## National Bank of Greece S.A.

FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM JANUARY 1, 2007 TO JUNE 30, 2007 ( In accordance with Decision 2/396/31.08.2006 of the Capital Market Committee )

( amounts in thousand EUR )

The financial data and information listed below provide a summarized view of the financial position and results of National Bank of Greece and its Group. We therefore suggest to the user, before proceeding to any investment decision or other transaction with the Bank, to visit National Bank of Greece's web-site (www.nbg.gr), where Interim Financial Statements prepared in accordance with IFRS are published, together with the report of the Auditors when required.

	86, Aiolou Str., 102	32 Athens							Subsidiaries (fully consolidated)	Headquarters	% participation	Unaudited Tax Y
gister Numbers of S.A.	6062/06/B/86/01											
pervising Prefecture:	Athens Prefecture								National Securities S.A.	Greece	100,00%	2003-
nte of approval of Financial Statements by BoD: ertified Public Accountant - Auditor:	August 30, 2007 Nicolaos C. Sofianos	IN SOLL 1999							Ethniki Kefalaiou S.A. Diethniki Mutual Fund Management S.A.	Greece	100,00%	2005
rtified Public Accountant - Auditor: dit Firm:	Nicolaos C. Sofianos Deloitte, Hadjipavlo			& Advisory Samia	es				Diethniki Mutual Fund Management S.A. Ethniki Leasing S.A.	Greece Greece	100,00% 100,00%	2005- 2001-
litors's report:	Unqualified opinion	u sonanos œ cani	anis 5.A. Assurance	e de Advisory Servic					National Mutual Fund Management	Greece	100,00%	2001-
ue Date of auditors's report:	August 30, 2007								NBG Venture Capital S.A	Greece	100,00%	2003-
ebsite:	www.nbg.gr								NBG Greek Fund Ltd	Cyprus	100,00%	1999-
									ETEBA Emerging Markets Fund Ltd	Cyprus	100,00%	1999-
he Board of Directors									ETEBA Estate Fund Ltd	Cyprus	100,00%	1999-
ecutive Members									ETEBA Venture Capital Management Co Ltd	Cyprus	100,00%	1999-
stratios (Takis) - Georgios A. Arapoglou	Chairman of the Boar								NBG Bancassurance S.A.	Greece	100,00%	2003-
nnis G. Pechlivanidis	Vice Chairman of the	Board of Directors	Deputy Chief Execu	tive Officer					The South African Bank of Athens Ltd	South Atrica	99,50%	
n executive Members									National Bank of Greece (Cyprus) Ltd	Cyprus	100,00%	
hilleas D. Mylonopoulos	Employees' represent								National Securities Co (Cyprus) Ltd NBG Management Services Ltd	Cyprus	100,00%	
in P. Panagopoulos	Employees' represent		-1 & Land Coursell							Cyprus	100,00%	2000 2005
nnis C. Yiannidis orge Z. Lanaras	Professor, University Shipowner	of Athens Law Send	oi & Legai Counsello	я					Stopanska Banka A.D., Skopje United Bulgarian Bank A.D., Sofia (UBB)	FYROM Buigaria	94,64% 99,91%	2005
fanos G. Pantzopoulos	Business Consultant,	former Certified Au	ditor						UBB Asset Management	Buigaria	99,92%	2004
ependent Non Executive Members									UBB Insurance Broker	Buigaria	95,30%	
the Metropolitan of Ioannina Theoklitos									NBG International Ltd	United Kingdom	100,00%	
fanos C. Vavalidis	Member of the Board								NBG International Inc (NY)	U.S.A.	100,00%	200
nitrios A. Daskalopoulos	Chairman & Managin			ellenic Federation of I	Enterprises				NBGI Private Equity Ltd	United Kingdom	100,00%	
olaos D. Efthymiou	Chairman, Associatio			~					NBG Finance Plc	United Kingdom	100,00%	
istantinos D. Pilarimos koulis K. Fountoukakos - Kyriakakos	Economist, General M Entrepreneur	lanager of Finances	and Technical Servic	es, Church of Greece					Interlease E.A.D. ETEBA Bulgaria A.D.	Bulgaria Bulgaria	100,00% 100,00%	200
ikouns K. Fountoukakos - Kyriakakos utarchos K. Sakellaris	Professor, University	of Athans and Chair	man Council of Eco	amia Advisors					ETEBA Bulgaria A.D. ETEBA Romania S.A.	Romania	100,00%	200
brge I. Mergos	Professor, University								NBG Luxembourg Holding S.A.	Luxembourg	100,00%	200
	,								NBG Luxfinance Holding S.A.	Luxembourg	100,00%	
Jamas Shaat									Innovative Ventures S.A (I-Ven)	Greece	100,00%	200
alance Sheet									NBG Funding Ltd	United Kingdom	100,00%	
	-		Grou				Bank		Banca Romaneasca S.A.	Romania	98,88%	
ets			30/06/2007	31/12/2006			30/06/2007	31/12/2006	Ethniki Hellenic General Insurance	Greece	76,85%	
h and balances with central banks			3 368 853	3 874 210			1 766 084	2 034 464	Ethniki Insurance (Cyprus) Ltd	Cyprus	79,37%	
asury bills and other eligible bills			282 227 4 285 650	367 758			140 897 4 617 313	185 332 4 539 923	Ethniki General Insurance (Cyprus) Ltd S.C. Garanta Asigurari S.A.	Cyprus Romania	79,37% 72,98%	200
from banks (net) incial assets at fair value through P&L			4 285 650 12 825 052	4 781 215 12 684 410			4 617 313 12 311 238	4 539 923 12 283 625	S.C. Garanta Asigurari S.A. Audatex Hellas S.A.	Greece	72,98% 53,79%	200
ncial assets at fair value through P&L vative financial instruments			12 825 052 520 789	12 684 410 371 074			425 962	204 690	Audatex Hellas S.A. National Insurance Brokerage S.A.	Greece	53,79% 73,01%	20
ns and advances to customers (net)			47 739 286	42 624 536			425 962 35 470 930	204 690 32 755 298	ASTIR Palace Vouliagmenis S.A.	Greece	73,01%	20
stment securities			4 897 619	4 191 192			2 931 411	2 542 345	Grand Hotel Summer Palace S.A.	Greece	100,00%	
stment property			150 449	123 373			176	186	NBG Training Center S.A.	Greece	100,00%	
estment in subsidiaries			-	-			5 554 049	4 016 713	Ethnodata S.A.	Greece	100,00%	20
stments in associates			74 795	272 780			21 492	237 836	KADMOΣ S.A.	Greece	100,00%	20
dwill & other intangible assets			2 627 969	2 515 257			53 164	49 262	DIONYSOS S.A.	Greece	99,91%	20
perty & equipment			2 027 075	2 041 938			1 083 172	1 091 931	EKTENEPOL Construction Company S.A.	Greece	100,00%	20
erred tax assets			294 224	262 209			160 802	129 159	Mortgage, Touristic PROTYPOS S.A.	Greece	100,00%	20
arance related assets and receivables			783 145	741 448			-	-	Hellenic Touristic Constructions S.A.	Greece	77,76%	200
er assets al assets		-	2 455 038 82 332 171	1 557 159 76 408 559		-	1 391 590 65 928 280	1 074 305 61 145 069	Ethnoplan S.A. Ethniki Ktimatikis Ekmetalefsis S.A.	Greece	100,00% 100,00%	19
li assets		-	82 332 171	/6 408 559		-	65 928 280	61 145 069	NBGI Private Equity FUNDS	United Kingdom	100,00%	19
pilities									NBG International Holdings B.V.	Netherlands	100,00%	
to banks			9 322 171	6 232 438			8 276 575	5 871 463	EURIAL Leasing S.A.	Romania	70,00%	20
