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FINANCIAL DATA AND INFORMATION FOR THE PERIOD from 1 January to 30 June 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 validable, before any investment decision or transaction with the Bank is entered into.

COMPANY'S DATA

30

Bank

30 Jun 2013 30 Jun 2012

(1,261)

979

1 Jan

1,152

348

1 Jan

Company's website: Date of approval of the interim financial statements by BoD: Certified Public Accountant - Auditor:						www.eurobank.gr 30 August 2013			Audit Firm: Auditors' report:		PricewaterhouseCoopers S.A. Unqualified - emphasis of matter		
ertified Public A	Accountant - Aud	litor:					Kyriakos Riris		Issue Date of Au	iditor's report:	30 August 2013		
				INCOME STATEMENT Amounts in Euro million					Í		BALANCE SHEET Amounts in Euro million		
	Bar	nk				Gro	oup		Ba	ank		Grou	up
1 Jan-	1 Jan-	1 Apr-	1 Apr-		1 Jan-	1 Jan-	1 Apr-	1 Apr-					
0 Jun 2013	30 Jun 2012	30 Jun 2013	30 Jun 2012		30 Jun 2013	30 Jun 2012	30 Jun 2013	30 Jun 2012	30 Jun 2013	31 Dec 2012	ASSETS	30 Jun 2013	31 Dec 20
304	456	153	192	Net interest income	578	800	301	374	819	844	Cash and balances with central banks	2,049	2,
43	55	24	23	Net banking fee and commission income	96	105	50	50	9,227	13,307	Loans and advances to banks	2,820	4
-	-	-	-	Net insurance income	17	8	6	3			Financial instruments at fair value		
3	1	2	1	Income from non banking services	18	16	10	8	71	92	through profit or loss	484	
1	14	1	0	Dividend income	2	2	2	2	1,389	1,913	Derivative financial instruments	1,386	1.
(30)	98	(10)		Net trading income	(40)	107	(36)	42	32.027	33,434		40,987	43
16	68	7	60	Gains less losses from investment securities	31	(19)	27	4	482	895	Available-for-sale investment securities	2,581	3
(40)	1	(40)		Other operating income	(15)	()	(15)	1	482	1.007	Held-to-maturity investment securities	796	1
297	693	137		Operating income	687	1,020	345	484	8,285	2,543		9,743	4
(303)	(327)	(150)		Operating expenses	(497)	(543)	(248)	(270)	3.049		Shares in subsidiary undertakings	-	
(000)	(027)	(100)	(101)	Profit from operations before impairment	(101)	(040)	(240)	(270)	0,045	0,020	Investments in associated undertakings		
				on loans and advances and non					6	6	and joint ventures	7	
(6)	366	(13)	167	recurring losses	190	477	97	214	205		Own used fixed assets	685	
(694)	(665)	(333)		3	(841)	(794)	(423)	(434)	70			708	
(694)	(665)	(333)	(362)	Impairment losses on loans and advances	(041)	(794)	(423)	(434)			Investment property		
				Impairment and other losses on Greek				(1.1.5)	65	69		402	
75	(554)	-	()		75	(554)	-	(115)	2,869	2,037		2,945	2
(98)	(160)	(73)	(160)	Other non recurring losses	(109)	(160)	(84)	(160)	1,288	1,351	Other assets	1,793	1
				Share of results of associated undertakings					60,334	60,808	Total assets	67,386	67
		<u> </u>	<u> </u>	and joint ventures	(1)	(0)	(1)	1					
(723)	(1,013)	(419)	(470)	Profit/(loss) before tax	(686)	(1,031)	(411)	(494)					
						e. 7					LIABILITIES		
182	199	103	90	Income tax	175	217	105	111	21,733		Due to central banks	21,733	29
591				Non recurring tax adjustments	579	•	(4)		7,617	1	Due to other banks	5,768	2
				Profit/(loss) for the period from					1,938	2,688		1,932	2
50	(814)	(316)	(380)	continuing operations	68	(814)	(310)	(383)	22,471	23,366		30,185	30
									1,557		Debt issued and other borrowed funds	931	1
				Profit/(loss) for the period from					538	569	Other liabilities	1,714	1
1	(56)	1	(56)	discontinued operations	(18)	(51)	(18)	(57)	55,854	62,105	Total liabilities	62,263	68
51	(870)	(315)	(436)	Net profit/(loss) for the period	50	(865)	(328)	(440)					
				Net profit for the period attributable to									
				non controlling interest	6	7	3	4		,	EQUITY		
				Net profit/(loss) for the period					1,153		Ordinary share capital	1,153	1
51	(870)	(315)	(436)	attributable to shareholders	44	(872)	(331)	(444)	950	950		950	
									5,985	1,448	Share premium	5,985	1
									316	-	Ordinary shares under issue	316	
										-	Less: treasury shares	-	
0.0410	(15.5561)	(0.2510)	(7.5729)	Basic earnings/(losses) per share	0.0421	(12.2061)	(0.2603)	(7.7443)	(4,322)	(5,611)	Other reserves	(3,641)	(4
									398	688	Hybrid capital-preferred securities	77	
									-	-	Non controlling interest	283	
													-
				Basic earnings/(losses) per share					4,480	(1,297)	Total equity	5,123	(

