece**

# Responsible Corporate Citizenship

The role of Eurobank EFG as a corporate citizen is an integral part of its identity and is manifested through the Group's social contribution in the following areas:

Charities

Education

Culture

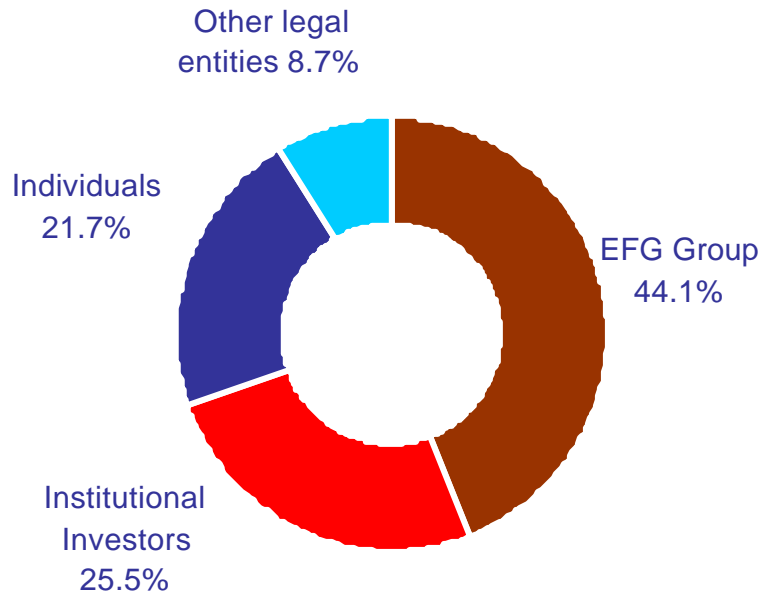
Sports

Environment



# Solid Shareholding Structure

## Shareholders as at 31.12.09



EFG Group is an international banking group, which operates through two subgroups:

- EFG International, which is a global private banking and asset management group headquartered in Zurich, Switzerland and listed on the SIX Swiss exchange (EFGN), and its direct parent company, EFG Bank European Financial Group SA, a bank based in Geneva.
- Eurobank EFG, which is one of the largest banking groups in Greece, listed on the Athens Stock Exchange (EUROB), offering all types of banking, asset management, insurance and other related services throughout Greece and in Central, Eastern and South-Eastern Europe, London and in Luxembourg

At year-end 2008, EFG Group had total consolidated shareholders' equity amounting to CHF 8.7 billion, clients' assets under management in excess of CHF 165 billion and 27,000 employees across 40 countries.