ivative financial instruments			723 728	404 572			525 243	344 687	Finansbank A.S.	Turkey	99,34%	20
to customers			55 357 406	53 233 724			45 795 158	44 564 664	Finansbank Malta Holdings Ltd	Malta	99,34%	
t securities in issue			2 339 235	822 696			-	-	Finansbank Malta Ltd	Malta	99,34%	200
er borrowed funds			1 397 439	2 197 387			3 221 497		Finans Finansal Kiralama A.S. (Finans Leasing)	Turkey	61,41%	200
rance related reserves and liabilities			2 061 953	1 953 618			-		Finans Yatirim Menkul Degerler A.S. (Finans Invest)	Turkey	99,25%	20
erred tax liabilities			179 277	100 918			140 606		Finans Portfoy Yonetimi A.S. (Finans Portfolio Asset Management)	Turkey	99,24%	20
rement benefit obligations			218 119	212 568			109 966	59 544	Finans Yatirim Ortakligi A.S. (Finans Investment Trust)	Turkey	80,79%	
er liabilities al liabilities		-	3 140 498 74 739 826	2 417 734 67 575 655		-	1 739 284 59 808 329	1 594 981 55 026 521	IBTech Uluslararasi Bilisim Ve Iletisim Teknolojileri A.S. (IB Tech) Vojvodjanska Banka a.d. Novi Sad	Turkey	98,35% 99,43%	200
ai naointies		-	/4 /39 826	6/ 5/5 655		-	59 808 329	55 026 521	Vojvodjanska Banka a.d. Novi Sad P&K S.A.	Serbia Greece	99,43%	200
reholders' Equity									P&K Securities S.A.	Greece	100,00%	
re capital			2 376 436	2 376 436			2 376 436	2 376 436	National Bank of Greece a.d. Beograd	Serbia	100,00%	20
re premium account			2 263 725	2 263 725			2 263 725	2 263 725	NBG Leasing d.o.o Belgrade	Serbia	100,00%	20
asury shares			(19 975)	(26 826)			-	(4 490)				
serves and retained earnings		_	1 199 585	1 983 890		_	1 479 790	1 482 877	Associated (equity method of consolidation)	Headquarters	% participation	Unaudited Ta
uity attributable to NBG shareholders		_	5 819 771	6 597 225		_	6 119 951	6 118 548	Associated (equity method of consolidation)	neauquarters	% participation	Unaudited 1 a
									Social Securities Funds Management S.A.	Greece	40,00%	20
nority interest			152 910	610 554			-	-	Phosphate Fertilizers Industry S.A.	Greece	24,23%	20
ferred securities		-	1 619 664	1 625 125		_	-	-	Larko S.A.	Greece	36,43%	20
tal shareholders' equity		-	7 592 345	8 832 904		-	6 119 951	6 118 548	Siemens Enterprise Communications A.E. Eviop Tempo S.A.	Greece	30,00%	200
al equity and liabilities		-	82 332 171	76 408 559		-	65 928 280	61 145 069	Eviop Tempo S.A. Teiresias S.A.	Greece	21,21% 39,34%	20 20
tai equity and natinities		-	82 332 171	70 408 555		-	03 928 280	61 143 069	Ellenikes Exoches S.A.	Greece	20,23%	200
									Pella S.A.	Greece	20,23%	200
come Statement									Planet S.A.	Greece	31,18%	20
		Gro	ар			Banl	k		Kariera S.A.	Greece	35,00%	20
ntinuing operations	1/1-30/06/2007	1/1-30/06/2006	1/4-30/06/2007	1/4-30/06/2006	1/1-30/06/2007	1/1-30/06/2006	1/4-30/06/2007	1/4-30/06/2006	Zymi S.A.	Greece	32,00%	20
rest & similar income	2 743 217	1 372 643	1 410 087	705 486	1 705 734	1 213 878	881 807	625 758	Europa Insurance Co. S.A.	Greece	23,05%	20
rest expense & similar charges	(1 299 864)	(485 744)	(674 956)	(246 315)	(835 126)	(479 572)	(440 690)	(246 513)	UBB AIG Insurance & Reinsurance Company	Bulgaria	53,02%	
t interest income	1 443 353	886 899	735 131	459 171	870 608	734 306	441 117	379 245	UBB AIG Life Insurance Company	Bulgaria	53,02%	
and commission income	404 554	249 881	205 343	125 019	166 559	159 400	84 670	81 155	Drujestvo za Kasova Deinost AD (Cash Servise Company)	Bulgaria	24,98%	
		(17 428)	(21 793) 183 550	(7 384)	(20 574)	(28 412)	(3 754)	(13 994)				
and commission expense	(40 221)		183 550	117 635 164 002	145 985	130 988	80 916	67 161				
and commission expense fee and commission income	364 333	232 453 323 795				-	-	-				
and commission expense fee and commission income ned premia net of reinsurance	<b>364 333</b> 379 319	323 795	196 139		-				Notes			nd are the same with those
and commission expense fee and commission income end premia net of reinsurance elaims incurred	364 333	323 795 (266 682)	196 139 (172 803)	(134 151)		-	-			requirements of International Financial	Reporting Standards (IFRS)	
and commission expense fee and commission income eed premia net of reinsurance	<b>364 333</b> 379 319 (329 387)	323 795	196 139		28 475	- 44 318	23 699	33 828	<ol> <li>The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements.</li> </ol>		Reporting Standards (IFRS) a	
and commission expense fee and commission income led premia net of reinsurance claims incurred ned premia from insurance contracts	<b>364 333</b> 379 319 (329 387) <b>49 932</b>	323 795 (266 682) 57 113	196 139 (172 803) 23 336	(134 151) 29 851	28 475	44 318 81 421	23 699 75 415		<ol> <li>The principal accounting policies that have been adopted are in accordance with the rin the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200</li> </ol>		l Reporting Standards (IFRS) a	
and commission expense fee and commission income ed premia net of reinsurance claims incurred ead premia from insurance contracts dend income trading income	<b>364 333</b> 379 319 (329 387) <b>49 932</b> 10 259	323 795 (266 682) 57 113 8 315	196 139 (172 803) <b>23 336</b> 7 516	(134 151) 29 851 6 904				33 828	<ol> <li>The principal accounting policies that have been adopted are in accordance with the rin the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200:</li> <li>A sai 30.06.2007, the fixed assets of the Group are free of liens and encumbrances.</li> <li>Cases under linguiton or in arbitration as well as performing cases before the Courts or</li> </ol>	4.		financial position or ope
nd commission expense fee and commission income ed premina tel or reinsurance claims incurred ed premina from insurance contracts lend income esalt from investment securities wher operating income	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897	(134 151) <b>29 851</b> 6 904 (16 648) 16 652 45 293	112 421 109 391 5 279	81 421 26 323 36 740	75 415 99 710 4 212	33 828 (7 055) 5 279 22 496	<ol> <li>The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200 3) As at 3 006 cy07, the fixed assets of the Group are free of liens and encombrances.</li> <li>Cases under lingation or in arbitration as well as pending cases before the Courts or the Group.</li> </ol>	4. Arbitration Courts are not expected to	have a material impact on the	
