

# EUROBANK EFG GROUP

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November 2009

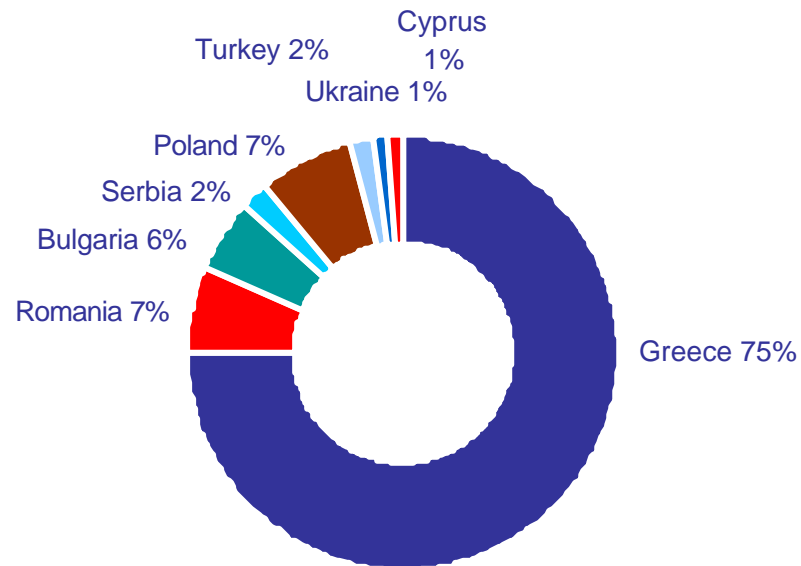
# Eurobank EFG – present in 10 countries with >1,600 servicing points and >23,000 people

<b>Group financial highlights as at 9 months 2009</b>	
Total Loans	€56.7 bn
Total Deposits	€47.4 bn
Total Assets	€84.3 bn
Pre-provision profit	€1,165 m
Net profit	€280 m
<b>Key ratios</b>	
Net Interest Margin	2.8%
Cost / Income	48.3%
Non Performing Loans (NPLs)	4.9%
NPLs Coverage Ratio	60%
Total Capital Adequacy	12.7%
Return on Assets	0.46%
Return on Equity	6.6%

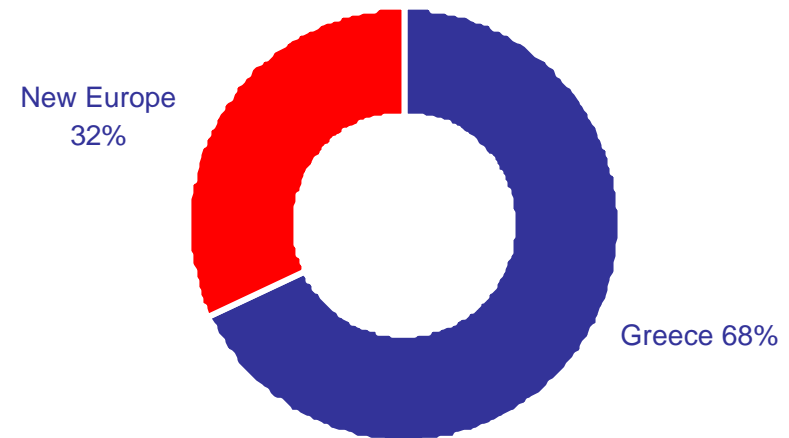


# Well diversified structure

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



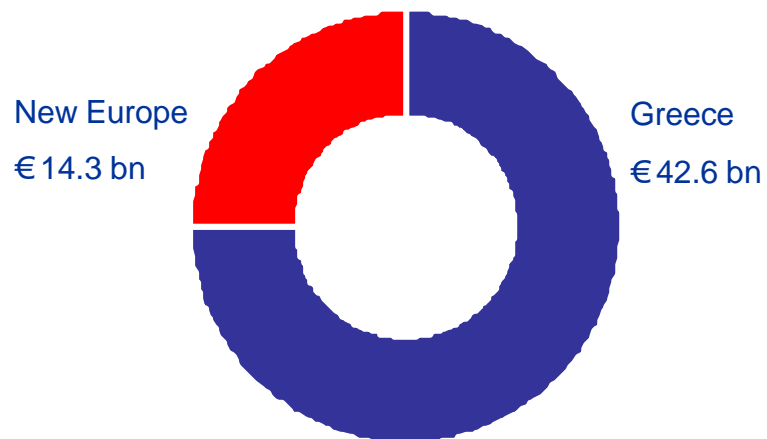
## Revenues by Geography (% of Group Operating Income)



