

1. CAPITAL

Capital position CRD3 rules	31/12/2012		30/6/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	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		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 instruments 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)
I) RWA	37.999		34.652		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	209		214		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.095		2.898		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		0		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.

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	13.717	-	-	-	-	-	-	1.204	-					
Institutions		-	-	-	-	12.006	-	-	-	-	-	-	1.268	-					
Corporates		11.559	3.394	-	-	4.647	356	12.551	-	-	-	4.368	410	1.150	-	-	-	-	298
Corporates - Of Which: Specialised Lending		1.727	224	-	-	-	-	1.715	-	-	-	-	-	27	-	-	-	-	-
Corporates - Of Which: SME		4.730	2.694	-	-	-	-	6.422	-	-	-	-	-	668	-	-	-	-	-
Retail		-	-	17.154	5.201	4.823	769	-	-	5.473	-	3.264	772			1.946		1.218	
Retail - Secured on real estate property	0.0%	-	-	13.052	3.048	1.475	231	-	-	3.596	-	537	233			604		14	
Retail - Secured on real estate property - Of Which: SME	88.0%	-	-	2.505	1.528	252	97	-	-	856	-	106	99			327		7	
Retail - Secured on real estate property - Of Which: non-SME	76.0%	-	-	10.547	1.521	1.222	134	-	-	2.741	-	431	135			277		8	
Retail - Qualifying Revolving		-	-	2.361	1.044	-	-	-	-	1.034	-	-	-			648		-	
Retail - Other Retail		-	-	1.741	1.109	3.348	538	-	-	842	-	2.727	539			694		1.204	
Retail - Other Retail - Of Which: SME		-	-	1.371	988	536	119	-	-	643	-	474	119			628		141	
Retail - Other Retail - Of Which: non-SME		-	-	370	121	2.812	419	-	-	199	-	2.253	420			66		1.063	
Equity		31	-	-	-	185	-	78	-	-	-	188	-			-		-	
Securitisation		516	-	-	-	-	-	553	-	-	-	-	-			-		-	
Other non-credit obligation assets		-	-	-	-	5.748	-	-	-	-	-	2.626	-			-		-	
TOTAL		12.106	3.394	17.154	5.201	41.125	1.125	13.181	0	5.473	0	12.919	1.182	57	1.150	123	1.946	376	1.517
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-						

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	5.805	-	-	-	-	-	12	-						
Institutions		-	-	-	-	234	-	-	-	-	-	82	-						
Corporates		11.559	3.394	-	-	921	35	12.551	-	-	-	908	51	1.150	-	-	-	-	6
Corporates - Of Which: Specialised Lending		1.727	224	-	-	-	-	1.715	-	-	-	-	-	27	-	-	-	-	-
Corporates - Of Which: SME		4.730	2.694	-	-	-	-	6.422	-	-	-	-	-	668	-	-	-	-	-
Retail		-	-	17.154	5.201	1.098	303	-	-	5.473	-	876	303			1.946		845	
Retail - Secured on real estate property	0.0%	-	-	13.052	3.048	22	2	-	-	3.596	-	11	3			604		-	
Retail - Secured on real estate property - Of Which: SME	88.0%	-	-	2.505	1.528	22	2	-	-	856	-	11	3			327		-	
Retail - Secured on real estate property - Of Which: non-SME	76.0%	-	-	10.547	1.521	-	-	-	-	2.741	-	-	-			277		-	
Retail - Qualifying Revolving		-	-	2.361	1.044	-	-	-	-	1.034	-	-	-			648		-	
Retail - Other Retail		-	-	1.741	1.109	1.075	301	-	-	842	-	865	301			694		845	
Retail - Other Retail - Of Which: SME		-	-	1.371	988	104	20	-	-	643	-	78	20			628		1	
Retail - Other Retail - Of Which: non-SME		-	-	370	121	971	281	-	-	199	-	787	281			66		844	
Equity		19	-	-	-	106	-	52	-	-	-	106	-			-		-	
Securitisation		49	-	-	-	-	-	13	-	-	-	-	-			-		-	
Other non-credit obligation assets		-	-	-	-	4.766	-	-	-	-	-	1.862	-			-		-	
TOTAL		11.627	3.394	17.154	5.201	12.930	337	12.616	0	5.473	0	3.845	354	57	1.150	123	1.946	241	851
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-						