and commission expense fee and commission income ed premina ter of reinsurance claims incurred aed premina from insurance contracts dend income trading income result from investment securities other operating income Il operating income	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509 2 234 045	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135 1 341 549	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b>	(134 151) <b>29 851</b> 6 904 (16 648) 16 652 45 293 <b>658 858</b>	112 421 109 391 5 279 1 272 159	81 421 26 323 36 740 1 054 096	75 415 99 710 4 212 <b>725 069</b>	33 828 (7 055) 5 279 22 496 500 954	<ol> <li>The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200 3 /s at 3 0306 2007, the fixed assets of the Group are free of liens and encombrances.</li> <li>Cases under lingation or in arbitration as well as pending eases before the Courts or the Group.</li> <li>The average number of employees of the Group and the Bank during the 6-month respectively. The number of Group and Bank employees as at 30 June 2007 was 33.72</li> </ol>	<ol> <li>Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 21 and 13.559 respectively.</li> </ol>	have a material impact on the 83 and 13.520 respectively (3	0 June 2006: 21.121 an
and commission expense fee and commission income led premia net of reinsurance claims incurred and premia from insurance contracts dend income trading income result from investment securities other operating income other contains income onnel expenses	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509 2 234 045 (651 865)	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135 1 341 549 (448 265)	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b> (342 902)	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (236 433)	112 421 109 391 5 279 <b>1 272 159</b> (423 582)	81 421 26 323 36 740 <b>1 054 096</b> (327 870)	75 415 99 710 4 212 725 069 (226 992)	33 828 (7 055) 5 279 22 496 500 954 (162 653)	<ol> <li>The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200.</li> <li>As at 30.06.2070, the fixed assets of the Group are free of liens and encountbrances.</li> <li>Cases under lingation or in arbitration as well as pending eases before the Courts or the Group.</li> <li>The number of compose of the Group and the Bank during the 6-mont hergoeview). The number of forengue and Bank employees as at 30 June 2007 was 33.7</li> <li>Realed party transactions and balances as defined in 1AS 24 are analyzed as follows: associated companies of the Group, as at 300.62.007, mounted to 652. million, 62.5 mill</li> </ol>	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 21 and 13.559 respectively. Amounts due from and owed to as wel ion, e1.5, million, e3 million atd e41 1	have a material impact on the 83 and 13.520 respectively (3 1 as income from and expenses million respectively. The corres	0 June 2006: 21.121 ar to and off-balancesheet i spondingbalances and tra
nd commission expense fee and commission income ed premina tof or fenisorance slaims incurred ded premina from insurance contracts lend income essult from investment securities ther operating income J operating income J operating income annel expenses rat, administrativic & other operating expenses	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509 2 234 045 (651 865) (318 945)	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135 1 341 549 (448 265) (182 592)	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b> (342 902) (168 544)	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (236 433) (97 859)	112 421 109 391 5 279 <b>1 272 159</b> (423 582) (125 380)	81 421 26 323 36 740 1 054 096 (327 870) (108 402)	75 415 99 710 4 212 <b>725 069</b> (226 992) (64 293)	33 828 (7 055) 5 279 22 496 <b>500 954</b> (162 653) (59 016)	1) The principal accounting policies that have been adopted are in accordance with the rin the 2006 financial statements. 2) The parent company has been audited by the tax authorities up to and including 200: 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances. 4) Cases under lingitation or in arbitration as well as pending cases before the Courts or the Group. 5) The average number of employees of the Group and the Bank during the 6-month respectively). The number of Group and Bank employees as at 30 June 2007 was 33.72. 6) Related party transactions and balances as defined in 1852 are analyzed as follows: associated companies of the Group, as at 30.06.2007, mounted to 652 million, e25 million, e25 million, e25 million, e25 million, e25 million, e26 mill	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 21 and 13.559 respectively. Amounts due from and owed to as wel ione, €1, 5 million, €3 million and €41 i million, €4.44 million, €3 million, €4 for million and €41 i	have a material impact on the 83 and 13.520 respectively (3 1 as income from and expenses million respectively. The corres 129 million and 696 million	0 June 2006: 21.121 ar to and off-balancesheet i spondingbalances and tra espectively. Loans, depo
nd commission expense fee and commission income ed premin ant of reinsurance chains incured ed premin from insurance contracts dend income rading income essult from investment securities other operating income <b>1 operating income</b> rad, administrative & other operating expenses rad, administrative & other operating expenses	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509 2 234 045 (651 865) (318 945)	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135 1 341 549 (448 265)	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b> (342 902) (168 544) (32 641)	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (236 433)	112 421 109 391 5 279 <b>1 272 159</b> (423 582)	81 421 26 323 36 740 <b>1 054 096</b> (327 870)	75 415 99 710 4 212 725 069 (226 992)	33 828 (7 055) 5 279 22 496 500 954 (162 653)	1) The principal accounting policies that have been adopted are in accordance with the rin the 2006 financial statements. 2) The parent company has been audited by the tax authorities up to and including 200: 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances. 4) Cases under flagitation or in arbitration as well as pending cases before the Courts or the Group. 5) The average number of employees of the Group and the Bank during the 6-month respectively). The number of Group and Bank employees as at 30 June 2007 was 33.72. 6) Related party massicions and bankness as defined in 1852 4 are analyzed as follows: associated companies of the Group, as at 30.06.2007, amounted to 652 million, e25 million, e25 million, e24 million, e	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 2 and 13.559 respectively. Amounts due from and owed to as wel ion, el 3. milion, ef 3 milion ad e41 i milion, e41.464 milion, e73 milion, e73 milion, e73 not sand membersof managemento f G	have a material impact on the &3 and 13.520 respectively (3 las income from and expenses million respectively. The corres 129 million and 696 million r roup companies amounted as a	0 June 2006: 21.121 an to and off-balancesheet i spondingbalances and tra espectively. Loans, depo t 30.06.2007 to €31 mill
