

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 31 March 2015 (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: Date of approval of the interim financial statements by BoD :

www.eurobank.gr 26 May 2015

| Ban | ık | INCOME STATEMENT Amounts in euro million | Gro | oup | Bank | | BALANCE SHEET Amounts in euro million | Gro | oup |
|--|---|--|---|--|---|--|---|---|--|
| 1 Jan- 1 Mar 2015 | 1 Jan- 31 Mar 2014 | | 1 Jan- 31 Mar 2015 | 1 Jan- 31 Mar 2014 | 31 Mar 2015 | 31 Dec 2014 | | 31 Mar 2015 | 31 Dec |
| 247 | 243 | Net interest income | 373 | 367 | 915 | 801 | ASSETS Cash and balances with central banks | 2,360 | |
| 22 | | Net banking fee and commission income | 53 | 46 | 6,168 | 5,892 | Due from credit institutions | 3,831 | |
| - 1 | | Net insurance income Income from non banking services | 10 13 | 9 | 65 2,215 | 73 2,121 | Financial instruments at fair value through profit or loss Derivative financial instruments | 303 2,246 | |
| 7 | | Dividend income | 13 | 0 | 35,493 | 35,076 | Loans and advances to customers | 42,887 | |
| (27) | | Net trading income | (5) | 6 | 3,032 | 2,913 | Available-for-sale investment securities | 5,647 | |
| (0) 8 | (1) | Gains less losses from investment securities Net other operating income | 17 | 1 | 240 11,714 | 346 11,700 | Held-to-maturity investment securities Debt securities lending portfolio | 643 11,557 | |
| 252 | | Operating income | 463 | 461 | 2,582 | 2,570 | Shares in subsidiary undertakings | - | |
| (163) | (178) | Operating expenses | (247) | (267) | 5 | 5 | Investments in associated undertakings and joint ventures | 6 | |
| 20 | 00 | Profit from operations before impairments | 24.0 | 101 | 278 | 282 | Property, plant and equipment | 695 | |
| 89 (253) | | and non recurring income/(expenses) Impairment losses on loans and advances | 216 (302) | 194 (479) | 64 60 | 64 60 | Investment property Intangible assets | 841 150 | |
| (23) | (10) | Other impairment losses | (23) | (40) | 3,948 | 3,871 | Deferred tax assets | 3,966 | |
| (2) | 51 | Restructuring costs and other non recuring income/(expenses) Share of results of associated undertakings and joint ventures | (2) | 100 | 1,695 _ | 1,720 - | Other assets Assets of disposal group classified as held for sale | 2,164 217 | |
| (189) | (283) | Profit/(loss) before tax | (111) | (225) | 68,474 | 67,494 | Total assets | 77,513 | |
| | | | | | | | LIABILITIES | | |
| 51 | | Income tax | 30 | 77 | 29,016 | 12,610 | Due to central banks | 29,016 | |
| (138) | <u> </u> | Non recurring tax adjustments Net profit/(loss) from continuing operations | - (81) | (71) | 2,817 3,159 | 13,408 2,470 | Due to credit institutions Derivative financial instruments | 1,350 3,171 | |
| (100) | (110) | Net pront/(1033) from continuing operations | (01) | | 26,748 | 31,985 | Due to customers | 34,947 | |
| | | Not profit/(loss) from discontinued anarotics | /> | (400) | 1,265 | 1,287 477 | Debt issued and other borrowed funds | 737 | |
| (138) | <u>(52)</u> (165) | Net profit/(loss) from discontinued operations Net profit/(loss) | (7) (88) | (132) (203) | 417 | 477 | Other liabilities Liabilities of disposal group classified as held for sale | 1,999 121 | |
| / | | | | | 63,422 | 62,237 | Total liabilities | 71,341 | |
| | | Net profit/(loss) attributable to | | | 4,412 | 4,412 | EQUITY Ordinary share capital | 4,408 | |
| - | - | non controlling interests | 6 | 4 | 950 | 950 | Preference shares | 950 | |
| (138) | (165) | Net profit/(loss) attributable to shareholders | (94) | (207) | 6,682 (7,390) | 6,682 (7,185) | Share premium Reserves and retained earnings | 6,685 (6,597) | |
| | | | | | | | Total equity attributable | (6,597) | (|
| (0.0094) | (0.0301) | Basic earnings/(losses) per share | (0.0064) | (0.0379) | 4,654 398 | 4,859 398 | to shareholders of the Bank Hybrid capital-preferred securities | 5,446 77 | |
