



EFG EUROBANK ERGASIAS S.A.
Annual General Meeting of the Shareholders

3 April 2006
12.00 noon

INVITATION

In accordance with the companies law 2190/1920 “re: Sociétés Anonymes” and the Articles of Association of the Bank, the Board of Directors invites the shareholders of EFG Eurobank Ergasias S.A. to the Annual General Meeting, on Monday, 3 April 2006, at 12.00 noon at the Hotel “Athenaeum Intercontinental», 89-93 Syggrou Avenue, Athens.

The items on the Agenda are as follows:

1. Financial Statements for the year ended 31 December 2005. Directors’ Report and Audit Certificate. Distribution of profits.
2. Land and Buildings – tax revaluation in accordance with article 15 of law 3229/2004.
3. Discharge of the Board of Directors and the Auditors from all responsibility of indemnification in relation to the financial year 2005.
4. Distribution of free shares to employees, to be issued by capitalising profits in accordance with companies law 2190/1920 (article 16) and presidential decree 30/1988 (article 1). Article 5 of the Articles of Association to be amended accordingly.
5. Distribution of stock options in accordance with the provisions of article 13 par. 9 of companies law 2190/1920, to staff and Directors of the Bank and related companies.
6. Appointment of auditors for the financial year 2006 and determination of their fees.
7. Approval of the remuneration of Directors and agreements in accordance with Articles 23a and 24 of companies law 2190/1920.
8. Treasury Shares Special Scheme, in accordance with article 16 par. 5 of companies law 2190/1920.
9. Cancellation of treasury shares acquired under article 16 par. 5 of the companies law 2190/1920, corresponding decrease of the Bank’s share capital and amendment of article 5 of the Articles of Association.
10. Distribution to shareholders of 2 free new shares for every 10 held, to be issued by capitalizing part of the share premium account. Article 5 of the Articles of Association to be amended accordingly.
11. Amendment of the Articles of Association to empower the Board of Directors to grant permission, to Directors and executives of the Bank to participate on the Board of Directors or the management of companies with similar objectives.

All shareholders of the Bank have the right to attend this meeting either in person or by proxy. Each share is entitled to one vote.

To participate in the General Meeting the shareholders must block the total or part of their shares – through their Operator in the Dematerialised Securities System (D.S.S.) or (if the shares are registered in the Special Account of D.S.S.) through the Central Security Depositor S.A. – and submit to the Bank before the day of the meeting the relevant Certificate of Blocking of Shares.

Within the same deadline the representation documents must also be submitted to the Bank.

Athens, 10 March 2006
THE CHAIRMAN
OF THE BOARD OF DIRECTORS
Xenophon K. Nickitas