

PRESS RELEASE

**'EmporikiEisodima +, 9th Edition
New investment / bankassurance program,
by Emporiki Bank and Crédit Agricole Life**

***High tax-free return from 6% for the first 3 years
and 100% capital guarantee at maturity***

Athens, April 5, 2012 – Emporiki Bank in cooperation with Crédit Agricole Life offers the 9th edition of the successful investment program "Emporiki**Eisodima+**". The product belongs to the series of programs of lump sum Unit Linked payment, providing **100% capital guarantee at maturity** (predefined for the whole duration) and **high tax-free (*) annual income with interest starting from 6% for the first 3 years** aiming to support households with higher returns at the beginning of their investment.

"Emporiki**Eisodima+**, 9th Edition", has a **10 year duration** and the investment is connected to an Internal Variable Capital investing in fixed rate bond, offering a **guaranteed annual return** throughout the program's duration, **paid directly every 6 months** to the customer's bank account. The advantages of the new product are **significant tax benefits, insurance protection** in case of loss of life and **liquidation option** after the 3rd month of investment.

Guarantor of the bond, on which the investment is based, is Emporiki Bank, **member of Crédit Agricole**, which is the largest banking group in France, thus ensuring enhanced protection and security of the customers' funds. It is noted that the product is available by all Emporiki Bank branches until **May 11, 2012** with a low start up capital, **from €5.000**.

(*) under applicable law

Emporiki Bank, with the strength of Crédit Agricole, provides a wide range of attractive investment solutions that ensure high returns, flexibility and enhanced safety of deposits, offering real solutions for the real needs of its customers.

For further information, please refer to the local Branches of Emporiki Bank, to the web page www.emporiki-invest.gr or to 801 11 11 247 from fixed line and 210 6505000 from mobile phone or abroad.



Emporiki Bank is member of Crédit Agricole, leader in Universal Customer-Focused Banking in France and one of the major banking groups in Europe, with 160,000 employees, 54 million customers and 11,500 branches in 70 countries.

Emporiki Bank has taken a significant hand in the Greek economy for more than 100 years, constituting a reliable partner of domestic households and businesses. Today Emporiki Bank Group employs approximately 5.100 people and has 312 branches and 11 business centers throughout Greece, along with a growing international retail network via the Group's subsidiaries in Cyprus, Albania, Romania and Bulgaria.

Emporiki Bank, via its wide branch network, which is being upgraded according to the high standards of a new, modern retail branch model, and having the significant know-how and support of its parent company, offers a wide range of innovative products and services covering the current saving, financing and investment needs of its customers in Greece and abroad, where both Emporiki and Crédit Agricole are present.

www.emporiki.gr

Crédit Agricole Group

Crédit Agricole Group is market leader in full-service retail banking in France and one of the largest banks in Europe.

With operations in 70 countries, Crédit Agricole Group is a leading partner in supporting clients with their projects in all areas of retail banking and associated specialised business lines: day-to-day banking, savings, home and consumer loans, insurance, private banking, asset management, leasing and factoring, and corporate and investment banking.

On the strength of its cooperative and mutualist foundations, Crédit Agricole Group's expansion is based on balanced growth serving the real economy and respecting the interests of its 54 million customers, 1.2 million shareholders, 6.5 million mutual shareholders and 160,000 employees.

Crédit Agricole is included in the four main sustainable development indices: ASPI Eurozone since 2004, FTSE4Good since 2005, DJSI since 2008 (Europe and worldwide) and ESG Stoxx Global 1800 since 2011.

It is ranked the sixteenth most sustainable corporation in the world and No. 2 in France, and is the only French bank in the 2012 Global 100 List.

www.credit-agricole.com