| <u>,</u> | | | | | | | Non controlling interests | <u> </u> | |
| | | Basic earnings/(losses) per share | | | 5,052 | 5,257 | Total equity | 6,172 | |
| (0.0094) | (0.0206) | from continuing operations | (0.0060) | (0.0137) | 68,474 | 67,494 | Total equity and liabilities | 77,513 | |
| | | | | | | | | | |
| | | | | | | | | | |
| Banl 1 Jan- 1 Mar 2015 (138) (67) | 1 Jan- 31 Mar 2014 (165) | STATEMENT OF COMPREHENSIVE INCOME Amounts in euro million | Gro 1 Jan- <u>31 Mar 2015</u> (88) (19) | oup 1 Jan- <u>31 Mar 2014</u> (203) 12 | those stated in the after taking into co | published ann nsideration the | d for the preparation of the financial statements as at 3 ual financial statements of the Bank and the Group for the amendments in IFRS stated in the note 3 of the financial | e year ended 31 De I statements. | |
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| 1 Jan- 1 Mar 2015 (138) (67) - (205) | 1 Jan- 31 Mar 2014 (165) 15 - (150) | Amounts in euro million Net profit/(loss) IAS 39 revaluation reserve Foreign currency translation Total comprehensive income, net of tax Attributable to: Shareholders | 1 Jan- <u>31 Mar 2015</u> (88) (19) <u>2</u> (105) | 1 Jan- 31 Mar 2014 (203) 12 (9) (200) | The accounting those stated in the after taking into co The fixed assets A list of comparison statements, where consolidation meth March 2015 but n | published ann nsideration the of the Bank a anies consolida information od applied is r | ual financial statements of the Bank and the Group for the amendments in IFRS stated in the note 3 of the financial nd the Group are free of material charges or encumbranc ated on 31 March 2015 is mentioned in notes 18 and on the percentage of Group's holding, the country of | e year ended 31 De I statements. ces. I 19 of the consolio of incorporation, as lidated financial stat Group Holdings S | ecember dated fin s well a tements S.A, whic |
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| 1 Jan- 1 Mar 2015 (138) (67) - (205) (205) - (205) - (205) - - - - - - - - - - - - - | 1 Jan- 31 Mar 2014 (165) 15 - (150) (98) (52) - (98) (52) - (52) - (52) - (15) 15 - 15 - 11 (1) 3,862 (1,061) (106) - (341) | Anounts in euro million Part profit/(loss) Total comprehensive income, net of tax Attributable to: Shareholders • from continuing operations • from continuing interests • from controlling interests • from continuing operating activities Net cash from/(used in) continuing operating activities • for cosh from (used in) continuing investing activities • for cosh from (used in) continuing financing activities • for cosh from continuing investing activities • for cosh from continuing operating activities • for cosh from discontinued operating activities • f | $ \begin{array}{r} 1 Jan- 31 Mar 2015 (88) (19) 2 (105) (105) (105) (103) (8) (8) (8) (8) (1) (1) (24) (2) 0 6,172 (1) (24) (2) 0 6,172 (1) (24) (2) 0 6,172 (55) (85) 175 (85) (41) 21 (41) 21 (41) 21 (41) 21 $ | $ \begin{array}{r} 1 \text{ Jan-} \\ 31 \text{ Mar 2014} \\ (203) \\ 12 \\ (9) \\ (200) \\ (200) \\ (140) \\ (140) \\ 4 \end{array} $ $ \begin{array}{r} (64) \\ (140) \\ 4 \end{array} $ $ \begin{array}{r} 4 \end{array} $ $ \begin{array}{r} 04 \\ (140) \\ 4 \end{array} $ $ \begin{array}{r} 4 \end{array} $ $ \begin{array}{r} 020 \\ 31 \text{ Mar 2014} \\ 4,523 \\ (203) \\ 3 \end{array} $ $ \begin{array}{r} 212 \\ - \\ 11 \\ (0) \\ 4,546 \end{array} $ $ \begin{array}{r} 000 \\ 4,546 \end{array} $ $ \begin{array}{r} 00 \\ 4,546 \end{array} $ $ \begin{array}{r} 00 \\ (435) \\ (0) \\ (435) \\ 20 \\ (22) \end{array} $ | The accounting those stated in the after taking into co The fixed assets A list of comparistatements, where consolidation meth March 2015 but mestablished in Sep 2014, and (iii) For included in consol which were liquida E.A.D. in August 2 (iv) Cardlink S.A. we reasons for their exit. 