

ATEbank ③

PIRAEUS BANK S.A. Companies registration number 6065/06/B/86/04 Head Office: 4, Amerikis st., 105 64, Athens, Greece FINANCIAL STATEMENTS INFORMATION FOR THE PERIOD from 1st January 2012 to 30th June 2012 (according to the Rule 4/507/28.04.2009 of the Capital Market Commission)

					(according	to the Rule 4/5	507/28.04.20	09 of the Ca	pital Market Commission)
The figures presented below, derive from the interim condensed	l financial informatio	n and aim to a general	information about t						nd the reader, prior to making any investment decision or other transaction concerning the Bank, to visit the Bank's web site, where the set of interim condensed financial information is the auditor's report when necessary.
		e: y the Board of Directors on for the period ended or: prt:		densed 12:	www.piraeusbank.gr December 19th, 2012 Dimitrico A. Southis TricewaterhouseCoopers S.A. Yon qualified - Emphasis of matter (the emphasis of matter is referred in note 22)				Notes: 1) The accounting policies, adopted by the Group according to the International Financial Reporting Standards (IFRS), have been applied in consistency with those in the annu financial statements of the year 2011. Relevant disclosure is note 2 of the Stand alone and the Consolidated Interim Condensed Financial Information. 2) Property, plant and equipment are free of any lines or encumbrances. 3) Tax authorities have audited Piraeus Bank's tax position for the years up to and including 2009. For the year 2011, the tax audit of the Bank conducted the PricewaterhouseCoopers S A. has been completed and a non qualified Tax Compliance Report has been issued. Namely to the subsidiaries and associates of Piraeus Bank Grout that are incorporated in Greece and which must be audited according to the applicable law in force, the tax audit of these entities have been issued. The unaudited tax years of Group subsidiaries are included in note 16 of the Consolidated Interim Condensed Financial Information. 4) All disputes under litigation or arbitration, as well as the pending court decisions, are not expected to have a significant effect on the financial position of the Bank and the Group Therefore the Bank has not raised a provision for outsharding litigations, whereas the Group's provision amounts to € 3.3 million from continuing operations. The provision raised for the Group subsidiaries are included to the relevant Tax
			unts in thousand eur						the unautited tax years of the Bank, which is included in the current tax liabilities, amounts to € 5.0 million and of the Group amounts to € 9.5 million from continuing operations. Oth provisions raised for the Bank amount to € 10.7 million and for the Group to € 16.5 million from continuing operations.
		GRO	UP			BAN	К		5) The companies which have been consolidated as at 30/b/2012, apart from the parent company Piraeus Bank SA, are included in note 16 of the Consolidated Interim Condense Financial Information. Note 16 includes information about the country of incorporation, the percentage of holding by the Group, as well as the applied consolidation method. The dire
	30 Ju	ine 2012	31 Decen	nber 2011	30 Ju	ne 2012	31 Decem	nber 2011	shareholding percentages by the Bank are included in note 15 of the Bank's Interim Condensed Financial Information. 6) The following companies that are consolidated under the full method of consolidation as at 30/6/2012, had not been included in the consolidation as at 30/6/2011: a) Visa Rent
ASSETS									Car, b) Adflikton Investments Ltd, c) Cospleon Investments Ltd, d) Cutsofiar Enterprises Ltd, e) Gravieron Company Ltd, f) Kaihur Investments Ltd, g) Pertanam Enterprises Ltd, Rectang Enterprises Ltd, i) Tonggi (augestments Ltd, ii) Albelete Company Ltd, k) Aligneria Enterprises Ltd, ii)
Cash and balances with Central Banks Loans and advances to credit institutions Derivative financial instruments - assets		2,361,299 481,960 390,269		2,552,717 316,136 379,238		1,474,866 2,725,569 386,339		1,572,849 3,065,200 375,069	Parking Kosmopolis S.A., o) Zibero Investments Ltd, p) Bulfinace E.A.D., q) Zibero I Energy S.A., r) Asset Management Bulgaria EOOD, s) Orion Energy Photovoltaics S.A.
