EUROBANK ERGASIAS S.A.

Company Registration No: 000223001000 - 8 Othonos Street, Athens 105 57

FINANCIAL DATA AND INFORMATION FOR THE PERIOD

from 1 January to 30 September 2013

(as stipulated by the Decision 4/507/28.04.2009 of the Capital Market Commission)

The information listed below aims to provide a general overview about the financial position and the financial results of Eurobank Ergasias S.A. and its Group. Consequently, readers are strongly advised to visit the website of the Bank, where the interim financial statements prepared under International Financial Reporting Standards (IFRS) are available, before any investment decision or transaction with the Bank is entered into.

COMPANY'S DATA
Company's website: www.eurobank.gr
Date of approval of the interim financial statements by BoD: 29 November 2013

INCOME STATEMENT
Amounts in Euro million

Bank 1 Jan-30 Sep 2013	Bank 1 Jan-30 Sep 2012	Bank 1 Jul-30 Sep 2013	Bank 1 Jul-30 Sep 2012		Group 1 Jan-30 Sep 2013	Group 1 Jan-30 Sep 2012	Group 1 Jul-30 Sep 2013	Group 1 Jul-30 Sep 2012
474	687	170	231	Net interest income	901	1,158	323	358
63	76	20	21	Net banking fee and commission income	146	152	50	47
-	-	-	-	Net insurance income	30	16	13	8
4	3	1	2	Income from non banking services	26	24	8	8
3	16	2	2	Dividend income	3	4	1	2
(21)	68	9	(30)	Net trading income/(losses)	(29)	83	11	(24)
16	66	0	(2)	Gains less losses from investment securities	34	(21)	3	(2)
(40)	1	0	0	Other operating income/(losses)	(15)	1	0	0
499	917	202	224	**Operating income**	1,096	1,417	409	397
(451)	(481)	(148)	(154)	Operating expenses	(758)	(799)	(261)	(256)
48	436	54	70	**Profit from operations before impairments and non recurring losses**	338	618	148	141
(1,037)	(1,036)	(343)	(371)	Impairment losses on loans and advances	(1,260)	(1,213)	(419)	(419)
75	(554)	-	-	Impairment and other losses on Greek sovereign exposure	75	(554)	-	-
(32)	(149)	(14)	-	Other impairment losses	(60)	(149)	(31)	-
(85)	(11)	(5)	-	Non recurring losses	(85)	(11)	(5)	-
-	-	-	-	Share of results of associated undertakings and joint ventures	(1)	(0)	(0)	0
(1,031)	(1,314)	(308)	(301)	**Profit/(loss) before tax**	(993)	(1,309)	(307)	(278)
257	265	75	66	Income tax	244	275	69	58
585	-	(6)	-	Non recurring tax adjustments	535	-	(44)	-
(189)	(1,049)	(239)	(235)	**Profit/(loss) for the period from continuing operations**	(214)	(1,034)	(282)	(220)
1	(56)	-	(0)	Profit/(loss) for the period from discontinued operations	(18)	(51)	-	(0)
(188)	(1,105)	(239)	(235)	**Net profit/(loss) for the period**	(232)	(1,085)	(282)	(220)
-	-	-	-	Net profit for the period attributable to non controlling interest	9	10	3	3
(188)	(1,105)	(239)	(235)	**Net profit/(loss) for the period attributable to shareholders**	(241)	(1,095)	(285)	(223)
(0.1062)	(19.9051)	(0.0529)	(4.0981)	**Basic earnings/(losses) per share**	(0.1309)	(16.3441)	(0.0639)	(4.1382)
(0.1066)	(18.8886)	(0.0529)	(4.0981)	**Basic earnings/(losses) per share from continuing operations**	(0.1220)	(15.4204)	(0.0639)	(4.1330)

