

Gen. El. Com. Registry No.: 1320701000 (former SA Reg. 21340/06/B90/04)
REGISTERED OFFICE: 94, VASILISSIS SOFIAS & 1, KERASOUNTOS STR., GR-11528 ATHENS
FINANCIAL YEAR DATA AND INFORMATION
from 1st JANUARY 2014 until 31st DECEMBER 2014
(Published under Law No. 2190/20, article 135 for enterprises drafting annual financial statements, consolidated or not, in accordance with IFRS)

COMPANY INFORMATION

1.1 BALANCE-SHEET ITEMS	31.12.2014	31.12.2013
ASSETS		
Owner-occupied tangible fixed assets	1.658.731,07	1.928.071,00
Intangible assets	21.044,63	46.113,96
Other non-current assets	3.386.474,37	4.182.951,09
Customers' receivables	12.127.827,20	17.745.438,49
Other current assets	8.124.257,33	12.800.708,26
Cash and cash equivalents	62.268.455,61	52.918.110,35
TOTAL ASSETS	87.586.790,21	89.621.393,15
EQUITY AND LIABILITIES		
Share capital	24.279.720,00	24.279.720,00
Other equity items	(3.612.484,37)	(4.023.666,29)
Total equity of the company (a)	20.667.235,63	20.256.053,71
Long-term loan liabilities	0,00	0,00
Provisions / Other long-term loan liabilities	877.396,00	634.435,92
Short-term loan liabilities	10.000.002,06	10.006.890,14
Other short-term liabilities	56.042.156,52	58.724.013,38
Total Liabilities (b)	66.919.554,58	69.365.339,44
TOTAL EQUITY & LIABILITIES (a) + (b)	87.586.790,21	89.621.393,15

1.3. . ITEMS OF THE STATEMENT OF THE EQUITY CHANGES FOR THE FINANCIAL YEAR	Amounts in €	
	01.01-31.12.2014	01.01-31.12.2013
Total equity at the beginning of the financial year (01.01.2014 and 01.01.2013 respectively)	20.256.053,71	20.852.682,46
Profits / (Losses) of the financial year after taxes (continuing operations)	530.508,71	(627.534,33)
Net income recognized directly in equity	(114,27)	(82,66)
Actuarial (losses)/gains on defined benefit plans	(119.212,52)	30.988,24
Total equity at the end of the financial year (01.01.2014 and 01.01.2013 respectively)	20.667.235,63	20.256.053,71

LAMPROS I. PAKAKONSTANTINOY	PETROS I. ANDROVIK	DAMIANOS I. PAKAKONSTANTINOY	ID-CARD No . AZ 525970
ID-CARD No X 080317	ID-CARD No AZ 024960	ID-CARD No AB 589562	ECG Reg. No. A/12685

Financing activities		
(Payments) for undertaken loans	(6.888,08)	(9.993.109,86)
Net cash (outflows) from financing activities	(6.888,08)	(9.993.109,86)
Net increase in cash and cash equivalents (a)+(b)+(c)	9.350.345,26	9.598.773,56
Cash and cash equivalents at the beginning of the financial year	52.918.110,35	43.319.336,79
Cash and cash equivalents at the end of the financial year	62.268.455,61	52.918.110,35

The accounting principles have been met in accordance with the International Financial Reporting Standards (IFRS).

The financial statements of the Company are included using the full consolidation method in the consolidated financial statements of the listed company "PIRAEUS BANK S. A." which has its registered head office in Greece and participates at 100% in the share capital of the Company.

The unaudited financial years of the Company are stated in detail under Note 28 of the Financial Statements.

The assets of the Company are not burdened with any rights in rem.

Any litigation or arbitration procedure is not expected to have a material effect on the financial position of the Company.

The number of employees on 31.12.2014 was 88 as against 93 persons on 31.12.2013.

The balance sheet item "Provisions / Other long-term liabilities" include :

- provisions for unaudited financial years (2010) amounting to 190,000,000 €.
- provisions for liabilities due to personnel retirement amounting to 687,396,000 €.

The amount of inflows and outflows of the Company from 01.01 until 31.12.2014 and the balances of receivables and liabilities on 31.12.2014, arising from transactions with affiliated companies (companies of the Piraeus Bank Group) and members of the management, are as follows :

	<u>AMOUNTS IN EUROS</u>
a) Inflows	1.820.041,93
b) Outflows	2.727.366,98
c) Receivables	58.319.077,65
d) Liabilities	10.337.727,96
e) Transactions and remuneration of management executives and board members	606.760,68
f) Receivables from management executives and board members	0,00
g) Liabilities towards management executives and board members	0,00