



EUROBANK ERGASIAS S.A.
General Commercial Registry No: 000223001000
BALANCE SHEET AS AT 31st DECEMBER 2018
(In accordance with International Financial Reporting Standards)

	31 December	
	2018	2017
	€ million	€ million
ASSETS		
Cash and balances with central banks	397	372
Due from credit institutions	3,190	2,867
Securities held for trading	18	13
Derivative financial instruments	1,875	1,884
Loans and advances to customers	29,354	30,866
Investment securities	6,597	6,616
Shares in subsidiary undertakings	1,753	1,814
Property, plant and equipment	244	237
Investment property	32	22
Intangible assets	126	105
Deferred tax assets	4,903	4,846
Other assets	1,766	1,608
Assets classified as held for sale	20	198
Total assets	50,275	51,448
LIABILITIES		
Due to central banks	2,050	9,994
Due to credit institutions	9,247	7,168
Derivative financial instruments	1,896	1,850
Due to customers	29,135	25,015
Debt securities in issue	2,697	503
Other liabilities	872	476
Total liabilities	45,897	45,006
EQUITY		
Ordinary share capital	656	656
Share premium	8,056	8,056
Reserves and retained earnings	(4,376)	(3,263)
Preference shares	-	950
Hybrid Capital	42	43
Total equity	4,378	6,442
Total equity and liabilities	50,275	51,448

Athens 22.02.2019

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