BALANCE SHEET
Amounts in Euro million

Bank 30 Sep 2013	Bank 31 Dec 2012		Group 30 Sep 2013	Group 31 Dec 2012
		ASSETS		
905	844	Cash and balances with central banks	2,354	2,065
11,686	13,307	Loans and advances to banks	2,824	4,693
59	92	Financial instruments at fair value through profit or loss	301	710
1,324	1,913	Derivative financial instruments	1,343	1,888
31,431	33,434	Loans and advances to customers	47,086	43,171
479	895	Available-for-sale investment securities	3,609	3,183
427	1,007	Held-to-maturity investment securities	748	1,389
8,291	2,543	Debt securities lending portfolio	14,570	4,897
3,852	3,025	Shares in subsidiary undertakings	-	-
6	6	Investments in associated undertakings and joint ventures	7	8
200	217	Property, plant and equipment	798	690
70	68	Investment property	717	616
62	69	Intangible assets	407	406
2,941	2,037	Deferred tax asset	3,028	2,106
1,354	1,351	Other assets	2,268	1,831
63,087	60,808	**Total assets**	80,060	67,653
		LIABILITIES		
17,864	29,016	Due to central banks	17,904	29,047
12,866	4,703	Due to other banks	9,918	2,772
1,722	2,688	Derivative financial instruments	1,727	2,677
23,401	23,366	Due to customers	42,282	30,752
1,538	1,763	Debt issued and other borrowed funds	856	1,365
587	569	Other liabilities	1,918	1,695
57,978	62,105	**Total liabilities**	74,605	68,308
		EQUITY		
1,641	1,228	Ordinary share capital	1,641	1,228
950	950	Preference shares	950	950
6,670	1,448	Share premium	6,670	1,448
-	-	Less: treasury shares	(0)	(3)
(4,550)	(5,611)	Other reserves	(4,170)	(4,922)
4,711	(1,985)	**Total equity attributable to shareholders of the Bank**	5,091	(1,299)
398	688	Hybrid capital-preferred securities	77	367
-	-	Non controlling interest	287	277
5,109	(1,297)	**Total equity**	5,455	(655)
63,087	60,808	**Total equity and liabilities**	80,060	67,653

STATEMENT OF COMPREHENSIVE INCOME
Amounts in Euro million

Bank 1 Jan-30 Sep 2013	Bank 1 Jan-30 Sep 2012	Bank 1 Jul-30 Sep 2013	Bank 1 Jul-30 Sep 2012		Group 1 Jan-30 Sep 2013	Group 1 Jan-30 Sep 2012	Group 1 Jul-30 Sep 2013	Group 1 Jul-30 Sep 2012
(188)	(1,105)	(239)	(235)	**Net profit/(loss) for the period**	(232)	(1,085)	(282)	(220)
69	96	14	19	IAS 39 revaluation reserve	83	49	28	47
-	-	-	-	Foreign currency translation	(17)	(42)	(12)	(5)
(119)	(1,009)	(225)	(216)	**Total comprehensive income, net of tax**	(166)	(1,078)	(266)	(178)
				Attributable to:				
				Shareholders				
(120)	(953)	(225)	(216)	- from continuing operations	(157)	(1,045)	(269)	(182)
1	(56)	-	(0)	- from discontinued operations	(18)	(42)	-	1
-	-	-	-	Non controlling interest from continuing operations	9	9	3	3

STATEMENT OF CHANGES IN EQUITY
Amounts in Euro million

Bank 1 Jan-30 Sep 2013	Bank 1 Jan - 30 Sep 2012		Group 1 Jan-30 Sep 2013	Group 1 Jan - 30 Sep 2012
(1,297)	(10)	**Balance at 1st January**	(655)	875
(188)	(1,105)	Profit/(loss) for the period	(232)	(1,085)
69	96	Other comprehensive income for the period	66	7
5,673	-	Share capital increase following recapitalisation, net of expenses	5,673	-
316	-	Share capital increase following LME, net of expenses	316	-
857	-	Share capital increase following acquisition of NHPB, net of expenses	857	-
-	-	Acquisition of NHPB group and NPB	(256)	-
-	-	Dividends distributed by subsidiaries attributable to non controlling interest	-	(11)
(321)	(58)	Preferred securities	(315)	(189)
-	-	(Purchase)/sale of treasury shares, net of tax	2	(1)
(0)	(0)	Other	(1)	(0)
5,109	(1,077)	**Balance at 30th September**	5,455	(404)

