

Athens, May 16, 2005

Financial Results for the First Quarter 2005**Invitation to Conference Call**

EFG Eurobank Ergasias will release the financial results for the first quarter to 31 March 2005 on **Thursday, May 19, 2005**, at 16:30 Greek time / 14:30 UK time. On the same day management will host a conference call to present and discuss the results at **18:00 Greek time / 16:00 UK time**.

On behalf of the Bank, we would like to invite you to participate in this event. The details are as follows:

Date: Thursday, May 19, 2005
Time: 18:00 Greek time/16:00 UK time

Greek Dial-in tel: + 30 210 94 60 800
UK/European Dial-in tel: + 44 20 7107 0611
US dial-in tel: + 1 866 291 4166

Verbal Password: **'EFG Eurobank Ergasias'** (please call a few minutes before start time)

The conference call will include a presentation of the results, followed by a Question and Answer session.

If you are unable to participate, a digital playback will be available on the same day. This service will be available for 5 working days following the call.

To access the service, please dial the following numbers and enter **PIN CODE: 177 #** from a touch-tone telephone:

Digital Playback GR: + 30 210 94 27 232
Digital Playback UK: + 44 207 866 4300
Digital Playback US: + 1 412 317 0088

For further information, please contact **Investor Relations** at telephone number **+30 210 3337 688**, email at **investor_relations@eurobank.gr**