Capital position CRD3 rules	31/12/	2012	30/6/2	013	References to COREP reporting
Capital position Cross rules	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	3.499		3.656		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	26		18		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-348		-326		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-342		-285		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	3.151	8,3%	3.330	9,6%	
Of which: ordinary shares subscribed by government	0		0	V////	Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	950		950		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	4.101	10,8%	4.280	12,4%	
G) Hybrid instruments not subscribed by government	367		77		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	4.469	11,8%	4.357	12,6%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
) RWA	37.999		34.652		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0	V////	Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	209		214	1////	Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.095		2.898	V////	Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	196		227		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	0	1///	0	1////	Articles 381 to 386 of CRR
Notes and definitions					

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes The applicable Core Tier 1 definition in Greece as at 30.06.2013 is stricter than the CRD3 definition and is calculated as the sum of the following positive items : (i) common shares, (ii) State Aid preference shares, (iii) share premium, (iv) Retained Earnings and (v) minority interests and the following deductions: (i) intangible assets and goodwill, (ii) 50:50 Deductions under CRD 48/2006, (iii) DTAs>20% of CET1 and (iv) excess of deductions from Tier 1/Tier 2 Capital. No prudential filter is applied on AFS unrealized gains and losses.

		1 70/0/ ** /6		Expo	osure values (as o	of 31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjus	ments and p	rovisions (a	s of 31/12/20	112) **
couterparty countries		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRE	3	STA		F-IRB		A-IRE	3	STA		F-I	RB	A	-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-default	ed Default	ed Non-de	efaulted Defa
	Central banks and central governments		-	-	-	-	13.717	-	-	-	-	-	1.204	-		/ ·			· //	
	Institutions		-	-	-	-	12.006	-	-	-	-	-	1.268	-	\overline{T}				. 11	
	Corporates		11.559	3.394	-	-	4.647	356	12.551	-	-	-	4.368	410	\overline{T}	1.150			. 11	
	Corporates - Of Which: Specialised Lending		1.727	224		-	-		1.715	-	-	-	-	-	777	27		r)	. 11	
	Corporates - Of Which: SME	7777	4.730	2.694	-	-	-	-	6.422	-	-		-	-	***	668		<i>.</i> ,	111	// ·
	Retail		-	-	17.154	5.201	4.823	769	-	-	5.473		3.264	772				1.9	946	
	Retail - Secured on real estate property	0,0%	-	-	13.052	3.048	1.475	231	-	-	3.596		537	233		· ·			504	
	Retail - Secured on real estate property - Of Which: SME	88.0%	-	-	2.505	1.528	252	97	-	-	856		106	99		A .	///		327	
EUROBANK ERGASIAS S.A.	Retail - Secured on real estate property - Of Which: non-SME	76,0%	-	-	10.547	1.521	1.222	134	-	-	2.741		431	135	///	A	· / / /	2	277	
	Retail - Qualifying Revolving	////	-	-	2.361	1.044	-			-	1.034	-	-	-	///				648	//
	Retail - Other Retail		-		1.741	1.109		538	-	-	842	-	2.727	539		· ·			694	
	Retail - Other Retail - Of Which: SME		-		1.371	988	536	119		-	643		474	119		/ .			528	
	Retail - Other Retail - Of Which: non-SME		-	-	370	121	2.812	419	-	-	199	-	2.253	420					66	
	Equity		31	-	-	-	185	-	78	-	-	-	188	-	///	· ·	///		· //	
	Securitisation		516	-	-	-	-	-	553	-	-		-	-		/ ·	777	7	. 11	
	Other non-credit obligation assets		-	-	-	-	5.748	-	-	-	-	-	2.626	-		/ ·		7	. //	
	TOTAL		12.106	3.394	17.154	5.201	41.125	1.125	13.181	0	5.473	0	12.919	1.182	5	7 1.150	1	23 1.9	946	376
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-		-		-		-	-	///.	/ .	777	1	. 11	77

Notes and definitions * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1 7) 0/ ++ /4		Expo	sure values (as	of 31/12/2012)					RWA (as of 31/12/2012) *			Value adjus	tments and pro	visions (as of 31/1	2/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRI	в	STA		F-IR	в	A-IRB	STA	F-1	RB	A-IF	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	i Defaulted	Non-defaulted	Defaulted No	n-defaulted Defaulted
	Central banks and central governments		-	-	-	-	5.805	-	-	-	-	- 12		<u>،</u>			
	Institutions			-		-	234		-	-	-	- 82					
	Corporates		11.559	3.394			921	35	12.551	-	-	- 908 5		1.150			
	Corporates - Of Which: Specialised Lending		1.727		-	-	-		1.715		-		1//	27	///	/	
	Corporates - Of Which: SME		4.730	2.694	-	-	-		6.422	-	-		1//	668		· · /	
	Retail		-	-	17.154	5.201	1.098	303	-	-	5.473	- 876 30		· ·		1.946	84
	Retail - Secured on real estate property	0,0%	-	-	13.052	3.048	22	2	-	-	3.596	- 11		· .		604	777
	Retail - Secured on real estate property - Of Which: SME	88.0%			2.505	1.528	22	2			856	- 11		<i>.</i>		327	
	Retail - Secured on real estate property - Of Which: non-SME	76,0%	-	-	10.547	1.521	-			-	2.741		1///		////	277	
Greece	Retail - Qualifying Revolving		-	-	2.361	1.044	-	-	-	-	1.034		111			648	
	Retail - Other Retail		-	-	1.741	1.109	1.075	301	-	-	842	- 865 30		· ·		694	8
	Retail - Other Retail - Of Which: SME			-	1.371	988	104	20		-	643	- 78 2		e .		628	
	Retail - Other Retail - Of Which: non-SME		- او	-	370	121	971	281	-	-	199	- 787 28		, .	111	66	84
	Equity	////	19	-	-	-	106	-	52	-	-	- 106	Y///		× × × ×	'l • 🖍	///
	Securitisation		49	-	-	-	-	-	13	-	-		111				
	Other non-credit obligation assets		-	-	-	-	4.766	-	-	-	-	- 1.862	1///				
	TOTAL		11.627	3.394	17.154	5.201	12.930	337	12.616	0	5.473 0	3.845 35	1 5	7 1.150	123	3 1.946	241 85
	Securitisation and re-securitisations positions deducted from capital *		-	-			-	-	-	-	-		1///		////	. /	

