

GREEK GAAP CONSOLIDATED FINANCIAL STATEMENTS

	Amounts in million Grd.		Amounts in million Euros	
	30/9/2000	30/9/2001	30/9/2000	30/9/2001
ASSETS				
Cash & balances with the Central Bank	587.904	317.570	1.725	932
Securities acceptable for Central Bank refinancing				
Due from financial Institutions	516.966	303.154	1.517	890
Loans and advances to customers	2.634.659	3.280.458	7.732	9.628
Securities	1.349.129	2.173.451	3.959	6.378
Participations	81.779	44.697	240	131
Intangible fixed assets net of depreciation	10.608	15.474	30	46
Tangible fixed assets net of depreciation	166.404	226.106	488	663
Other assets	135.825	170.117	399	499
Pre-paid expenses and accounts receivable	139.994	117.378	411	344
	5.623.268	6.648.405	16.501	19.511
LIABILITIES				
Due to financial Institutions	414.853	114.676	1.217	337
Due to customers	4.165.830	5.309.836	12.225	15.583
Other liabilities	138.093	439.156	405	1.289
Deferred income and accounts payable	113.158	69.561	332	204
Provisions for contingencies and charges	11.728	13.387	34	39
Shareholders' Equity	671.246	632.107	1.970	1.855
Minority interests	108.360	69.682	318	204
Total Liabilities and Shareholders' Equity	5.623.268	6.648.405	16.503	19.511
PROFIT AND LOSS ACCOUNTS				
Net interest income	110.398	144.486	324	424
Income from securities	12.563	6.147	37	18
Net commission income	78.801	59.946	231	176
Gains from financial transactions	32.981	10.011	97	29
Other operating income	25.434	34.798	75	102
Operating income	260.177	255.388	764	749
Operating income (excluding gains from financial transactions)	227.196	245.377	667	720
Personnel expenses	-59.680	-65.968	-175	-194
General and administration expenses	-47.931	-48.211	-141	-141
<i>Personnel and administrative expenses</i>	<i>-107.611</i>	<i>-114.179</i>	<i>-316</i>	<i>-335</i>
Depreciation of fixed assets	-28.710	-41.358	-84	-121
Other operating expenses				
<i>Total costs</i>	<i>-136.321</i>	<i>-155.537</i>	<i>-400</i>	<i>-456</i>
Provisions	-18.937	-18.973	-56	-56
Operating profits	104.919	80.878	308	237
Organic profits (excluding gains from financial transactions)	71.938	70.867	211	208
Extraordinary revenues, expenses and profits	1.550	4.978	5	15
Pre-tax profits	106.469	85.856	312	252
Minority interests	-10.514	-3.693	-31	-11
Pre-tax profit after minority interests	95.955	82.163	282	241
Pre-tax profit	106.469	85.856	312	252
Tax	-29.966	-25.756	-88	-76
Profit after tax with minority interests	76.503	60.100	225	176
Minority interests	-10.054	-3.086	-30	-9
Profits after tax after minorities	66.449	57.014	195	167

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	30/9/2000	30/9/2001	30/9/2000	30/9/2001
ASSETS				
Cash & balances with the Central Bank	578.103	306.875	1.697	901
Due from financial Institutions	516.824	364.999	1.517	1.071
Loans and advances to customers	2.429.348	3.214.519	7.129	9.433
Securities	1.054.130	1.924.338	3.094	5.647
Participations	149.043	168.648	437	495
Intangible fixed assets net of depreciation	8.205	7.539	24	22
Tangible fixed assets net of depreciation	74.214	85.813	217	251
Other assets	99.197	139.095	291	407
Pre-paid expenses and accounts receivable	145.395	105.409	427	309
Total Assets	5.054.459	6.317.235	14.833	18.536
LIABILITIES				
Due to financial Institutions	190.998	172.174	561	505
Due to customers	4.045.156	5.309.907	11.871	15.583
Other liabilities	65.481	110.369	192	323
Deferred income and accounts payable	108.905	60.980	320	177
Provisions for contingencies and charges	11.209	10.217	33	30
Shareholders' Equity	632.710	653.588	1.857	1.919
Total Liabilities and Shareholders' Equity	5.054.459	6.317.235	14.833	18.536
PROFIT AND LOSS ACCOUNTS				
Net interest income	109.594	143.300	322	421
Income from securities	19.837	9.366	58	27
Net commission income	54.232	40.370	159	118
Gains from financial transactions	18.169	10.566	53	31
Other operating income	2.954	1.224	9	4
Operating income	204.786	204.826	601	601
Operating income (excluding gains from financial transactions)	186.617	194.260	548	570
Personnel expenses	-54.235	-58.022	-159	-170
General and administration expenses	-39.793	-42.055	-117	-123
Depreciation of fixed assets	-11.702	-13.987	-34	-41
Provisions	-18.713	-18.677	-55	-55
Operating profits	80.343	72.085	236	212
Operating profits (excluding gains from financial transactions)	62.174	61.519	182	181
Extraordinary revenues, expenses and profits	1.853	5.812	5	17
Pre-tax profits	82.196	77.897	241	229
Tax	-22.133	-21.472	-65	-63
After-tax profits	60.063	56.425	176	166