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
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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Bulgaria	Central banks and central governments	-	-	-	-	461	-	-	-	-	-	-	86	-	-	-	-	-	-	-
	Institutions	-	-	-	-	19	-	-	-	-	-	-	6	-	-	-	-	-	-	-
	Corporates	-	-	-	-	897	115	-	-	-	-	-	789	115	-	-	-	-	-	117
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	1,392	165	-	-	-	-	-	786	165	-	-	-	-	-	124
	Retail - Secured on real estate property	0.0%	-	-	-	743	88	-	-	-	-	-	268	88	-	-	-	-	-	5
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	126	34	-	-	-	-	-	52	34	-	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	617	54	-	-	-	-	-	216	54	-	-	-	-	-	4
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	649	77	-	-	-	-	-	517	77	-	-	-	-	-	118
	Retail - Other Retail - Of Which: SME	-	-	-	-	177	50	-	-	-	-	-	143	50	-	-	-	-	-	52
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	472	27	-	-	-	-	-	374	27	-	-	-	-	-	66
	Equity	-	0	-	-	6	-	1	-	-	-	-	6	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	334	-	-	-	-	-	-	271	-	-	-	-	-	-	-
TOTAL		0	0	0	0	3,109	280	1	0	0	0	1,944	280	-	0	-	0	23	240	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Cyprus	Central banks and central governments	-	-	-	-	305	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	184	-	-	-	-	-	39	-	-	-	-	-	-	-	
	Corporates	-	-	-	-	883	59	-	-	-	-	860	89	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	19	0	-	-	-	-	14	0	-	-	-	-	-	-	7
	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	19	0	-	-	-	-	14	0	-	-	-	-	-	-	7
	Retail - Other Retail - Of Which: SME	-	-	-	-	19	0	-	-	-	-	14	0	-	-	-	-	-	-	7
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	10	-	-	23	-	19	-	-	-	23	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	9	-	-	-	-	-	6	-	-	-	-	-	-	-	-
TOTAL		10	0	0	0	1,422	59	19	0	0	0	943	89	-	0	-	0	18	7	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Luxembourg	Central banks and central governments	/	-	-	-	-	15	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	/	-	-	-	-	34	-	-	-	-	-	7	-	/	/	/	/	-
	Corporates	/	-	-	-	-	366	2	-	-	-	-	367	3	/	/	/	/	0
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail	/	-	-	-	-	120	2	-	-	-	-	90	3	/	/	/	/	0
	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%	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	120	2	-	-	-	-	90	3	/	/	/	/	0
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	120	2	-	-	-	-	90	3	/	/	/	/	0
	Equity	/	0	-	-	-	-	-	0	-	-	-	-	-	/	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	13	-	-	-	-	-	12	-	/	/	/	/	-
TOTAL		0	0	0	0	548	4	0	0	0	0	476	6	-	0	-	0	0	0
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-	

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		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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Romania	Central banks and central governments	/	-	-	-	-	716	-	-	-	-	-	18	-	/	/	/	/	-
	Institutions	/	-	-	-	-	40	-	-	-	-	-	16	-	/	/	/	/	-
	Corporates	/	-	-	-	-	826	109	-	-	-	-	728	107	/	/	/	/	131
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail	/	-	-	-	-	1.509	192	-	-	-	-	988	192	/	/	/	/	152
	Retail - Secured on real estate property	0,0%	-	-	-	-	598	63	-	-	-	-	216	63	/	/	/	/	9
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	86	32	-	-	-	-	35	32	/	/	/	/	5
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	512	31	-	-	-	-	181	31	/	/	/	/	3
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	911	129	-	-	-	-	771	129	/	/	/	/	143
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	119	22	-	-	-	-	125	22	/	/	/	/	44
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	793	106	-	-	-	-	646	106	/	/	/	/	99
	Equity	/	0	-	-	-	24	-	1	-	-	-	24	-	/	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	469	-	-	-	-	-	347	-	/	/	/	/	-
TOTAL		0	0	0	0	3.585	300	1	0	0	0	2.121	299	-	0	-	0	79	283
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	-	