STATEMENT OF COMPREHENSIVE INCOME Amounts in Euro million								
	Ва	nk				Gro	oup	
1 Jan-	1 Jan-	1 Apr-	1 Apr-		1 Jan-	1 Jan-	1 Apr-	1 Apr-
0 Jun 2013	30 Jun 2012	30 Jun 2013	30 Jun 2012		30 Jun 2013	30 Jun 2012	30 Jun 2013	30 Jun 2012
51	(870)	(315)	(436)	Net profit/(loss) for the period	50	(865)	(328)	(440)
55	77	28	39	IAS 39 revaluation reserve	55	2	20	(21)
-	-	-	-	Foreign currency translation	(5)	(37)	(16)	(14)
106	(793)	(287)	(397)	Total comprehensive income, net of tax	100	(900)	(324)	(475)
				Attributable to: Shareholders				
105	(737)	(288)	(341)	- from continuing operations	112	(863)	(308)	(420)
1	(56)	1	(56)	- from discontinued operations	(18)	(43)	(18)	(58)
				Non controlling interest from				
-				continuing operations	6	6	2	3

STATEMENT OF CHANGES IN EQUITY

Ba	ink		Gro	oup
1 Jan- 30 Jun 2013	1 Jan - 30 Jun 2012		1 Jan- 30 Jun 2013	1 Jan - 30 Jun 2012
(1,297)	(10)	Balance at 1st January	(655)	875
51	(870)	Profit/(loss) for the period	50	(865)
55	77	Other comprehensive income for the period	50	(35)
5,673	-	Share capital increase, net of expenses	5,673	-
316	-	Shares under issue following LME, net of expenses Dividends distributed by subsidiaries	316	-
-	-	attributable to non controlling interest	-	(11)
(317)	(49)	Preferred securities	(312)	(180)
-	-	(Purchase)/sale of treasury shares, net of tax	2	(1)
(1)	(0)	Other	(1)	(0)
4,480	(852)	Balance at 30th June	5,123	(217)

CASH FLOW STATEMENT



Notes: The accounting policies applied for the preparation of the financial statements as at 30 June 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. The fixed assets of the Bank and the Group are free of material charges or encumbrances.
During the second quarter of 2013, the Bank has recorded a provision for claims in dispute of € 40 million. Other than the aforementioned amount, 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.

4. A list of the companies consolidated on 30 June 2013 is mentioned in notes 16 and 17 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 not included in the 30 June 2012 consolidation but were consolidated under the equity method on 30 June 2013, were Rosequeens Properties Limited and Rosequeens Properties SRL which were acquired in the third quarter of 2012 and the special purpose investment vehicle Odyssey GP S.a r.l. which was acquired in the first quarter of 2013, (b) On 30 June 2013, the following companies are not included in the consolidated financial statements: (i) Eurobank EFG Ukraine Distribution LLC which was disposed in the second quarter 2013, (ii) Eurobank Tekfen A.S. and its subsidiaries which were disposed of in the fourth quarter of 2012 (iii) Anaptyxi 2006-1 Plc, Anaptyxi APC Ltd, Anaptyxi Holdings Ltd, Anaptyxi Options Ltd and Best Direct S.A. which were liquidated in the first quarter of 2013 and (iv) Karta APC Anaptya Holdings Liu, Anaptya Options Liu and Dest Direct SAC which were imposed in the marginary domains of CH Santa AVG E Limited (UK), Karta Holdings Limited (UK), Karta 2005 – 1 pb (UK), Karta LN1 Limited (UK), Karta Options Limited (UK), Anaptya SME II Holdings Ltd, Anaptysi SME II APC Limited and Anaptysi SME II 2009-1 Plc which were liquidated in the fourth quarter of 2012, (c) The companies that are not included in the consolidated financial statements of 30 June 2013 due to immateriality are mentioned in note 16 of the

Group's financial statements. 5. a) The Bank has been audited by tax authorities up to 2009 and obtained a tax certificate for 2011 by external auditors, b) Greek subsidiaries have obtained tax certificates for 2011 by external auditors and either have been audited or are currently being audited by external auditors for 2012 c) The open tax years of the Group's bank subsidiaries are as follows: i) Bancpost SA. (Romania), 2011 - 2012 c) The Saray SA. (Bornania) and remaining of the Group's subsidiaries (including Greek subsidiaries), associates and joint ventures (notes 16 and 17 of the con lated financial statements), which operate in countries where a statutory tax audit is explicitly stipulated by law, have 1 to 9 open tax years 6. The total number of employees as at 30 June 2013 was 7,187 (30 June 2012: 7,113) for the Bank and 17,166 (30 June 2012: 18,541 including the employees of Turkish subsidiaries disposed) for the Group.