Trading securities Financial instruments at fair value through profit or loss		282,713 6,922		464,313 9,922		21,906 6,922		125,106 9,922	consolidation as at 31/3/2012, as well. The company numbered (a) was acquired in July 2011, while the companies numbered (b) - (l) were acquired in June 2011 and sta
Reverse repos with customers Loans and advances to customers and debt		2,987		57,395		2,576		57,127	whereas the company numbered (p) started operating during the 4th quarter of 2011. The companies numbered (q) - (r) were established in February 2012. The company
securities - receivables (net of provisions) Investment securities	0.540.000	33,517,083	2,745,065	35,633,795	2,143,373	28,070,617	2,381,550	29,897,655	numbered (u) was established in May 2012. The companies: a) Shinefocus Limited, b) Multicollection Romania S.R.L., c) Estia Mortgage Finance III PLC, d) Maples Invest & Holdi
Available for sale securities Held to maturity Investments in associated undertakings	2,546,692 797,516	3,344,208 204,234	1,249,849	3,994,914 214,642	740,237	2,883,610 215,114	1,198,239	3,579,789 228,418	(b) were induidated in December 2011, whereas the company numbered (c) was induidated during the 1st quarter of 2012. The companies numbered (d) = (e), which we
Investments in subsidiaries Intangible assets		302,967		325,454		1,995,976 143,870		1,909,309 133,999	Mortgage Finance PLC, Estia Mortgage Finance II PLC, Axia Finance PLC, Axia Finance III PLC, Axia III APC Limited, Praxis Finance PLC, Praxis II Finance PLC and Praxis II A
Property, plant and equipment Investment property		898,966 867,190		896,756 877,511		305,398 207,137		314,133 201,767	portfolio of the Group. On 31 July 2012, Piraeus Bank decided to terminate forthwith the sale process for its subsidiary Piraeus Bank Egypt. Thus, Piraeus Bank Egypt has be
Assets held for sale Other assets Deferred tax assets	1,688,573	14,087	1,177,992	14,021	1,655,058	67,849	1,132,455	172,992	Bank Egypt, its subsidiaries and associates are no longer presented as "Discontinued operations". During the 2nd quarter of 2012, Marathon Banking Corporation has be transferred from Investments in Subsidiaries to "Assets held for sale" as the classification criteria of IFRS 5 are met. Therefore, the financial foures and results of the company
Inventories property Other assets	281,229 969,933	2,939,735	264,891 1,015,397	2,458,280	139,157 908,445	2,702,660	128,998 935,518	2,196,971	presented as "Discontinued operations". Relevant are the notes 7, 16 and 17 of Consolidated Interim Condensed Financial Information. The subsidiaries that are excluded from the
Assets from discontinued operations		715,648		1,157,214					Bank's Congress Centre, h) Piraeus Bank Group Cultural Foundation and i) Procas Holding Ltd. The companies numbered (a)-(e) are fully depreciated, under liquidation dissolution status. The financial data of the companies (f)-(h) are included in the financial statements of the parent company Piraeus Bank S A and consequently, in the consolidat
TOTAL ASSETS		46,330,268		49,352,308		41,210,409		43,840,306	financial statements. The company numbered (i) has not started operating yet. The consolidation of the above mentioned companies does not affect the financial position and res of the Group.
LIABILITIES									7) Piraeus – TANEO Capital Fund, which is consolidated under the equity method of accounting as at 30/6/2012, as well as at 31/3/2012, had not been included in the consolidati as at 30/6/2011. The company was transferred during the 4th quarter of 2011 from the available for sale portfolio to the associates' portfolio. Note 26 of the Consolidated Inter
Due to credit insitutions Liabilities at fair value through profit or loss		26,498,228 400		25,413,598 18,475		26,188,532 400		25,023,614 18,475	that have been excluded from consolidation.
Derivative financial instruments - liabilities Due to customers Debt securities in issue		365,120 19,036,106 769,502		389,728 21,795,677 1,268,045		359,756 15,453,818 768,199		381,321 18,334,429 1,266,788	million. The Bank's balances with related parties (subsidiaries included) are as follows: assets € 3,957.2 million, liabilities € 1,964.4 million, letters of guarantee € 316.1 million, incom
Hybrid capital and other borrowed funds Hybrid capital (Tier I)	71,828	103,002	159,601	1,200,045	71,828	100,133	159,601	1,200,700	8.1 million and ϵ 15.5 million respective). The respective amounts for the Bank amount to ϵ 8.0 million and ϵ 14.9 million. The transactions and remuneration of the Bank and Group with the members of the Bank and difference in the standard difference in the
Subordinated debt capital (Tier II) Other liabilities	267,885	339,713	339,367	498,968	267,885	339,713	335,383	494,984	9 As at 30/62012 subsidiary company of Piraeus Group owned a total number of 234,870 treasury shares of the parent company Piraeus Bank S.A., at a value of € 68 thousan The Bank did not hold any treasury shares as at 30/6/2012.
