

GREEK GAAP CONSOLIDATED FINANCIAL STATEMENTS

	amounts in million GRD		amounts in million euros		
	31/3/2000	31/3/2001	31/3/2000	31/3/2001	Growth
ASSETS					
Cash & balances with the Central Bank	516.924	483.046	1.517	1.418	-6,6%
Securities acceptable for Central Bank refinancing	239.521	16	703	0	
Due from financial Institutions	919.008	705.173	2.697	2.069	-23,3%
Loans and advances to customers (net)	2.256.513	2.863.745	6.622	8.404	26,9%
Securities	1.085.720	1.722.535	3.186	5.055	58,7%
Participations	74.982	65.618	220	193	-12,5%
Intangible fixed assets net of depreciation	9.360	8.405	27	25	-10,2%
Tangible fixed assets net of depreciation	116.181	221.856	341	651	91,0%
Other assets	110.719	137.157	325	403	23,9%
Pre-paid expenses and accounts receivable	109.990	133.956	323	393	21,8%
	5.438.918	6.341.506	15.962	18.610	16,6%
LIABILITIES					
Due to financial Institutions	293.224	170.806	861	501	-41,7%
Due to customers	4.078.633	5.114.393	11.970	15.009	25,4%
Other liabilities	228.154	238.933	670	701	4,7%
Deferred income and accounts payable	107.626	81.353	316	239	-24,4%
Provisions for contingencies and charges	10.944	9.284	32	27	-15,2%
Subordinated debt	2.102	0	6	0	
Shareholders' Equity	629.787	633.570	1.848	1.859	0,6%
Minority interests	88.448	93.167	260	273	5,3%
Total Liabilities and Shareholders' Equity	5.438.918	6.341.506	15.962	18.610	16,6%
PROFIT AND LOSS ACCOUNTS					
Net interest income	45.367	53.705	133	158	18,4%
Income from securities	7.250	1.389	21	4	-80,8%
Net commission income	26.478	19.172	78	56	-27,6%
Gains from financial transactions	7.196	3.114	21	9	-56,7%
Other operating income	5.715	10.281	17	30	79,9%
Operating income	92.006	87.661	270	257	-4,7%
Personnel expenses	-20.026	-22.482	-59	-66	12,3%
General and administration expenses	-14.853	-14.008	-44	-41	-5,7%
<i>Personnel and administrative expenses</i>	-34.879	-36.490	-102	-107	4,6%
Depreciation of fixed assets	-9.752	-12.302	-29	-36	26,1%
<i>Total costs</i>	-44.631	-48.792	-131	-143	9,3%
Provisions	-5.364	-5.466	-16	-16	1,9%
Operating profits	42.011	33.402	123	98	-20,5%
Extraordinary revenue, expenses and profits	1.563	7.148	5	21	357,5%
Pre-tax profit	43.573	40.550	128	119	-6,9%
Minority interests	-4.119	-692	-12	-2	-83,2%
Pre-tax profit after minority interests	39.454	39.858	116	117	1,0%
Pre-tax profit	43.573	40.550	128	119	-6,9%
Tax	-15.594	-10.117	-46	-30	-35,1%
Profit after tax before minority interests	27.979	30.433	82	89	8,8%
Minority interests	-3.756	-542	-11	-2	-85,6%
Profit after tax after minorities	24.223	29.891	71	88	23,4%