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		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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Serbia	Central banks and central governments	/	-	-	-	-	560	-	-	-	-	-	-	560	-	/	/	/	/
	Institutions	/	-	-	-	-	24	-	-	-	-	-	-	6	-	/	/	/	/
	Corporates	/	-	-	-	-	382	31	-	-	-	-	-	383	39	/	/	/	/
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Retail	/	-	-	-	-	496	34	-	-	-	-	-	347	37	/	/	/	/
	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	/	/	/	/
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	93	4	-	-	-	-	-	33	5	/	/	/	/
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Retail - Other Retail	/	-	-	-	-	385	22	-	-	-	-	-	306	22	/	/	/	/
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	78	20	-	-	-	-	-	74	20	/	/	/	/
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	307	2	-	-	-	-	-	233	2	/	/	/	/
	Equity	/	0	-	-	-	0	-	0	-	-	-	-	0	-	/	/	/	/
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Other non-credit obligation assets	/	-	-	-	-	106	-	-	-	-	-	-	76	-	/	/	/	/
	TOTAL		0	0	0	0	1,567	65	0	0	0	0	1,373	75	0	0	0	0	7
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Ukraine	Central banks and central governments	/	-	-	-	-	290	-	-	-	-	-	-	290	-	/	/	/	/
	Institutions	/	-	-	-	-	4	-	-	-	-	-	-	4	-	/	/	/	/
	Corporates	/	-	-	-	-	222	6	-	-	-	-	-	220	6	/	/	/	/
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	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	-	/	/	/	/
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	44	-	-	-	-	-	44	-	/	/	/	/
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Retail - Other Retail	/	-	-	-	-	190	7	-	-	-	-	-	163	7	/	/	/	/
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	59	6	-	-	-	-	-	54	6	/	/	/	/
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	131	1	-	-	-	-	-	109	1	/	/	/	/
	Equity	/	-	-	-	-	0	-	-	-	-	-	-	0	-	/	/	/	/
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/
	Other non-credit obligation assets	/	-	-	-	-	52	-	-	-	-	-	-	40	-	/	/	/	/
	TOTAL		0	0	0	0	758	79	0	0	0	0	717	79	0	0	0	0	8
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	/	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/A	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%	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
	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	/	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
	Securitisations	/	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
	Other non-credit obligation assets	/	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisations and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	/	-	/	-

