



Eurobank Property Services S.A.

Summary financial data and information for the period from 1 January to 31 December 2013
(According to Law 2190/20, article 135, for companies that prepare annual financial statements according to IFRS)

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

COMPANY'S DATA

Registered office:

Business:

Company Registration number:

Authority in charge:

**Date of approval of Financial Statements
(from which summary data were compiled):**

Auditor:

Audit firm:

Audit opinion:

Website address:

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

29 May 2014
Kyriacos Riris
PricewaterhouseCoopers S.A.
Unqualified

<http://www.eurobankpropertyservices.gr>
<http://www.eurobank.gr>

Board of Directors:

Christos Adam
Dimitrios Andritsos
Basiliki Dimou
Constantinos Vouvounis
Panagiotis Kyriazis
Spyridon Lorentziades
Stavros Ioannou

Chairman
Vice President & Chief Executive Officer
Member
Member
Member
Member
Member

BALANCE SHEET amounts in thousand euro		
	31.12.2013	31.12.2012
ASSETS		
Property, plant and equipment	215	253
Intangible assets	4.749	4.766
Available-for-sale investments securities	18	18
Total Non-Current Assets	4.982	5.037
Trade receivables	5.350	4.590
Other receivables	414	701
Income tax	1.125	1.293
Cash and cash equivalents	14.993	15.114
Total Current Assets	21.882	21.698
TOTAL ASSETS	26.864	26.735
EQUITY & RESERVES		
Share capital	649	587
Other reserves	341	342
Retained Earnings	22.423	22.539
TOTAL EQUITY & RESERVES	23.413	23.468
LIABILITIES		
Retirement benefit obligation	36	29
Deferred tax liabilities	1.126	928
Total Long-term liabilities	1.162	957
Trade payables	1.085	1.104
Other liabilities	1.204	1.206
Total Short-term liabilities	2.289	2.310
TOTAL LIABILITIES	3.451	3.267
TOTAL EQUITY AND LIABILITIES	26.864	26.735

STATEMENT OF COMPREHENSIVE INCOME amounts in thousand euro		
	1.1 - 31.12.2013	1.1 - 31.12.2012
Income from operating activities		
Commission income	10.313	12.511
Commission expenses	6.104	7.040
Other operating expenses		
Staff costs	2.760	2.672
Other expenses	944	948
Depreciation expense	209	222
Operating profit	296	1.628
Interest income	73	356
Net interest income	73	358
Profit before tax	369	1.986
Income tax expense	414	364
Net Profit/(Loss) for the year	-45	1.622
Other comprehensive income:		
Profit/(Loss) recognised through Equity under IAS19	-10	-
Profit/(Loss) attributable to shareholders	-55	1.622

STATEMENT OF CHANGES IN EQUITY amounts in thousand euro		
	31.12.2013	31.12.2012
Total equities at (01.01.2013 and 01.01.2012 respectively)	23.468	21.846
Profit for the period after tax	-45	1.622
Other comprehensive income/(loss)	-10	-
- Total equity as at (31.12.2013 and 31.12.2012 respectively)	23.413	23.468

STATEMENT OF CASH FLOW amounts in thousand euro		
	1.1 - 31.12.2013	1.1 - 31.12.2012
Operating activities		
Profit before tax	369	1.986
Adjustments for:		
Depreciation and amortization expense	209	222
Interest income	-73	-358
Provisions	56	50
Other income	-102	-126
Cash flows from operating activities before changes in working capital	-472	-2.127
Increase / (decrease) in trade and other receivables	-20	215
Less:		
Taxes paid	-	-2.516
Net cash from/(used in) operating activities (a)	-33	-2.654
Cash flows from investing activities		
Acquisition of tangible assets	-1	-1
Acquisition of intangible assets	-154	-16
Interest received	67	374
Net cash from/(used in) investing activities (b)	-88	357
Cash flows from financing activities		
Loan repayment	-	-
Net cash from/(used in) financing activities (c)	-	-
Net increase (decrease) in cash and cash equivalents (a) + (b) + (c)	-121	-2.297
Cash and cash equivalents at beginning of year	15.114	17.411
Cash and cash equivalents at end of year	14.993	15.114

Additional data and information:

- The Company has not been subject to tax audit for the year ended December 31, 2010. The tax audit for the years 2011, 2012 and 2013 has been carried out by the external auditors of the Company pursuant to Law 3943/2011 and the Ministerial decision.
- The Company's financial statements are included in the consolidated financial statements of Eurobank Ergasias A.E. (registered offices in Greece), which owns 100% of Company's ordinary shares, by the full consolidation method.
- The fixed assets of the Company are free of material charges or encumbrances.
- The total number of employees were 48 (2012: 53).
- The related party transactions of the Company are as follows: a) Commission income € 9.733xλ., b) Expenses € 1.344 xλ., γ) Receivables € 20.089 xλ., δ) Liabilities € 322 xλ.

Nea Ionia, 29 May 2014

Chairman

Vice President &
Chief Executive Officer

Chief Financial Officer

Christos Adam
I.D No. AB 291457

Dimitrios Andritsos
I.D No. N 127663

Panagiotis Kyriazis
PERM. No 5474