



EFG EUROBANK ERGASIAS S.A.

Company Registration No: 6068/06/B/86/07 - 8 Othonos Street, Athens 105 57

**FINANCIAL DATA AND INFORMATION FOR THE PERIOD
from 1 January to 30 September 2006**

(as stipulated by the Decision 2/396/31.8.2006 of the Capital Market Commission's Board of Directors)

The financial information listed below is aiming to provide a general awareness about the financial position and the financial results of EFG Eurobank Ergasias S.A. and its Group. Consequently, it is recommended to the reader, before any investment decision or transaction performed with the Bank, to visit the website of the Bank (www.eurobank.gr) where the interim financial statements prepared in accordance with International Financial Reporting Standards (IFRS) are available together with the auditors review report if required.

BALANCE SHEET AS AT 30 SEPTEMBER 2006

Amounts in Euro million

Bank		Group	
30 Sep 2006	31 Dec 2005	30 Sep 2006	31 Dec 2005
ASSETS			
1,446	1,107	2,217	1,755
5,621	4,238	3,518	2,983
652	864	759	1,209
464	366	402	311
28,127	24,214	31,433	26,624
9,548	9,309	10,392	10,024
1,100	896	-	-
31	18	40	35
9	5	170	154
416	398	907	827
342	309	611	532
47,758	41,724	50,449	44,464
LIABILITIES			
12,092	10,623	11,475	10,781
636	742	653	736
28,436	24,660	22,418	19,255
2,880	2,031	11,089	9,153
494	552	1,196	1,140
44,538	38,608	46,831	41,065
EQUITY			
1,244	1,047	1,244	1,047
197	482	194	482
991	825	1,213	994
2,432	2,354	2,651	2,523
788	762	788	762
3,220	3,116	3,618	3,399
47,758	41,724	50,449	44,464

INCOME STATEMENT FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2006

Amounts in Euro million

Bank		Bank		Group		Group	
1 Jan- 30 Sep 2006	1 Jan- 30 Sep 2005	1 Jul- 30 Sep 2006	1 Jul- 30 Sep 2005	1 Jan- 30 Sep 2006	1 Jan- 30 Sep 2005	1 Jul- 30 Sep 2006	1 Jul- 30 Sep 2005
950	833	328	295	1,169	981	411	352
169	140	58	52	323	287	103	108
-	-	2	2	26	25	7	9
4	4	-	-	16	21	5	6
1,123	977	388	349	1,534	1,314	526	475
42	32	7	(1)	8	5	2	2
19	17	(2)	8	26	17	4	6
60	36	29	5	67	34	32	4
11	4	(1)	1	24	5	3	3
132	89	33	13	125	61	41	17
1,255	1,066	421	362	1,659	1,375	567	487
(285)	(235)	(97)	(82)	(430)	(344)	(148)	(119)
(174)	(144)	(62)	(45)	(265)	(223)	(92)	(73)
(42)	(45)	(14)	(15)	(73)	(70)	(25)	(24)
(235)	(216)	(79)	(71)	(260)	(229)	(88)	(75)
519	426	169	149	631	509	214	195
-	-	-	-	3	9	1	3
519	426	169	149	634	518	215	198
(100)	(93)	(31)	(24)	(141)	(128)	(43)	(36)
419	333	138	125	493	390	172	162
-	-	-	-	(4)	(5)	(1)	(2)
419	333	138	125	489	385	171	160
Euro	Euro	Euro	Euro	Euro	Euro	Euro	Euro
1.02	0.88	0.34	0.33	1.20	1.00	0.42	0.41