nd commission expense ex and commission income ex and commission income experiment of reinsurance alams incurred experiment from insurance contracts lend income exault from investment securities ther operating income operating income nuel expenses ral, administrative & other operating expenses traits on of intangible assets recognised on business combinations	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509 2 234 045 (651 865) (318 945) (65 668) (12 505)	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135 1 341 549 (448 265) (182 592)	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b> (342 902) (168 544) (6 326)	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (236 433) (97 859)	112 421 109 391 5 279 <b>1 272 159</b> (423 582) (125 380) (30 706)	81 421 26 323 36 740 1 054 096 (327 870) (108 402)	75 415 99 710 4 212 725 069 (226 992) (64 293) (15 805)	33 828 (7 055) 5 279 22 496 <b>500 954</b> (162 653) (59 016)	1) The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements. 2) The parent company has been audited by the tax authorities up to and including 2000. 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances. b) Cases under lingation or in arbitration as well as pending cases before the Courts or the Group. 5) For average number of employees of the Group and the Bank during the 6-month respectively). The number of Group and Bank employees is at 30 lune 2007 was 33.7. 6) Related party runsactions and Mank employees is at 30 lune 2007 was 33.7. 7) Relative party runsactions and hances an officiant Associated 52.7. 8) Relative party of Group and Bank employees is at 30 lune 2007 was 33.7. 9) Relative party is massive and bank unces an officiant Association 24.7. 9) Relative party of Group and Bank employees as at 30 lune 2007 was 33.7. 9) Relative party of Group and Bank employees as at 30 lune 2007 was 33.7. 9) Relative party of Group and Bank employees as at 30 lune 2007 was 33.7. 9) Relative party of Group and Bank employees as at 30 lune 2007 was 33.7. 9) Relative party of Group and Bank employees as at 30 lune 2007 was 33.7. 9) Relative party of Group and Bank employees as at 30 lune 2007 was 33.7. 9) Relative party of Group and Bank employees as at 30 lone 2007 was 33.7. 9) Relative party of Group and Bank employees at the start as at 30 lone 2007 was 33.7. 9) Relative party of Group and Bank employees at a start and the start as at 30 lone 2007 was 33.7. 9) Relative party of Group and Bank employees at the start as at 30 lone 2007 was 33.7. 9) Relative party of Group and Canadia and Can	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 2 and 13.559 respectively. Amounts due from and owed to as wel ion, el 3. milion, ef 3 milion ad e41 i milion, e41.464 milion, e73 milion, e73 milion, e73 not sand membersof managemento f G	have a material impact on the &3 and 13.520 respectively (3 las income from and expenses million respectively. The corres 129 million and 696 million r roup companies amounted as a	0 June 2006: 21.121 ar to and off-balancesheet i spondingbalances and tr espectively. Loans, depo t 30.06.2007 to €31 mil
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d commission expense e and commission income premin and of reinsurance inns incurred premi from insurance contracts d premi from insurance contracts and income ding income ding income ault from investment securities the operating income operating income audition anortisation & other operating expenses itation, anortisation & impairment charges of fixed assets itation, anortisation & impairment charges of fixed assets itations of minority interests e charge on put options of minority interests ment losses on loaus & advances	364 333           379 319           (229 387)           49 932           10 259           137 210           143 449           85 509           2 234 045           (651 865)           (12 805)           (12 805)           (7 248)           (167 013)	323 795 (266 682) 57 113 8 315 13 114 44 520 99 135 1 341 549 (448 265) (182 592) (55 543) (130 400)	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b> (342 902) (168 544) (32 641) (6 326) (3 624) (85 010)	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (236 433) (97 859) (27 459) (64 418)	112 421 109 391 5 279 <b>1 272 159</b> (423 582) (125 380) (30 706)	81 421 26 323 36 740 1 054 096 (327 870) (108 402)	75 415 99 710 4 212 725 069 (226 992) (64 293) (15 805)	33 828 (7 055) 5 279 22 496 <b>500 954</b> (162 653) (59 016)	<ol> <li>The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances.</li> <li>Cases under lingation or in arbitration as well as pending cases before the Courts or the Group.</li> <li>The aparent comparent of employees of the Group and the Bank during the 6-month respectively). The number of employees of the Group and the Bank during the 6-month respectively. The number of Group and Bank employees as at 30 June 2007 was 33.72 (8 Related party mascinosis and balances as defined in 1852 4 are analyzed as follows: associated companies of the Group, as at 30.06.2007, amounted to 652 million, e25 million, e25 million, e25 million, e26 million, e26 million, e26 million, e16 million e11.5 million respectively, and for the Bank alone dt e3 million, e3 million and e26 million.</li> <li>Acquasirions, Gisonsla &amp; define equinal transactions:</li> <li>Pacemarking, e17.33 million.</li> </ol>	A. Arbitration Courts are not expected to period ended 30 Jane 2007 was 32.6 Z1 and 13.539 respectively. Anounts due from and oved to as wel- tione, e1.5 million, e3 million and e41 million, e3.44.6 million, e73 million, e13 the corresponding amounts (excluding of Drifter 543.009.814 packs of 10 shares of 10 shares of 10 shares of 10 shares of 10 shares of the source source and the source so	have a material impact on the 83 and 13.520 respectively (3 1 as income from and expenses million respectively. The corre- 120 million and 496 million r roup companies amounted as a other payables and letters of gui of Finanshank corresponding to	0 June 2006: 21.121 a to and off-balancesheet spondingbalances and tr spectively. Loans, dep t30.06.2007 to €31 mil arantee which are ni1) ar
