

## PIRAEUS BANK S.A. General commercial registry number 225501000 Companies registration number 6065/06/B/86/04 Head Office: 4, Amerikis st., 105 64, Athens, Greece

## FINANCIAL STATEMENTS INFORMATION FOR THE PERIOD from 1st January 2013 to 30th June 2013

(according to the Rule 4/507/28.04.2009 of the Capital Market Commission)

The figures presented below, derive from the interim condensed financial information and aim to a general information about the financial position and results of Piraeus Bank SA. and Piraeus Bank Group. We therefore recommend the reader, prior to making any investment decision or other transaction concerning the Bank, to visit the Bank's web site, where the set of interim condensed financial information is posted in accordance with International Financial Reporting Standards, as well as the auditor's report when necessary.

		COMF	PANY'S PROFI	LE					Notes: 1) The accounting policies, adopted by the Group according to the International Financial Reporting Standards (IFRS), have been applied in consistency with those in the annue
	ompany's web sit	te: y the Board of Directo	ra of the interim		www.piraeusbankgroup	.com			1) Indexecting percent provide the second of the second
fi	nancial information	on for the period ende		2013:	August 28th, 2013				3) Tax authorities have audited Piraeus Bank's tax position for the years up to and including 2010. The unaudited tax years of Group subsidiaries are included in note
A	he certified audito uditing company			1	Dimitrios A. Sourbis PricewaterhouseCoopers S.A.				Consolidated Interim Condensed Financial Information. For the year 2012, the tax audit for the issuance of the Bank's Tax Compliance Report by "PricewaterhouseCoopers' progress, with no material findings to be expected.
Ţ	/pe of review rep	ort:			Non qualified				4) All disputes under litigation or arbitration, as well as the pending court decisions, are not expected to have a significant effect on the financial position of the Bank and the Therefore the Bank has not raised a provision for outstanding litigations, whereas the Group's provision amounts to € 11.6 million from continuing operations and € 2.2 m
		STATEMENT	OF FINANCIAL	POSITION					discontinued operations. The provision raised for the unaudited tax years of the Bank, which is included in the current tax liabilities, amounts to € 8.4 million and of the Group am 11.9 million. Other provisions raised for the Bank amount to€ 1.3 million and for the Group to € 21.7 million from continuing operations and € 538.1 million from discontinued op
			ints in thousand euro	OS					5) The companies which have been consolidated as at 30/6/2013, apart from the parent company Piraeus Bank S.A., are included in note 17 of the Consolidated Interim C Financial Information. Note 17 includes information about the country of incorporation, the percentage of holding by the Group, as well as the applied consolidation method.
-		GROU	JP		BANK				shareholding percentages by the Bank are included in note 16 of the Bank's Interim Condensed Financial Information.
	30 Jur	ne 2013	31 Decemb	per 2012	30 June	2013	31 Decem	ber 2012	6) The following companies that are consolidated under the full method of consolidation as at 30/6/2013, had not been included in the consolidation as at 30/6/2012: a) "Exus Ltd", b) "ATEbank Romania S.A.", c) "ATE Insurance S.A.", d) "ATE Insurance Romania S.A.", e) "Piraeus Jeremie Technology Catalyst Management S.A.", f) "Projection of the consolidation as at 30/6/2012; a) "Exusting" of the consolidation of the consolidation as at 30/6/2012; a) "Exusting" of the consolidation of th
ASSETS									Residence SRL*, g) "KPM Energy S.A.", h) "Solum Enterprise LLC", i) "Geniki Bank S.A.", j) "Geniki Leasing S.A.", k) "Geniki Financial & Consulting Services S.A.", I) "Geniki Agency S.A.", m) "Geniki Information S.A.", n) "Centre of Sustainable Entrepreneurship Excelixi S.A." (former Atexcelixi S.A.), o) "General Business Management Investitii S
Cash and balances with Central Banks		3,437,904		3,307,503		2,273,435		2,091,406	*Piraeus Bank (Cyprus) Nominees Limited", q) "Millennium Bank S.A.", n) "Mille Fin S.A.", s) "Millennium A.E.D.A.K.", t) 'Kion Mortgage Finance Plc", u) 'K
