

**EFG EUROBANK ERGASIAS SA**  
**Consolidated Balance Sheet**  
**at 31 March 2001**

	2001 <u>Grd. m.</u>	2000 <u>Grd. m.</u>	2001 <u>EURO. m.</u>	2000 <u>EURO. m.</u>
<b>ASSETS</b>				
Cash and balances with central banks	453.331	628.730	1.330	1.845
Treasury bills and other eligible bills	0	187	0	1
Due from other banks	692.738	785.464	2.033	2.305
Trading securities	988.598	341.939	2.901	1.003
Loans and advances to customers	2.941.167	2.271.386	8.631	6.666
Available-for-sale investment securities	427.278	334.997	1.254	983
Other investment securities	293.526	631.887	861	1.854
Derivative financial instruments	61.790	0	181	0
Investments in associated undertakings	53.635	69.307	157	203
Fixed assets	119.958	81.341	352	239
Other assets	250.651	250.928	736	736
<b>Total Assets</b>	<b>6.282.672</b>	<b>5.396.166</b>	<b>18.438</b>	<b>15.836</b>
<b>LIABILITIES</b>				
Due to other banks	172.583	270.277	506	793
Derivative financial instruments	70.327	0	206	0
Due to customers	5.081.044	4.058.444	14.911	11.910
Other borrowed funds	51.041	2.102	150	6
Other liabilities	166.781	365.865	489	1.074
<b>Total liabilities</b>	<b>5.541.776</b>	<b>4.696.688</b>	<b>16.263</b>	<b>13.783</b>
<b>Minority interest</b>	<b>91.494</b>	<b>88.362</b>	<b>269</b>	<b>259</b>
<b>SHAREHOLDERS' EQUITY</b>				
Called up share capital	245.025	189.152	719	555
Share premium account	106.478	253.050	312	743
Other reserves	297.899	168.914	874	496
<b>Total shareholders' equity</b>	<b>649.402</b>	<b>611.116</b>	<b>1.906</b>	<b>1.793</b>
<b>Total shareholders' equity and minority interest</b>	<b>740.896</b>	<b>699.478</b>	<b>2.174</b>	<b>2.053</b>
<b>Total equity and liabilities</b>	<b>6.282.672</b>	<b>5.396.166</b>	<b>18.438</b>	<b>15.836</b>

**Consolidated Profit and Loss Account  
for the period ended 31 March 2001**

	2001 <u>Grd. m.</u>	2000 <u>Grd. m.</u>	2001 <u>EURO. m.</u>	2000 <u>EURO. m.</u>
Interest and discount income	128.212	131.900	376	387
Interest expense	-78.931	-95.727	-232	-281
<b>Net interest income</b>	<b>49.281</b>	<b>36.173</b>	<b>145</b>	<b>106</b>
Fee and commission income	24.334	29.511	71	87
Fee and commission expense	-3.337	-2.634	-10	-8
<b>Net fee and commission income</b>	<b>20.997</b>	<b>26.877</b>	<b>62</b>	<b>79</b>
Dividend income	351	247	1	1
Net trading income	4.741	1.591	14	5
Gains less losses from other securities	2.207	11.080	6	33
Other operating income	7.577	1.621	22	5
	<b>14.876</b>	<b>14.539</b>	<b>44</b>	<b>43</b>
<b>Operating income</b>	<b>85.154</b>	<b>77.589</b>	<b>250</b>	<b>228</b>
Operating expenses	-41.292	-37.777	-121	-111
Bad and doubtful debts expense	-5.064	-5.254	-15	-15
<b>Profit from operations</b>	<b>38.798</b>	<b>34.558</b>	<b>114</b>	<b>101</b>
Income from associates	1.027	6.189	3	18
<b>Profit before tax and goodwill impairment</b>	<b>39.825</b>	<b>40.747</b>	<b>117</b>	<b>120</b>
Goodwill impairment	0	0	0	0
<b>Profit after goodwill impairment</b>	<b>39.825</b>	<b>40.747</b>	<b>117</b>	<b>120</b>
Income tax expense	-10.117	-15.594	-30	-46
<b>Profit after tax</b>	<b>29.708</b>	<b>25.153</b>	<b>87</b>	<b>74</b>
Minority interest	-415	-3.756	-1	-11
<b>Net profit for the period attributable to shareholders</b>	<b>29.293</b>	<b>21.397</b>	<b>86</b>	<b>63</b>