Retirement benefit obligations Deferred tax liabilities Other provisions	178,599 48,724 19,763		172,856 46,640 18,302		138,131 - 10,665		139,060 - 10,665		10) At the Statement of Total Comprehensive Income of the Consolidated and Stand alone Interim Condensed Financial Information, "Other comprehensive income, net of ta includes the change in currency translation reserve of € -10.5 million from continuing operations and € 0.7 million from discontinued operations for the Group and the change
Current income tax liabilities Other liabilities	16,696 703,453	967,235	13,742 648,774	900,314	8,409 249,329	406,534	4,080 225,572	379,377	available for sale reserve of € 37.0 million from continuing operations and € 0.1 million from discontinued operations for the Group and € 38.7 million for the Bank. 11) On 2 March 2012, Piraeus Bank announced a Tender Offer to purchase existing securities for cash. This Tender Offer referred to subordinated (€ 330 million) and hybrid (€ 15)
Liabilities from discontinued operations		623,675		1,007,341				-	million) securities of € 489 million total amount. On 12 March 2012, Piraeus Bank announced that it accepted offers of € 144 million, out of which € 60 million subordinated securitis and € 84 million hybrid securities. 12) Notes 4 and 24 as well as notes 4 and 27 of the Stand Alone and the Consolidated Interim Condensed Financial Information of the first semester 2012 respectively, are releva
Total Liabilities		48,599,979		51,292,146		43,516,952		45,898,988	12) Notes 4 and 24 as well as holes 4 and 27 or the stand Autor and the Consolitated interim Conducted interim conducted interim contraction interimation interimation or the instantian contract of the private sector involvement programme (PSI) and also to the resultion estatement of the financial information for the first outer 2012.
EQUITY									13) Restatements of the figures of the period 1/1 – 30/6/2011 in the Stand alone as well as the Consolidated Interim Condensed Financial Information of 30 June 2012 we presented for comparability purposes. Further information concerning these restatements is provided in note 24 and note 27 of the Stand alone and Consolidated Interim Condens
Share Capital Share premium Less: Treasury shares		1,092,998 2,953,356 (68)		1,092,998 2,953,356 (192)		1,092,998 2,953,356		1,092,998 2,953,356	14) On May 28, 2012, and in the framework of the recapitalization of the Greek banking system, Piraeus Bank received an advance of € 4.7 billion from the Hellenic Financial Stab
Other reserves and retained earnings Amounts recognized directly in equity relating to non-current assets		(6,443,667)		(6,106,700)		(6,352,897)		(6,105,036)	€1.5 bn and a Commitment Letter of €1.1 bn. Hence, the total Capital Advances and the Commitment Letter that HFSF has provided to Piraeus Bank amount to €7.3 bn plus € 0.5
from discontinued operations Capital and reserves attributable to equity holders of the parent enti Non controlling interest	ity	(3,021) (2,400,402) 130,691		(14,529) (2,075,067)		(2,306,543)		(2,058,682)	for ex ATEbank, which corresponds to the Bank's capital needs, as they have been defined by the Bank of Greece. Relevant information is provided in note 3 of the Stand alone a Consolidated Interim Condensed Financial Information. 150 Pursuant to the Ordinary Shareholders Meeting resolution dated 29/6/2012, the revocation of the 20/5/2011 Ordinary Shareholders Meeting resolution was approved regard
Non controlling interest Total Equity		(2,269,711)		135,229 (1,939,838)		(2,306,543)		(2,058,682)	
TOTAL LIABILITIES AND EQUITY		46,330,268		49,352,308		41,210,409		43,840,306	(285,831,641) to one billion one hundred and forty three million three hundred and wenty six thousand five hundred and sixty four (1,143,326,564), as well as the relev amendment of the articles 5 and 27 of the Bank's Articles of Association.