oans and advances to credit institutions erivative financial instruments - assets		339,266 454,941		380,384 441,317		1,939,777 361,973		2,620,677 423,395	company numbered (a) was established during the 1st quarter of 2012 and started operating during the 3rd quarter of 2012. The company numbered (b)-(d) were acquired in in the context of the acquisition of the former ATEbank's SA, assets and liabilities. The company numbered (e) was acquired in August 2012, while the company numbered
rading securities inancial instruments at fair value through profit or loss		230,652 12,943		362,868 7,833		20,164 12,943		81,209 7,833	established in September 2012. The company numbered (g) was acquired in October 2012, while the company numbered (h) was acquired in November 2012. The company
everse repos with customers oans and advances to customers (net of provisions)		23,873 63,316,846		35,924 44,612,686		23,312 54,118,148		35,388 37,618,002	(i) and its subsidiary companies (i)-(m) were acquired in December 2012. Following the finalization of the acquired perimeter of the selected balance sheet items of unc liquidation Agricultural Bank of Greece S.A. dated 24/1/2013, 100% of the company numbered (n) was acquired, whereas the company numbered (o) was established in Febr
ebt securities - receivables ivestment securities		15,779,650		8,015,997		15,738,674		7,933,625	The company numbered (p) was established within 2012 and started operating during the 2nd quarter of 2013, whereas the company numbered (q) was acquired in June 2l context of the prementioned acquisition of company (q), its subsidiary companies numbered (r)–(s) as well as the special purpose entities numbered (t)–(v) were acquired
vailable for sale securities eld to maturity	2,827,592 73,974	2,901,566	4,836,475 74,006	4,910,481	2,307,409	2,307,409	4,340,092	4,340,092	information is provided in note 28 of the Consolidated Interim Condensed Financial Information. The companies: a) Piraeus Best Leasing Bulgaria EAD, b) Piraeus Auto Leasin EAD, c) Piraeus Cards S.A., d) Marathon Banking Corporation, e) Piraeus Wealth Maganement (Switzerland) S.A., f) Imperial Stockbrokers LTD, g) Imperial Eurobroke
vestments in associated undertakings vestments in subsidiaries	10,011	341,085	11,000	301,696		286,077		240,239	Euroinvestment Mutual Funds LTD and i) Bull Fund LTD, that were fully consolidated as at 30/6/2012, are not included in the consolidation as at 30/6/2013. The companies nurr
tangible assets		310,252		409,755		191,676		256,483	(b) were absorbed in July 2012 by the subsidiary company Piraeus Leasing Bulgaria EAD, while the company numbered (c) was absorbed in September 2012 by Piraeus Banh of company numbered (d), a subsidiary of the Bank, was realized in the 3rd quarter of 2012. The company numbered (e) was dissolved in December 2012, whereas the c
roperty, plant and equipment vestment property		1,443,635 964,754		1,324,491 1,078,513		753,126 303,143		631,788 435,871	numbered (f)-(i) were dissolved in March 2013. In addition, the company "ABG Mutual Funds Management Company S.A." that was fully consolidated as at 31/3/2013, is not the consolidation as at 30/6/2013 since it was absorbed in June 2013 by the subsidiary company "Piraeus Asset Management S.A.". The companies "Estia Mortgage Fina
ssets held for sale ther assets		21,613		15,537		10,359		•	"Estia Mortgage Finance II PLC", "Axia Finance PLC", "Axia Finance III PLC", "Axia III APC Limited", "Praxis Finance PLC", "Praxis II Finance PLC", "Praxis II Finance PLC", "Axia Finance
eferred tax assets ventories property	2,627,239 491,448		1,897,474 332,057		2,339,299 304,487		1,757,305 150,799		Group. During the 2nd quarter of 2012, Marathon Banking Corporation has been transferred from Investments in Subsidiaries to *Assets held for sale* as the classification criter
her assets	1,985,175	5,103,862 343,312	2,596,811	4,826,342 377,150	1,759,602	4,403,388	2,476,680	4,384,784	5 were met. During the 3rd quarter of 2012, "ATE Insurance S.A." and "ATE Insurance Romania S.A." have been included in the Assets held for sale as at the acquisition d classification criteria of IFRS 5 are met. Therefore, the financial figures and results of "ATE Insurance S.A." and "ATE Insurance Romania S.A.", as well as the results of