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

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	13.728	-	-	-	-	-	-	697	-		-	-	-	-
Institutions		-	-	-	-	10.136	-	-	-	-	-	-	616	-		-	-	-	-
Corporates		10.428	3.950	-	-	4.204	368	11.063	-	-	-	4.120	436	1.345	-	-	-	-	322
Corporates - Of Which: Specialised Lending		1.553	358	-	-	-	-	1.479	-	-	-	-	-	20	-	-	-	-	-
Corporates - Of Which: SME		4.317	2.929	-	-	-	-	5.723	-	-	-	-	-	830	-	-	-	-	-
Retail		-	-	16.049	5.799	4.609	744	-	-	5.149	-	3.112	748				2.213	1.306	
Retail - Secured on real estate property	0.0%	-	-	12.517	3.547	1.420	239	-	-	3.572	-	515	243				744	17	
Retail - Secured on real estate property - Of Which: SME	98.0%	-	-	2.331	1.770	229	99	-	-	872	-	96	101				393	6	
Retail - Secured on real estate property - Of Which: non-SME	81.5%	-	-	10.186	1.777	1.191	141	-	-	2.700	-	419	142				351	11	
Retail - Qualifying Revolving		-	-	2.043	1.088	-	-	-	-	859	-	-	-				700	-	
Retail - Other Retail		-	-	1.489	1.165	3.189	505	-	-	718	-	2.597	505				770	1.288	
Retail - Other Retail - Of Which: SME		-	-	1.180	1.039	500	129	-	-	551	-	437	129				692	143	
Retail - Other Retail - Of Which: non-SME		-	-	309	125	2.688	376	-	-	167	-	2.160	376				78	1.145	
Equity		17	-	-	-	169	-	37	-	-	-	175	-				-	-	
Securitisation		394	-	-	-	-	-	87	-	-	-	-	-				-	-	
Other non-credit obligation assets		-	-	-	-	6.428	-	-	-	-	-	2.823	-				-	-	
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	1.628
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	5.022	-	-	-	-	-	47	-				-	-	
Institutions		-	-	-	-	160	-	-	-	-	-	78	-				-	-	
Corporates		10.428	3.950	-	-	708	46	11.063	-	-	-	609	69	1.345	-	-	-	6	
Corporates - Of Which: Specialised Lending		1.553	358	-	-	-	-	1.479	-	-	-	-	-	20	-	-	-	-	
Corporates - Of Which: SME		4.317	2.929	-	-	-	-	5.723	-	-	-	-	-	830	-	-	-	-	
Retail		-	-	16.049	5.799	993	318	-	-	5.149	-	805	320				2.213	914	
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	1.770	8	7	-	-	872	-	4	8				393	-	
Retail - Secured on real estate property - Of Which: non-SME	81.5%	-	-	10.186	1.777	-	-	-	-	2.700	-	-	-				351	-	
Retail - Qualifying Revolving		-	-	2.043	1.088	-	-	-	-	859	-	-	-				700	-	
Retail - Other Retail		-	-	1.489	1.165	985	312	-	-	718	-	801	312				770	914	
Retail - Other Retail - Of Which: SME		-	-	1.180	1.039	102	28	-	-	551	-	76	28				692	1	
Retail - Other Retail - Of Which: non-SME		-	-	309	125	883	284	-	-	167	-	725	284				78	914	
Equity		4	-	-	-	94	-	10	-	-	-	94	-				-	-	
Securitisation		44	-	-	-	-	-	12	-	-	-	-	-				-	-	
Other non-credit obligation assets		-	-	-	-	5.397	-	-	-	-	-	2.013	-				-	-	
TOTAL		10.475	3.950	16.049	5.799	12.375	364	11.086	0	5.149	0	3.646	388	97	1.345	141	2.213	263	920
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Bulgaria	Central banks and central governments	/	-	-	-	-	484	-	-	-	-	-	-	74	-	/	-	-	-	-
	Institutions	/	-	-	-	-	7	-	-	-	-	-	-	3	-	/	-	-	-	-
	Corporates	/	-	-	-	-	845	116	-	-	-	-	-	742	116	/	-	-	-	118
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Retail	/	-	-	-	-	1,340	171	-	-	-	-	-	752	171	/	-	-	-	142
	Retail - Secured on real estate property	0.0%	-	-	-	-	717	88	-	-	-	-	-	259	88	/	-	-	-	8
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	121	33	-	-	-	-	-	50	33	/	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	596	55	-	-	-	-	-	209	55	/	-	-	-	7
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Retail - Other Retail	/	-	-	-	-	623	83	-	-	-	-	-	493	83	/	-	-	-	134
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	171	50	-	-	-	-	-	138	50	/	-	-	-	58
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	452	33	-	-	-	-	-	354	33	/	-	-	-	76
	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	260
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-	-