7. The related party transactions of the Group are as follows: receivables € 24m., liabilities € 8m., expenses € 0.5m. and revenues € 0.4m. The related party transactions of the Bank are as follows: receivables (0.566m.), liabilities (0.261m.), guarantees issued (2.223m.), expenses (140m.) and revenues (119m.) The transactions of the Group with the key management personnel are as follows: compensation (3.3m.), receivables (8m.), liabilities (7m.), guarantees received (0.05m.), expenses (0.2m.), and revenues (0.1m.). The transactions of the Bank with

the key management personnel are as follows: compensation € 3.1m., receivables € 8m., liabilities € 5m., guarantees received € 0.05m., expenses € 0.1m. and revenues € 0.1m. 8. On 30 April 2013, the Extraordinary General Meeting 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 (iii) decrease of the nominal value of the ordinary share of the Bank (as it will result 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"). Further nements manufails adaming rund (mrsr) with the commodule of orders, saved by the European inflandation stability rund (mrsr). Further information is provided in notes 2 and 7 of the Bank's and the Group's financial statements. 9. 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. Further information is pro 19 and 25 of the Group's financial statements.

10. On 15 July 2013, the Group signed a binding agreement with the HFSF to acquire 100% of the shares and voting rights of the New TT Hellenic Postbank ("NHPB") for a consideration of e 681m in the form of newly issued Eurobank ordinary shares. The consideration payable will subject to adjustments based on the Net Asset Value of NHPB at the completion date. The final number of shares to be received by HFSF up also signed a binding agreement with the HFSF to acquire 100% of the shares and

		313	340	Net cash non/(used in) continuing investing activities	2,202	1,132	Fostbalik (Nire 5) for a consideration of e dofin in the form of newly issued Eurobalik ordinary shares. The consideration payable will be
		(274)	(2,495)	Net cash from/(used in) continuing financing activities	(493)	(1,319)	subject to adjustments based on the Net Asset Value of NHPB at the completion date. The final number of shares to be received by HFSF
				Effect of exchange rate changes			amounts to 1,418,750,000. On 15 July 2013, the Group also signed a binding agreement with the HFSF to acquire 100% of the shares and
	_	-	-	on cash and cash equivalents	(1)	(16)	voting rights of the New Proton Bank S.A. ("Proton") for a €1 cash consideration. Prior to completion of the transaction, the HFSF will have
				Net increase/(decrease) in cash and			covered the capital needs of Proton by contributing € 395m in cash. Both transactions were approved by the Extraordinary General Meeting of
	_	(556)	(995)	cash equivalents from continuing operations	(781)	(84)	Eurobank shareholders which took place on 26 August 2013. Further information is provided in notes 21 and 24 of the Bank's and the Group's
							financial statements respectively.
		-	-	Net cash flows from discontinued operating activities	-	(216)	11. On 19 June 2013, with the completion of Eurobank's recapitalization by € 5,839 million, HFSF acquired 3,789,317,358 Bank's ordinary shares
		-		Net cash flows from discontinued investing activities	-	176	with voting rights, representing 98,56% of its ordinary share capital. Following the resolutions of the aforementioned Annual General Meeting
				Net increase/(decrease) in cash and			and the Extraordinary General Meeting, held on 27 June and on 26 August respectively, approving the above increases of the Bank's share
		-	-	cash equivalents from discontinued operations	-	(40)	capital, the controling percentage of HFSF decreases to 95,23%.
							12 On 19 June 2013, Eurobank and Fairfax Financial Holdings Limited ("Fairfax") announced that they agreed on the principal terms of a proposed
		1,398	2,172	Cash and cash equivalents at beginning of period	2,214	3,124	transaction aiming to further strengthen their relationship as shareholders of Eurobank Properties S.A. The key terms of the agreement are
							provided in notes 22 and 25 of the Bank's and the Group's financial statements respectively.
	_	842	1,177	Cash and cash equivalents at end of period	1,433	3,000	13 The emphasis of matter, stated in Auditor's report, refers to the Bank's and Group's Core Tier I ratio as at 30 June 2013 being below the
11							minimum required level defined by the Bank of Greece and the uncertainties that could adversely affect the outcome of the initiated and
11							planned actions for the restoration of the Bank's and Group's capital adequacy. Further information is provided in notes 2 and 7 of the Bank's
							and the Group's financial statements.
	\				Athor	ns, 30 August 2013	/
	\				Attiel	13, 30 August 2013	

Harris V. Kokologiannis I.D. No AK - 021124 CHIEF FINANCIAL OFFICER

George A. David Passport No 706574975 CHAIRMAN OF THE BOARD OF DIRECTORS

Christos I. Megalou I.D. No AE - 011012 CHIEF EXECUTIVE OFFICER

Group

30 Jun 2013 30 Jun 2012

1 Jan

99 1.152

1 Jan

(2,489)

2.202