TAL ASSETS		95,026,154		70,408,477	-	84,453,903		63,022,379	Banking Corporation" until the date of its disposal during the 3rd quarter of 2012, are presented as "Discontinued operations". Relevant are the notes 9, 17 and 19 of the C Interim Condensed Financial Information. The subsidiaries that are excluded from the consolidation are as follows: a) "Asbestos Mines S.A.", b) "Hellenic Industry of Alu
		30,020,134		10,400,477	-	005,600,700		03,022,379	"Oblivio Co. Ltd", d) "ELSYP S.A.", e) "Blue Wings Ltd", f) "Piraeus Bank's Congress Centre", g) "Piraeus Bank Group Cultural Foundation", h) "Procas Holding Ltd", i) "Torbo Inc.", j) "Isham Marine Corp.", k) "Cybele Management Company", l) "Alegre Shipping Ltd.", m) "Maximus Chartering Co." and n) "Lantana Navigation Corp.". The companies
ABILITIES									(a)-(d) are fully depreciated, under liquidation or dissolution status. The financial data of the companies (e)-(g) are included in the financial statements of the parent compa
ue to credit insitutions		27,430,451		32,561,322		27,484,588		32,515,139	Bank S.A. and consequently, in the consolidated financial statements. The company numbered (h) has not started operating yet. The companies numbered (i)-(n) have been and they will be set under liquidation. The consolidation of the above mentioned companies does not affect the financial position and result of the Group.
abilities at fair value through profit or loss erivative financial instruments - liabilities		457,766		21,953 423,519		- 370,608		21,953 419,846	7) The following companies that are consolidated under the equity method of accounting as at 30/6/2013, had not been included in the consolidation as at 30/6/2012: a) "AIK "Teiresias SA", c) "PJ Tech Catalyst Fund", d) "Pyrrichos SA" and e) "Hellenic Seaways Maritime SA" From these companies, the companies numbered (a)-(d) were cities and the seaways Maritime SA" from these companies.
ue to customers ebt securities in issue		54,733,284 404,091		36,971,208 533,702		46,370,431 307,476		31,107,800 533,703	under the equity method of accounting as at 31/3/2013, as well. The company numbered (a) was acquired in July 2012 in the context of the acquisition of the former ATEI assets and liabilities, while the company numbered (b) was transferred during the 3rd quarter of 2012 from the available for sale portfolio to the associates' portfolio as a r
/brid capital and other borrowed funds /brid capital (Tier I)	18,800		59,916		18,800		59,916		increase of the Bank's shareholding percentage in the company through the abovementioned acquisition. The company numbered (c) was established during the 3rd quarter of
bordinated debt capital (Tier II)	237,469	256,269	264,225	324,141	237,469	256,269	264,225	324,141	started operating during the 4th quarter of 2012. The company numbered (d) was transferred during the 4th quarter of 2012 to the associates' portfolio as significant infl achieved, whereas the company numbered (e) was transferred during the 2nd quarter of 2013 to the associates' portfolio as a result of the increase of the Bank's shareholding
ther liabilities etirement benefit obligations	212,935		183,238		160,322		131,264		in the company. The company "Ekathariseis Aktoploias S.A." is not included in the consolidation as at 30/6/2013, as well as at 31/3/2013, due to liquidation. Note 29 of the Co Interim Condensed Financial Information includes information about the changes in the associates' portfolio of the Group. As at 30/6/2013, as well as at 31/3/2013, the associate
vferred tax liabilities her provisions	40,300 33,301		37,215 22,136		- 1,259		232		*Evrytania S.A. Agricultural Development Company* has been excluded from the consolidation since it is under idle status. 8) The Group's balances with related parties are as follows: assets € 382.3 million, liabilities € 58.8 million, letters of guarantee € 4.3 million, income € 7.1 million and expe
urrent income tax liabilities ther liabilities	18,166 1,389,006	1,693,708	12,996 1,035,700	1,291,285	8,341 860,806	1,030,728	6,730 705,927	844,153	(i) The Bank's balances with related parties (subsidiaries included) are as follow: assets € 4,731.3 million, Tabilities € 25,40.9 million, tetters of guarantee € 475.5 million 51.1 million and expense € 64.4 million. The balances of assets and liabilities of the Group with members of the Board of Directors and key management personnel amount statements.
