



Eurobank Property Services S.A.

Summary financial data and information for the period from 1 January to 31 December 2012
(According to Law 2190/20, article 135, for companies that prepare annual financial statements according to IFRS)

The information listed below aims to provide a general overview about the financial position and the financial results of Eurobank Property Services S.A. Consequently, readers are strongly advised to visit the website of the Company (www.eurobankpropertyservices.gr), and/or to the parent Company's website (www.eurobank.gr) where the Annual Financial Statements prepared under International Financial Reporting Standards (IFRS) are available, before any investment decision or transaction with the Company is entered to.

COMPANY'S DATA

Registered office:
Business:
Company Registration number:
Authority in charge:
Date of approval of Financial Statements (from which summary data were compiled):
Auditor:
Audit firm:
Audit opinion:
Website address:

6, Siniossoglou Street GR 142 34 N. Ionia
Real Estate Services
2296701000
Athens Prefecture

16 May 2013
Elena Themistocleous
PricewaterhouseCoopers S.A.
Unqualified - emphasis of matter
<http://www.eurobank.gr>
<http://www.eurobankpropertyservices.gr>

Board of Directors:

Michael Colakides
Nikolaos Karamouzis
Nikolaos Paylides
Dimitrios Andritsos
Spyridon Lorentziades
Panagiotis Mantas
Ioannis Stournaras
Panagiotis Kyriazis
Christos Adam

Chairman
Vice Chairman A'
Vice Chairman B'
Chief Executive Officer
Member
Member
Member
Member
Member

BALANCE SHEET		
amounts in thousand euro		
	31.12.2012	31.12.2011
ASSETS		
Property, plant and equipment	253	309
Intangible assets	4.766	4.914
Available-for-sale investments securities	18	18
Total Non-Current Assets	5.037	5.241
Trade receivables	4.590	2.389
Other receivables	701	775
Income tax	1.293	-
Cash and cash equivalents	15.114	17.411
Total Current Assets	21.698	20.575
TOTAL ASSETS	26.735	25.816
EQUITY & RESERVES		
Share capital	587	587
Other reserves	342	342
Retained Earnings	22.539	20.917
TOTAL EQUITY & RESERVES	23.468	21.846
LIABILITIES		
Retirement benefit obligation	29	49
Deferred tax liabilities	928	969
Total Long-term liabilities	957	1.018
Trade payables	1.104	853
Other liabilities	1.206	1.241
Income tax liability	-	858
Total Short-term liabilities	2.310	2.952
TOTAL LIABILITIES	3.267	3.970
TOTAL EQUITY AND LIABILITIES	26.735	25.816

STATEMENT OF COMPREHENSIVE INCOME		
amounts in thousand euro		
	1.1 - 31.12.2012	1.1 - 31.12.2011
Income from operating activities		
Commission income	12.511	21.260
Commission expenses	7.040	6.404
Other operating expenses		
Staff costs	2.672	2.903
Other expenses	949	924
Depreciation expense	222	236
Operating profit	1.628	10.793
Interest income	358	422
Net interest Income	358	422
Profit before tax	1.986	11.215
Income tax expense	364	2.164
Net Profit for the year	1.622	9.051
Other comprehensive income	-	-
Net profit for the year attributable to shareholders'	1.622	9.051

STATEMENT OF CASH FLOW		
amounts in thousand euro		
	1.1 - 31.12.2012	1.1 - 31.12.2011
Operating activities		
Profit before tax	1.986	11.215
Adjustments for:		
Depreciation and amortization expense	222	236
Interest income	-358	-422
Write-offs of tangible assets	-	37
Provisions	50	78
Other income	-126	-
Cash flows from operating activities before changes in working capital		
Decrease / (increase) in trade and other receivables	-2.127	-110
Increase / (decrease) in trade and other liabilities	215	460
Less:		
Taxes paid	-2.516	-2.326
Net cash from/(used in) operating activities (a)	-2.654	9.168
Cash flows from investing activities		
Acquisition of tangible assets	-1	-103
Acquisition of intangible assets	-16	-37
Interest received	374	422
Net cash from/(used in) investing activities (b)	357	282
Cash flows from financing activities		
Loan repayment	-	-
Net cash from/(used in) financing activities (c)	-	-
Net increase (decrease) in cash and cash equivalents (a) + (b) + (c)	-2.297	9.450
Cash and cash equivalents at beginning of year	17.411	7.961
Cash and cash equivalents at end of year	15.114	17.411

STATEMENT OF CHANGES IN EQUITY		
amounts in thousand euro		
	31.12.2012	31.12.2011
Total equities at		
(01.01.2012 and 01.01.2011 respectively)	21.846	12.795
Profit for the period after tax	1.622	9.051
- Total equity as at		
(31.12.2012 and 31.12.2011 respectively)	23.468	21.846

Additional data and information:

- The Company has not been subject to tax audit for the year ended December 31, 2010. The tax audit for the year of 2011 and 2012 has been carried out by the external auditors of the Company pursuant to Law 3943/2011 and the Ministerial decision.
- The Company's financial statements are included in the consolidated financial statements of Eurobank Ergasias A.E. (registered offices in Greece), which owns 100% of Company's ordinary shares, by the full consolidation method.
- The fixed assets of the Company are free of material charges or encumbrances.
- The total number of employees were 53 (2011: 55).
- The related party transactions of the Company are as follows: a) Commission income € 11.721 χιλ., b) Expenses € 1.227 χιλ., γ) Receivables € 19.681 χιλ., δ) Liabilities € 185 χιλ.

Nea Ionia, 16 May 2013

Chairman

Chief Executive Officer

Chief Financial Officer

Michael Colakides
Passport No E 152969

Dimitrios Andritsos
I.D No. N 127663

Panagiotis Kyriazis
PERM. No 5474