- The Bank has been audited by tax authorities up to 2001. A tax audit is performed for the years 2002 to 2005.
- The Bank's consolidated financial statements are included in EFG Bank European Financial Group consolidated financial statements. EFG Bank European Financial Group is incorporated in Geneva, Switzerland, and indirectly owns 41% of the Bank's ordinary shares.
- The fixed assets of the Bank and the Group are free of charges or encumbrances.
- The outcome of the existing lawsuits is not expected to have a significant impact on the Group's financial statements.
- The total number of employees as at 30.09.2006 was 7,187 (2005: 6,966) for the Bank and 17,472 (2005: 15,941) for the Group.
- The related party transactions of the Group are as follows: receivables € 144m, liabilities € 906m, letters of guarantee issued € 373m, letters of guarantee received € 411m, expenses € 17m, and revenue € 4m. The related party transactions of the Bank are as follows: receivables € 4,495m, liabilities € 11,742m, letters of guarantee issued € 11,921m, letters of guarantee received € 407m, expenses € 341m, and revenue € 230m. The key management personnel transactions are the following: compensation € 10m, receivables € 8m, and liabilities € 27m.
- On 8 May 2006, the Bank announced the agreement of the acquisition of 70% of the share capital of Tekfenbank A.S., which operates in Turkey. Closing of the transaction is subject to regulatory approvals and is expected to occur in the fourth quarter 2006.
- On 18 July 2006, the Bank announced the agreement of the acquisition of 99.34% of the share capital of Universal Bank OJSC, which operates in Ukraine. Closing of the transaction is subject to regulatory approvals and is expected to occur in the fourth quarter of 2006.
- On 29 September 2006, the Bank announced the agreement of the acquisition of 74.26% of the share capital of DZB Bank, which operates in Bulgaria. Closing of the transaction is subject to regulatory approvals and is expected to occur in the fourth quarter of 2006.
- In October 2006, the Bank launched the securitisation of part of its portfolio of loans to small business borrowers and the issuance of small business loan asset-backed securities to investors by Anaptyxi 2006-1, a special purpose entity which operates in United Kingdom.

Athens, 31 October 2006

The Board of Directors

THE CHAIRMAN OF THE BOARD OF DIRECTORS
Xenophon C. Nikitas
I.D. No 9 - 914611

THE CHIEF EXECUTIVE OFFICER
Nicholas C. Xenopoulos
I.D. No 3-237468

THE CHIEF FINANCIAL OFFICER
Paula N. Hadjiostrou
I.D. No T-005040

HEAD OF GROUP FINANCIAL SERVICES
Dimitris E. Nikolopoulos
I.D. No 9-123387

STATEMENT OF CHANGES IN EQUITY

Amounts in Euro million

Bank				Group					
1 Jan-30 Sep 2006	1 Jan-30 Sep 2005	Ordinary shareholders' equity	Hybrid capital	1 Jan-30 Sep 2006	Preferred securities	Minority interest	Ordinary shareholders' equity	Preferred securities	Minority interest
2,354	762	1,997	-	2,523	762	114	2,102	-	78
(171)	-	(132)	-	(171)	-	-	(132)	-	-
(63)	-	34	-	(56)	-	1	41	-	-
419	-	333	-	489	-	4	385	-	5
25	-	2	-	25	-	-	2	-	-
(9)	-	-	-	(9)	-	-	-	-	-
(1)	-	(1)	-	(25)	-	27	-	-	6
-	-	-	-	-	-	37	-	-	36
(2)	26	-	182	(2)	26	-	-	182	-
(20)	-	-	-	(20)	-	-	-	-	-
-	-	-	-	-	-	(4)	-	-	(1)
(106)	-	(46)	-	(109)	-	-	(46)	-	-
2,432	788	2,187	182	2,651	788	179	2,352	182	124

CASH FLOW STATEMENT

Amounts in Euro million

Bank		Group	
1 Jan-30 Sep 2006	1 Jan-30 Sep 2005	1 Jan-30 Sep 2006	1 Jan-30 Sep 2005
1,731	4,878	-	2,637
(933)	(2,489)	-	(836)
564	1,403	-	1,681
1,362	3,792	-	3,325
-	-	-	37
1,362	3,792	-	3,362
4,090	1,822	-	2,247
5,452	5,614	-	3,960

SUBSIDIARIES (FULL CONSOLIDATION)

