



Eurobank EFG Property Services S.A.

Company registration No. 5823/01AT/B/86/334(06) - 6, Siniossoglou Street GR 142 34 N. Ionia

Summary financial data and information for the period from 1 January to 31 December 2009
(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 EFG 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:

Registered 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

5823/01AT/B/86/334(06)

Athens Prefecture

23 March 2010

Marios Psaltis

PricewaterhouseCoopers S.A.

Unqualified

<http://www.eurobank.gr>

<http://www.eurobankpropertyservices.gr>

Board of Directors:

Michael Colakides

Nikolas Karamouzis

Nikolaos Paylides

Dimitrios Andritsos

Christos Adam

Ioannis Stourmaras

Panagiotis Kyriazis

Chairman

Vice Chairman A'

Vice Chairman B'

Chief Executive Officer

Member

Member

Member

BALANCE SHEET		
amounts in thousand euro		
	31.12.2009	31.12.2008
ASSETS		
Property, plant and equipment	321	342
Intangible assets	5.163	5.329
Available-for-sale investments securities	109	109
Total Non-Current Assets	5.593	5.780
Trade receivables	2.827	5.116
Other receivables	650	827
Cash and cash equivalents	2.501	1.532
Total Current Assets	5.978	7.475
TOTAL ASSETS	11.571	13.255
EQUITY & RESERVES		
Share capital	587	587
Other reserves	342	294
Retained Earnings	6.183	2.266
TOTAL EQUITY & RESERVES	7.112	3.147
LIABILITIES		
Deferred tax liabilities	1.102	1.110
Total Long-term liabilities	1.102	1.110
Loans	-	6.500
Trade payables	1.914	2.354
Income tax liability	1.443	144
Total Short-term liabilities	3.357	8.998
TOTAL LIABILITIES	4.459	10.108
TOTAL EQUITY AND LIABILITIES	11.571	13.255

STATEMENT OF CHANGES IN EQUITY		
amounts in thousand euro		
	31.12.2009	31.12.2008
Total equities at		
(01.01.2009 and 01.01.2008 respectively)	3.147	2.643
Profit for the period after tax	3.965	504
- Total equity as at		
(31.12.2009 and 31.12.2008 respectively)	7.112	3.147

STATEMENT OF COMPREHENSIVE INCOME		
amounts in thousand euro		
	1.1 - 31.12.2009	1.1 - 31.12.2008
Income from operating activities		
Commission income	13.621	10.058
Commission expenses	3.550	4.201
Other operating expenses		
Staff costs	3.211	2.894
Other expenses	1.080	1.339
Depreciation expense	258	238
Operating profit	5.522	1.386
Interest income	50	16
Interest expense	172	430
Net interest Expense	122	414
Profit before tax	5.400	972
Income tax expense	1.435	468
Net Profit for the year	3.965	504
Other comprehensive income	-	-
Net profit for the year attributable to shareholders'	3.965	504

STATEMENT OF CASH FLOW		
amounts in thousand euro		
	1.1 - 31.12.2009	1.1 - 31.12.2008
Operating activities		
Profit before tax	5.400	972
Adjustments for:		
Depreciation and amortization expense	258	238
Interest income	-50	-16
Interest expense	172	430
Provisions	200	282
Cash flows from operating activities before changes in working capital	2.366	-1.424
Decrease / (increase) in trade and other receivables	-	-
Increase / (decrease) in trade and other liabilities	-541	410
Less:		
Interest paid	-172	-430
Taxes paid	-144	-268
Net cash from/(used in) operating activities (a)	7.489	194
Cash flows from investing activities		
Acquisition of tangible assets	-48	-75
Acquisition of intangible assets	-22	-123
Interest received	50	16
Net cash from/(used in) investing activities (b)	-20	-182
Cash flows from financing activities		
Loan repayment	-6.500	0
Net cash from/(used in) financing activities (c)	-6.500	0
Net increase (decrease) in cash and cash equivalents (a) + (b) + (c)	969	12
Cash and cash equivalents at beginning of year	1.532	1.520
Cash and cash equivalents at end of year	2.501	1.532

Additional data and information:

- The Company has been subject to tax audit until year 2006
- The Company's financial statements are included in the consolidated financial statements of EFG 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 67 (2008: 62).
- The related party transactions of the Company are as follows: a) Commission income €11.733ths., b) Expenses € 1.543ths., y) Receivables € 4.688ths., o) Liabilities € 568ths., e) Transactions with key management personnel € 420ths., f) Receivables from key management personnel €0ths. and g) Liabilities to key management personnel €0ths.

N. Ionia 23 March 2010

Chairman

Chief Executive Officer

Chief Financial Officer

Michael Colakides
Passport No E 152969

Dimitrios Andritsos
I.D No. N 127663

Panagiotis Kyriazis
PERM. No 5474