			OF CHANGES unts in thousand eur						16) The Ordinary General Meeting of Shareholders, held on 29/6/2012, decided not to distribute dividend to the shareholders for fiscal year 2011, according to the establish provisions (article 44a of Law 2190/1920 and article 1 of Law 3723/2008 as in force, combined with article 4 of Law 4063/2012) for the credit institutions participating in the Econo reinforcement plan.
			GROUP			BANK			17) On July 27, 2012 Piraeus Bank acquired the "good" part (selected assets and liabilities) of the under special liquidation credit institution Agricultural Bank of Greece S.A. follow the relevant decision of the Resolution Measures Committee (meeting 4/27/17/2012, Government Gazette 2209/27.07.12). The €6.7 bn difference between the preliminary vali
		1 Jan - 30 Jun 2012				1 Jul - 31 Dec 2011			transferred assets and liabilities was covered by the Hellenic Financial Stability Fund (HFSF), according to the law provisions. 18) The conclusion of the transfer of Piraeus Bank's participation in Marathon Banking Corporation to Investors Bancorp Inc in New York took place at the end of September 2012. 19) On October 19, 2012 Piraeus Bank signed a definitive agreement with Societé Generale regarding the acquisition of Société Genérale's total stake (99.08%) in Genik Bank.
Opening balance Total comprehensive income for the period, net of tax Increase and expenses on increase of share capital through cash payme	ent	(1,939,838) (329,957)	3,303,742 (5,621,283) (723)	3,273,732 (732,213) 765,317	(2,058,682) (247,838)	3,035,640 (5,469,419) (723)	2,956,979 (686,656) 765,317		(ii) On October 19, 2012 Priateds Bank signed a delimitive agreement with Societie Generale regization time acquisition of societie Generale's total stake (95.00%) in Ceniki Starks. I aggregate consideration for the acquisition of (i) 100% of Geniki shares held by Société Générale and (ii) Société Générale's receivables corresponding to the capital advances, w agreed at £1 mm. The transaction was concluded on December 14, 2012 after having received all the required regulatory approvals.
Issue and expenses on issue of preference shares Prior year dividends of ordinary shares	4 TL	(23) (63)	375,820 (30)	-	(23)	(723) 375,820			20) Piraeus Bank, according to the 7th December 2012 decision of the Board of Directors, participated in the exchange offer of Hellenic Government bonds, in response to relevant invitation of the Hellenic Ministry of Finance dated 3.12.2012, with all new Greek Government Bonds in Piraeus Bank's portfolio and €4.3 bn face value. Relevant informat
(Purchases)/ Sales of treasury shares and preemption rights Acquisitions, disposals, liquidation and movement in participating interest	t	189 (19)	4,106 (1,470)	(3,042) 133	-				is provided in note 25 and 28 of the Stand alone and Consolidated Interim Condensed Financial Information respectively. 21) On June 30, 2012, the number of staff employed by the Bank was 4,528 people and by the Group 12,280 people of which 153 people refer to discontinued operations (Marath
Other movements Closing balance		(2,269,711)	(1,939,838)	(185) 3,303,742	(2,306,543)	(2,058,682)	3,035,640		Banking Corporation). The number of staff employed by the Bank and the Group as at 30 June 2011 was 4,761 and 13,135 people respectively. 22) Emphasis of matter: Without qualifying our opinion, we draw attention to the disclosures made in note 3 to the financial statements, which refer to the impact of the impairme
			FLOW STATEN						losses resulting from the Greek sovereign debt restructuring on the Bank and Group's regulatory capital, the planned actions to restore the capital adequacy and the existi uncertainties that could adversely affect the going concern assumption until the completion of the recapitalisation process.
