

PRESS RELEASE

**“Sxediazio Syntaxi”: A new complete series of pension programs
by Emporiki Bank and Crédit Agricole Life**

Flexible pension solutions from €50 per month

Athens, 25 July 2011 – The new family of Credit Agricole Life’s pension solutions, named **“Sxediazio Syntaxi”** is offered exclusively by Emporiki Bank through its Branches. The products aim to provide a pension capital, through systematic savings from €50 per month, which can be adjusted to each client’s possibilities.

“Sxediazio **Pension**” is comprised of two programs, which differ according to the savings’ profile of each customer. The first solution “Sxediazio Syntaxi **Eggyimena**” provides a stable and guaranteed interest rate, while in the second solution “Sxediazio Syntaxi **Apodotika**” the capital is created by the yields of the mutual funds in which the premiums are placed.

Both programs are distinguished for the flexibility provided to the customer, who is free to choose the maturity of the savings program as well as to increase or decrease the premium. Moreover, the customer has the option to suspend payments for a period when he/she is likely to face financial difficulties, while the insurance coverage provided by the plans in case of permanent total disability due to illness or accident, guarantees that the savings of the customer is assured without any impact on the creation of the pension capital, which is paid as a lump sum or in monthly installments, upon the program’s maturity, depending on the customer’s desires and needs.

Furthermore, the customer has the option to combine the new programs with the health program **“Plus in health” – with just €10 per month** – which ensures access to high quality medical services providing among other benefits, free diagnostic tests up to €200 annually and emergency transportation with medical escort.

For further information, you can address the branch network of Emporiki Bank, visit the webpage www.emporiki.gr or call at 801 11 11 247 from a landline and 210 6505000 from a mobile phone or abroad.

**MUTUAL FUNDS DO NOT HAVE A GUARANTEED RETURN
AND PREVIOUS RETURNS DO NOT ENSURE FUTURE RETURNS**

Emporiki Bank Group

Emporiki Bank, member of the French Group of Crédit Agricole, retail bank leader in France and one of the largest banking groups in the world with 160,000 employees, 54 million customers and 11,500 branches in 70 countries, has taken a significant hand in the Greek economy for more than 100 years, as a reliable partner of Greek households and businesses.

Emporiki Bank Group, with approximately 5,800 employees, has 324 branches and 11 business centers throughout Greece, along with a growing network of branches operated by its 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.