



EFG EUROBANK ERGASIAS S.A.
Extraordinary Meeting of the Shareholders
12 January 2009
1 p.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 Extraordinary General Meeting, on Monday 12 January 2009, at 1 p.m., at “Bodossakis Foundation Building (John S. Latsis Hall)”, Amalias Av. 20, Athens.

The items on the Agenda are as follows:

1. Increase of the share capital of the Bank in accordance with law 3723/2008, with the issue of redeemable preference shares without voting rights, to the Greek State foregoing pre-emption rights for existing shareholders. Article 5 and 6 of the Articles of Association to be amended accordingly.
2. Treasury shares special scheme, in accordance with article 16 of the company law 2190/1920

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). Each share is entitled 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 Extraordinary General Meeting of the Shareholders of the Bank will take place on Friday, 23 January 2009, at 10 a.m., at “Bodossakis Foundation Building (John S. Latsis Hall)”, Amalias Av. 20, Athens, without the publication of a further invitation.

Athens, 19 December 2008
THE CHAIRMAN
OF THE BOARD OF DIRECTORS
Xenophon K. Nickitas