d commission expense e and commission income  premia net of reinsurance imis incured d premia from insurance contracts md income ding income sult from investment securities her operating income operating income ind expenses al, administrative & other operating expenses ciation, amortisation & impairment charges of fixed assets isation of intangible assets recognised on business combinations e charge on put options of minority interests ment losses on loans & advances of profit of associates	364 333 379 319 (329 387) 49 932 10 259 137 210 143 449 85 509 2 234 045 (651 865) (318 945) (65 668) (12 505) (12 505) (12 505) (17 248) (16 70 13) 16 675	323 795 (266 682) <b>57 113</b> 8 315 13 114 44 520 99 135 <b>1341 549</b> (448 265) (182 592) (55 543) (55 543) (130 400) 8 328	196 139 (172 803) <b>23 336</b> 7 516 99 259 121 214 31 897 <b>1 201 903</b> (342 902) (168 544) (32 641) (6 326) (3 624) (8 5010) (1 6 226)	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (23 6433) (97 859) (27 459) (64 418) 2 824	112 421 109 391 5 279 (423 582) (125 380) (30 706) (7 248) (124 969)	81 421 26 323 36 740 (327 870) (108 402) (34 382) (111 276)	75 415 99 710 4 212 725 069 (226 992) (64 293) (15 805) (3 624) (64 330)	33 828 (7 055) 5 279 22 496 500 954 (162 653) (59 016) (16 919) (52 065)	<ol> <li>The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements.</li> <li>The parent company has been audited by the tax authorities up to and including 200 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances.</li> <li>Cases under lingation or in arbitration as well as pending cases before the Courts or the Group.</li> <li>The aparent company has been audited by the tax authorities up to and including 200 3) As at 30.06.2007, the fixed assets of the Group and the Bank during the 6-month respectively. The number of employees of the Group and the Bank during the 6-month respectively. The number of Group and Bank employees as at 30 June 2007 was 33.72 (8) Related party mascissions and Bunkers as defined in 1852 4 are analyzed as follows: associated companies of the Group, as at 30.06.2007, amounted to 652 million, e25 million, e25 million, e25 million, e24 million, e24 million, e34 million, e34</li></ol>	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 21 and 13.559 respectively. Monorits due from and owed to as wel- flore, 61.5 million, 623 million and 641 million, 64.46 million, 673 million corts and membersof management of G to correspondingunoustic (scolading of the correspondingunoustic (scolading of PMEr 543.009.814 packs of 10 shares of the Cognizitation Co (Ethnokarta) do	have a material impact on the 83 and 13.520 respectively (3 1as income from and expenses: million respectively. The corre- 120 million and expensively. The corre- torup companies amounted as there payables and letters of gui of Finansbank corresponding to cided the merger of the two cor	0 June 2006: 21.121 ar to and off-balancesheet i spondingbalances and tr espectively. Loans, depc t 30.06.2007 to €31 mill arantee which are nil) an 0 43.44% of its share cap mpanies through absorpt
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nd commission expense ex and commission income ex and commission income ex and commission income aling income ading income ading income aperating income approximative & other operating expenses iciation a mortisation & impairment charges of fixed assets tistation of intangible assets recognised on business combinations aperators approximative with the provide of associates the there ta the period from discontinued operations attinued operations a	364 333           379 319           (229 387)           49 932           10 259           137 210           143 449           85 509           2 234 045           (651 865)           (12 605)           (12 605)           (167 013)           16 675           10 2807           (13 0911)           891 165           13 460           877 705           € 1,66	323 795 (266 682) 13 57 113 8 115 13 114 44 520 99 135 1 341 549 (448 265) (182 592) (55 543) 0 (130 400) 8 328 5 33 077 (95 478) 118 074 5 555 673 9 470 5 46 203 € 1.36	196 139 (172 803) 7 516 99 259 121 214 31 897 120 1903 (342 902) (168 544) (32 641) (6 326) (3 624) (8 5010) 11 629 574 485 (70 383) 504 102 6 907 497 195 € 0,90	(134 151) 29 851 6 994 (16 648) 16 652 45 293 658 858 (236 433) (97 859) (27 459) (27 459) (64 418) 2 824 2 35 513 (44 637) 190 876 111 070 301 946 5 940 296 006 € 0,72	112 421 109 391 5 279 1 272 159 (423 582) (125 380) (30 706) (7 248) (124 969) (124 969) 560 274 (55 720) 504 554	81 421 26 323 36 740 (327 870) (10 8402) (34 382) (111 276) 472 166 (91 385) 380 781	75 415 99 710 4 212 725 069 (226 992) (64 292) (64 292) (64 305) (3 624) (64 330) 350 025 (3 6 409) 313 616	33 828 (7 055) 5 279 22 496 500 954 (162 053) (59 016) (16 919) (59 016) (16 919) (22 065) 210 301 (39 094) 171 207	1) The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements. 2) The parent company has been audited by the tax authorities up to and including 200. 