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Cyprus	Central banks and central governments	/	-	-	-	-	198	-	-	-	-	-	-	-	-	/	-	-	-	-
	Institutions	/	-	-	-	-	68	-	-	-	-	-	-	17	-	/	-	-	-	-
	Corporates	/	-	-	-	-	963	78	-	-	-	-	-	1,142	116	/	-	-	-	-
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Retail	/	-	-	-	-	17	2	-	-	-	-	-	13	2	/	-	-	-	5
	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Retail - Other Retail	/	-	-	-	-	17	2	-	-	-	-	-	13	2	/	-	-	-	5
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	17	2	-	-	-	-	-	13	2	/	-	-	-	5
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	Equity	/	10	-	-	-	20	-	19	-	-	-	-	20	-	/	-	-	-	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-
	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	5
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	-	-	-	-	-

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

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central banks and central governments	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	39	-	-	-	-	-	-	8	-	-	-	-	-	-	-
	Corporates	-	-	-	-	275	6	-	-	-	-	-	290	8	-	-	-	-	-	0
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	124	2	-	-	-	-	-	94	2	-	-	-	-	-	0
	Retail - Secured on real estate property	0.0%	-	-	-	3	2	-	-	-	-	-	1	2	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	3	2	-	-	-	-	-	1	2	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	121	0	-	-	-	-	-	93	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	121	0	-	-	-	-	-	93	-	-	-	-	-	-	0
	Equity	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	12	-	-	-	-	-	-	11	-	-	-	-	-	-	-	
TOTAL		0	0	0	0	462	7	0	0	0	0	403	10	0	0	0	0	2	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Romania	Central banks and central governments	-	-	-	-	677	-	-	-	-	-	6	-	-	-	-	-	-	-
	Institutions	-	-	-	-	73	-	-	-	-	-	19	-	-	-	-	-	-	-
	Corporates	-	-	-	-	775	90	-	-	-	-	675	88	-	-	-	-	-	146
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	1,465	140	-	-	-	-	957	140	-	-	-	-	-	154
	Retail - Secured on real estate property	0.0%	-	-	-	581	59	-	-	-	-	210	59	-	-	-	-	-	8
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	84	27	-	-	-	-	34	27	-	-	-	-	-	5
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	497	31	-	-	-	-	175	31	-	-	-	-	-	4
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	884	82	-	-	-	-	748	82	-	-	-	-	-	146
	Retail - Other Retail - Of Which: SME	-	-	-	-	102	28	-	-	-	-	106	28	-	-	-	-	-	41
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	782	54	-	-	-	-	642	54	-	-	-	-	-	105
	Equity	0	-	-	-	24	-	1	-	-	-	24	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	512	-	-	-	-	-	368	-	-	-	-	-	-	-	
TOTAL		0	0	0	0	3,526	230	1	0	0	0	2,050	229	0	0	0	97	300	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

2. CREDIT RISK
as of 30 June 2013

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Serbia	Central banks and central governments	/	-	-	-	-	523	-	-	-	-	-	-	333	-	/	/	/	-
	Institutions	/	-	-	-	-	38	-	-	-	-	-	-	10	-	/	/	/	-
	Corporates	/	-	-	-	-	361	25	-	-	-	-	-	426	31	/	/	/	20
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail	/	-	-	-	-	487	35	-	-	-	-	-	338	38	/	/	/	15
	Retail - Secured on real estate property	0.0%	-	-	-	-	110	13	-	-	-	-	-	40	16	/	/	/	1
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	15	9	-	-	-	-	-	7	10	/	/	/	0
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	95	5	-	-	-	-	-	34	6	/	/	/	0
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	377	22	-	-	-	-	-	297	22	/	/	/	14
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	70	20	-	-	-	-	-	66	20	/	/	/	11
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	307	2	-	-	-	-	-	231	2	/	/	/	4
	Equity	/	0	-	-	-	0	-	0	-	-	-	-	0	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	100	-	-	-	-	-	-	77	-	/	/	/	-
	TOTAL		0	0	0	0	1,509	60	0	0	0	0	1,183	68	0	0	0	0	9
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

