EFG Eurobank Group today*

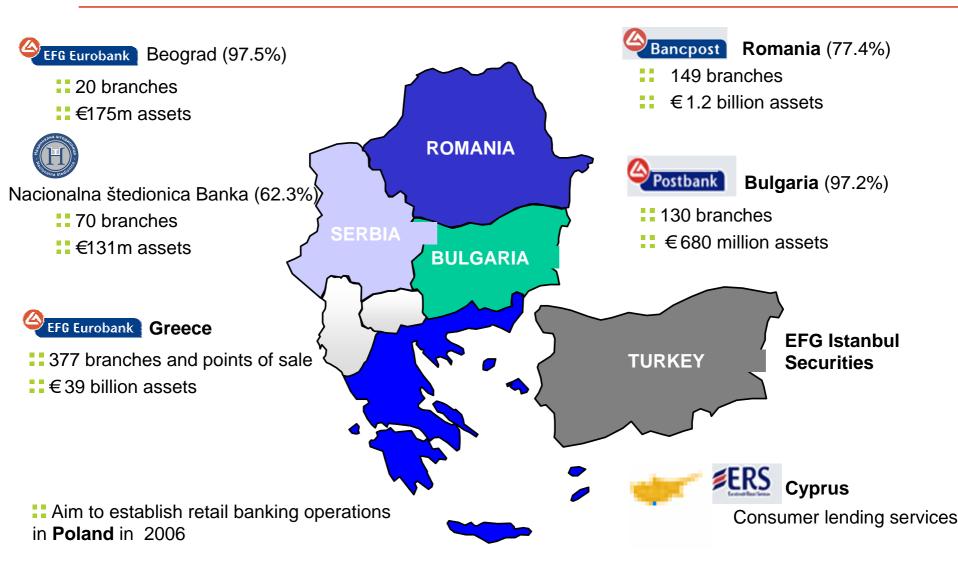


Total Assets	€39 billion
Total Loans	€24.4 billion
Customer Funds	€32.1 billion
Shareholders Equity	€2.2 billion
Market capitalization	€8 billion
ROA	1.26%
ROE	21.1%
Cost / Income	47.4%

^{*} First Half 2005 figures

Dynamic regional banking group





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



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