		7110	GRO			BAN	к		
		1	1 Jan - 30 Jun 2012	1 Jan - 30 Jun 2011		1 Jan - 30 Jun 2012	1 Jan - 30 Jun 2011		
Net cash inflow/ (outflow) from continuing operating activities Net cash inflow/ (outflow) from discontinued operating activities			(830,374) 2,168	479,631 (34,574)		(1,009,773)	912,452		
Total inflows/ (outflows) from operating activities Net cash inflow/ (outflow) from continuing investing activities		-	(828,206) 1,134,397	445,057 (1,261,157)		(1,009,773) 1,124,483	912,452 (1,129,348)		
Net cash inflow/ (outflow) from discontinued investing activities Total inflows/ (outflows) from investing activities Net cash inflow/ (outflow) from continuing financing activities		-	4,984 1,139,381 (378,984)	7,534 (1,253,623) 64,752		1,124,483 (383,324)	(1,129,348) 39,778		
Net cash inflow/ (outflow) from discontinued financing activities Total inflows/ (outflows) from financing activities		-	(378,984) 110 (378,874)	(291) 64,461		(383,324)	39,778		
Net increase/ (decrease) in cash and cash equivalents of the period Effect of exchange rate changes on cash and cash equivalents		_	(67,699) 2,637	(744,105) (1,920)		(268,614)	(177,118) (659)		
Total inflows/ (outflows) for the period Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period		-	(65,062) 2,681,134 2,616,072	(746,025) 4,034,929 3,288,904		(268,618) 1,841,272 1,572,654	(177,777) 2,886,063 2,708,286		
oun and one of an anounts of the end of the belied		-	2,010,072	3,200,904		1,012,004			OMPREHENSIVE INCOME
									housand euros
		1 Jan - 30 Jun 2012			1 Jan - 30 Jun 2011	GROU	94	1 Apr - 30 Jun 2012	BANK 1 Apr - 30 Jun 2011 1 Jan - 30 Jun 2012 1 Jan - 30 Jun 2011 1 Apr - 30 Jun 2012 1 Apr - 30 Jun 2011
	Continuina			Continuina			Continuing		

- 30 Jun 2011 Discontinued operations un 2012 Discontinued Continuing operations Continuing operations Continuing operations Continuing operations Total Discontinued operations Total Total Total operations 1,305,834 (897,464) **408,370** 13,769 (1,820) **11,949** 1,319,603 (899,284) **420,319** 1,406,403 (788,696) **617,707** 12,513 (2,107) **10,406** 1,418,916 (790,803) 628,113 611,003 (437,857) **173,146** 7,051 (863) **6,188** 618,054 (438,720) **179,334** 726,333 (412,045) **314,288** 6,066 (991) **5,075** 732,399 (413,036) **319,363** 1,027,935 (793,019) **234,916** 1,130,445 (715,655) **414,790** 477,373 (388,936) 88,437 581,598 (368,787) **212,811** est and similar inco Interest expenses and similar charges Net interest income 677 619 50,232 350 59,662 292 60,267 34,323 103,026 103,703 116,452 117,071 50,582 59,954 66,321 30,565 ee and commission income

м	MICHALIS G. SALLAS					ROS M. LEKKAKOS	6		GEORGE I. POULOPOULOS					KONSTANTINOS S. PASCHALIS			
CHAIRMAN O	MANAGING DIRECTOR & C.E.O.					CHIEF FINANCIAL OFFICER					ASSISTANT GENERAL MANAGER						
- Basic and diluted	(0.3108)	0.0023	(0.3085)	(0.8033)	0.0019	(0.8014)	(0.3510)	0.0013 Athens, December	(0.3497)	(0.7232)	0.0008	(0.7224)	(0.2506)	(0.7548)	(0.3247)	(0.6883)	
Profit/ (Loss) after tax per share (in euros):																	
Non controlling interest	(4,787)	77	(4,710)	(8,060)	(41)	(8,101)	(2,631)	95	(2,536)	(7,846)	104	(7,742)	-	-	-	-	
Attributable to equity holders of the parent entity	(328,642)	3,472	(325,247)	(723,702)	(451) (410)	(732,213) (724,112)	(419,243) (416,612)	3,205	(413,407)	(747,629)	563	(747,066)	(241,038)	(000,000)	(371,333)	(101,302)	
ther comprehensive income, net of tax (B) otal comprehensive income for the period,net of tax (A+B)	26,552	778	27,330	98,379 (731,762)	(2,455)	95,924	(15,392)	1,840	(13,552) (415,943)	75,530	(320)	75,210	38,729	89,693	(298)	78,919 (707,982)	