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

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Ukraine	Central banks and central governments	/	-	-	-	-	197	-	-	-	-	-	-	197	-	/	/	/	-
	Institutions	/	-	-	-	-	5	-	-	-	-	-	-	5	-	/	/	/	-
	Corporates	/	-	-	-	-	164	8	-	-	-	-	-	164	8	/	/	/	32
	Corporates - Of Which: Specialised Lending	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Corporates - Of Which: SME	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail	/	-	-	-	-	182	75	-	-	-	-	-	153	75	/	/	/	75
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	71	-	-	-	-	-	71	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	23	-	-	-	-	-	23	-	/	/	/	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	48	-	-	-	-	-	48	-	/	/	/	-
	Retail - Qualifying Revolving	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Retail - Other Retail	/	-	-	-	-	182	4	-	-	-	-	-	153	4	/	/	/	75
	Retail - Other Retail - Of Which: SME	/	-	-	-	-	55	3	-	-	-	-	-	50	3	/	/	/	32
	Retail - Other Retail - Of Which: non-SME	/	-	-	-	-	127	1	-	-	-	-	-	103	1	/	/	/	43
	Equity	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Securitisation	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-
	Other non-credit obligation assets	/	-	-	-	-	53	-	-	-	-	-	-	43	-	/	/	/	-
	TOTAL		0	0	0	0	602	83	0	0	0	0	562	83	0	0	0	0	4
Securitisation and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	/	/	/	-	

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

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	0	
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	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 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

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (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	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	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%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisations and re-securitisations positions deducted from capital *	/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Explanatory footnotes

3. SECURITISATION SUMMARY

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	516	394
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	516	394

Explanatory footnotes

4. MARKET RISK

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)

	31/12/2012		30/6/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
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