Name and country of incorporation	Holding		Unaudited Tax years
	(%) Group	(%) Bank	
1. Bulgarian Post Bank A.D. (Bulgaria)	100	75	2003 - 2005
2. Bulgarian Retail Services A.D. (Bulgaria)	100	-	2003 - 2005
3. EFG Autoleasing E.O.O.D. (Bulgaria)	100	-	-
4. EFG Leasing E.A.D. (Bulgaria)	100	100	2004 - 2005
5. EFG Property Services Sofia A.D. (Bulgaria)	80	80	-
6. EFG Hellas (Cayman Islands) Ltd (Cayman Islands)	100	100	-
7. GFM Levant Capital (Cayman) Ltd (Cayman Islands)	73	73	-
8. BERBERIS INVESTMENTS LTD (Guernsey, Channel Islands)	100	100	-
9. EFG Eurobank Ergasias International (C.I.) Ltd. (Guernsey, Channel Islands)	100	99	-
10. EFG Hellas Funding Ltd (Jersey, Channel Islands)	100	100	-
11. CEH Balkan Holdings Limited (Cyprus)	100	100	1999 - 2005
12. Eurocredit Retail Services Ltd (Cyprus)	100	-	2003 - 2005
13. Eurobank Fin and Rent S.A. (Greece)	100	25	2003 - 2005
14. Be-Business Exchanges S.A. (Greece)	100	100	2002 - 2005
15. EFG Business Services S.A. (Greece)	100	100	2003 - 2005
16. EFG Eurobank Asset Management Company S.A. (Greece)	100	100	2003 - 2005
17. Eurobank Cards S.A. (Greece)	100	100	2002 - 2005
18. EFG Eurobank Ergasias Leasing S.A. (Greece)	100	100	2003 - 2005
19. EFG Eurobank Securities S.A. (Greece)	100	100	2003 - 2005
20. EFG Eurobank General Insurance S.A. (Greece)	100	100	2002 - 2005
21. EFG Eurobank Life Insurance S.A. (Greece)	100	100	2001 - 2005
22. EFG Factors S.A. (Greece)	100	100	2004 - 2005
23. EFG Insurance Services S.A. (Greece)	100	95	2003 - 2005
24. EFG Internet Services S.A. (E-Solution) (Greece)	100	100	2002 - 2005
25. EFG Mutual Funds Company S.A. (Greece)	100	100	2003 - 2005
26. EFG Telesis Finance S.A. (Greece)	100	100	2001 - 2005
27. Eurobank Properties R.E.I.C. (Greece)	65	55	2005
28. Eurobank Property Services S.A. (Greece)	100	100	2003 - 2005
29. Global Fund Management S.A. (Greece)	72	62	2002 - 2005
30. Open 24 S.A. (Greece)	100	-	2003 - 2005
31. Best Direct S.A. (Greece)	100	-	2005
32. Financial Planning Receivables Management Services S.A. (Greece)	100	100	-
33. Aristolux Investment Fund Management Co. S.A. (Luxembourg)	98	-	-
34. EFG Private Bank (Luxembourg) S.A. (Luxembourg)	100	100	2001 - 2005
35. Eurobank EFG Fund Management Company (Luxembourg) S.A. (Luxembourg)	100	100	-
36. Polbank Dystybuja Sp. z o.o. (Poland)	100	100	-
37. Bancpost S.A. (Romania)	78	78	2004 - 2005
38. EFG Eurobank Securities S.A. (Romania)	100	-	2000 - 2005
39. EFG Eurobank Finance S.A. (Romania)	100	100	2005
40. EFG Eurobank Leasing S.A. (Romania)	100	100	-
41. EFG Eurobank Mutual Funds Management Romania S.A.I. S.A. (Romania)	96	81	-
42. EFG Eurobank Property Services S.A. (Romania)	80	80	-
43. EFG Retail Services IFN S.A. (Romania)	95	-	2004 - 2005
44. EFG IT Shared Services S.A. (Romania)	100	99	-
45. EFG Eurobank A.D. Beograd (Serbia)	99	99	2003 - 2005
46. EFG Property Services D.o.o. Beograd (Serbia)	80	80	-
47. Euroline Retail Services A.D. (Serbia)	100	-	2004 - 2005
48. Nacionalna Stedionica - Banka A.D. BEOGRAD (Serbia)	100	94	2002 - 2005
49. EFG Leasing A.D. Beograd (Serbia)	99	51	-
50. EFG Istanbul Holding A.S. (Turkey)	100	100	2000 - 2005
51. EFG Istanbul Menkul Değerler A.Ş. (Turkey)	100	-	2000 - 2005
52. EFG Hellas Plc (United Kingdom)	100	100	-
53. Karta 2005-1 Plc (United Kingdom)	-	-	-
54. Karta APC Ltd (United Kingdom)	-	-	-
55. Karta Holdings Ltd (United Kingdom)	-	-	-
56. Karta LNI 1 Ltd (United Kingdom)	-	-	-
57. Karta Options Ltd (United Kingdom)	-	-	-
58. Themelion Mortgage Finance Plc (United Kingdom)	-	-	-
59. Themelion II Mortgage Finance Plc (United Kingdom)	-	-	-
60. Themelion III Holdings Limited (United Kingdom)	-	-	-
61. Themelion III Mortgage Finance Plc (United Kingdom)	-	-	-
62. Anaptyxi Holdings Limited (United Kingdom)	-	-	-
63. Anaptyxi 2006-1 PLC (United Kingdom)	-	-	-
64. Anaptyxi APC Limited (United Kingdom)	-	-	-
65. Anaptyxi Options Limited (United Kingdom)	-	-	-