f the parent entity	,					,	,			,		,				,	
rofit/ (Loss) after tax attributable to equity holders	(355,143)	2,654	(352,489)	(822,325)	1,945	(820,380)	(401,106)	1,439	(399,667)	(823,166)	966	(822,200)	(286,567)	(776,349)	(371,257)	(786,901)	
ess: Non controlling interest	(4.838)	40	(4,798)	(7,816)	59	(7,757)	(2,745)	21	(2,724)	(7,839)	21	(7,818)					
rofit/ (Loss) after tax (A)	(359,981)	2,694	(357,287)	(830,141)	2,004	(828,137)	(403,851)	1,460	(402,391)	(831,005)	987	(830,018)	(286,567)	(776,349)	(371,257)	(786,901)	
ncome tax	514,516	(1,450)	513,066	176,759	(1,078)	175,681	78,461	(786)	77,675	184,368	(530)	183.838	531,496	175,172	79,052	179,550	
rofit/ (Loss) before tax	(874,497)	4,144	(870,353)	(1,006,900)	3,082	(1,003,818)	(482,312)	2,246	(480,066)	(1,015,373)	1,517	(1,013,856)	(818,063)	(951,521)	(450,309)	(966,451)	
trovisions and impairment thare of profit of associates	(1,201,107) (10,906)	-	(1,201,107) (10,906)	(1,376,747) (5,815)	11	(1,376,736) (5,815)	(593,569) (9,480)	-	(593,569) (9,480)	(1,206,154) (1,673)	11	(1,206,143) (1,673)	(1,099,424)	(1,239,155)	(549,285)	(1,100,809)	
		,				,	.,										
otal operating expenses before provisions Profit before provisions and tax	(368,970) 337,516	(8,674) 4,144	(377,644) 341.660	(394,747) 375.662	(8,136) 3.071	(402,883) 378,733	(191,403) 120.737	(4,389) 2,246	(195,792) 122,983	(200,747) 192,454	(3,944)	(204,691) 193.960	(216,208) 281.361	(233,745) 287.634	(114,323) 98,976	(120,458) 134.358	
Depreciation and amortisation	(51,967) (368,970)	(770)	(52,737) (377,644)	(46,609) (394,747)	(701) (8,136)	(47,310) (402,883)	(23,818) (191,403)	(387) (4,389)	(24,205) (195,792)	(22,914) (200,747)	(344)	(23,258) (204,691)	(24,962) (216,208)	(17,897) (233,745)	(12,290) (114,323)	(8,966)	
ains/ (Losses) from sale of assets	(206)	-	(206)	(1,618)	-	(1,618)	(243)	-	(243)	(976)	-	(976)	(102)	(968)	(100)	(632)	
Staff costs Idministrative expenses	(169,768) (147,029)	(4,485) (3,419)	(174,253) (150,448)	(191,197) (155,323)	(3,913) (3,522)	(195,110) (158,845)	(85,374) (81,968)	(2,237) (1,765)	(87,611) (83,733)	(92,584) (84,273)	(1,908) (1,692)	(94,492) (85,965)	(95,390) (95,754)	(112,295) (102,585)	(47,364) (54,569)	(53,045) (57,815)	
otal net income	706,486	12,818	719,304	770,409	11,207	781,616	312,140	6,635	318,775	393,201	5,450	398,651	497,569	521,379	213,299	254,816	
ther operating income/ (expense)	(5,772)	278	(5,494)	25,735	253	25,988	(19,865)	143 6.635	(19,722)	13,075	129 5.450	13,204	2,630	7,161	(1,066)	5,484	
esults from investment securities	(645)	-	(645)	101	-	101	(441)	-	(441)	331	-	331	(815)	456	(749)	908	
fair value through profit or loss	2,440		2,440	(2,354)		(2,354)	425		425	(1,150)		(1,150)	2,393	(2,574)	414	(1,263)	
et trading income et income from financial instruments designated	210,934	-	210,934	27,109	-	27,109	113,603	-	113,603	13,063	-	13,063	204,624	45,048	97,431	7,447	
ividend income	1,938	59	1,997	3,086	57	3,143	1,852	30	1,882	2,934	24	2,958	3,439	4,657	3,421	2,797	
et fee and commission income	89,221	532	89,753	99,025	491	99,516	43,420	274	43,694	50,660	222	50,882	50,382	51,841	25,411	26,632	
e and commission expense	(13,805)	(145)	(13,950)	(17,427)	(128)	(17,555)	(6,812)	(76)	(6,888)	(9,002)	(70)	(9,072)	(9,885)	(14,480)	(5,154)	(7,691)	
e and commission income	103,026	6//	103,703	110,452	619	117,071	50,232	350	50,582	59,002	292	59,954	60,267	00,321	30,565	34,323	