



EUROBANK EFG GROUP

September 2010

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

Group financial highlights

as at 1H 2010

Total Loans	€ 58.6 bn
Total Deposits	€ 43.5 bn
Total Assets	€ 86.9 bn
Pre-provision income	€ 800 m
Net profit*	€ 95 m

Key ratios

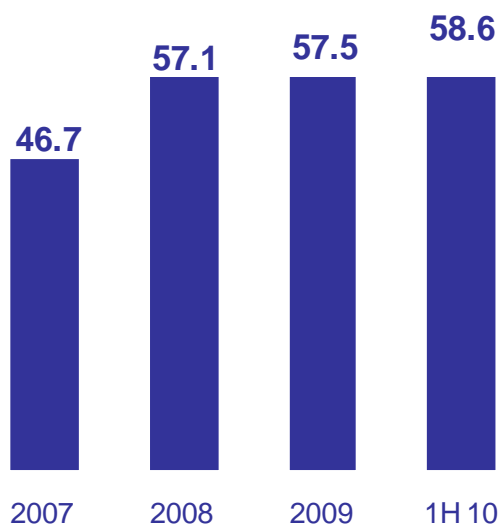
Net Interest Margin	2.7%
Cost / Income	46.7%
Non Performing Loans (NPLs)	6.3%
NPLs Coverage Ratio	54.0%
Total Capital Adequacy	11.8%
Return on Assets*	0.2%
Return on Equity*	0.9%

*excluding one-off tax

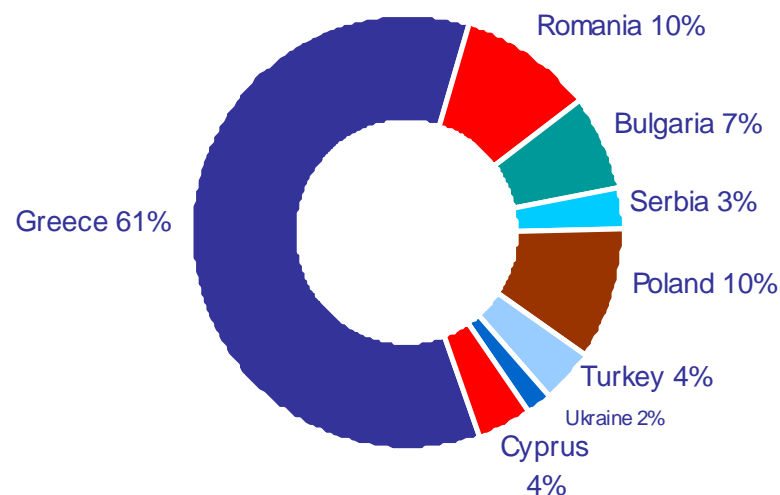


Prudent loan book expansion – diversified geographic risk

Gross Loans (€ bn.)



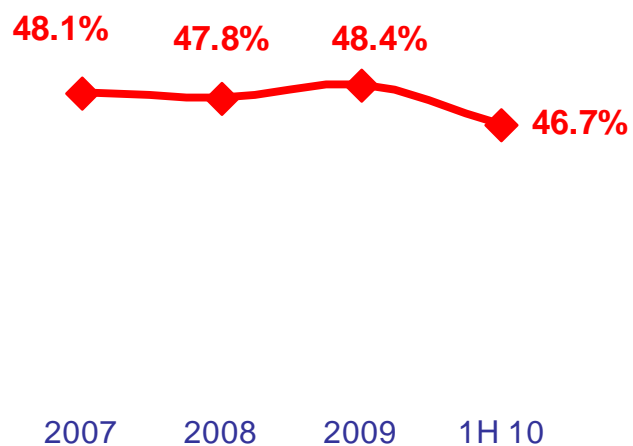
Loan Book by Geography (% of gross loans)