ASSOCIATES (EQUITY METHOD)

66. CardLink S.A. (Greece)	50	50	2005
67. Dias A.E.E.X. (Greece)	42	42	2005
68. Filoxenia S.A. (Greece)	22	-	2004 - 2005
69. Hotel Company of Athens Airport S.A. (Greece)	20	20	2002 - 2005
70. Propindex A.E.D.A. (Greece)	23	-	2003 - 2005
71. Telfin S.A. (Greece)	50	50	2004 - 2005
72. Unifinance S.A. (Greece)	40	40	2004 - 2005

Notes

- Company no. 31 has been consolidated for the first time in the quarter ended 31 March 2006.
- Companies no. 32 and 44 have been consolidated for the first time in the quarter ended 30 September 2006.
- Company no. 29 is consolidated according to the full consolidation method since 31.03.2006, while until that date it was consolidated according to the equity method.
- The Bank sold its 100% shareholding in Hellas on Line S.A. on 9 January 2006.
- Company no. 36 was renamed from "EFG Express Kredit Spolza Z Organizacna Odpowiedzialnoscia" to "Pobank Dystybuja Sp. z o.o." in the quarter ended 31 March 2006.
- Company no. 38 was renamed from "Capital Finance S.A." to "EFG Eurobank Securities S.A." in the quarter ended 30 June 2006.
- Company no. 13 was renamed from "Autorental S.A." to "Eurobank Fin and Rent S.A." in the quarter ended 30 September 2006.
- Company no. 43 was renamed from "Euroline Retail Services S.A." to "EFG Retail Services IFN S.A." in the quarter ended 30 September 2006.
- Intertrust Mutual Funds Company S.A. merged by absorption by the Bank on 11 April 2006.
- Companies no. 7, 35, 49, 60 and 61 have been consolidated for the first time in the three months ended 30 June 2006.
- Companies no. 62, 63, 64 and 65 have been consolidated for the first time in the three months ended 30 September 2006.
- Companies no. 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64 and 65 are consolidated in accordance with IAS 27 and SIC 12, being special purpose entities.
- For companies no. 6, 7, 8, 9, 10, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64 and 65 open tax years are not presented because in their jurisdictions tax returns are considered final.
- The Bank and its subsidiary BERBERIS INVESTMENTS LTD sold their 28% shareholding in LOGIC DATA INFORMATION SYSTEMS on 26 January 2006.
- In April 2006 the company BERBERIS INVESTMENTS LTD sold 30% of its shareholding in Global Finance S.A. and as a result the group's participation decreased to 19.85%.
- In June 2006, the Board of Directors of the companies no. 45 and 48 approved the absorption of the latter by the first with a local reference date of 30 June 2006. The merger was completed in October 2006.