



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

8 April 2008  
10 a.m.

**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 Tuesday, 8 April 2008, at 10 a.m. at “Hotel Grande Bretagne”, Constitution Square, Athens.

The items on the Agenda are as follows:

1. Financial Statements for the year ended 31 December 2007. Directors’ Report and Auditor’s Report. Distribution of profits.
2. Increase of the share capital of the Bank through the reinvestment of the final dividend for the year 2007. Article 5 of the Articles of Association to be amended accordingly.
3. Increase of the share capital of the Bank through the reinvestment of dividends for the year 2008. Article 5 of the Articles of Association to be amended accordingly.
4. Distribution of free shares to employees of the Bank and its subsidiaries, to be issued by capitalisation of profits. Article 5 of the Articles of Association to be amended accordingly.
5. Discharge of the Board of Directors and the Auditors from all responsibility for indemnification in relation to the financial year 2007.
6. Appointment of auditors for the financial year 2008 and determination of their fees.
7. Approval of the remuneration of Directors and agreements in accordance with articles 23a and 24 of company law 2190/1920.
8. Treasury Shares Special Scheme, in accordance with article 16 of company law 2190/1920.
9. Amendment of the Articles of Association of the Bank in order to (a) adjust for company law 2190/1920 (following its amendment by law 3604/2007), (b) align the Bank’s object clause with law 3601/2007, and (c) enable the transmission of information with electronic means in accordance with article 18 of I. 3556/2007.

All shareholders of the Bank have the right to attend this meeting either in person or by proxy. The proxy will be available to the public in printed form at the Bank’s branches and the Bank’s Shareholders’ Department at 8, Iolkou Str. and Filikis Etaireias (Building A), 142 34 Nea Ionia (tel. +30 210-3523300), and on the website of the Bank ([www.eurobank.gr](http://www.eurobank.gr)). Each share gives the right to one vote.

To participate in the General Meeting the shareholders must block all or part of their shares – through their Operator in the Electronic (Dematerialised) Securities System (D.S.S.) or (if the shares are registered in the Special Account of D.S.S.) through Hellenic Exchanges S.A. (H.E.L.E.X.) – and submit at the Bank’s branches or the Bank’s Shareholders’ Department at 8, Iolkou Str. and Filikis Etaireias (Building A), 142 34 Nea Ionia (tel. +30 210 35 23 300), the relevant Certificate of Blocking of Shares and any representation documents at least 5 days before the meeting.

Should the quorum required by law not be achieved, the Repeat Annual General Meeting of the Shareholders of the Bank will take place on Monday, 21 April 2008, at 10 a.m., at “Bodossaki Foundation Building” (conference room “John S. Latsis”), 20 Amalias Av., Athens, without the publication of a further invitation.

Athens, 17 March 2008  
THE CHAIRMAN  
OF THE BOARD OF DIRECTORS  
Xenophon K. Nickitas