CASH FLOW STATEMENT
Amounts in Euro million

Bank 1 Jan-30 Sep 2013	Bank 1 Jan - 30 Sep 2012		Group 1 Jan-30 Sep 2013	Group 1 Jan - 30 Sep 2012
1,522	1,038	Net cash from/(used in) continuing operating activities	(2,090)	718
978	751	Net cash from/(used in) continuing investing activities	2,345	359
(303)	(2,563)	Net cash from/(used in) continuing financing activities	(619)	(1,458)
-	-	Effect of exchange rate changes on cash and cash equivalents	(3)	(20)
2,197	(774)	**Net increase/(decrease) in cash and cash equivalents from continuing operations**	(367)	(401)
-	-	Net cash flows from discontinued operating activities	-	(281)
-	-	Net cash flows from discontinued investing activities	-	240
-	-	**Net increase/(decrease) in cash and cash equivalents from discontinued operations**	-	(41)
1,398	2,172	Cash and cash equivalents at beginning of period	2,214	3,124
3,595	1,398	**Cash and cash equivalents at end of period**	1,847	2,682

Notes:

1. The accounting policies applied for the preparation of the financial statements as at 30 September 2013, are consistent with those stated in the published annual financial statements of the Bank and the Group for the year ended 31 December 2012, after taking into consideration the amendments stated in note 3 of the Bank's and the Group's financial statements.
2. The fixed assets of the Bank and the Group are free of material charges or encumbrances.
3. A list of companies consolidated on 30 September 2013 is mentioned in notes 19 and 20 of the consolidated financial statements, where information on the percentage of Group's holding, the country of incorporation, as well as, the consolidation method applied is reported. (a) The companies that were consolidated for the first time on 30 September 2013, were New Proton Bank S.A.(New Proton), New TT Hellenic Postbank S.A. (NHPB) and its subsidiaries which were acquired in the third quarter of 2013. (b) The company that was consolidated under the equity method on 30 September 2013 but not included in the 30 September 2012 consolidation was the special purpose investment vehicle Odyssey GP S.a r.l. which was acquired in the first quarter of 2013. (c) On 30 September 2013, the following companies are not included in the consolidated financial statements: (i) EFG Business Services d.o.o. Beograd which was liquidated in the third quarter 2013, (ii) Eurobank EFG Ukraine Distribution LLC which was disposed of in the second quarter of 2013, (iii) Eurobank Tekfen A.S. and its subsidiaries which were disposed of in the fourth quarter of 2012, (iv) Anaptyxi 2006-1 Plc, Anaptyxi APC Ltd, Anaptyxi Holdings Ltd and Anaptyxi Options Ltd which were liquidated in the first quarter of 2013 and (v) Karta APC Limited (UK), Karta Holdings Limited (UK), Karta 2005 – 1 plc (UK), Karta LNI 1 Limited (UK), Karta Options Limited (UK), Anaptyxi SME II Holdings Ltd, Anaptyxi SME II APC Limited and Anaptyxi SME II 2009-1 Plc which were liquidated in the fourth quarter of 2012. The companies that are not included in the consolidated financial statements of 30 September 2013 and the reasons for their exclusion are mentioned in notes 19 and 20 of the Group's financial statements.
4. As at 30 September 2013 the Group's provision for outstanding litigations and claims in dispute amounted to € 88m of which € 43m are related to the Bank and € 42m to NHPB and New Proton. Other than the aforementioned amounts, no significant impact is expected on the Bank's and the Group's financial position from the outcome of pending lawsuits and cases in arbitration process.
5. The Bank has been audited by tax authorities up to 2009, has not been audited for 2010 and has obtained by external auditors unqualified tax certificate for years 2011 and 2012, in accordance with article 82 of Law 2238/1994. Information in relation to open tax years of Group's companies is provided in note 14 of the Group's financial statements.
6. The total number of employees as at 30 September 2013 was 7,150 for the Bank (30 September 2012: 7,094) and 20,141 for the Group including employees of NHPB group and New Proton (30 September 2012: 18,549 including the employees of Turkish subsidiaries disposed). In November 2013, a Voluntary Exit Scheme (VES) was designed and implemented for the Group's employees in Greece, having as a main objective to increase the operating efficiency (notes 29 and 32 of the Bank's and the Group's financial statements respectively).
