

EFG Eurobank Group today*



Total Assets	€39 billion
Total Loans	€24.4 billion
Customer Funds	€32.1 billion
Shareholders Equity	€2.2 billion
Market capitalization	€8 billion
ROA	1.26%
ROE	21.1%
Cost / Income	47.4%

** First Half 2005 figures*

Dynamic regional banking group



EFG Eurobank Beograd (97.5%)

- 20 branches
- €175m assets



Nacionalna štedionica Banka (62.3%)

- 70 branches
- €131m assets

EFG Eurobank Greece

- 377 branches and points of sale
- €39 billion assets

Aim to establish retail banking operations in **Poland** in 2006

Bancpost Romania (77.4%)

- 149 branches
- €1.2 billion assets

Postbank Bulgaria (97.2%)

- 130 branches
- €680 million assets

EFG Istanbul Securities

ERS Cyprus

Consumer lending services



International Recognition



Bank of the Year
2005, 2004, 2002, 2001



Best Bank in Greece
2005, 2004, 2003, 2002



Best Internet Bank 2005, 2003



Best phone banking service
2004, 2003



**Award of
Excellence**

**Best Bank in
Private Banking 2004**



**CSR Award 2005 -
Athens Chamber of Industry
& Commerce**



No1 Local Custodian in Greece
2005, 2004

**Commended Rated in Greece
for foreign investors 2005**



Best e-banking website
2004, 2003

EFG Eurobank Group

Total Investment in Serbia



		EFG EUROBANK AD BEOGRAD	NACIONALNA STEDIONICA BANKA
2003	Acquisition of Postbanka AD	EUR 4.3 million	
2003	Capital Increase	EUR 6.5 million	
2003	Capital Increase	EUR 10.0million	
2005	Capital Increase	EUR 30.0million	
2005	Acquisition of 62.3% in NSB		EUR 44.4 million

Total Investment September 2005

EUR 95 million

EFG Eurobank AD Beograd & Nacionalna Štedionica Banka key figures



	EFG EUROBANK AD BEOGRAD*	NACIONALNA STEDIONICA BANKA*
Total Assets	175	131
Total Loans	68	67
Customer Funds	44	102
Shareholders Equity	42.6	16.6
Employees	355	900

* August 2005, in million EUR