

GREEK GAAP CONSOLIDATED FINANCIAL STATEMENTS

(amounts in thousand €)

	30/9/2001	30/9/2002	Growth 30/09/02-30/09/01
ASSETS			
Cash & balances with the Central Bank	957.191	517.022	-46,0%
Securities acceptable for Central Bank refinancing	0	0	
Due from financial Institutions	1.037.396	1.699.017	63,8%
Loans and advances to customers	10.291.477	12.476.033	21,2%
Securities	6.449.221	6.902.747	7,0%
Participations	151.082	135.139	-10,6%
Intangible fixed assets net of depreciation	41.280	93.523	126,6%
Tangible fixed assets net of depreciation	347.406	410.599	18,2%
Treasury shares	0	0	
Other assets	513.520	463.446	-9,8%
Pre-paid expenses and accounts receivable	351.070	423.719	20,7%
	20.139.643	23.121.245	14,8%
LIABILITIES			
Due to financial Institutions	466.492	2.838.767	508,5%
Due to customers	16.068.149	16.764.250	4,3%
Other liabilities	1.231.617	1.206.703	-2,0%
Deferred income and accounts payable	207.220	247.790	19,6%
Provisions for contingencies and charges	39.287	51.969	32,3%
Subordinated debt	0	0	
Shareholders' Equity	1.921.073	1.907.865	-0,7%
Minority interests	205.805	103.901	-49,5%
Total Liabilities and Shareholders' Equity	20.139.643	23.121.245	14,8%
PROFIT AND LOSS ACCOUNTS			
Net interest income	461.383	531.030	15,1%
Income from securities	19.327	10.944	-43,4%
Net commission income	181.130	178.418	-1,5%
Gains from financial transactions	28.829	-20.491	-171,1%
Other operating income	1.787	5.749	221,7%
Operating income	692.456	705.650	1,9%
Operating income (excluding gains from financial transactions)	663.627	726.141	9,4%
Personnel expenses	-199.062	-220.271	10,7%
General and administration expenses	-143.333	-140.232	-2,2%
<i>Personnel and administrative expenses</i>	-342.395	-360.503	5,3%
Depreciation of fixed assets	-47.824	-60.507	26,5%
Other operating expenses	0	0	
<i>Total costs</i>	-390.219	-421.010	7,9%
Provisions	-58.433	-71.232	21,9%
Operating profits	243.804	213.408	-12,5%
Organic profits (excluding gains from financial transactions)	214.975	233.899	8,8%
Extraordinary revenue, expenses and profits	14.708	-9.234	-162,8%
Pre-tax profit	258.512	204.174	-21,0%
Minority interests	-10.976	-4.684	-57,3%
Pre-tax profit after minority interests	247.536	199.490	-19,4%
Pre-tax profit	258.512	204.174	-21,0%
Tax	-80.033	-53.159	-33,6%
Profit after tax with minority interests	178.479	151.015	-15,4%
Minority interests	-9.195	-3.062	-66,7%
Profit after tax after minorities	169.284	147.953	-12,6%