7. The number of treasury shares held by subsidiaries of the Bank as at 30 September 2013 was 64,400 at a cost of € 40 th.
8. The related party transactions of the Group are as follows: receivables € 81m, liabilities € 8m, expenses € 0.6m and revenues € 0.7m. The related party transactions of the Bank are as follows: receivables € 11,201m, liabilities € 9,864m, guarantees issued € 2,246m, expenses € 208m and revenues € 173m. The transactions of the Group with the key management personnel are as follows: compensation € 5m, receivables € 5m, liabilities € 7m, guarantees received € 0.3m, expenses € 0.3m and revenues € 0.2m. The transactions of the Bank with the key management personnel are as follows: compensation € 4.7m, receivables € 5m, liabilities € 5m, guarantees received € 0.3m, expenses € 0.1m and revenues € 0.1m.
9. On 30 April 2013, the Extraordinary General Meeting (EGM) approved: (a) the decrease of the share capital of the Bank by means of the parallel (i) increase of the nominal value of each ordinary share with voting rights and decrease of the total number of the existing ordinary shares thereof through reverse split, at a ratio of 10 old shares for each 1 new share and (ii) decrease of the nominal value of the ordinary share of the Bank (as it resulted after the reverse split) to € 0.30, (b) the recapitalisation of the Bank by € 5,839 million, covered entirely by the Hellenic Financial Stability Fund (HFSF) with the contribution of bonds, issued by the European Financial Stability Facility (EFSF) (notes 7 and 22 of the Bank's financial statements and notes 7 and 25 the Group's financial statements).
10. On 27 June 2013, the Annual General Meeting approved the increase of the Bank's share capital with the amount of € 62 million, by payment in cash of € 317 million in total and the issue of new common shares, of a nominal value of € 0.30 each, via private placement to the holders of five series of preferred securities (Lower Tier I – Series A, B, C, D and E) and one series of subordinated debt instruments (Lower Tier II). In addition, the General Meeting elected a new Board, the term of office of which was set to three years (notes 25 and 32 of the Group's financial statements).
11. On 30 August 2013, following the binding agreements signed on 15 July 2013, the Group acquired from HFSF 100% of the shares and voting rights of NHPB and New Proton, after receiving all necessary regulatory approvals. The EGM of 26 August 2013 approved the increase of the share capital of the Bank through the issuance of 1,418,750,000 new ordinary shares of a nominal value of € 0.30 and issue price € 0.48 each, subscribed by way of contribution in kind from HFSF of the total number of NHPB's shares, amounting to € 681 m. The results of NHPB group and New Proton were incorporated in the Group's financial statements prospectively, as of 1 September 2013 (notes 25 and 31 of Group's financial statements).
12. Following the completion of Eurobank's recapitalization by HFSF and the aforementioned share capital increases, the HFSF held 95,23% of Eurobank's ordinary shares and votings rights.
13. On 17 October 2013, Eurobank and Fairfax Financial Holdings Limited concluded final binding documentation and received certain key regulatory approvals regarding their cooperation as shareholders of Eurobank Properties. The basic terms of the agreement are provided in notes 29 and 32 of the Bank's and the Group's financial statements respectively.
14. As at 30 September 2013, the Bank's and Group's Core Tier I ratio was below the minimum required level of 9% defined by the Bank of Greece, effective as of 31 March 2013. The Bank is examining or currently implementing a number of initiatives for complying with the new capital adequacy regulation. On 14 November 2013, the Bank announced the initiation of the process to raise approximately € 2bn through a capital increase (notes 2 and 7 of the Bank's and the Group's financial statements).

Athens, 29 November 2013

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