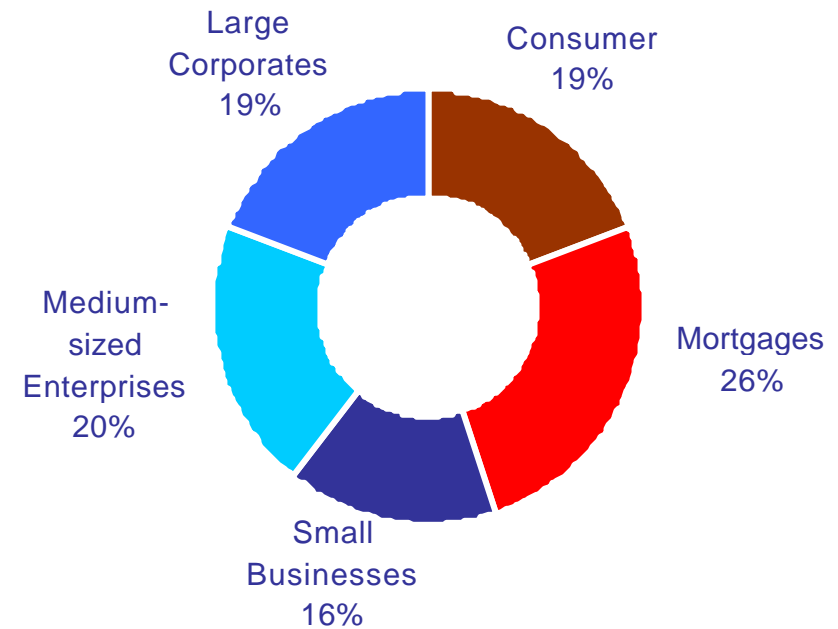
Figures as at 30.09.2009

# Prudent lending expansion – conservative risk profile

## Total Group Loans at €56.9bn



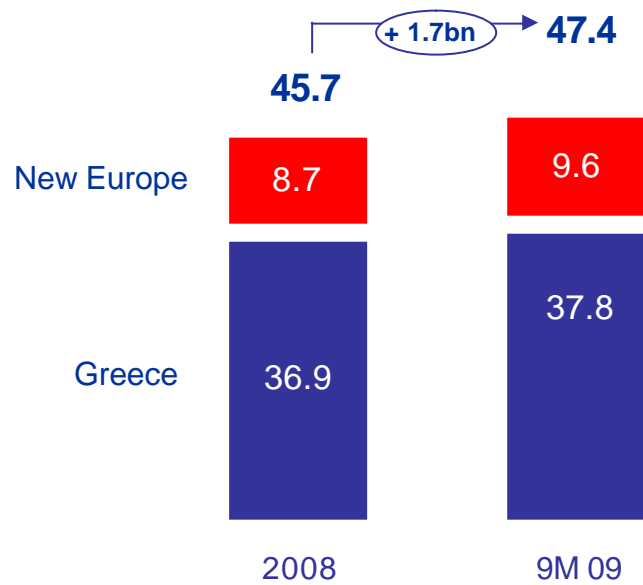
## Lending per Segment (% of total)



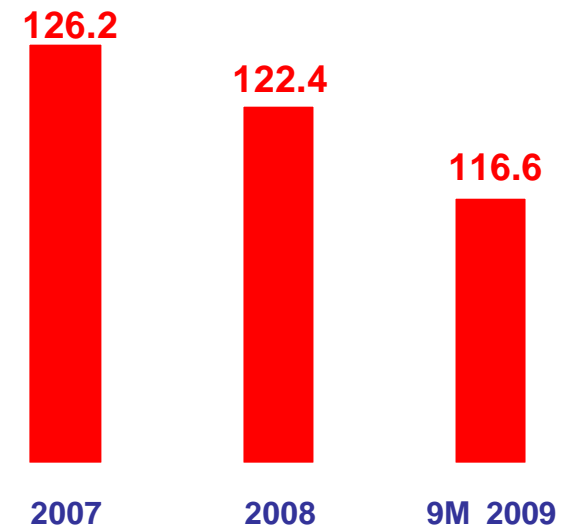
Figures as at 30.09.2009

# Strong Deposit Gathering – Robust Liquidity Position

Deposits (€bn.)

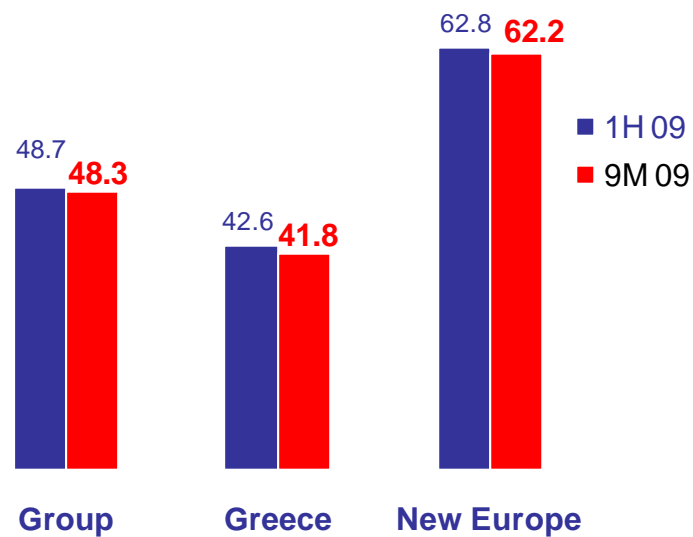


Loans / Deposits Ratio (%)