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances. b) Cases under lingation or in arbitration as well as pending cases before the Courts or the Group. c) For average the number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Result and the number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The tax and the state of the state and the state and the formation. C25 mill with subsidiary and associtated companies of the Bank as at 30.06.2007. were C 26.55.71. c) Restanced The State and Company and the state and of Direct million, c44 million, c14 million, c15 million, c25 million, c2	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32 6 21 and 13.539 respectively. Mounts due from and owed to as well fore, 81.45 million, 623 million and 641 million, 64.46 million, 673 million constant due the molecular of the analysis of the correspondinguamounts (excluding) PMEr 543.009.814 packs of 10 shares of the Organization Co (Ethnokarta) do 7. Therefore, from the second quarter? SA, announced the draft agreement for increase its shares capital by (10.964) red to the Bank. The divestment was a the consideration agreed upon annot f Firamshark's shares. As Courties SA to Millennium Back Scenarios SA to Millennium Back Scenarios SA to Millennium Back Scenarios SA to Millennium Back Scenarios SA to Millennium Back Scenarios Arb to Millennium the Assemitions SA to Millennium Back Scenarios SA to Millennium the Macsmerker and the TBI Lizing do o. h absorption of latter by the fin first time consolidated on 30.05 2007; 2007 [Panabank Kan Jang Forger 2006 respin- ency finanshark, Santo SA Managene 2007 [Panabank Managene 2006 and 31.12 2000 respin- ency finanshark Santosprinto PS.C. Callor Scenarios SANT SANT SANT SANT SANT SANT SANT SANT	have a material impact on the 83 and 13.520 respectively (3 1as income from and expenses: million respectively. The corres- tion of the main of the main of the main ther payables and letters of gur of Finansbank corresponding to cicided the merger of the two co 2007, the balance sheet and inc or the divestment of the wareho- dol with the issue of 37.34 pproved by the Annual Ordinar arteld 648.7, million. archolders, J. familion in tot and A. E. dg, 8 million. at A. E. dg, 8 million. a leasing company in Serbia, PEKS S.A. and its subsidiary co nert companys, Famas sourcio terively of companies consolid terively of the terively of terively of the terively of terively of the terively of terively of terively of the terively of terively of the terively of t	0 June 2006: 21.121 ar to and off-balancesheet it to and off-balancesheet it 30.06.2007 to 631 mill antee which are mill ar warrantee which are mill ar mpanies through absorpt ome statement figures ar using section of the Ban 94.20 new shares with y General Meeting of the essuant to this agreement, al. ies through absorption of for the amount of EUR 2 mpanies, P&K Securitie prently sold on 10.05.2005, NP
nd commission expense er and commission income d premin and of reinsurance laims incurred d premin from insurance contracts anding income sulf from investment securities there operating income lograndig income and expenses and, administrative & other operating expenses (administrative & other operating expenses) and any other operating expenses (administrative & other operating expenses) (administrative & other operations of minority interests) (administrative & other operations) (administrative & other operative & other opera	364 333           379 319           (323 987)           49 932           10 259           137 210           143 449           85 509           2 234 045           (651 865)           (13 845)           (65 068)           (12 505)           (10 28 076           (136 911)           891 165           13 460           877 705           € 1,66           € 1,66	323 795 (266 682) 3 8 315 13 114 44 520 99 135 1 341 549 (48 2592) (182 592) (182 592) (130 400) 8 328 533 077 (95 478) 437 599 118 074 555 673 9 470 546 203 € 1.36 € 1.36	196 139 (172 803) 23 33 7 516 99 259 121 214 31 897 1 201 903 (342 902) (168 544) (3 2 641) (6 326) (3 624) (3 624) (1 629) 574 485 (70 383) 504 102 	(134 151) 29 851 6 904 (16 648) 16 652 45 293 658 858 (23 6433) (97 859) (27 459) (27 459) (27 459) (27 459) (27 459) (27 459) 190 876 190 876 5 940 296 006 € 0,72 € 0,72 € 0,72 € 0,72	112 421 109 391 5 279 1272 159 (423 582) (125 380) (30 706) (7 248) (124 969) (124 969) 560 274 (55 720) 504 554 504 554	81 421 26 323 36 740 (10 64 096 (327 870) (108 402) (34 382) (111 276) (111 276) (111 276) (113 285) 380 781 380 781	75 415 99 710 4 212 725 069 (226 992) (64 293) (15 805) (3 624) (64 330) 350 025 (36 409) 313 616 313 616	33 828 (7 055) 5 279 22 496 500 954 (162 633) (59 016) (16 919) (52 065) 210 301 (39 094) 171 207 171 207	1) The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements. 2) The parent company has been audited by the tax authorities up to and including 200. 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances. C) Cases under lingation or in arbitration as well as pending cases before the Courts or the Group. 5) For average number of employees of the Group and the Bank during the 6-month respectively. The number of Group and Bank employees as at 30 lune 2007 was 33.7. 6) Related party transactions and bank employees as at 30 lune 2007 was 33.7. 6) Related party transactions and bank employees as at 30 lune 2007 was 33.7. 6) Related party transactions and bank employees as at 30 lune 2007 was 33.7. 6) Related party transactions and bank employees as at 30 lune 2007 was 33.7. 7) Related party transactions and bank employees as at 30 lune 2007 was 33.7. 7) Related party transactions and bank employees as at 30 lune 2007 was 33.7. 7) Related party to agarantee and toola compensation of members of the Bank and O Direct million, e14 million and E1.5 million respectively, and for the Bank alone of E3 million. 7) Acquisitions, disposals & dither capital linearcations: 9) Dor 25 January 2007, the Bank acquired via the Mandatory Tender C consideration of 17.33 million. 9) On 25 January 2007, the Bank acquired via the Mandatory Tender C consideration of 7.104 million. 10 million.	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 21 and 13.59 respectively. Anounts due from and overd to as well million, 64.446 million, 67.3 million, 6 to search and the search and the search and the million of 4.446 million, 67.3 million of the corresponding amounts (excluding of the corresponding amounts (excluding of the corresponding amounts (excluding of 7. Therefore, from the second quarter 3 5.0, amountsce the draft agreement for increase its haire corresponding amounts (excluding of 7. Therefore, from the second quarter 3 5.0, amountsce the draft agreement for increase its haire corresponding the 10.49 of 7. Therefore, from the second quarter 3 5.0, amountsce the draft agreement for increase its haire corresponding the 10.49 of 7. The consideration agreed upon amount of Finansbank's shares. As a desorption of latter by the fin extinct on consolidated on 30.07.207. 