



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 2012

(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](http://www.eurobank.gr)

Date of approval of the interim financial statements by BoD:

21 December 2012

INCOME STATEMENT  
Amounts in Euro million

Bank				Group			
1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011	1 Jul- 30 Sep 2012	1 Jul- 30 Sep 2011	1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011	1 Jul- 30 Sep 2012	1 Jul- 30 Sep 2011
687	926	231	314	1,158	1,482	358	496
76	129	21	42	152	209	47	73
-	-	-	-	16	24	8	6
3	6	2	2	24	22	8	7
16	20	2	5	4	6	2	3
68	(22)	(30)	(7)	83	(9)	(24)	(9)
66	(66)	(2)	31	(21)	(34)	(2)	37
1	17	0	1	1	0	0	0
917	1,010	224	388	1,417	1,700	397	613
(481)	(502)	(154)	(159)	(799)	(835)	(256)	(271)
436	508	70	229	618	865	141	342
(1,036)	(803)	(371)	(272)	(1,213)	(984)	(419)	(330)
(554)	(830)	-	(62)	(554)	(830)	-	-
(160)	-	-	-	(160)	-	-	-
-	-	-	-	(0)	(1)	0	(0)
(1,314)	(1,125)	(301)	(105)	(1,309)	(950)	(278)	12
265	212	66	10	275	195	58	1
(1,049)	(913)	(235)	(95)	(1,034)	(755)	(220)	13
(56)	190	(0)	-	(51)	189	(0)	2
(1,105)	(723)	(235)	(95)	(1,085)	(566)	(220)	15
-	-	-	-	10	9	3	2
(1,105)	(723)	(235)	(95)	(1,095)	(575)	(223)	13
(1,9905)	(1,4593)	(0,4098)	(0,2208)	(1,6344)	(1,1893)	(0,4138)	(0,0257)
(1,9905)	(1,8078)	(0,4098)	(0,2208)	(1,5420)	(1,5383)	(0,4133)	(0,0296)

BALANCE SHEET  
Amounts in Euro million

Bank		Group	
30 Sep 2012	31 Dec 2011	30 Sep 2012	31 Dec 2011
486	1,821	1,865	3,286
14,066	23,965	5,187	6,988
40	94	483	503
1,929	1,950	1,853	1,818
33,902	36,087	43,827	48,094
916	1,052	3,592	3,185
1,677	1,492	2,044	2,206
2,635	3,402	4,971	5,992
2,983	2,946	-	-
6	6	7	8
217	232	672	736
92	96	640	568
69	73	446	465
1,996	1,718	2,050	1,726
1,215	848	1,680	1,247
-	-	2,021	-
62,229	75,782	71,338	76,822
33,998	34,549	34,031	34,888
2,567	3,372	1,127	1,043
2,954	3,044	2,929	3,013
21,432	26,864	28,297	32,459
1,830	4,337	1,383	2,671
525	3,626	1,813	1,873
-	-	1,532	-
63,306	75,792	71,742	75,947
1,228	1,228	1,228	1,228
950	950	950	950
1,448	1,448	1,448	1,448
(5,390)	(4,380)	(4,662)	(3,763)
-	-	(12)	(11)
687	744	368	745
-	-	276	278
(1,077)	(10)	(404)	875
62,229	75,782	71,338	76,822

STATEMENT OF COMPREHENSIVE INCOME  
Amounts in Euro million

Bank				Group			
1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011	1 Jul- 30 Sep 2012	1 Jul- 30 Sep 2011	1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011	1 Jul- 30 Sep 2012	1 Jul- 30 Sep 2011
(1,105)	(723)	(235)	(95)	(1,085)	(566)	(220)	15
96	(151)	19	(105)	49	7	47	(135)
-	(2)	-	-	(42)	(32)	(5)	(9)
(1,009)	(876)	(216)	(200)	(1,078)	(591)	(178)	(129)
(953)	(1,065)	(216)	(200)	(1,045)	(754)	(182)	(125)
(56)	189	(0)	-	(42)	154	1	(6)
-	-	-	-	9	9	3	2

STATEMENT OF CHANGES IN EQUITY  
Amounts in Euro million

Bank		Group	
1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011	1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011
(10)	5,115	875	6,094
(1,105)	(723)	(1,085)	(566)
96	(153)	7	(25)
-	-	(11)	(9)
(58)	(124)	(189)	(124)
-	67	(0)	(4)
-	(7)	(1)	(6)
(0)	0	(0)	(0)
(1,077)	4,175	(404)	5,360

CASH FLOW STATEMENT  
Amounts in Euro million

Bank		Group	
1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011	1 Jan- 30 Sep 2012	1 Jan- 30 Sep 2011
1,038	276	718	861
751	897	359	307
(2,563)	(1,753)	(1,458)	(2,419)
-	-	(20)	(15)
(774)	(580)	(401)	(1,266)
-	36	(281)	159
-	(29)	240	39
-	7	(41)	198
2,172	3,235	3,124	4,044
1,398	2,662	2,682	2,976

Notes:

- Until 23 July 2012, the Bank was a member of the EFG Group, which controlled 44.7% of the Bank's ordinary shares and voting rights. On 23 July 2012, 43.55% of the ordinary shares and voting rights held by EFG Group were transferred to ten legal entities, each of which acquired approximately 4.4%, therefore since then Eurobank ceased to be a member of the EFG Group.
- The fixed assets of the Bank and the Group are free of material charges or encumbrances.
- The outcome of pending lawsuits is not expected to have a significant impact on the Bank's and the Group's financial statements.
- A list of the companies consolidated on 30 September 2012 is mentioned in notes 15 and 16 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 under the equity method for the first time on 30 September 2012 were Rosequeens Properties Limited and Rosequeens Properties SRL, (b) Fully consolidated on 30 September 2012 but not included in the 30 September 2011 consolidation were the companies Chama Enterprises Company Ltd, EFG Istanbul Portfoly Yonetimi A.S. and Anaptyxi II Plc which were established in the fourth quarter of 2011, (c) On 30 September 2012, the following companies were not included in the consolidated financial statements: (i) EFG Hellas II (Cayman Islands) Ltd which was liquidated in the first quarter of 2012, (ii) Eurocredit Retail Services Ltd which merged with Eurobank Cyprus Ltd in the fourth quarter of 2011, (iii) Eurobank EFG Asset Management Investment Firm S.A. which merged with Eurobank EFG Mutual Fund Management Company S.A. in the fourth quarter of 2011 and (iv) BD Financial Limited which was disposed in the fourth quarter of 2011, (d) The companies that are not included in the consolidated financial statements of 30 September 2012 due to immateriality are mentioned in note 15 of the Group's financial statements.
- a) The Bank has been audited by tax authorities up to 2009. 2011's tax returns have been verified by the external auditors, b) Of the Group's bank subsidiaries: (i) Bancpost S.A. (Romania) has been audited by tax authorities up to 2010, (ii) Eurobank Cyprus Ltd has been audited by tax authorities up to 2009, (iii) Eurobank EFG Bulgaria A.D. and Eurobank Private Bank Luxembourg S.A. have been audited by tax authorities up to 2007 and (iv) Eurobank A.D. Beograd (Serbia) has been audited by tax authorities up to 2006. The remaining of the Group's subsidiaries and joint ventures (notes 15 and 16 of the consolidated financial statements), which operate in countries where a statutory tax audit is explicitly stipulated by law, have open tax years from 1 to 8 years.
- The total number of employees as at 30 September 2012 was 7,094 (30 September 2011: 7,304) for the Bank and 18,549 (30 September 2011: 19,372) for the Group.
- The number of treasury shares held by subsidiaries of the Bank as at 30 September 2012 was 758,900 at a cost of € 12m.
- The related party transactions of the Group are as follows: receivables € 25m., liabilities € 20m., guarantees issued € 1m., expenses € 5m. and revenues € 27m. The related party transactions of the Bank are as follows: receivables € 11,726m., liabilities € 7,427m., guarantees issued € 5,426m., expenses € 362m. and revenues € 389m. The transactions of the Group with the key management personnel are as follows: compensation € 5.7m., receivables € 11m., liabilities € 14m., guarantees received € 0.1m., expenses € 1.3m. and revenues € 0.3m. The transactions of the Bank with the key management personnel are as follows: compensation € 5.3m., receivables € 11m., liabilities € 8m., guarantees received € 0.1m., expenses € 0.3m. and revenues € 0.2m.
- On 9 April 2012, the Group entered into a sale agreement for the disposal of its Turkish operations which is expected to be completed by the end of 2012. Eurobank Tekfen A.S. and its subsidiaries were classified as held for sale as of 1 January 2012. Further information is provided in notes 11 and 15 of the Group's financial statements.
- a. Under the exchange of Greek Government bonds in March/April 2012, all exchanged bonds were derecognized and the new GGBs recognised at fair value with a resulting additional valuation loss before tax of € 427 million.  
b. On 18 December 2012, the Group exchanged 100% of its nGGBs portfolio (face value € 2.3 bn) for EFSF notes of face value € 0.8 bn. Further information on credit exposure to Greek sovereign debt is provided in note 6 of the Bank's and the Group's financial statements.
- The Bank of Greece after assessing the business plan and the capital needs of the Bank has concluded that Eurobank is a viable bank and, on 8 November 2012, notified the Bank that its Tier 1 capital should increase by € 5,839 million by April 2013. The Bank, the Hellenic Financial Stability Fund ("HFSF") and the European Financial Stability Facility ("EFSF") signed on 28 May 2012 and on 21 December 2012 a trilateral subscription agreement for the advance to the Bank of EFSF notes of face value of € 3.97 bn and € 1.34 bn respectively (total € 5.31 bn) as advance payment of HFSF's participation in the future share capital increase of the Bank. In addition, HFSF provided to the Bank a commitment letter for additional capital support of € 0.53 bn up to the total level of recapitalisation needs of € 5,839 million. Further information is provided in notes 2 and 7 of the Bank's and the Group's financial statements.
- On 23 November 2012 the General Meeting of the shareholders of National Bank of Greece (NBG), following the corporate announcement of 5 October 2012, approved the issue of new ordinary shares to be offered to Eurobank's ordinary shareholders who will accept NBG's voluntary tender offer, at an exchange ratio of 58 new NBG ordinary shares for every 100 Eurobank shares. Further information is provided in notes 20 and 23 of the Bank's and the Group's financial statements.

Athens, 21 December 2012

Efthymios N. Christodoulou  
I.D. No AB - 049358  
CHAIRMAN OF THE BOARD OF DIRECTORS

Nicholas C. Nanopoulos  
I.D. No AE - 586794  
CHIEF EXECUTIVE OFFICER

Paula N. Hadjisotiriou  
I.D. No AK - 221300  
CHIEF FINANCIAL OFFICER

Harris V. Kokologiannis  
I.D. No AK - 021124  
HEAD OF GROUP FINANCE & CONTROL