P

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of 3	31/12/2012	2) **				RWA (as of 31/12/20	12) **				Value adjus	stments and provisio	ns (as of 31/12/20	012) **
arty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB		STA		F-IRB		A-IRB		STA		F-I	RB	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted Defaulted	aulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted D	efaulted Non-d	lefaulted Defa
	Central banks and central governments		-	-	-	-	461	-	-	-	-	-	86	-	///	/] ·		· //	
	Institutions		· ·	-	-	-	19	-		-	-	-	6	-		· ·		. //	
	Corporates		· ·	-	-		897	115	-	-	-	-	789	115		· ·		. //	
	Corporates - Of Which: Specialised Lending	1///		-		-	-	-	-		-	-	-	-		r .	111	11	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	///	,	111	11	
	Retail		· ·	-	-		1.392	165		-	-	-	786	165				· · / /	
	Retail - Secured on real estate property	0,0%	-	-	-	-	743	88		-	-	-	268	88	///			· //	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	126	34	-	-	-	-	52	34	777			-//	
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	617	54	-	-	-	-	216	54	///			. //	77
Duigana	Retail - Qualifying Revolving			-	-	-	-	-	-			-	-			r .	///	· / /	
	Retail - Other Retail		-	-	-	-	649	77	-	-	-	-	517	77	///.	· ·		· · · · · · · · · · · · · · · · · · ·	
	Retail - Other Retail - Of Which: SME		-	-		-	177	50	-	-	-	-	143	50	///	/ .	1111	11	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	472	27	-	-	-	-	374	27		-		. //	
	Equity		0	-	-	-	6	-	1	-	-	-	6		× × × ×	-		· · · · · · · · · · · · · · · · · · ·	
	Securitisation			-	-		-	-	-	-		-	-	-		· ·		· //	
	Other non-credit obligation assets		-	-	-		334	-	-	-	-	-	271	-		<u> </u>		/	
	TOTAL		0	0	0	0	3.109	280	1	0	0	0	1.944	280		- 0	-	0	23
	Securitisation and re-securitisations positions deducted from capital *			-				-	-		-	-	-		111		1111	11	11

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1 70/0/ ** /4		Exp	osure values (as	of 31/12/201	2) **				RWA (as of 31/12/2012) **		Value adju	stments and provisions (a	ns of 31/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRI	3	A-IR	в	STA		F-IR	в	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul	ted Non-defaulted Defaulter
	Central banks and central governments		-	-	-	-	305	-	-	-					
	Institutions		· .	-	-	-	184	-	-	-		39 -			
	Corporates		· .	-	-	-	883	59	-	-		860 89			.///
	Corporates - Of Which: Specialised Lending				-		-		-				111	111	1///
	Corporates - Of Which: SME				-		-		-						
	Retail			-	-	-	19	0		-		14 (·///
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-					.////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-					·////
-	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-	-		-				111	1///
Cyprus	Retail - Qualifying Revolving	1///		-	-	-	-	-	-	-			1///	1///	1///
	Retail - Other Retail		-		-	-	19	0	-	-		14 (1///
	Retail - Other Retail - Of Which: SME				-	-	-	-		-			1///	1///	1111
	Retail - Other Retail - Of Which: non-SME	////	-	-	-	-	19	0	-	-		14 (////	·///
	Equity		10		-	-	23		19			23 -	111	////	. ////
	Securitisation		· .		-	-	-	-	-	-					1///
	Other non-credit obligation assets		-	-		-	9			-		6 -	1///		1///
	TOTAL		10	0	0	0	1.422	59	19	0	0 0	943 89	- 0	- 0	18
	Securitisation and re-securitisations positions deducted from capital *				-	-				-			1777	1111	.///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expos	ure values (as	of 31/12/201	2) **			RWA (as of 31	/12/2012) **			Value adju	stments and provisions (as o	31/12/2012) **
rparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRI	в	STA		F-IRB	A-IR	в	STA	F-IF	RB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defa
	Central banks and central governments		-	-	-	-	15	-		-	-			4.		
	Institutions		-	-	-	-	34			-	-	7 -		· .	1///	
	Corporates			-	-	-	366	2		-	-	367 3		· .	1///	
	Corporates - Of Which: Specialised Lending		-	-	-		-	-		-	-			· ·		
	Corporates - Of Which: SME		-	-	-	-	-			-	-		7777	-	1///	7777
	Retail			-		-	120	2		-	-	90 3				
	Retail - Secured on real estate property	0,0%		-	-	-		-		-	-		777		////	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-	-		///		////	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-	-			-			111	-	///	111
Luxenibourg	Retail - Qualifying Revolving		-	-	-	-	-			-	-		111		1///	
	Retail - Other Retail			-	-	-	120	2		-	-	90 3		4 ·	\langle / \rangle	
	Retail - Other Retail - Of Which: SME			-		-	-			-			111	-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	120	2		-	-	90 3	111	-	///	1111
	Equity		0	-	-	-	-	-	0 -	-	-		111	· ·		
	Securitisation		-	-	-	-	-	-			-		111	· .	1///	
	Other non-credit obligation assets			-	-	-	13	-		-	-	12 -		· ·		
	TOTAL		0	0	0	0	548	4	0 0	0	0	476 6		0	- 0	0
	Securitisation and re-securitisations positions deducted from capital *	1///				-				-			7777			7777

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Expo	osure values (as	of 31/12/2012)					RWA (as of 31/12/20	012) **				Value adju	stments and pr	ovisions (as o	31/12/2012) **	
Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IR	B	STA		F-IR	в	A-IRB		STA		F-	RB	A-	RB	s	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	aulted	Non-defaulted Defa	ulted N	on-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted
	Central banks and central governments		-	-		-	716		-	-	-	-	18	- /		1 .		/ •		
	Institutions			-		-	40	-		-	-	-	16	- 🖌				/ .		7
	Corporates		-	-		-	826	109	-	-	-	-	728	107		/ .				13
	Corporates - Of Which: Specialised Lending	1///		-	-	-	-	-	-	-	-	-	-		//	<i>.</i>	1//		1///	
	Corporates - Of Which: SME	1///		-	-	-	-	-	-	-	-	-	-		///		111		////	
	Retail			-		-	1.509	192		-	-		988	192		<u> </u>		· ·		15
	Retail - Secured on real estate property	0,0%	-	-	-	-	598	63	-	-	-		216	63			111			/
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	86	32	-	-	-		35	32			111			/
Romania	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-	512	31	-	-		-	181	31	£\$,	ſ.				1
Komania	Retail - Qualifying Revolving	1///	-	-	-	-	-	-	-	-	-	-		[-	//	/ ·	× / / /	A -	× × × ×	
	Retail - Other Retail			-		-	911	129		-	-		771	129		/ ·				14
	Retail - Other Retail - Of Which: SME		-	-	-	-	119	22	-	-	-	-	125	22	[]]		111		[[]]	4
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	793	106	-	-	-	-	646	106	///	r		· .		
	Equity		0	-	-	-	24	-	1	-	-	-	24	- J	//			s -		1
	Securitisation		-	-		-	-	-	-	-	-	-	-	- /		/ .				
	Other non-credit obligation assets		-	-	-	-	469	-		-	-	-	347			/ .				7
	TOTAL		0	0	0	0	3.585	300	1	0	0	0	2.121	299		- 0		- 0	7	9 28
	Securitisation and re-securitisations positions deducted from capital *	1111		-			-		-	-	-		-	. 1	111	r .	1111	· .	////	•