abilities from discontinued operations		588,210		605,654					million and € 26.2 million respectively. The respective amounts for the Bank amount to € 134.9 million and € 23.8 million. The transactions and remuneration of the Bank am
tal Liabilities		85,563,779		72,732,784	-	75,820,100		65,766,735	with the members of the Board of Directors and key management personnel amount to € 3.2 million. Finally, the Bank's and the Group's balances with HFSF relate to it commission due to the HFSF of € 142.8 million.
QUITY									9) As at 30/6/2013 subsidiary company of Piraeus Group owned a total number of 73,579 treasury shares of the parent company Piraeus Bank S.A., at a value of € 140 tho Bank did not hold any treasury shares as at 30/6/2013. Relevant information is provided in note 25 of the Consolidated Interim Condensed Financial Information.
									10) At the Statement of Total Comprehensive Income of the Consolidated and Stand alone Interim Condensed Financial Information, "Other comprehensive income, net of ta
nare Capital nare premium		2,271,770 10,008,734		1,092,998 2,953,356		2,271,770 10,008,734		1,092,998 2,953,356	as amounts that can be reclassified in the Income Statement, the change in currency translation reserve of € 6.60 million from continuing operations and € 0.03 million from doperations for the Group and the change in available for sale reserve of € 20.46 million from continuing operations and € 2.31 million from discontinued operations for the G
ess: Treasury shares ther reserves and retained earnings		(140) (2,950,885)		(36) (6,508,421)		(3,646,701)		- (6,790,710)	21.62 million for the Bank. 11) Restatements of the figures of the period 1/1–30/6/2012 in the Stand alone as well as the Consolidated Interim Condensed Financial Information of 30 June 2013 were pres
mounts recognized directly in equity relating to non-current assets om discontinued operations		11,578		9,301		-			result of the retrospective implementation of IAS 19 (Amendment) "Employee Benefits". Further information concerning these restatements is provided in note 26 of the Bar Condensed Financial Information as well as note 30 of the Consolidated Interim Condensed Financial Information.
Capital and reserves attributable to equity holders of the parent e lon controlling interest	ntity	9,341,057 121,318		(2,452,802) 128,495	-	8,633,803		(2,744,356)	12) On January 31st, 2013, Piraeus Bank resolved the issuance of contingent convertible securities up to a total amount of €2 bn through waiver of pre-emption rights
otal Equity		9,462,375		(2,324,307)	-	8,633,803		(2,744,356)	shareholders of ordinary registered shares, in accordance with the provisions of L3864/2010, as amended, and the Ministers' Council Act no 38/9.11.2012 (Governme 223/2012), as a result of the voting of resolutions carried at the 2nd Iterative General Meeting of Shareholders holding ordinary shares. The participation of private sector inver
OTAL LIABILITIES AND EQUITY		95,026,154		70,408,477	-	84,453,903		63,022,379	Bank's share capital increase exceeded the minimum amount required (by law 3864/2010) and therefore, the Bank did not proceed to the issuing of a contingent convertible b the Hellenic Financial Stability Fund (HFSF).
									13) On March 1st, 2013, Piraeus Bank submitted a Mandatory Tender Offer to the shareholders of Geniki Bank of Greece SA. The submitted Tender Offer encompasses the to
	STATEMENT OF CHANGES IN EQUITY Amounts in thousand euros								of the common shares of Geniki Bank which Piraeus Bank did not hold on the 17th of December 2012 (date of Tender Offer), which corresponds to the acquisition of 159,7 shares of Geniki Bank or 0.92% of the total paid-up share capital along with its voting rights, for the price oE 6.86 per share, paid in cash.