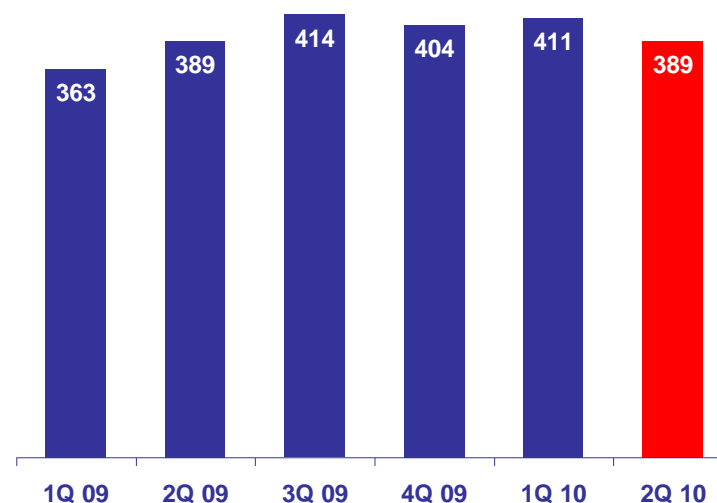
Figures as at 1H 2010

Improving efficiency - Preserving pre-provision income

Cost / Income (%)



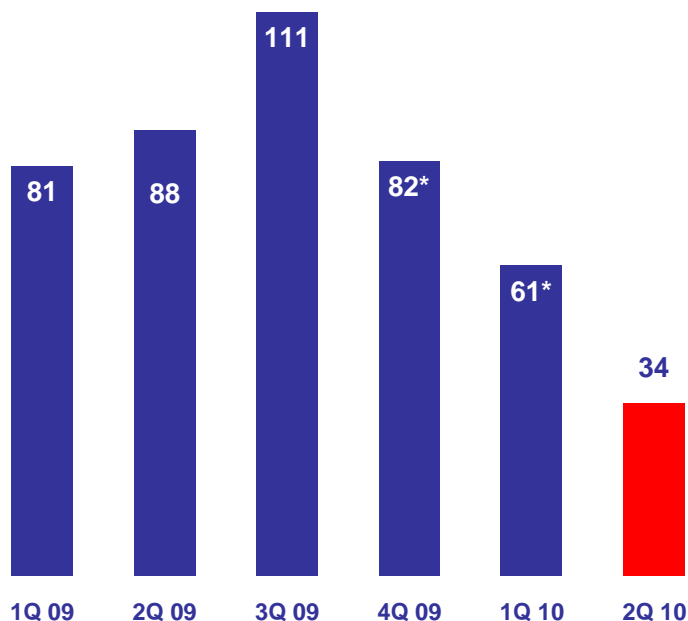
Pre-provision income
(per quarter, in €m)



* before one-off tax items

Delivering profits in every quarter during the crisis - Maintaining a strong capital base

Net profit (per quarter, in €m)



* before one-off tax items

Capital Adequacy Ratios (%)

	2Q 09	FY 09	1Q 10	2Q10
Core Tier I ratio <i>(excludes Government preference shares)</i>	9.2% €4.3bn	9.5% €4.6bn	9.5% €4.6bn	9.1% €4.5bn
Total Tier 1 <i>(includes Government preference shares)</i>	10.2% €4.8bn	11.2% €5.3bn	11.0% €5.4bn	10.6% €5.2bn
Total CAD ratio	11.5% €5.4bn	12.4% €5.9bn	12.2% €5.9bn	11.8% €5.8bn
RWAs (€bn)	47.1	47.8	48.5	49.0

