

Nine Month 2008 Results

Solid performance in a turbulent environment

**Eurobank EFG**

- Net profit for the first three quarters of 2008 at €647m, 5% ahead of 2007
- Recurring profits registered a very strong 18% y-o-y increase, with Q3 08 the best quarter ever.
- Net Interest Income expansion by 23.1% y-o-y corresponding to a €31m (or 5%) q-o-q increase
- Healthy NIM at 3.21%, up 4 bps q-o-q, due to loan repricing
- Deposit gathering accelerates – highest growth rate ever at 42.5% y-o-y
- Self funded growth over past 12 months with Δ deposit at € 13.8bn exceeding Δ loans
- Loan/deposit ratio recedes further to 119.9%



- Cost reduction in Q3 08, down 3% from Q2
- Improvement in C/I ratio both in Greece and New Europe
- New Europe achieved a further improvement in profitability to €52.0m for Q3
- Return on Equity at 20.1%
- Strong capital position: Tier I at 8.7%, Total Risk/Asset ratio at 11.0%

Challenging macro environment

**Eurobank EFG**

Greece

- Decelerating but yet satisfactory economic growth of 3.2% in 2008 and 2.0% in 2009 (IMF projections)
- Government Support Program of € 28.0 bn designed to sustain credit expansion at 10% or more in 2009

Poland, Cyprus

- Healthy fundamentals and self funded banking systems

Romania, Bulgaria

- EU membership provides financial support framework
- Modest loan / deposit ratio, low public debt / GDP ratio, strong FX reserve position
- Policy response

Serbia, Turkey, Ukraine

- Modest exposure of Eurobank EFG in every country
- IMF support programs with conditionality measures

Challenging environment requires new set of priorities

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Eurobank EFG

- Continue focusing on deposit gathering and placing stronger emphasis on liquidity management. Use of alternative funding sources, if available, to complement self-financed expansion.
- Accelerate repricing of loan portfolio, implement more conservative business expansion
- Adopt a more selective, prudent and proactive risk posture— credit process value chain has been further tightened
- Curtail network expansion and engage more heavily in cost management and control. Cost growth targets become very strict.
- Further improve discipline in capital usage



Financial Highlights

Key themes of 9M 08 results



Eurobank EFG

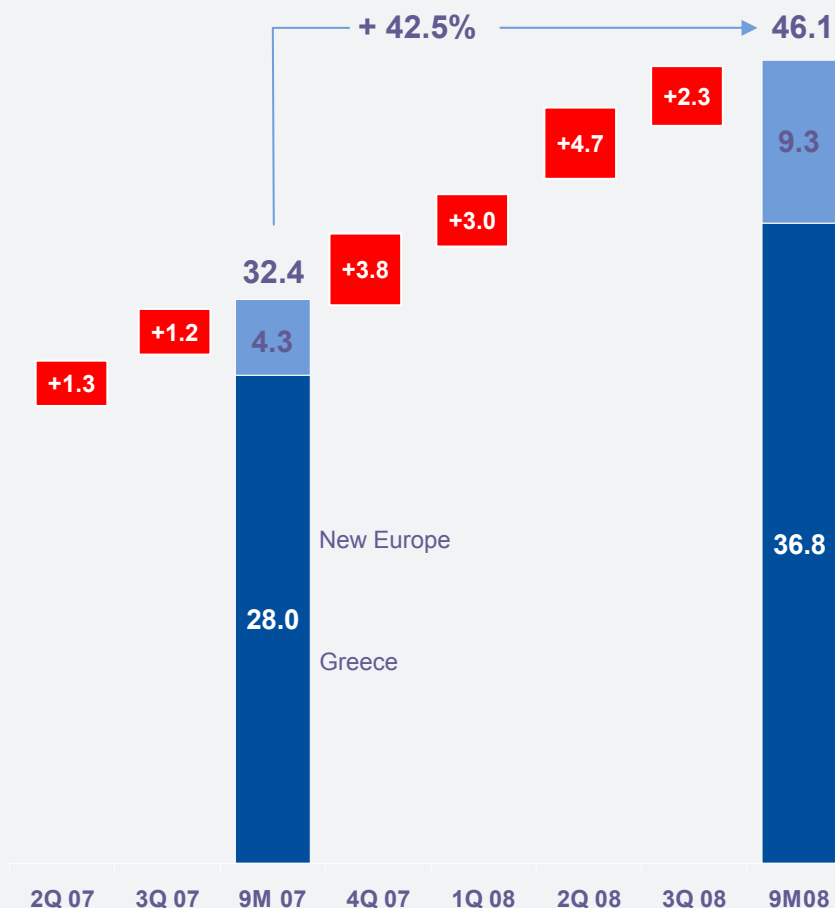
- Intensified deposit gathering
- Balanced lending growth driven by repricing
- Safeguarding asset quality
- Accelerated cost containment
- Sound liquidity
- Disciplined capital management

