

**Consolidated Income Statement
for the period ended 30 September 2002**

	30/9/2002 Euro '000	30/9/2001 Euro '000
Interest and discount income	1.128.465	1.076.640
Interest expense	(599.413)	(632.907)
Net interest income	529.052	443.733
Fee and commission income	233.788	209.661
Fee and commission expense	(57.105)	(37.676)
Net fee and commission income	176.683	171.985
Dividend income	5.716	12.091
Net trading income	(31.127)	17.720
Gains less losses from other securities	21.659	26.037
Other operating income	6.759	24.135
	3.007	79.983
Operating income	708.742	695.701
Operating expenses	(434.299)	(386.515)
Impairment losses on loans and advances	(66.346)	(51.715)
Profit from operations	208.097	257.471
Income from associates	3.244	5.946
Profit before tax	211.341	263.417
<i>- of which attributable to shareholders</i>	215.155	252.543
Income tax expense	(58.825)	(81.209)
Profit after tax	152.516	182.208
Minority interest	4.445	(9.056)
Net profit for the period attributable to shareholders	156.961	173.152

Note:

1. The above Consolidated Balance Sheet and Income Statement have been prepared in accordance with International Accounting Standards (IAS). The accounting policies used are those adopted in the preparation of the Financial Statements of 31/12/2001 set out in the notes to the accounts.
2. The above Consolidated Balance Sheet and Income Statement are unaudited.

**Consolidated Balance Sheet
at 30 September 2002**

	30/9/2002	30/9/2001
	Euro '000	Euro '000
ASSETS		
Cash and balances with central banks	587.193	905.030
Treasury bills and other eligible bills	276.687	0
Due from other banks	3.465.060	2.698.873
Trading securities	3.593.133	2.407.847
Derivative financial instruments	126.113	131.281
Loans and advances to customers	12.827.516	10.147.331
Available-for-sale investment securities	3.105.543	2.773.520
Other investment securities	124.659	248.910
Investments in associated undertakings	113.307	115.125
Intangible assets	25.235	0
Property, plant and equipment	514.079	366.110
Other assets	856.654	810.803
Total Assets	25.615.179	20.604.830
LIABILITIES		
Due to other banks	4.727.931	1.375.691
Derivative financial instruments	438.382	267.765
Due to customers	17.136.007	15.586.831
Liabilities evidenced by paper	788.666	898.248
Other liabilities	591.019	522.072
Total liabilities	23.682.005	18.650.607
Minority interest	102.294	218.254
SHAREHOLDERS' EQUITY		
Share capital	831.973	708.112
Share premium account	357.963	245.183
Other reserves	640.944	782.674
Total shareholders' equity	1.830.880	1.735.969
Total shareholders' equity and minority interest	1.933.174	1.954.223
Total equity and liabilities	25.615.179	20.604.830

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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	6.905.461	7,1%
Participations	151.082	132.425	-12,3%
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	1.231.619	1.207.603	-1,9%
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	103.001	-50,0%
Total Liabilities and Shareholders' Equity	20.139.645	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%