			GROUP	-		BANK			14) On 26/3/2013, Piraeus Bank Group acquired the Greek banking operations of Bank of Cyprus, Cyprus Popular Bank (CPB) and Hellenic Bank, for a total consideration o The Greek Banking operations include the staff, the branch network in Greece, the loans and the deposits of the aforementioned Cypriot banks, including the loans and the
		1 Ion 20 Iun 2012 1		1 Jan 20 Jun 2012	1 Jan - 30 Jun 2013 1		lan 20 lun 2012		their subsidiaries in Greece (leasing, factoring and Investment Bank of Greece - IBG). The "perimeter", i.e. the transferred balance sheet items and the consideration, was de
									European Authonities. Negative goodwill of € 3,414 mn resulted from this acquisition. Relevant is note 27 of the Bank's Interim Condensed Financial Information and Consolidated Interim Condensed Financial Information. Excluding the negative goodwill, that equally affected the turnover, profit before and after tax as well as total equity,
pening balance pact from the retrospective application of I.A.S. 19 amendment		(2,324,307)	(2,258,672) (21,574)	(1,939,838) 11,077	(2,744,356)	(2,292,559) (22,162)	(2,058,682) 13,992		event didn't result in a change above 25% of the turnover or/and the profit after tax, or/and the total equity attributable to the shareholders. 15) On the 10th April 2013, Piraeus Bank received EFSF bonds of €570 million nominal value from the Hellenic Financial Stability Fund, which are designated to cover ca
tal comprehensive income for the period, net of tax crease of share capital		3,554,954 8,234,151	(46,405)	(329,995)	3,144,008 8,234,151	(430,660)	(247,846)		relating to the acquisition of the selected assets and liabilities of ATEbank. 16) On the 18th April 2013, Piraeus Bank signed an agreement for the sale of its total shareholding (93.27%) in the share capital of ATEbank Romania S.A., for the considerat
penses on issue of preference shares ior year dividends of ordinary shares			- (187)	(23) (63)			(23)		million. The aforementioned transfer will take place following the prior completion of the spin-off of the majority of the assets and liabilities of the subsidiary and contribution of Piraeus Bank Romania S.A. The agreement is subject to regulatory approvals.
urchases)/ sales of treasury shares openses on Increase of share capital of subsidiary company		(59) (1,449)	182	189		:	:		17) On the 13th May 2013, Piraeus Bank announced the Tender Offer to purchase existing securities for cash. This Tender Offer referred to subordinated and hybrid securit
equisitions, disposals, absorprions, liquidation and movement in parti losing balance	cipating interest	(915) 9,462,375	2,349	(19)	8.633.803	1,025	(2,292,559)		€321 nm. On 28 May 2013, Piraeus Bank announced that it accepted offers of € 26.2 nm subordinated securities and € 39.5 nm of hybrid securitie 18) Pursuant to the resolutions of the 2nd Iterative Extraordinary General Meeting of its common shareholders held on 23/4/2013, as approved by virtue of a decision of the
		5,402,373	(2,324,307)	(2,230,072)	0,033,003	(2,744,330)	(2,292,339)		Shareholder's Extraordinary General Meeting dated 23/5/2013 and further specified by virtue of its Board resolution dated 29/5/2013, Piraeus Bank implemented the following a) Increase of each share's nominal value from € 0.30 to € 3.00 along with a reduction of the number of the Bank's common shares from 1,143,326,564 to 114,332,657 common shares from 1,143,326,574 to 114,332,657 to 11
			LOW STATEM						(reverse split with 10 old shares for every new share) and share capital increase for the amount of € 1.80 for the purpose of achieving integer number of shares, effect
		Amou	ints in thousand euro						capitalisation of reserves as specified in article 4 of par. 4a of Codified Law 2190/1920, b) The formation of a special reserve as per par. 4a of article 4 of Codified Law 2190/1920 amounting t€308,698,173.90 whereby the share capital was equally reduced throu