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 31/12/201	12) **				RWA (as of 31/12	/2012) **				Value adju	stments and pro	visions (as of 3 [.]	/12/2012) **
terparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IR	B	STA		F-IR	в	A-IRB		STA		F	-IRB	A-IF	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa
	Central banks and central governments		-	-	-	-	560	-	-	-	-	-	560	-		/ ·		/ /	
	Institutions		-	-	-	-	24	-		-	-	-	6	-		/ ·		1 . 1	
	Corporates		-	-	-	-	382	31		-	-	-	383	39	///	/ .		/ · /	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-		-	-	-	-	-		1 .		/ ./	
	Corporates - Of Which: SME		-		-	-	-			-	-		-				////		777
	Retail		-	-	-	-	496	34		-	-	-	347	37		/ ·		1 .	
	Retail - Secured on real estate property	0,0%	-		-	-	111	12		-	-	-	41	14		/	////	· · /	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	18	8		-	-	-	8	9		/ ·	////	1.5	
Serbia	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-	93	4		-	-		33	5		1	111	<u>ا ا</u>	
	Retail - Qualifying Revolving		-	-		-	-	-		-	-		-			1 .		/ · /	
	Retail - Other Retail		-	-	-	-	385	22		-	-	-	306	22		· ·		/	
	Retail - Other Retail - Of Which: SME		-		-	-	78	20		-	-		74	20			1///	/	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	307	2	-	-	-		233	2	111.	-	111	<u>ا</u> ا	
	Equity		0	-		-	0	-	0	-	-	-	0			1 .		1 1	
	Securitisation	1///	-	-	-	-	-	-	-	-	-	-	-	-	///	7 .		/ · /	///
	Other non-credit obligation assets		-	-	-	-	106	-		-	-	-	76	-				/	
	TOTAL		0	0	0	0	1.567	65	0	0	0	0	1.373	75		- 0	-	0	7
	Securitisation and re-securitisations positions deducted from capital *	1////	-			-	-	-		-		-	-		111	/	////		111

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 31/12/201	12) **				RWA (as of 31/12/2012) **		Value adju	tments and provisions (as of	31/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IR	B	STA		F-IR	в	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulter
	Central banks and central governments		-	-	-	-	290	-	-	-		290 -			
	Institutions		-	-	-	-	4	-	-	-		4 -			
	Corporates] .	-	-	-	222	6	-	-		220 6			
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-			1111	////	////
	Corporates - Of Which: SME					-	-	-					1///		1///
	Retail			-	-	-	190	73	-	-		163 73			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	66	-	-		- 66			
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	22	-	-		- 22			
Ukraine	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	44	-	-		- 44	1111		
ondanio	Retail - Qualifying Revolving	1///	-	-	-	-	-		-	-			1///	////	
	Retail - Other Retail		-	-	-	-	190	7	-	-		163 7			
	Retail - Other Retail - Of Which: SME		-		-		59	6	-			54 6	1///	////	
	Retail - Other Retail - Of Which: non-SME		-	-		-	131	1	-	-		109 1			////
	Equity		· ·	-	-	-	0	-	-	-		0 -			
	Securitisation			-	-	-	-		-	-					
	Other non-credit obligation assets			-	-	-	52			-		40 -	1///		
	TOTAL		0	0	0	0	758	79	0	0	0 0	717 79	- 0	- 0	8 1
	Securitisation and re-securitisations positions deducted from capital *	1111	-		-		-						1///	1///	7777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

			Exp	osure values (as of 31/12	/2012) **		RWA (as of 31/12/2012) **	۷	/alue adjustments and provisions (as of 31/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB ST	A F-IRB	A-IRB STA
			Non-defaulted Defaulted	Non-defaulted Defaul	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted Defaulted Non-defaulted Default
	Central banks and central governments			-		-			
	Institutions			-					
	Corporates			-		-			
	Corporates - Of Which: Specialised Lending	1///		-		-		1///	
	Corporates - Of Which: SME			-		-			
	Retail			-		-			
	Retail - Secured on real estate property	0,0%		-					
	Retail - Secured on real estate property - Of Which: SME	0,0%		-		-		·///	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-		1///	
#19/A	Retail - Qualifying Revolving					-			
	Retail - Other Retail			-					
	Retail - Other Retail - Of Which: SME	////				-			
	Retail - Other Retail - Of Which: non-SME					-		· ////	
	Equity			-		-			
	Securitisation		, · ·	-		-			
	Other non-credit obligation assets			-					
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 -	0 - 0 - 0
	Securitisation and re-securitisations positions deducted from capital *		· · ·	-		-		1///	

Notes and definition

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Exp	osure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjustments and provisions (as	of 31/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defa	faulted Defaulted Non-defaulted	Defaulted Non-defaulted Defaulte	d Non-defaulted Defaulted
	Central banks and central governments							· ·////		
	Institutions		· ·						- ////	1///
	Corporates		·							1///
	Corporates - Of Which: Specialised Lending							////	- ////	1///
	Corporates - Of Which: SME							· · ////		1///
	Retail		· ·							
	Retail - Secured on real estate property	0,0%							- ////	
	Retail - Secured on real estate property - Of Which: SME	0,0%								
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%						· · ////		1///
	Retail - Qualifying Revolving	1///						· · ////		1///
	Retail - Other Retail									1///
	Retail - Other Retail - Of Which: SME									·///
	Retail - Other Retail - Of Which: non-SME									·///
	Equity									
	Securitisation								-////	1///
	Other non-credit obligation assets	_////								
	TOTAL		0 0	0 0	0 0	0 0	0 0 0) 0 -	0 - 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111							1///	1111

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ^a Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ^a As explained in the Guidelines

				Expo	osure values (as	of 31/12/201	2) **				RWA (as of 31/1	12/2012) **			Value adjus	tments and provisions (a	of 31/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IR	в	STA		F-IRB		A-IRE	3	STA	F-IR	в	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	d Non-defaulted Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-			-		·///
	Institutions		-	-		-	-	-	-	-	-				-		·///
	Corporates		-		-	-	-	-	-	-	-				-		
	Corporates - Of Which: Specialised Lending		-	-		-	-		-	-	-				-		·///
	Corporates - Of Which: SME		-		-	-	-	-	-	-	-				-		·///
	Retail		-	-	-		-		-	-	-				-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-			-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-		-		-	-	-			111	-		1///
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		-		-	-	-				-		
#N/A	Retail - Qualifying Revolving		-		-	-	-	-	-	-	-	-			-		
	Retail - Other Retail		-	-	-	-	-		-	-	-				-		
	Retail - Other Retail - Of Which: SME						-		-	-	-				-		·///
	Retail - Other Retail - Of Which: non-SME		-		-	-	-	-	-	-	-	-			-		
	Equity			-	-	-	-	-	-	-	-	-			-		
	Securitisation		-			-	-	-	-	-	-	-			-		
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-					1///
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0	-	0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *						-		-	-	-			111.			VIII.