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Austria	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]		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]	Belgium	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]		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]	Bulgaria	29	0	29	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]		172	0	172	73	0	0	0	0
[3Y - 5Y]		2	2	2	0	0	0	0	0
[5Y - 10Y]		2	0	2	0	0	2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		205	2	205	73	0	3	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		88	0	88	0	0	0	0	0
[2Y - 3Y]		35	0	35	0	0	0	0	0
[3Y - 5Y]		42	0	42	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		165	0	165	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Czech Republic	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]		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]	Denmark	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]		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]	Estonia	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]		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]	Finland	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	France	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]		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]		8	0	8	8	0	0	0	0
Total		71	0	71	71	0	0	0	0
[0 - 3M]	Germany	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]		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]	Greece	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]		5	5	5	0	0	0	-22	0
[3Y - 5Y]		7	7	7	0	0	0	-25	0
[5Y - 10Y]		54	23	54	0	0	0	69	0
[10Y - more]		851	71	851	0	0	5	756	246
Total		4.245	136	4.245	12	0	778	246	
[0 - 3M]	Hungary	0	0	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]		34	0	34	34	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		34	0	34	34	0	0	10	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Iceland	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]		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]	Ireland	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]		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]	Italy	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]		0	0	0	0	0	0	0	0
[5Y - 10Y]		100	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]	Latvia	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Liechtenstein	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]		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]	Lithuania	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]		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]	Luxembourg	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]		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]	Malta	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Netherlands	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]		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		40	0	40	40	0	0	0	0
[0 - 3M]	Norway	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]		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]	Poland	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]		25	0	25	25	0	0	0	0
[3Y - 5Y]		79	0	79	79	0	0	0	0
[5Y - 10Y]		201	0	201	84	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		305	0	305	188	0	0	0	0
[0 - 3M]	Portugal	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Romania	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]		70	0	70	62	0	9	0	0
[3Y - 5Y]		1	1	1	0	0	0	0	0
[5Y - 10Y]		113	5	113	2	0	0	0	0
[10Y - more]		26	26	0	0	0	0	0	0
Total		501	36	501	237	0	123	0	0
[0 - 3M]	Slovakia	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]		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]	Slovenia	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]		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]	Spain	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Sweden	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]		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]	United Kingdom	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]		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]	Australia	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]		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]	Canada	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Hong Kong	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]		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]	Japan	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]		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]	U.S.	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]		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		61	0	61	61	0	0	0	0
[0 - 3M]	Switzerland	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Other advanced economies non EEA	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]		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]	Other Central and Eastern Europe countries non EEA	60	0	60	52	0	0	0	0
[3M - 1Y]		86	0	86	57	0	0	0	0
[1Y - 2Y]		100	0	100	81	0	0	0	0
[2Y - 3Y]		60	25	60	35	0	0	0	0
[3Y - 5Y]		27	0	27	27	0	0	0	0
[5Y - 10Y]		31	0	31	31	0	0	0	0
[10Y - more]		152	0	152	0	0	0	0	0
Total		517	25	517	284	0	0	0	0
[0 - 3M]	Middle East	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]		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]	Latin America and the Caribbean	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Africa	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]		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]	Others	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]		75	0	75	2	0	7	0	0
[3Y - 5Y]		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 counterparties 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 counterparties (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 does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Austria	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]		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]	Belgium	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]		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]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		148	0	148	52	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		2	1	2	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		152	1	152	52	0	2	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		85	0	85	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		76	0	76	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		162	0	162	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Czech Republic	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]		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]	Denmark	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]		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]	Estonia	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]		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]	Finland	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	France	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]		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		63	0	63	63	0	0	0	0
[0 - 3M]	Germany	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]		47	0	47	47	0	0	0	0
[3Y - 5Y]		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]	Greece	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]		4	4	4	0	0	0	2	0
[3Y - 5Y]		9	9	9	0	0	0	-15	0
[5Y - 10Y]		49	20	49	0	0	1	42	0
[10Y - more]		910	70	910	1	0	13	660	246
Total		3.427	138	3.427	1	0	680	246	
[0 - 3M]	Hungary	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]		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		33	0	0	33	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Iceland	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]		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]	Ireland	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]		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]	Italy	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]		99	0	99	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		99	0	99	0	0	0	0	0
[0 - 3M]	Latvia	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Liechtenstein	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]		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]	Lithuania	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]		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]	Luxembourg	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]		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]	Malta	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Netherlands	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]		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		36	0	36	36	0	0	0	0
[0 - 3M]	Norway	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]		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]	Poland	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]		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]		0	0	0	0	0	0	0	0
Total		216	0	216	108	0	0	0	0
[0 - 3M]	Portugal	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Romania	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]		169	0	169	166	0	3	0	0
[3Y - 5Y]		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	420	253	0	29	0	0
[0 - 3M]	Slovakia	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]		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]	Slovenia	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]		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]	Spain	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Sweden	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]		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]	United Kingdom	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]		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]	Australia	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]		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]	Canada	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
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			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]	Hong Kong	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]		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]	Japan	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]		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]	U.S.	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]		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		61	0	61	61	0	0	0	0
[0 - 3M]	Switzerland	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Other advanced economies non EEA	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]		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]	Other Central and eastern Europe countries non EEA	19	0	19	15	0	0	0	0
[3M - 1Y]		74	0	74	45	0	0	0	0
[1Y - 2Y]		46	8	46	38	0	0	0	0
[2Y - 3Y]		42	13	42	29	0	0	0	0
[3Y - 5Y]		35	0	35	35	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		217	21	217	162	0	0	0	0
[0 - 3M]	Middle East	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]		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]	Latin America and the Caribbean	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]		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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GR030
EUROBANK ERGASIAS S.A.

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			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]	Africa	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]		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]	Others	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]		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]		0	0	0	0	0	0	0	0
Total		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 counterparties 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 counterparties (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 does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

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

Explanatory footnotes