		-	GRO	UP	-	BAN	IK		of the nominal value of each common share from€3.00 to €0.30. The aforementioned amount was included in Share premium reserve. As a result, the share capital of the Bank amounted on 3/6/2013 to € 784,299,796.08divided to 114,332,657 ordinary voting registered shares, each with a nominal value of € (
		1.	Jan - 30 Jun 2013	1 Jan - 30 Jun 2012	1	Jan - 30 Jun 2013 1	Jan - 30 Jun 2012		77,568,134 preferred non voting shares, each with a nominal value oE 4.77 and (b) 1,266,666,666 preferred non voting shares, each with a nominal value of € 0.30. c) Increase of the share capital of the Bank through the issuance of new ordinary shares in order to raise funds up to € 8.429 bn partly by cash payment and by contribution in
et cash inflow/ (outflow) from continuing operating activities et cash inflow/ (outflow) from discontinued operating activities			(3,117,574) (36,771)	(830,374) 2.168		(2,749,502)	(1,009,773)		Hellenic Financial Stability Fund (HFSF). Specifically, funds of a total amount of € 8,428,999,999.80 have been raised, increasing the share capital by € 1,487,470,
tal inflows/ (outflows) from operating activities		-	(3,154,345)	(828,206) 1,134,397	-	(2,749,502)	(1,009,773) 1,124,483		4,958,235,294 new ordinary registered shares, of € 0.30 nominal value each, have been issued in total. The Share premium reserve increased by € 6,746,680,370.97 after the I the expenses related to the share capital increase and the respective deferred tax. It is noted that the expenses on share capital increase at 30/06/2013 amounted to € 263
et cash inflow/ (outflow) from continuing investing activities et cash inflow/ (outflow) from discontinued investing activities		-	2,079,572 36,826	4,984	-	1,777,825			before tax and € 194,849,040.63 after tax. After the completion of the capital increase, and as at 30/6/2013, the share capital of the Bank amounts to € 2,271,770,384.28 divided to 5,072,567,951 ordinary voting registe
tal inflows/ (outflows) from investing activities et cash inflow/ (outflow) from continuing financing activities			2,116,398 922,073	1,139,381 (378,984)		1,777,825 914,515	1,124,483 (383,324)		each with a nominal value of € 0.30 and (a) 77,568,134 preferred non voting shares, each with a nominal value of € 4.77 and (b) 1,266,666,666 preferred non voting shares,
et cash inflow/ (outflow) from discontinued financing activities otal inflows/ (outflows) from financing activities		-	922,073	(378,874)	-	914,515	(383,324)		nominal value of € 0.30. 19) Piraeus Bank Group completed within 12 months from the acquisition date the allocation of the acquisition cost of former ATEbank S.A. to the assets and liabilities acquire
et increase/ (decrease) in cash and cash equivalents of the perio ffect of exchange rate changes on cash and cash equivalents	d		(115,874) (15,747)	(67,699) 2,637		(57,162) (12,046)	(268,614)		goodwill of € 84.4 mn resulted from this acquisition. Relevant is note 27 of the Bank's Interim Condensed Financial Information and note 28 of Consolidated Interim Condense Information. The relevant event didn't result in a charge above 25% of the turnover or/and the profit after tax, or/and the total equity attributable to the shareholders.
stal inflows/ (outflows) for the period ash and cash equivalents at the beginning of the period		-	(131,621) 2,473,085	(65,062) 2,681,134	-	(69,208) 1,389,561	(268,618) 1,841,272		20 (On 1962013, Piraeus Bank Group completed he acquisition of the 100% of Millennium BCP's subsidiary in Greece Millennium Bank SA., for a total consideration of Negative goodwill of € 308.4 mn resulted from this acquisition. Relevant is note 28 of Consolidated Interim Condensed Financial Information. The relevant event didn't result
ash and cash equivalents at the beginning of the period ash and cash equivalents at the acquisition date, of assets and liabili inks' network in Greece	ies of Cypriot		2,473,005	2,001,104		1,369,561	1,071,212		above 25% of the turnover or/and the profit after tax, or/and the total equity attributable to the shareholders.
