



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 2010
(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
14 March 2011
Marios Psaltis
PricewaterhouseCoopers S.A.
Unqualified
<http://www.eurobank.gr>
<http://www.eurobankpropertyservices.gr>

Board of Directors:
Michael Colakides Chairman
Nikolas Karamouzis Vice Chairman A'
Nikolaos Paylides Vice Chairman B'
Dimitrios Andritsos Chief Executive Officer
Christos Adam Member
Ioannis Stourmaras Member
Panagiotis Kyriazis Member

BALANCE SHEET		
amounts in thousand euro		
	31.12.2010	31.12.2009
ASSETS		
Property, plant and equipment	307	321
Intangible assets	5.049	5.163
Available-for-sale investments securities	18	109
Total Non-Current Assets	5.374	5.593
Trade receivables	2.597	2.842
Other receivables	1.683	557
Cash and cash equivalents	7.961	2.501
Total Current Assets	12.241	5.900
TOTAL ASSETS	17.615	11.493
EQUITY & RESERVES		
Share capital	587	587
Other reserves	342	342
Retained Earnings	11.866	6.183
TOTAL EQUITY & RESERVES	12.795	7.112
LIABILITIES		
Deferred tax liabilities	1.080	1.102
Total Long-term liabilities	1.080	1.102
Trade payables	564	578
Other liabilities	1.119	1.060
Income tax liability	2.057	1.641
Total Short-term liabilities	3.740	3.279
TOTAL LIABILITIES	4.820	4.381
TOTAL EQUITY AND LIABILITIES	17.615	11.493

STATEMENT OF COMPREHENSIVE INCOME		
amounts in thousand euro		
	1.1 - 31.12.2010	1.1 - 31.12.2009
Income from operating activities		
Commission income	16.062	13.621
Commission expenses	4.035	3.550
Other operating expenses		
Staff costs	3.104	3.211
Other expenses	1.130	980
Depreciation expense	241	258
Operating profit	7.552	5.622
Interest income	129	50
Interest expense	-	172
Net interest Income	129	122
Profit before tax	7.681	5.500
Income tax expense	1.998	1.535
Net Profit for the year	5.683	3.965
Other comprehensive income	-	-
Net profit for the year attributable to shareholders'	5.683	3.965

STATEMENT OF CASH FLOW		
amounts in thousand euro		
	1.1 - 31.12.2010	1.1 - 31.12.2009
Operating activities		
Profit before tax	7.681	5.500
Adjustments for:		
Depreciation and amortization expense	241	258
Interest income	-129	-50
Interest expense	-	172
Provisions	187	100
Cash flows from operating activities before changes in working capital		
Decrease / (increase) in trade and other receivables	58	2.477
Increase / (decrease) in trade and other liabilities	45	-617
Less:		
Interest paid	-	-172
Taxes paid	-2.639	-179
Net cash from/(used in) operating activities (a)	5.444	7.489
Cash flows from investing activities		
Acquisition of tangible assets	-55	-48
Acquisition of intangible assets	-58	-22
Interest received	129	50
Net cash from/(used in) investing activities (b)	16	-20
Cash flows from financing activities		
Loan repayment	0	-6.500
Net cash from/(used in) financing activities (c)	0	-6.500
Net increase (decrease) in cash and cash equivalents (a) + (b) + (c)	5.460	969
Cash and cash equivalents at beginning of year	2.501	1.532
Cash and cash equivalents at end of year	7.961	2.501

STATEMENT OF CHANGES IN EQUITY		
amounts in thousand euro		
	31.12.2010	31.12.2009
Total equity as at		
(01.01.2010 and 01.01.2009 respectively)	7.112	3.147
Profit for the period after tax	5.683	3.965
- Total equity as at		
(31.12.2010 and 31.12.2009 respectively)	12.795	7.112

Additional data and information:

- The Company has not been subject to tax audit for the year ended December 31, 2010.
- 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 57 (2009: 67).
- The related party transactions of the Company are as follows: a) Commission income € 14.748th., b) Expenses € 1.288th., γ) Receivables € 10.038th., δ) Liabilities € 210th., e) Transactions with key management personnel € 545th., f) Receivables from key management personnel €0th. and g) Liabilities to key management personnel €0th.

N. Ionia 14 March 2011

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