

A diverse European banking group

Eurobank EFG Group is a European banking organization with total assets of € 87.2bn, offering universal banking across 10 countries through its network of 1,600 points of presence and a human force of over 22,500 people. Greece's second largest bank, Eurobank EFG also has an established presence in Bulgaria, Serbia, Romania, Turkey, Poland, Ukraine, United Kingdom, Luxembourg, and Cyprus.

Financial strength

Strong capital position and liquidity, vigilant risk management and a successful track record of steady growth, efficiency and solid profitability characterize the Group's financial profile.

Full Year 2010 Summary figures			Financial Ratios	
Pre-provision Income	€ 1,498 m.		Tier I **	11.9%
Net profit*	€ 113 m.		Capital Adequacy**	13.1%
Gross Loans	€ 58.5 bn		Cost / Income	48.8%
Deposits	€ 44.4 bn		Non performing loans	7.7%
Total Assets	€ 87.2 bn		NPLs coverage ratio	51.4%

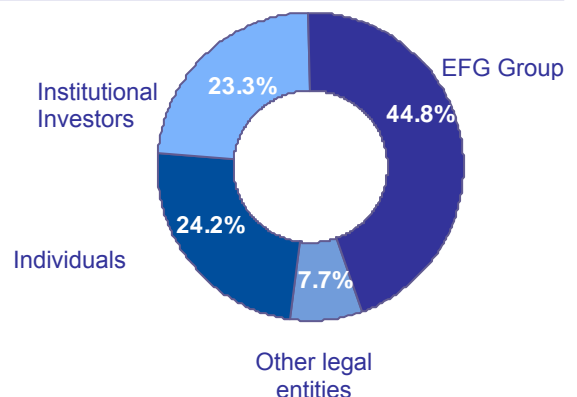
*before the one-off tax of €45m.

** pro-forma following Polbank EFG deal and Dias Closed End Fund merger

In an environment of global economic adversity, Eurobank EFG consistently meets the challenges of the financial sector with resilience, building on a flexible strategy. However, the pressure on Greek sovereign ratings (BB+ by Fitch, BB- by Standard & Poor's and B1 by Moody's) effectively caps Eurobank EFG ratings at BB+/ B / D-3 (Fitch), BB / B (Standard & Poor's) and Ba3 D (Moody's).

Solid Shareholding Structure

Eurobank EFG is part of the EFG Group, an international banking group. At year-end 2009, EFG Group had total consolidated shareholders' equity amounting to €7.5 billion, total assets of € 98 billion and 26,000 employees in 40 countries worldwide. Listed on the Athens Exchange, Eurobank EFG has a diverse shareholder base, including over 210,000 private and institutional investors.



Our commitment: responsible and efficient banking

At Eurobank EFG, we remain committed to the effort of supporting our clients to weather the economic crisis and to actively contribute to the development of the economies in which we operate.