		_	2,353,160	2,616,072	-	1,332,049	1,572,654		21) The First Iterative Ordinary General Meeting of Shareholders, held on 15/7/2013, decided not to distribute dividend for the fiscal year 2012, according to the established (article 1 of Law 3723/2008 as in force, combined with the article 4 of Law 4063/2012) for the credit institutions participating in the Economy reinforcement plan.
ash and cash equivalents at the end of the period									
ash and cash equivalents at the end of the period									22) On June 30th 2013, the number of staff employed by the Bank was 14,621 people and by the Group 25,017 people of which 274 people refer to discontinued opera Insurance S.A., ATE Insurance Romania S.A.). The number of staff employed by the Bank as at 30 June 2012 was 4,528 people and by the Group 12,280 people of which

								Amounts in thouse	and euros							
-						GROU	p						BANK			
_	1 Jan - 30 Jun 2013				Jan - 30 Jun 2012		Apr - 30 Jun 2013	1 Apr - 30 Jun 2012				1 Jan - 30 Jun 2013 1 Jan - 30 Jun 2012 1 Apr - 30 Jun 2013 1 Apr - 30 Jun 2012				
	Continuing operations	Discontinued operations	Total	Continuing operations	Discontinued operations	Total	Continuing operations	Discontinued operations	Total	Continuing operations	Discontinued operations	Total				
terest and similar income	1,707,766	1,036	1,708,802	1,305,834	13,769	1,319,603	944,118	522	944,640	611,003	7,051	618,054	1,428,600	1,027,935	817,664	477,373
terest expenses and similar charges et interest income	(974,094) 733,672	(112) 924	(974,206) 734,596	(897,464) 408,370	(1,820) 11,949	(899,284) 420,319	(524,965) 419,153	(58) 464	(525,023) 419,617	(437,857) 173,146	(863) 6,188	(438,720) 179,334	(870,513) 558,087	(793,019) 234,916	(475,680) 341,984	(388,936) 88,437
e and commission income e and commission expense	141,254 (19,468)	(18)	141,254 (19,486)	103,026 (13,805)	677 (145)	103,703 (13,950)	78,197 (11,433)	-	78,197 (11.439)	50,232 (6,812)	350	50,582 (6.888)	90,087 (10,211)	60,267 (9,885)	53,579 (6,079)	30,565 (5,154)
et fee and commission expense	121,786	(18)	121,768	89,221	532	89,753	66,764	(6)	66,758	43,420	(76) 274	43,694	79,876	50,382	47,500	25,411
ividend income	5,300	6	5,306	1,938	59	1,997	5,181	6	5,187	1,852	30	1,882	7,341	3,439	7,273	3,421
et trading income et income from financial instruments designated	55,580	3,399	58,979	210,934	•	210,934	15,377	2,809	18,186	113,603		113,603	53,836	204,624	25,668	97,431
t fair value through profit or loss esults from investment securities	5,146 13,789		5,146 13,789	2,440 (645)		2,440 (645)	591 7,643		591 7,643	425 (441)		425 (441)	5,110 13,872	2,393 (815)	587 7,689	414 (749)
Other operating income/ (expense) legative goodwill due to acquisitions	20,421 3,810,338	33,536	53,957 3,810,338	(5,772)	278	(5,494)	9,257 396,647	16,970	26,227 396,647	(19,865)	143	(19,722)	16,685 3,498,036	2,630	8,194 84,345	(1,066)
otal net income	4,766,032	37,847	4,803,879	706,486	12,818	719,304	920,613	20,243	940,856	312,140	6,635	318,775	4,232,843	497,569	523,240	213,299
