



## **EFG EUROBANK ERGASIAS S.A.**

### **Annual General Meeting of the Shareholders**

April 5<sup>th</sup>, 2004  
12.30 p.m.

### **INVITATION**

In accordance with the codified law 2190/1920 “re: Societies 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, April 5<sup>th</sup> 2004, at 12:30 p.m. 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 2003. Directors' Report and Auditors' Certificate. Distribution of profits.
2. Distribution of shares to employees of the Bank in accordance with article 16 paragraph 2 of codified law 2190/1920 and article 1 of the presidential decree 30/1988, as in force. The shares will be derived from the share capital increase through capitalization of part of the profits of the financial year 2003. Respective amendment of article 5 of the Articles of Association.
3. Distribution of stock options in accordance with the provisions of article 13 par. 9 of codified law 2190/1920, as in force, to staff and Directors of the Bank and its related companies.
4. Discharge of the Directors and the Auditors from all responsibility of indemnification in relation to the financial year 2003.
5. Appointment of auditors for the financial year 2004 and determination of their fees.
6. Appointment of new Board of Directors and determination of two independent non-executive members of the Board, according to the provisions of law 3016/2002, as in force, concerning corporate governance.
7. Approval of the remuneration of Directors and of contracts in accordance with Articles 23a and 24 of the codified law 2190/1920.
8. Acquisition by the Bank of its own shares in accordance with article 16 par. 5 of the codified law 2190/1920. Update on the number of treasury shares which have been acquired to date.
9. Cancellation of treasury shares acquired in accordance to article 16 par. 5 of the codified law 2190/1920, and corresponding decrease of the Bank's share capital. Respective amendment of article 5 of the Articles of Association.

10. Permission, in accordance to Article 23 par. 1 of the codified law 2190/1920 to Directors and executives of the Bank to participate on the Board of Directors or the management of companies with similar objectives, which belong to the group or in which the Bank participates directly or indirectly.

All shareholders of the Bank have the right to attend this meeting either in person or by proxy. Each share is entitled right 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 (Shareholders Department, Santaroza 5, Athens tel: +30 210-3357158, +30 210-33159) the relevant Certificate of Blocking of Shares at least five (5) days before the day of the meeting.

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

Athens, March 12, 2004  
THE PRESIDENT  
OF THE BOARD OF DIRECTORS

Xenophon K. Nickitas