INVESTMENT BANK OF GREECE

CONSOLIDATED FINANCIAL DATA AND INFORMATION FOR THE YEAR from January 1, 2016 until December 31, 2016

(Published pursuant to Law 2190, Article 135 for companies that prepare annual financial statements in IFRS)

The following data and information aim at providing general information about the consolidated financial position and results of "INVESTMENT BANK OF GREECE SA" The reader who wishes to have a complete picture of the consolidated financial position and results of the Bank, should review these in conjunction with the annual report under International Accounting Standards and the audit report of the auditor. The Group's annual report is uploaded on the Bank's website.

BOARD OF DIRECTORS	
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lice-Chiarman, Executive Member, Chief Executive Officer : Theodoros Theod	
xecutive Member, Deputy Chief Executive Officer Michalis Andreadi	
xecutive Member, Chief Operating Officer Anestis Filopoulos	
ndependent non-executive Member Aggelos Sapranid	
ndependent non-executive Member loannis Emirtzas	
ndependent non-executive Member	ssas
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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME	
Euro in thousands	
1/1-31/12/16	1/1-31/12/1
let interest income 3.716	1.87
let fee and commission income 2.776	4.36
ividend income 55	5
let trading income 774	3.12
Sain (loss) from investments portfolio 0	(4
ther operating income 1.539	1.5
otal net operating income 8.860	10.8
taff costs (6.993)	(6.92
ther operating expenses (3.514)	(3.26
Depreciation (378)	(3.20
otal operating expenses (10.885)	(10.40
	(
esults before provisions and taxes (2.025)	4
Provisions for loans and advances (149)	(6
Provisions for impairment losses 178	(1.0
otal provisions 28	(1.07
tesults before tax (1.997)	(59
ess: Income tax 176	2
tesults after tax (a) (1.820)	(3
ther comprehensive income after tax (b) 446	2
·	
otal comprehensive income (a)+(b) (1.375)	(:
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY Euro in thousands	
31/12/2016	31/12/20
otal Equity - Opening balance	<u> </u>
(01/01/2016 and 01/01/2015 respectively) 83.507	83.5
Profit after tax (1.820)	(3
ther comprehensive income after tax 446	(5
otal Equity - Closing balance	
(31/12/2016 and 31/12/2015 respectively) 82.132	83.5
(31/12/2010 drid 31/12/2010 respectivery) =	
	_
(IFRS), as implemented in prior year.	
sion of €320k for the unaudited year of 2010.	
s an ownership percentage of 97,08%. CPB has entered into a special administration re-	gime sinc
r the total consolidation method.	
(I sic	IFRS), as implemented in prior year. on of €320k for the unaudited year of 2010. an ownership percentage of 97,08%. CPB has entered into a special administration re

4) There are no prenotations on the Group's assets.

5) There are no legal or under negotiations differences or any court or court of arbritation decisions which would materially affect the financial performance of the Group.

6) The total number of employees as at 31/12/2016 was 172 employees, and as at 31/12/2015, 166 employees.

7) As related parties transactions for the period 01/01/2016 to 31/12/2016, the following amounts are noted: - with managers and BOD members: revenues €0, expenses €606k, of which payroll expense of €531k and BOD remuneration €75k - with other related parties: revenues €1.529k, expenses €223k. The receivables and payables outstanding balances from the above transactions as at 31.12.2016 are: - with managers and BOD members: receivables €4k, payables €28k, - with other related parties: receivables €24.335k, payables €4.156k.

8) In the context of an on-site audit conducted by the Bank of Greece for: a) the correctness of the data filed for pre-emptive regulation of capital adequacy, credit risk and market risk; b) the internal audit and corporate governance system, focusing on credit risk management, market risk and approval procedures for undertaking credit risks; and c) money laundering, the Bank received draft findings, which the Management forwarded to the Board of Directors and the Audit Committee, to notify them of the actions already undertaken or planned for a more effective handling of the findings included in the above draft plans.

Marousi, 4th July 2017			
CHIEF EXECUTIVE OFFICER	CHIEF OPERATING OFFICER	ACCOUNTING DEPARTMENT MANAGER	
AND VICE CHAIRMAN OF THE BOARD OF DIRECTORS			
THEODOROS THEODOROU	ANESTIS FILOPOULOS	KONSTANTINOS KALLIRIS	
I.D. # 653056 Republic of Cyprus	I.D. # AZ 048611	I.D. # AA 413310 / A.M. O.E.E. : 24336 REG. A' CLASS	