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Expo	osure values (as c	of 30/06/201	3) **				RWA (as of 30/06	5/2013) **				Value adjus	tments and pro-	visions (as of	30/06/2013) **	
couterparty countries		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IRB	3	STA		F-IRB		A-IRB		STA			-IRB	A-IF	в	s	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted
	Central banks and central governments			-	-	-	13.728	-	-	-	-	-	697	-		7		۰ ا		· ·
	Institutions		-	-	-	-	10.136	-	-	-	-	-	616	-		1 .		۰ ا		· ·
	Corporates		10.428	3.950	-	-	4.204	368	11.063	-	-	-	4.120	436	777	1.345		d -		32
	Corporates - Of Which: Specialised Lending		1.553	358	-				1.479	-	-	-	-		///	20	111	-	111	-
	Corporates - Of Which: SME	7777	4.317	2.929	-	-			5.723	-	-	-	-	-	77.	830	///	-	1777	1 -
	Retail		-		16.049	5.799	4.609	744	-		5.149	-	3.112	748		<u> </u>		2.213		1.30
	Retail - Secured on real estate property	0,0%	-	-	12.517	3.547	1.420	239	-	-	3.572	-	515	243		/		744		/
	Retail - Secured on real estate property - Of Which: SME	98,0%	-	-	2.331	1.770	229	99	-	-	872	-	96	101	///	A .	111.	393	111	3
EUROBANK ERGASIAS S.A.	Retail - Secured on real estate property - Of Which: non-SME	81,5%	-	-	10.186	1.777	1.191	141	-		2.700	-	419	142	///	· ·	///	351	¥ / / /	
	Retail - Qualifying Revolving	////			2.043	1.088		-	-		859		-				////	700	111	<u> </u>
	Retail - Other Retail		-	-	1.489	1.165	3.189	505	-		718	-	2.597	505		<u> </u>		770		1.28
	Retail - Other Retail - Of Which: SME		-		1.180	1.039	500	129	-		551	-	437	129				692		14
	Retail - Other Retail - Of Which: non-SME	_///	-	-	309	125	2.688	376	-		167	-	2.160	376		·] ·	////	78	1 1 1 1 1 1	1.14
	Equity		17		-	-	169		37	-	-	-	175			/ ·		1 -		· ام
	Securitisation		394	-	-	-	-		87		-	-	-	-		/ ·		· ·		
	Other non-credit obligation assets			-		-	6.428	-	-	-	-	-	2.823	-	///	/		e -	777	
	TOTAL		10.838	3.950	16.049	5.799	39.274	1.113	11.188	0	5.149	0	11.543	1.184		97 1.345	141	2.213	432	2 1.6
	Securitisation and re-securitisations positions deducted from capital *		-		-		-		-		-		-	-	///	1 .	111.		777	

Notes and definitions Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1 7) 0/ ++ /4		Ехро	sure values (as	of 30/06/2013)					RWA (as of 30/06/2013) *			Value adjus	tments and pro	visions (as of 30/	06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA		F-IR	в	A-IRB	STA	F-IRE	В	A-IF	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted N	on-defaulted Defaulted
	Central banks and central governments		۰ ا ر	-	-	-	5.022	-	-	-	-	- 47		-			
	Institutions			-		-	160		-	-	-	- 78		-			
	Corporates		10.428	3.950		-	708	46	11.063	-	-	- 609 6	9	1.345			
	Corporates - Of Which: Specialised Lending		1.553		-	-	-		1.479		-		1///	20	///	/	
	Corporates - Of Which: SME		4.317	2.929	-	-	-		5.723	-	-		1//	830		· /	
	Retail		-	-	16.049	5.799	993	318	-	-	5.149	805 32		-		2.213	9
	Retail - Secured on real estate property	0,0%	-	-	12.517	3.547	8	7	-	-	3.572	- 4	8 / / / /	-		744	
	Retail - Secured on real estate property - Of Which: SME	98.0%		-	2.331		8	7			872	- 4	8	-		393	
	Retail - Secured on real estate property - Of Which: non-SME	81,5%	-	-	10.186	1.777	-		-	-	2.700		1///	-	////	351	
Greece	Retail - Qualifying Revolving		-	-	2.043	1.088	-	-	-	-	859	· ·	111	-	××××	700	
	Retail - Other Retail			-	1.489	1.165	985	312	-	-	718	- 801 31		-		770	9
	Retail - Other Retail - Of Which: SME				1.180	1.039	102	28		-	551	- 76 2	8 / / /	-		692	
	Retail - Other Retail - Of Which: non-SME	1111		-	309	125	883	284	-	-	167	- 725 28	4	-	(///	78	9
	Equity	- ////	4	-	-	-	94		10	-	-	- 94	1///	-	////		///
	Securitisation		44	-		-	-	-	12	-	-			-		1./	
	Other non-credit obligation assets			-		-	5.397	-	-	-	-	- 2.013		-		1 · /	
	TOTAL		10.475	3.950	16.049	5.799	12.375	364	11.086	0	5.149 0	3.646 38	8 97	1.345	141	2.213	263 92
	Securitisation and re-securitisations positions deducted from capital *] -	-		-	-	-	-	-	-		111	-	////	· /	777

Ш

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

2013 EBA Transparency Exercise

				Expo	osure values (as	of 30/06/201	3) **			RWA (as of 30/	/06/2013) **		N	Value adjustm	ents and provisions (as of	30/06/2013) **
rty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRI	в	A-IR	в	STA		F-IRB	A-IRI	в	STA	F-IRB		A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defa
	Central banks and central governments		-	-	-	-	484	-		-	-	74 -		ير] -		
	Institutions		-	-		-	7	-		-	-	3 -		- /		
	Corporates		-	-		-	845	116		-	-	742 116				
	Corporates - Of Which: Specialised Lending	////	-	-	-		-			-			///			
	Corporates - Of Which: SME		-	-	-	-	-				-		1111			
	Retail		-	-		-	1.340	171		-	-	752 171				
	Retail - Secured on real estate property	0,0%	-	-		-	717	88		-	-	259 88		- 7		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	121	33		-	-	50 33		- 6		
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	596	55		-	-	209 55		- 7	111 .	
Duigana	Retail - Qualifying Revolving	_///	-	-		-	-	-			-		///			111
	Retail - Other Retail		-	-	-	-	623	83		-	-	493 83		· ·		
	Retail - Other Retail - Of Which: SME		-	-	-	-	171	50		-	-	138 50	1///	-		1///
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	452	33		-	-	354 33		- 1		
	Equity		1	-	-		7	-	2 -	-	-	7 -		· · /		
	Securitisation		-	-	-	-	-	-		-	-			· · .	//	
	Other non-credit obligation assets		-	-		-	344	-		-	-	303 -		· · [,		
	TOTAL		1	0	0	0	3.028	287	2 0	0	0	1.881 287	-	0	- 0	29
	Securitisation and re-securitisations positions deducted from capital *		-			-	-						1111	. *	1111 .	1111

