



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

17 April 2006  
10.00 a.m.

**INVITATION**

In accordance with the company 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 A Repeat Annual General Meeting, on Monday, 17 April 2006, at 10.00 a.m. at "Athens Plaza" Hotel, Syntagma Square, Athens.

The items on the Agenda are as follows:

1. Distribution of stock options in accordance with the provisions of article 13 par. 9 of company law 2190/1920, to staff and Directors of the Bank and related companies.
2. Cancellation of treasury shares acquired under article 16 par. 5 of the company law 2190/1920, corresponding decrease of the Bank's share capital and amendment of article 5 of the Articles of Association.

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, 3 April 2006  
THE CHAIRMAN  
OF THE BOARD OF DIRECTORS  
Xenophon K. Nickitas