

GREEK GAAP CONSOLIDATED FINANCIAL STATEMENTS

(amounts in thousand €)

	30/6/2001	30/6/2002	Growth 30/06/02-30/06/01
ASSETS			
Cash & balances with the Central Bank	1.354.307	726.687	-46,3%
Securities acceptable for Central Bank refinancing	0	0	
Due from financial Institutions	754.226	951.359	26,1%
Loans and advances to customers	9.816.241	11.747.425	19,7%
Securities	6.472.533	6.808.299	5,2%
Participations	180.014	162.501	-9,7%
Intangible fixed assets net of depreciation	51.988	67.079	29,0%
Tangible fixed assets net of depreciation	344.919	396.734	15,0%
Treasury shares	0	0	
Other assets	432.918	349.252	-19,3%
Pre-paid expenses and accounts receivable	392.962	421.074	7,2%
	19.800.108	21.630.410	9,2%
LIABILITIES			
Due to financial Institutions	827.024	1.954.093	136,3%
Due to customers	15.885.940	16.413.163	3,3%
Other liabilities	700.026	985.749	40,8%
Deferred income and accounts payable	196.342	245.813	25,2%
Provisions for contingencies and charges	31.387	44.294	41,1%
Subordinated debt	0	0	
Shareholders' Equity	1.919.664	1.881.902	-2,0%
Minority interests	239.725	105.396	-56,0%
Total Liabilities and Shareholders' Equity	19.800.108	21.630.410	9,2%
PROFIT AND LOSS ACCOUNTS			
Net interest income	303.368	350.228	15,4%
Income from securities	16.725	8.757	-47,6%
Net commission income	114.961	114.507	-0,4%
Gains from financial transactions	24.416	5.045	-79,3%
Other operating income	1.462	6.706	358,7%
Operating income	460.932	485.243	5,3%
Operating income (excluding gains from financial transactions)	436.516	480.198	10,0%
Personnel expenses	-132.210	-148.625	12,4%
General and administration expenses	-90.633	-99.076	9,3%
<i>Personnel and administrative expenses</i>	-222.843	-247.701	11,2%
Depreciation of fixed assets	-30.863	-38.124	23,5%
Other operating expenses	0	0	
<i>Total costs</i>	-253.706	-285.825	12,7%
Provisions	-38.199	-44.822	17,3%
Operating profits	169.027	154.596	-8,5%
Organic profits (excluding gains from financial transactions)	144.611	149.551	3,4%
Extraordinary revenue, expenses and profits	14.872	-3.747	-125,2%
Pre-tax profit	183.899	150.849	-18,0%
Minority interests	-8.760	-2.685	-69,3%
Pre-tax profit after minority interests	175.139	148.164	-15,4%
Pre-tax profit	183.899	150.849	-18,0%
Tax	-56.715	-40.956	-27,8%
Profit after tax with minority interests	127.184	109.893	-13,6%
Minority interests	-7.624	-1.894	-75,2%
Profit after tax after minorities	119.560	107.999	-9,7%