2007. PE&K Mutalia Funda Hunda Hunda Hunda Mangement SA 11.22000 responder of 30.09 2006 and 31.12.2000 responder and share of a share of a share of the second of 31.2000 responder Mutalia Finans Lessing do 30.09 2006 and K. Furthermore, 10.500 for 30.09 2006 and K. Furthermore, 10.500 for 30.090 for 30.090 for 30.000 for 30.0000 for 30.0000 for 30.0000 for 30.0000 for 30.00000 for 30.0000 fo	have a material impact on the 83 and 13.520 respectively (3 1as income from and expenses: million respectively. The corres- tion of the main of the main of the main ther payables and letters of gur of Finansbank corresponding to cicided the merger of the two co 2007, the balance sheet and inc or the divestment of the wareho- dol with the issue of 37.34 pproved by the Annual Ordinar arteld 648.7, million. archolders, J. familion in tot and A. E. dg, 8 million. at A. E. dg, 8 million. a leasing company in Serbia, PEKS S.A. and its subsidiary co nert companys, Famas sourcio terively of companies consolid terively of the terively of terively of the terively of terively of the terively of terively of terively of the terively of terively of the terively of t	0 June 2006: 21.121 an to and off-balancesheet it spoonding balances and tru- genetic spectral space of the space of the spectral space of the space
nd commission expense ex and commission income ex and commission income ex and commission income laims incurred d premin al of reinsurance contracts laims incurred ex operating income seuth from investment securities use of the operating income l operating l of associates l to for the period from discontinued operations l for the period more income l operations l operations l operation l operations l operation l operations l operation l operations l operat	364 333           379 319           (229 387)           49 932           10 259           137 210           143 449           85 509           2 234 045           (651 865)           (12 605)           (12 605)           (167 013)           16 675           10 2807           (13 0911)           891 165           13 460           877 705           € 1,66	323 795 (266 682) 13 57 113 8 115 13 114 44 520 99 135 1 341 549 (448 265) (182 592) (55 543) 0 (130 400) 8 328 5 33 077 (95 478) 118 074 5 555 673 9 470 5 46 203 € 1.36	196 139 (172 803) 7 516 99 259 121 214 31 897 120 1903 (342 902) (168 544) (32 641) (6 326) (3 624) (8 5010) 11 629 574 485 (70 383) 504 102 6 907 497 195 € 0,90	(134 151) 29 851 6 994 (16 648) 16 652 45 293 658 858 (236 433) (97 859) (27 459) (27 459) (64 418) 2 824 2 35 513 (44 637) 190 876 111 070 301 946 5 940 296 006 € 0,72	112 421 109 391 5 279 1 272 159 (423 582) (125 380) (30 706) (7 248) (124 969) (124 969) 560 274 (55 720) 504 554	81 421 26 323 36 740 (327 870) (10 8402) (34 382) (111 276) 472 166 (91 385) 380 781	75 415 99 710 4 212 725 069 (226 992) (64 292) (64 292) (64 305) (3 624) (64 330) 350 025 (36 409) 313 616	33 828 (7 055) 5 279 22 496 500 954 (162 053) (59 016) (16 919) (59 016) (16 919) (22 065) 210 301 (39 094) 171 207	1) The principal accounting policies that have been adopted are in accordance with the r in the 2006 financial statements. 2) The parent company has been audited by the tax authorities up to and including 200. 3) As at 30.06.2007, the fixed assets of the Group are free of liens and encumbrances. b) Cases under lingation or in arbitration as well as pending cases before the Courts or the Group. c) For average the number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Result and the number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The number of Groups and Bank employees at a 10 narc 2017 was 13.72. c) Restanced The tax and the state of the state and the state and the formation. C25 mill with subsidiary and associtated companies of the Bank as at 30.06.2007. were C 26.55.71. c) Restanced The State and Company and the state and of Direct million, c44 million, c14 million, c15 million, c25 million, c2	4. Arbitration Courts are not expected to period ended 30 June 2007 was 32.6 21 and 13.59 respectively. Anomats due from and owed to as well how e1.5 million, e3 million and e81 i normatic due from and owed to as well how e1.5 million, e3 million and e81 i norma the netherbore of management of the corresponding amounts (excluding of the corresponding amounts (excluding of 7. Therefore, from the second quarter i 8.5, announced the draft agreement fa increase in share-gainal by e109 v62 reted to the Bank. The divestiment was a firm consideration agreed upon amount of Finansbank's shares. ding in AGET Heracles to majority is also price has been agreed dip 7.40 per dim Amagement SA to Millennium B & Securities SA respectively, decided share capital of the TBI Lizing d.o.a, hasborption of latter by the fin int time consolidated on 30.06.2007. 2007. P&K Mutual Finds Managem don 2007.2006 and 11.2.2006 responses responses the shares. Reinsmance, of Gineero a.d. Beograd, BBA KG Insurance & Reinsurance C Markov Mark Reinsmann, Furthermore, BBA KG Insurance & Reinsurance C Markov Markov and Star David Star David Star BBA KG Insurance & Reinsurance C Markov Markov and Star David Star Markov and Star David Star Markov and Star Markov a	have a material impact on the 83 and 13.520 respectively (3 las income from and expenses) million respectively. The corner roug ouropaute and binned as a sher payables and letters of gui of Finanshank corresponding to clieded the merger of the two co 2007, the balance sheet and ine it the divestment of the warehe dVI with the issue control of the warehed dVI with the issue control of the warehed wareholders Lafarge Group. Put share, or C221, 6 million in the wareholders Lafarge Group. Put share, or C221, 6 million in the wareholders Lafarge Group. Put share, or C221, 6 million in the share or C221, 6 million in the wareholders and the subsidiary co control of the subsidiary co	0 June 2006: 21.121 at to and off-balancesheet i opondingbalances and it 30.06.2007 to 651 mill anatee which are mill an wantee which are mill an optimise through absorptions on statement figures ar using section of the Bar 94.20 new shares with 94.20 new shares with 94.20 new shares with 94.20 new shares with 94.20 new shares with section of the Bar result to this agreement al. manies, P&K Securitic mently add on 10.05.20 for the amount of EUR. mpanies, P&K Securitic methy of 2006 No. 2006, NB by dy while National Manne to hetwork of National