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **		Value adju	stments and provisions (a	as of 30/06/2013) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	в	STA		F-IRI	в	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul	ted Non-defaulted Defaulte
	Central banks and central governments		· ·	-	-	-	198	-	-	-					
	Institutions		· ·	-	-	-	68	-	-	-		17 -			·///
	Corporates		· .	-	-	-	963	78	-	-		1.142 116		1///	.///
	Corporates - Of Which: Specialised Lending		· .	-	-	-	-		-	-			1///	111	1///
	Corporates - Of Which: SME			-	-	-	-		-	-					
	Retail			-	-	-	17	2		-		13 2			·///
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-					·///
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-					.///
a	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-	-			1///	111	. ////
Cyprus	Retail - Qualifying Revolving		-	-	-	-	-		-	-					
	Retail - Other Retail		· .	-	-	-	17	2	-	-		13 2			1111
	Retail - Other Retail - Of Which: SME			-		-	-		-	-			1///	1111	1111
	Retail - Other Retail - Of Which: non-SME	///		-		-	17	2	-	-		13 2		////	·///
	Equity		10	-	-	-	20	-	19	-		20 -		1111	
	Securitisation			-	-	-	-	-	-	-				1///	1///
	Other non-credit obligation assets		· .	-	-	-	10	-	-	-		6 -			
	TOTAL		10	0	0	0	1.276	80	19	0	0 0	1.198 119	. 0	- 0	26
	Securitisation and re-securitisations positions deducted from capital *			-	-	-			-	-			1777	1777	.///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as o	f 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adjus	stments and provisions (as	of 30/06/2013)	**
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IR	в	A-IR	B	STA		F	-IRB	A-IRB		STA
			Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted Defaulted	Non-defaul	ulted Default
	Central banks and central governments			-	-	-	12	-	-	-	-	-	-	-		/ -			<i>/</i> /
	Institutions		· .	-	-		39	-	-	-	-	-	8	-		/ ·			
	Corporates		· -	-	-		275	6	-	-	-	-	290	8	11	1 .		177	7.
	Corporates - Of Which: Specialised Lending				-	-	-	-	-	-	-	-	-					11	7.
	Corporates - Of Which: SME	- ////			-		-		-	-	-	-	-		1//	· .		VII	1
	Retail		-	-	-		124	2	-	-	-	-	94	2		/ ·			1
	Retail - Secured on real estate property	0,0%	-	-	-		3	2	-	-	-	-	1	2	11	· ·		777	7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-		-	-	-	-	-	-	-	-	177	· ·		777	7
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-		3	2		-	-	-	1	2	111	/		111	11
Luxembourg	Retail - Qualifying Revolving		e .	-	-	-	-	-	-	-	-	-	-		111	<u> </u>	1111	111	/ .
	Retail - Other Retail		- I	-	-	-	121	0	-	-	-		93			· ·			
	Retail - Other Retail - Of Which: SME						-				-	-	-						1
	Retail - Other Retail - Of Which: non-SME	////	-	-	-	-	121	0	-	-	-	-	93		111	· ·		1111	· /
	Equity		0	-	-	-	-	-	0	-	-	-	-	-		<u>/</u> ·			
	Securitisation		· .	-	-	-	-		-	-	-	-	-		111	1 .		111	
	Other non-credit obligation assets			-	-		12	-	-	-		-	11	-		/ ·			
	TOTAL		0	0	0	0	462	7	0	0	0	0	403	10		- 0	- 0		2
	Securitisation and re-securitisations positions deducted from capital *	1///					-		-	-			-		111		1111	1111	7.