Staff costs Administrative expenses	(347,197) (237,126)	(8,746) (5,418)	(355,943) (242,544)	(169,815) (147,029)	(4,485) (3,419)	(174,300) (150,448)	(198,572) (149,400)	(4,532) (3,239)	(203,104) (152.639)	(85,264) (81,968)	(2,237) (1.765)	(87,501) (83,733)	(247,769) (167,891)	(95,400) (95,754)	(150,588) (112,638)	(47,235) (54,569)
Jains/ (Losses) from sale of assets Jepreciation and amortisation	(237,120) 452 (60,264)	(1) (923)	(242,344) 451 (61.187)	(206) (51,967)	(3,413) - (770)	(150,448) (206) (52,737)	(143,400) 151 (32,629)	(5) (465)	(132,033) 146 (33.094)	(243)	(1,703) - (387)	(243) (24,205)	(107,051) 85 (34,796)	(102) (24,962)	(112,038) 86 (20,042)	(100) (12,290)
otal operating expenses before provisions	(644,135)	(15,088)	(659,223)	(369,017)	(8,674)	(377,691)	(380,450)	(8,241)	(388,691)	(191,293)	(4,389)	(195,682)	(450,371)	(216,218)	(283,182)	(114,194)
rofit before provisions, impairment and income tax	4,121,897	22,759	4,144,656	337,469	4,144	341,613	540,163	12,002	552,165	120,847	2,246	123,093	3,782,472	281,351	240,058	99,105
Provisions and impairment Share of profit of associates	(1,164,512) (3,932)		(1,164,512) (3.932)	(1,201,107) (10,906)		(1,201,107) (10,906)	(658,250) (5,755)		(658,250) (5.755)	(593,569) (9,480)		(593,569) (9,480)	(1,215,168)	(1,099,424)	(789,389)	(549,285)
rofit/ (Loss) before tax	2,953,453	22,759	2,976,212	(874,544)	4,144	(870,400)	(123,842)	12,002	(111,840)	(482,202)	2,246	(479,956)	2,567,304	(818,073)	(549,331)	(450,180)
ncome tax Profit/ (Loss) after tax (A)	551,020 3.504.473	(1,614)	549,406 3.525.618	514,525 (360.019)	(1,450)	513,075 (357,325)	13,582 (110,260)	(3,032)	10,550	78,439	(786)	77,653	555,087 3.122.391	531,498 (286.575)	10,665	79,027
ess: Non controlling interest	(4.450)	,	(4.450)	(4.838)	40	(4,798)	(2.522)	5,010	(2.522)	(2,745)	21	(102,000)	-,	(	(190,000)	
rofit/ (Loss) after tax attributable to equity holders f the parent entity	3,508,923	21,145	3,530,068	(355,181)	2,654	(352,527)	(107,738)	8,970	(98,768)	(401,018)	1,439	(399,579)	3,122,391	(286,575)	(538,666)	(371,153)
ther comprehensive income, net of tax (B)	27,060	2,276	29,336	26,552	778	27,330	27,591	2,268	29,859	(15,392)	1,840	(13,552)	21,617	38,729	22,620	(298)
otal comprehensive income for the period, net of tax (A+B) Attributable to equity holders of the parent entity	3,531,533 3,535,943	23,421 23,421	3,554,954 3,559,364	(333,467) (328,680)	3,472 3,395	(329,995) (325,285)	(82,669) (80,200)	11,238 11,237	(71,431) (68,963)	(419,155) (416,524)	3,300 3,205	(415,855) (413,319)	3,144,008	(247,846)	(516,046)	(371,451)
Ion controlling interest	(4,410)		(4,410)	(4,787)	3,355	(4,710)	(2,469)	1	(2,468)	(2,631)	95	(2,536)				
rofit/ (Loss) after tax per share (in euros): Basic and diluted	22.1963	0.1338	22.3301	(3.0903)	0.0231	(3.0672)	(0.5253)	0.0437	(0.4816)	(3.4894)	0.0125	(3.4769)	19.7502	(2.4923)	(2.6261)	(3.2279)
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								Athens, August 2	28th, 2013		-					551055
CHAIRMAN OF			MANAGING	DIRECTOR & C			CHIEF FIN	ANCIAL OFFICER		DEPUTY CHIEF FINANCIAL OFFICER						
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місі		STAVROS M. LEKKAKOS						GEORGE I. POULOPOULOS				KONSTANTINOS S. PASCHALIS				