usposa in 17.10.2000. 9) Profits for the coproding period (1.1 – 30.06.2006) from discontinued operations (Atlantic Bank of New York and National Bank of Greece (Canada)) include results of their operations as well as the gain on Atlantic Bank of New York and NBG Canada's sale:

## **Cash Flow Statement**

	Gro	up	Ba	nk
	1/1-30/06/2007	1/1-30/06/2006	1/1-30/06/2007	1/1-30/06/2006
Net Cash flow from:				
Operating activities	873 980	2 088 941	909 776	2 369 484
Investing activities	(2 205 331)	(210 728)	(1 537 967)	(368 957)
Financing activities	193 056	(386 832)	242 274	(405 501)
Effect of FX rate changes on cash & cash equivalents and discontinued operations	176 813	(26 008)	46 193	(20 097)
Net increase / (decrease) in cash and cash equivalents	(961 482)	1 465 373	(339 724)	1 574 929
Cash and cash equivalents at beginning of the period	4 943 481	3 127 260	3 597 115	2 646 494
Cash and cash equivalents at end of the period	3 981 999	4 592 633	3 257 391	4 221 423

## Statement of Changes in Equity

	Gro	up	Ba	ink
	1/1-30/06/2007	1/1-30/06/2006	1/1-30/06/2007	1/1-30/06/2006
Balance at the beginning of the period	8 832 904	4 316 408	o 118 548	2 972 489
Changes during the period:				
Net profit for the year	877 705	546 203	504 554	380 781
Net change in treasury shares	6 851	70	4 490	70
Acquisitions - mergers and other changes	(1 192 863)	(139 841)	(32 354)	(59 963)
Prior year dividends	(474 608)	(338 558)	(475 287)	(339 234)
Minority interests	(457 644)	(15 467)	-	-
Balance at the end of the period	/ 592 345	4 368 815	o 119 951	2 954 143

Bank     Net trading gains (losses)       Bank     Net gains from investment securities       1/1-30/06/2007     1/1-30/06/2006       0 ther operating expense     Other operating expense       0 that S +18     2 972 489       6 and nail end iscontinued operations	1/1-30/06/2007 - - - -	1/1-30/06/2006 20 827 (393) 249 (1 351)
Bank         Net trading gains (losses)           1/1-30/06/2007         1/1-30/06/2006         Depreciation and impairment losses           Other operating expense         Other operating expense         Other operating expense	- -	(393) 249
Bank         Net gains from investment securities           1/1-30/06/2007         1/1-30/06/2006         Depreciation and impairment losses           Other operating expense         Other operating expense	-	249
1/1-30/06/2007 1/1-30/06/2006 Depreciation and impairment losses Other operating expense	-	
Other operating expense		(1 351)
	-	
6 118 548 2 972 489 Gain on sale of discontinued operations		(10 953)
	-	120 834
Profit before tax	-	129 213
504 554 380 781 Less: Tax	-	(11 139)
4 490 70 Profit after tax	-	118 074
(32 354) (59 963)		
(475 287) (339 234) 10) Certain amounts as at 30.06.2006 and 31.12.2006 were reclassified in order to render them comparable	le to the respectiv	e amounts of 30.0
<ul> <li>condensed interim financial statements as at 30 June 2007.</li> </ul>	ne to the respectiv	c uniounits of 50.0
v 119 951 2 954 143		

Athens, August 30, 2007

THE CHAIRMAN OF THE BOARD OF DIRECTORS AND CHIEF EXECUTIVE OFFICER

THE VICE CHAIRMAN OF THE BOARD OF DIRECTORS AND DEPUTY CHIEF EXECUTIVE OFFICER

THE CHIEF FINANCIAL AND CHIEF OPERATING OFFICER

THE CHIEF ACCOUNTANT

EFSTRATIOS - GEORGIOS A. ARAPOGLOU

IOANNIS G. PECHLIVANIDIS

ANTHIMOS C. THOMOPOULOS

IOANNIS P. KYRIAKOPOULOS