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exposure values (as of	30/06/201	13) **			RWA (as of 30	/06/2013) **		Value adju	stments and provision	ons (as of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB		STA		F-IRB	A-IR	В	STA	F-IRB	A-IRB	STA
			Non-defaulted Default	ed Non-defaulted I	Defaulted	Non-defaulted Defaulted	d Non-defa	aulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted Non-defaulted Defaulted	I Non-defaulted E	Defaulted Non-defaulted Defaulte
	Central banks and central governments		· ·		-	677	-		-	-	6			
	Institutions				-	73	-		-	-	19	·///		
	Corporates				-	775 9	90		-	-	675	88	111	
	Corporates - Of Which: Specialised Lending					-	-		-	-	-	- ///	1///	
	Corporates - Of Which: SME	- ////	-			-	÷		-		÷	1///	1111	
	Retail				-	1.465 14	ю		-	-	957	140		
	Retail - Secured on real estate property	0,0%	-		-	581 5	i9			-	210	59	1///	.///
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	84 2	27		-	-	34	27	1///	
Romania	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-			497 3	81		-		175	31	111	. ///
Komama	Retail - Qualifying Revolving		<u> </u>			-	-		-	-	-	·///	1///	
	Retail - Other Retail				-	884 8	32		-	-	748	82		
	Retail - Other Retail - Of Which: SME						28		-	-	106	28	1111	·///
	Retail - Other Retail - Of Which: non-SME		-			782 5	54		-	-	642	54	1///	·///
	Equity		0	-	-	24	-	1 -	-	-	24			
	Securitisation		· ·		-	-	-		-	-	-	-///		
	Other non-credit obligation assets		· ·		-	512	-			-	368	1///	1///	- 1//
	TOTAL		0 0	0	0	3.526 23	0	1 0	0	0	2.050	229 - 0	-	0 97 :
	Securitisation and re-securitisations positions deducted from capital *	1111				-	-		-		-	.///	1///	1///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 30/06/201	3) **			RWA (as of 30/06/2	013) **				Value adjus	stments and pro	ovisions (as of	30/06/2013) **	
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRI	в	A-IRI	3	STA	F-IF	RB	A-IRB		STA		F	IRB	A-I	RB	s	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	i Defaulted	Non-defaulted De	faulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defa
	Central banks and central governments		-	-	-	-	523			-	-	333	-		/ ·		/ -	\bigcirc	2
	Institutions		-	-	-	-	38			-	-	10	-		/ .		/ ·		7
	Corporates		-	-	-	-	361	- 25		-	-	426	31		/ .		/ .		7
	Corporates - Of Which: Specialised Lending		-		-	-	-			-	-	-						///	<i>r</i>]
	Corporates - Of Which: SME		-		-		-				-	-		1//		////	· .		7
	Retail		-	-	-	-	487	- 15		-	-	338	38		· ·		-		1
	Retail - Secured on real estate property	0,0%	-	-	-	-	110	- 3		-	-	40	16	///	· ·	////	· ·		7
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	15	9 -		-	-	7	10		ſ.				7
Serbia	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	95	5 -		-	-	34	6		/ ·	111	/ .	11	7
	Retail - Qualifying Revolving		-	-	-		-			-	-	-		111	/ .	111	1 .	<u>///</u>	
	Retail - Other Retail		-	-	-	-	377	- 22		-	-	297	22		/ ·				5
	Retail - Other Retail - Of Which: SME		-	-	-			- 00			-	66	20			1///			<u></u>
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	307	2 -		-	-	231	2	///	· .	× × × ×	r .	وتحريح تحريحهما	<u> </u>
	Equity		0	-	-	-	0	- (- 0	-	-	0	-		/ ·		/ ·		1
	Securitisation		-	-	-	-	-			-	-	-			/ .		/ .	[]]]	1
	Other non-credit obligation assets		-	-	-	-	100			-	-	77	-		/ ·		· ·		7
	TOTAL		0	0	0	0	1.509	50 0	0 0	0	0	1.183	68		- 0		- 0		9
	Securitisation and re-securitisations positions deducted from capital *	11/1	-		-		-					-				111	·] .	× / / /	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as	of 30/06/2013) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	в	STA		F-IR	в	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted
	Central banks and central governments		-	-	-	-	197	-	-	-		197 -			
	Institutions		-	-	-	-	5			-		5 -			
	Corporates		-		-	-	164	8	-			164 8			·///
	Corporates - Of Which: Specialised Lending	1///	-	-	-	-	-	-	-	-			////	////	1///
	Corporates - Of Which: SME		· .	-		-	-	-					1111 .		1///
	Retail		-	-	-	-	182	75	-	-		153 75			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	71	-	-		- 71	1///		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	23	-	-		- 23			
Ukraine	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-	48	-			- 48	1///		1///
	Retail - Qualifying Revolving	1///	-	-		-	-	-							.///
	Retail - Other Retail		-	-	-	-	182	4	-	-		153 4			
	Retail - Other Retail - Of Which: SME		-		-		55	3				50 3			
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	127	1	-	-		103 1			· ///
	Equity		· ·	-	-	-	-	-	-	-			///		
	Securitisation			-	-	-	-		-	-					
	Other non-credit obligation assets		-	-	-	-	53			-		43 -			
	TOTAL		0	0	0	0	602	83	0	0	0 0	562 83	- 0	- 0	4 1
	Securitisation and re-securitisations positions deducted from capital *	1111	-		-		-		-	-			1///	7777	1777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exposure values (as	s of 30/06/201	3) **		RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as of 30/06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	f F-IRB	A-IF	RB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defau	ulted Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ited Non-defaulted Default
	Central banks and central governments				-							
	Institutions				-							
	Corporates				-							.///
	Corporates - Of Which: Specialised Lending	1///	-		-							·///
	Corporates - Of Which: SME		· .		-							·///
	Retail		· ·		-							
	Retail - Secured on real estate property	0,0%	-		-							
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-							1///
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-							
	Retail - Qualifying Revolving	_///			-							
	Retail - Other Retail				-							
	Retail - Other Retail - Of Which: SME		-		-							·///
	Retail - Other Retail - Of Which: non-SME				-					////	////	· ////
	Equity		· ·									
	Securitisation				-							
	Other non-credit obligation assets		-		-							
	TOTAL		0 0	0 0	0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *											.////

Notes and

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Exp	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjustments and provisions (a	as of 30/06/2013) **
counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted No	on-defaulted Defaulted Non-defa	aulted Defaulted Non-defaulted Defaul	ted Non-defaulted Defaulted
	Central banks and central governments							· · //,		·///
	Institutions							· ·//,		·///
	Corporates							· · //,		. ///
	Corporates - Of Which: Specialised Lending							· · //		
	Corporates - Of Which: SME							//		
	Retail							· · · //		
	Retail - Secured on real estate property	0,0%						· · //		
	Retail - Secured on real estate property - Of Which: SME	0,0%						· ·//		
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%						//		1///
	Retail - Qualifying Revolving	1///						· · //		
	Retail - Other Retail							/ /		
	Retail - Other Retail - Of Which: SME							/ /		
	Retail - Other Retail - Of Which: non-SME							///		./// .
	Equity							///		. ///
	Securitisation							· ·//		·////
	Other non-credit obligation assets									·///
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0 - 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	7777								

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ^a Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ^a As explained in the Guidelines

				Exposure values (a	as of 30/06/201	3) **				RWA (as of 30/06/2013) **		Value adjus	stments and provisions (as	of 30/06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A -I	IRB	STA		F-IRB		A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defa	ilted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulter	d Non-defaulted Default
	Central banks and central governments		-	-		-	-	-	-					
	Institutions		-	-		-	-	-	-			1///		1///
	Corporates		-	-		-		-	-			///.		1///
	Corporates - Of Which: Specialised Lending		-	-		-		-	-			////		1///
	Corporates - Of Which: SME		-	-		-		-	-			////	////	1///
	Retail		-			-		-	-					
	Retail - Secured on real estate property	0,0%	-	-		-		-	-			////		1///
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-		-				111 .		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-		-	-			111		
#N/A	Retail - Qualifying Revolving					-		-						
	Retail - Other Retail		-	-		-		-	-					1///
	Retail - Other Retail - Of Which: SME		-			-		-	-			1///.		1///
	Retail - Other Retail - Of Which: non-SME		-	-		-		-	-					
	Equity		-			-		-						
	Securitisation		-	-			-		-					1///
	Other non-credit obligation assets		-	-		-	-	-	-			111.	////	1///
	TOTAL		0	0	0	0	0	0	0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *							-						1111

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

3. SECURITISATION SUMMARY

GR030 EUROBANK ERGASIAS S.A.

Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
516	394
0	0
0	0
516	394
	516 0 0

GR030 EUROBANK ERGASIAS S.A.