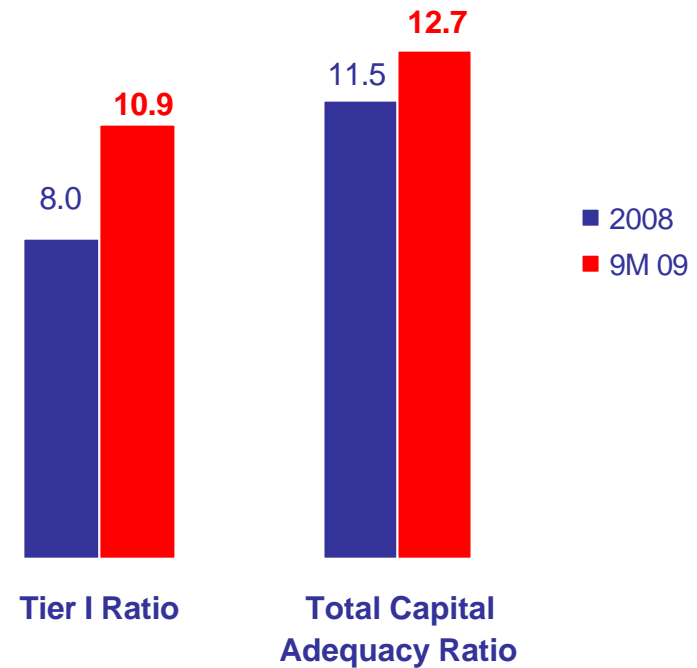


# High efficiency – Strong capital base

Cost / Income (%)



Capital Adequacy Ratios (%)



## Significant improvement of results in 3Q – strong enhancement of liquidity and capital base

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- 3Q09 net income rises by 26.6% q-o-q to €111m
- Pre provision profits increase by 6.4% to a record high of €414m in 3Q09
- Operating expenses decline substantially by 6.6% y-o-y, the best performance in the Greek market
- Formation of loans past due (90+) declines substantially
- Net income stands at €280m in 9M09
- Strong liquidity position:
  - Total client deposits grew by €1.7bn in the nine months of 2009 to €47.4bn
  - In addition, the Group has readily available additional liquidity reserves which amount to €6.7bn
- Capital adequacy is strong and increasing:
  - Common equity grows by €880m ytd to €4.5bn
  - Total Tier I ratio expands by 1.3% in 3Q09 to 11.5% and CAD ratio strengthens by 1.2% to 12.7%, ratios which are among the highest in the domestic sector
  - Raised €2.8bn in 2009 by tapping the international markets, without the guarantee of the Greek State

## High credit ratings

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	<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+ / F2 / B/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  
2009 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

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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

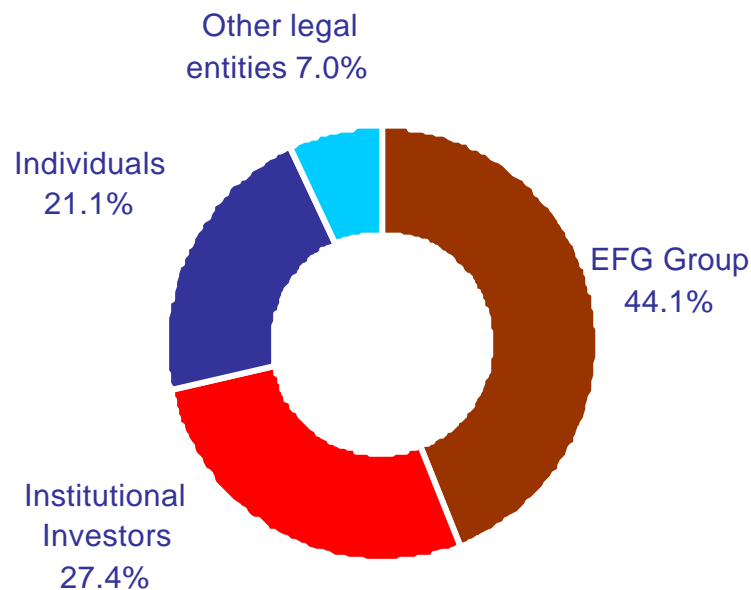


Environment



# Solid Shareholding Structure

## Shareholders as at 30.09.09



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

- EFG International, which is a global private banking and asset management organisation headquartered in Zurich, Switzerland, and listed on the SIX Swiss exchange;
- Eurobank EFG, which is one of the largest banking and financial institutions in Greece, listed on the Athens Stock Exchange, offering universal banking services throughout Greece and in Central, Eastern and South-Eastern Europe, London and 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.

*\*as identified by Shareholders' Registry*