1H 2010 results highlights

- Group net income at €95m* in 1H10, down 44%yoy. 2Q10 net income at €34m
- Improved profitability in Central and Southeastern Europe reaches €12m in 1H10 from losses a year ago
- Pre provision income grows for 1H10 by 6.5%yoy to €800m
- Operating expenses of the Group recede by 3%yoy
- Provisions for bad debts increase in Greece and decline abroad
- Loans expand by 4%yoy to €58.6bn (new disbursements in Greece exceed €3bn in 1H10), despite the limited reduction in customer deposits□
- Strong and improving capital adequacy: Total Tier I stands at 10.6% (10.2% in 1H09) and Total Risk Asset Ratio reaches 11.8% (11.5% in 1H09)

* Or € 50m after the one-off tax

Pressure on Greek sovereign ratings caps Eurobank EFG ratings

	Eurobank EFG Rating	Sovereign
MOODY'S	Ba1/ D	Ba1
S&P	BB / B	BB+
FITCH	BBB- / F3 / C/D-3	BBB-

International Recognition



Best Developed Market Bank, Greece for 2010

Best Foreign Exchange Bank, Greece for 2010

Best Sub-Custodian Bank, Greece for 2009

Best Trade Finance Provider, Greece for 2010

Best Consumer Internet Bank. Greece for 2010



Best Private Bank, Greece for 2009

Best Local Private Bank, Romania for 2010

Best Private Bank, Cyprus for 2010

**Best Private Bank in Greece
2009 Euromoney Survey of Private Banking
and Wealth Management**



Top Rated Custodian for Domestic, Foreign and Leading Institutional Investors 2009- Greece

Top Rated Custodian for Foreign Institutional Investors 2009- Cyprus

Top Rated Custodian for Domestic Institutional Investors 2009- Romania



Export & Import Factor of the Year, Globally, for 2009



Most Dynamically Developing Bank, Bulgaria for 2009

Bank of Choice, Bulgaria for 2009

Bank of the Year, Serbia for 2009

Best Bank for Small Businesses, Poland for 2009

European Emerging Markets Research – Top Country Analysis – Turkey for 2010



Best Service in Retail Banking, Ukraine for 2009

Most Professional Bank, Ukraine for 2009



National award Eco-Management and Audit Scheme, Greece for 2009 and 2010

Best Reputation on Social Responsibility, Greece for 2009, Reputation Management Institute Athens

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

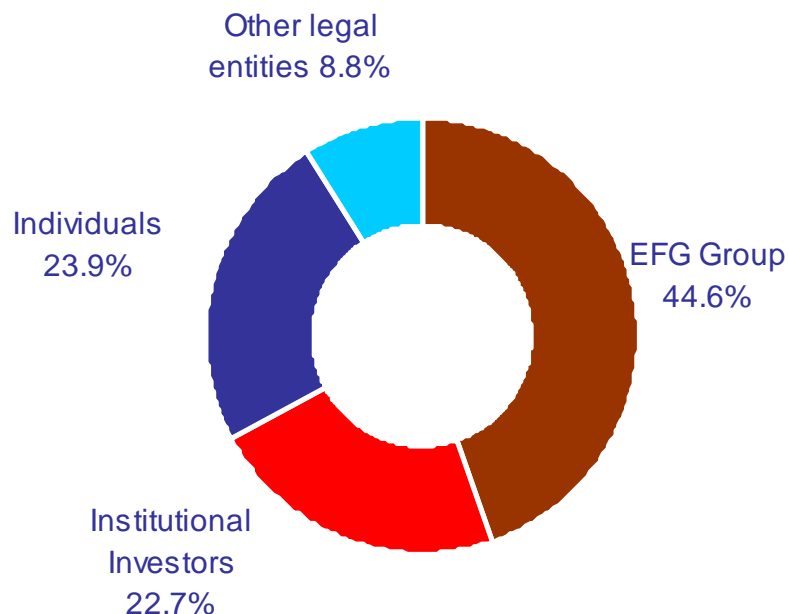


Environment



Solid Shareholding Structure

Shareholders as at 30.06.10



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 2009, EFG Group had total consolidated shareholders' equity of € 7.5 billion, total assets of € 98 billion and over 26,000 employees in 38 countries worldwide.