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Following the compared to tholds 35 | published ann nsideration the of the Bank a anies consolidate information nod applied is r ot consolidate ptember 2014, amonio Ltd w idated financia ited in the third 014, (iii) T Lea which was dispondent cusion are me 2015, there we and € 60m res- impact on the peen audited b d tax certificate as of 1 Janua 012 is consider up's financial s er of employee 2014: 18,529). treasury share ated party trans ated pa | ual financial statements of the Bank and the Group for th amendments in IFRS stated in the note 3 of the financial of the Group are free of material charges or encumbrance ated on 31 March 2015 is mentioned in notes 18 and on the percentage of Group's holding, the country of eported. (a) The companies that were included in conso d on 31 March 2014, were (i) Eurolife ERB Insurance (ii) Herald Greece 1 S.A and Herald Greece 2 S.A, wh nich was acquired in May 2014. (b) On 31 March 2012 I statements were (i) Andromeda Leasing I Holdings L d quarter of 2014, (ii) ERB Auto Leasing E.O.O.D. whic sing S.A. which was merged with Eurobank Ergasias Lea- sed in January 2015. The companies that are not conso entioned in notes 18 and 19 of the Group's financial state re a number of legal proceedings outstanding against the spectively has been recorded. The outcome of the aforen Bank's and the Group's financial position. y tax authorities up to 2009, has not been audited for 20 is for years 2011-2013 in accordance with article 82 of L rry 2014). In line with the said law and considering relate d finalized. Information in relation to open tax years of tatements. s as at 31 March 2015 was 9,079 for the Bank (31 March as held by subsidiaries of the Bank as at 31 March 201 sactions, excluding the key management personnel ("KM 1.16m and revenues $\in 0.04m$. The Bank's related party 57m, liabilities $\notin 4,271m$, guarantees issued $\notin 1,686m$, up with the KMP are as follows: compensation $\notin 2.08m$, penses $\notin 0.03m$ and revenues $\notin 0.03m$. The transactions receivables $\notin 8m$, liabilities $\notin 3m$, guarantees received 33 of the Bank's and the Group's financial statements, re- ome for the period ended 31 March 2014 has been rest- up's financial statements respectively). the Bank's share capital increase in May 2014, the Hellen mary shares with voting rights. The majority of the remaini rdinary General Meeting elected two new Board member on 13 May 2015, the Board of Directors appointed ment of the resigned member Mr. Josh P. Seegopaul (n r | e year ended 31 De I statements. ces. I 19 of the consolid of incorporation, as lidated financial sta Group Holdings S hich were acquired 5 the companies w td and Andromeda h was merged with asing S.A. in Nover lidated on 31 March ments. e Bank and the Gro nentioned lawsuits is 010 and has obtain aw 2238/1994 (artic ed preconditions, ta Group's companies h 2014: 8,963) and I5 was 15,334,431 <i>I</i> P"), are as follows: transactions, exclu expenses € 40m at receivables € 8m, s of the Bank with th € 0.12m, expenses espectively). ated by € 2.8m inco transactions, exclu expenses £ 40m at receivables € 8m, s of the Bank with th € 0.12m, expenses espectively). ated by € 2.8m inco the Bank with th fected due to the co o the sand 31 of t field the sand 30 of t | ecember dated fin s well as tements S.A, which in Septe which we a Leasing h ERB Leas |

Athens, 26 May 2015

Nikolaos V. Karamouzis I.D. No AB - 336562 CHAIRMAN OF THE BOARD OF DIRECTORS

Fokion C. Karavias I.D. No AI - 677962 CHIEF EXECUTIVE OFFICER

Harris V. Kokologiannis I.D. No AK - 021124 GENERAL MANAGER GROUP FINANCE & CONTROL (CHIEF FINANCIAL OFFICER)