(in million Euro)

	31/1	2/2012	30/6/2013		
		TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	ІМ	
Traded Debt Instruments	59	341	49	564	
TDI - General risk	43	221	23	300	
TDI - Specific risk	16	151	26	331	
Equities	10	135	31	197	
Equities - General risk	4	135	20	197	
Equities - Specific risk	6	0	11	0	
Foreign exchange risk	943	152	551	807	
Commodities risk	0	0	0	0	

as of 31 December 2012

(in million Euro) NET DIRECT POSITIONS DIRECT SOVEREIGN INDIRECT SOVEREIGN GROSS DIRECT LONG EXPOSURES (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only EXPOSURES IN EXPOSURES ⁽³⁾ where there is a maturity matching) (1) (accounting value gross of provisions) (1) DERIVATIVES (1) (on and off balance sheet) Residual Maturity Country / Region of which: FVO Τ Net position at fair values Net position at fair values (designated at fair value of which: loans and of which: AFS banking of which: Financial assets (Derivatives with positive fair (Derivatives with positive fair through profit&loss) advances book held for trading⁽²⁾ value + Derivatives with value + Derivatives with banking book negative fair value) negative fair value) (FVO) [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Austria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Belgium [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Bulgaria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Cyprus [3Y - 5Y] [5Y - 10Y] [10Y - more] Total

as of 31 December 2012

(in million Euro)		-		-					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	↓ Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	0200111000000	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0 0	0 0	0 0	0 0	0 0	0
[0 - 3W] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Einder of	0	0	0	0	0	0	0	0
[3Y - 5Y]	Finland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)				_					
			T LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		63	0	63	63	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	Tranco	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		8	0	8	8	0	0	0	0
Total		71	0	71	71	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[3W - 1 Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[21 51] [3Y - 5Y]	Germany	101	0	101	101	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		17	0	17	17	0	0	0	0
Total		118	0	118	118	0	0	0	0
[0-3M]		2.039	29	2.039	0	0	0	0	0
[3M - 1Y]		356	0	356	12	0	0	0	0
[1Y - 2Y]		933	2	933	0	0	0	0	0
[2Y - 3Y]	Greece	5	5	5	0	0	0	-22	0
[3Y - 5Y]		7	7	7	0	0	0	-25 69	0
[5Y - 10Y] [10Y - more]		54 851	23 71	54 851	0	0	0 5	69 756	0 246
Total		4.245	136	4.245	12	0	5	756	240
[0 - 3M]		<u>4.245</u> 0	0	<u>4.245</u> 0	0	0	0	0	10
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	34	0	34	34	0	0	0	0
[3Y - 5Y]	nungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		34	0	34	34	0	0	0	10

as of 31 December 2012

(in million Euro)									
			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	↓ Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0-3M]		0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0 100	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		100	0	100	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Laivia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure:	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Liechtenstein	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y - 2Y</u>] [<u>2Y - 3Y</u>]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		16	0	16	16	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		16	0	16	16	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxombourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)				-					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	↓ Country/ Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		40	0	40	40	0	0	0	0
Total [0 - 3M]		40	0	40 0	40	0	0	0	0
[0 - 3W] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	25	0	25	25	0	0	0	0
[3Y - 5Y]		79	0	79	79	0	0	0	0
[5Y - 10Y]		201 0	0	201 0	84 0	0	0	0	0
[10Y - more] Total		305	0	305	188	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Destural	0	0	0	0	0	0	0	0
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure:	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	sidual Maturity Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		4	0	4	0	0	4	0	0
[3M - 1Y]		195	0	195	90	0	105	0	0
[1Y - 2Y]		92	4	92	83	0	5	0	0
[2Y - 3Y]	Romania	70	0	70	62	0	9	0	0
[3Y - 5Y]	rtornaria	1	1	1	0	0	0	0	0
[5Y - 10Y]		113	5	113	2	0	0	0	0
[10Y - more]		26	26	26	0	0	0	0	0
Total		501	36 0	501 0	237 0	0 0	123 0	0 0	0 0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	a	0	0	0	0	0	0	0	0
[21 01] [3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Creater	0	0	0	0	0	0	0	0
[<u>3</u> Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	al Maturity Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	encuen	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
[0 - 3W] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	One of the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure:	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	Tiong Rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		ů 0	0	ů Ú	ů 0	ů Ú	ů 0	0	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		61	0	61	61	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.0.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		61	0	61	61	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)				_					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure:	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		60	0	60 86	52	0	0	0	0
[3M - 1Y]	Other Central	86 100	0	100	57 81	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	and Eastern	60	25	60	35	0	0	0	0
[21-31] [3Y - 5Y]	Europe	27	0	27	27	0	0	0	0
[5Y - 10Y]	countries non	31	0	31	31	0	0	0	0
[10Y - more]	EEA	152	0	152	0	0	0	0	0
Total		517	25	517	284	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

GR030 EUROBANK ERGASIAS S.A.

(in million Euro)									
	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure:	s (long) net of cash short po	ECT POSITIONS psitions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)		
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	<u> </u>	<u>0</u>	<u>0</u>
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		31	0	31	23	0	8	0	0
[3M - 1Y]		91	0	91	49	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]	Others	75	0	75	2	0	7	0	0
[3Y - 5Y]	Guidio	86	0	86	0	0	0	0	10
[5Y - 10Y]		32	0	32	32	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		316	0	316	106	0	17	0	10

TOTAL EEA 30 5.799 174 5.799 788	0 131	778	256
--	-------	-----	-----

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

as of 30 June 2013

(in million Euro) NET DIRECT POSITIONS DIRECT SOVEREIGN INDIRECT SOVEREIGN GROSS DIRECT LONG EXPOSURES (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only EXPOSURES IN EXPOSURES ⁽³⁾ where there is a maturity matching) (1) (accounting value gross of provisions) (1) DERIVATIVES (1) (on and off balance sheet) Residual Maturity Country / Region of which: FVO Τ Net position at fair values Net position at fair values (designated at fair value of which: loans and of which: AFS banking of which: Financial assets (Derivatives with positive fair (Derivatives with positive fair through profit&loss) advances book held for trading⁽²⁾ value + Derivatives with value + Derivatives with banking book negative fair value) negative fair value) (FVO) [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Austria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Belgium [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Bulgaria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Cyprus [3Y - 5Y] [5Y - 10Y] [10Y - more] Total

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	•	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y - 2Y</u>] [<u>2Y - 3Y</u>]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
Total		U	U	0	U	U	U	U	0

as of 30 June 2013

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾			s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt i a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		63	0	63	63	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		63 0	0 0	63 0	63 0	0	0 0	0 0	0 0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	47	0	47	47	0	0	0	0
[3Y - 5Y]	Germany	59	0	59	59	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		16	0	16	16	0	0	0	0
Total		122	0	122	122	0	0	0	0
[0-3M]		1.179	33	1.179	0	0	0	0	0
[3M - 1Y]		1.244	1	1.244	0	0	0	0	0
[1Y - 2Y]		34	2	34	0	0	0	-10	0
[2Y - 3Y] [3Y - 5Y]	Greece	<u>4</u> 9	4 9	<u>4</u> 9	0	0	0	2 -15	0
[31 - 51] [5Y - 10Y]		49	20	49	0	0	0	-15 42	0
[10Y - more]		910	70	910	1	0	13	660	246
Total		3.427	138	3.427	1	0	14	680	246
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		33	0	0	33	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]	rungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		33	0	0	33	0	0	0	0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Italy	0 99	0	0 99	0	0	0	0	0
[5Y - 10Y]		<u>99</u>	0	<u>99</u> 0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		99	ů O	99	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	2.001101010101	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	mana	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		36	0	36	36	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		36 0	0	36 0	36 0	0	0 0	0 0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	108	0	108	108	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		109	0	109	0	0	0	0	0
[10Y - more] Total		0 216	0	0 216	0 108	0	0	0	0
[0 - 3M]		<u>216</u> 0	0	216 0	1 08 0	0 0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Dortural	0	0	0	0	0	0	0	0
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)				-					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾			s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		18	0	18	0	0	17	0	0
[3M - 1Y]		81	5	81	76	0	0	0	0
[1Y - 2Y]		17	4	17	9	0	5	0	0
[2Y - 3Y]	Romania	169	0	169	166	0	3	0	0
[3Y - 5Y]	Romania	102	1	102	2	0	0	0	0
[5Y - 10Y]		8	5	8	0	0	3	0	0
[10Y - more]		25	25	25	0	0	0	0	0
Total		420	39 0	420	253 0	0	29 0	0	0 0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	a	0	0	0	0	0	0	0	0
[<u>3</u> Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

Residual Maturiy Country / Residual Maturiy Country / Residual Maturiy Country / Region Country / advances Country / advances Country / mail Country / region Country / mail	(in million Euro)									
Image: Control (Region) Calumb / Region at which: loans and advances Let post on the control of t					(gross exposure	s (long) net of cash short p	ositions of sovereign debt	EXPOSURES IN	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
1 (M - 1Y)	Count						(designated at fair value through profit&loss) banking book		(Derivatives with positive fair value + Derivatives with	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
i Y: - XY1 ISYSY1 ISYSY1 ISYSY1 IOF Sweden 0<	[0-3M]		0	0	0	0	0	0	0	0
i [ŷ · ŷ i] [ŷ · ŷ i] [t0 · more] Sweden 0			0	0		0	0	0	0	0
Sveden 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>÷</td> <td></td>						-	-	-	÷	
13Y - 5Y1 [5Y - 10Y] 0		Sweden	-			-	-	-		·
(10* more) 0			-				-	-	÷	
Total 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td></td>							-	-		
IO-3M] I3Y-SY1 IY-2Y1 IY-2Y1 IY-3Y1						-	-		-	-
13M - 1Y1 0			-					÷	•	-
11Y-2Y1 0 </td <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td>				-		-		-	-	-
[2Y-3Y] United Kingdom 0			-					-		
[37-5Y] 0 </td <td></td> <td>I Inited Kingdom</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>		I Inited Kingdom	0	0	0	0	0	0	0	0
[10Y - more] 0 <t< td=""><td>[3Y - 5Y]</td><td>United Kingdom</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></t<>	[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
Total0000000[0 3M][3M-1Y][3M-1Y][4ustralia]00000000[2Y-3Y](1Y-2Y)(1Y-2Y)(1Y-2Y)(1Y-3Y)(1Y-3Y)(1Y-1			-	0	-	0	•	0	0	0
IO-3M] 0 <td></td> <td></td> <td>÷</td> <td>÷</td> <td>-</td> <td></td> <td></td> <td>-</td> <td></td> <td></td>			÷	÷	-			-		
I 3M - 1Y] 0	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1						•		•	, i i i i i i i i i i i i i i i i i i i
I Y - 2Y] Australia 0			-	-		-	-	-	-	-
i 2Y - 3Y] Australia 0			-				-	-	-	-
I3Y - 5Y] Australia 0						-	-	-	÷	
ISY - 10Y] 0		Australia	-				÷			-
[10Y - more] 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td>÷</td><td></td></t<>						-	-	-	÷	
Total0000000 $[0 - 3M]$ $[0 - 3M]$ $[3M - 1Y]$ $[3M - 1Y]$ $[3M - 1Y]$ 0 000000 $[1Y - 2Y]$ 0 0000000 $[1Y - 2Y]$ 00000000 $[1Y - 2Y]$ 00000000 $[1Y - 3Y]$ 00000000 $[3Y - 5Y]$ 00000000 $[5Y - 10Y]$ 00000000 $[10Y - more]$ 00000000							-	-		
[3M-1Y] 0 </td <td>Total</td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	Total		0	0		0	0	0	0	0
IY-2Y] 0 <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td>			-		-				-	-
[2Y-3Y] Canada 0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
I3Y - 5Y] 0						-	-	-		
[5Y - 10Y] 0		Canada	-						-	-
[10Y - more] 0 0 0 0 0 0 0 0 0 0							-	-	÷	
						-	-	-	÷	-
			-	· · · · · ·	-	-	-	-		

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	riengrieng	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0 0	0	0 0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		61	0	61	61	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	U.S.	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		61	0	61	61	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	CWILZONIANU	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ ^F	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0 19	0 0	0 19	0 15	0 0	0 0	0	0
[0-3M] [3M-1Y]		74	0	74	45	0	0	0	0
[1Y - 2Y]	Other Central	46	8	46	38	0	0	0	0
[2Y - 3Y]	and eastern	40	13	40	29	0	0	0	0
[3Y - 5Y]	Europe	35	0	35	35	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		217	21	217	162	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y]	and the	0	0	0	0	0	0	0	0
[5Y - 10Y]	Caribbean	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

GR030 EUROBANK ERGASIAS S.A.

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt f a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Anica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		29	0	29	29	0	0	0	0
[3M - 1Y]		41	0	41	16	0	25	0	0
[1Y - 2Y]		28	0	28	28	0	0	0	0
[2Y - 3Y]	Others	11	0	11	2	0	9	0	0
[3Y - 5Y]		96	0	96	14	0	0	0	10
[5Y - 10Y]		43	0	43	43	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
Iotal		248	0	248	132	0	34	0	10

TOTAL EEA 30	4.731	179	4.698	668	0	45	680	246
--------------	-------	-----	-------	-----	---	----	-----	-----

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

6. RWA

GR030	
EUROBANK ERGASIAS S.A.	

(in million Euro)

	31/12/2012	30/6/2013
RWA for credit risk	32.754	29.064
RWA Securitisation and re-securitisations	553	87
RWA Other credit risk	32.201	28.977
RWA for market risk	1.441	1.784
RWA for operational risk	3.803	3.803
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	37.999	34.652