Outstanding deposits growth accelerates further to 42.5% y-o-y

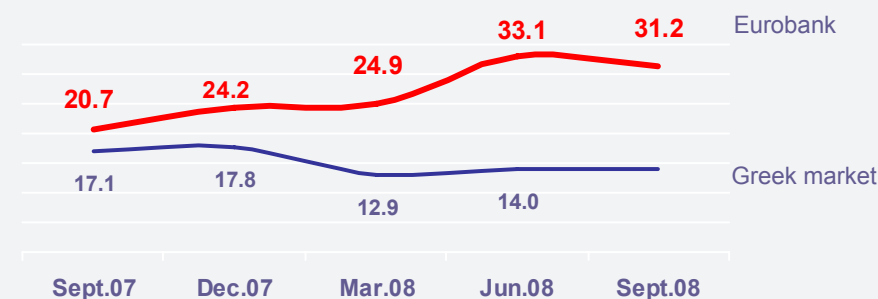


Eurobank EFG

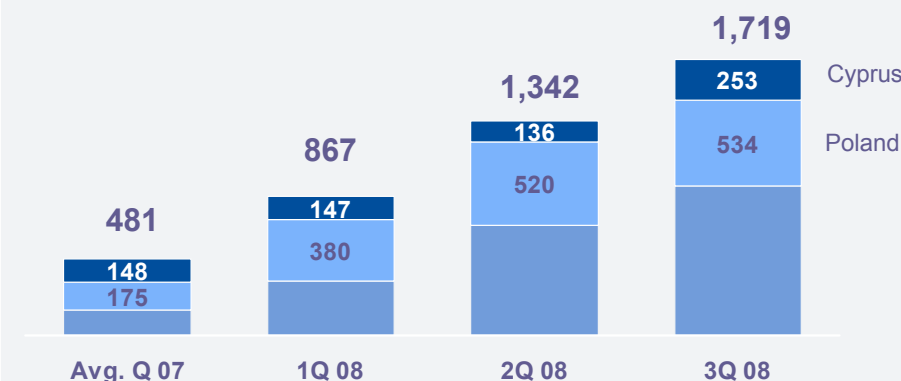
Group deposit gathering (€ bn)



Greek deposits annual growth (%) – Eurobank vs. market



New Europe growth at 116% y-o-y Strong deposit additions each quarter (€ m)

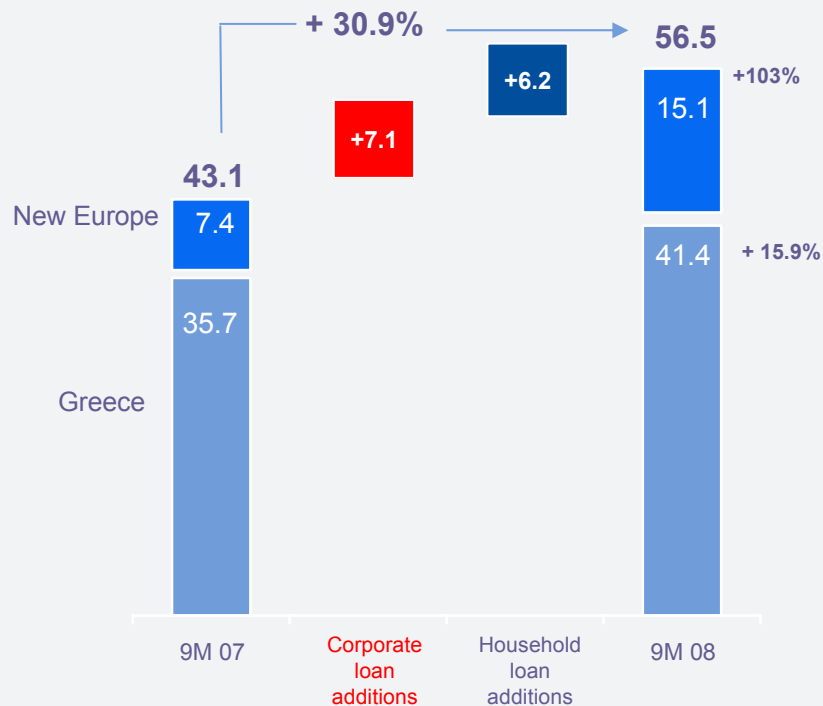


Balanced and controlled business growth across segments and geographies

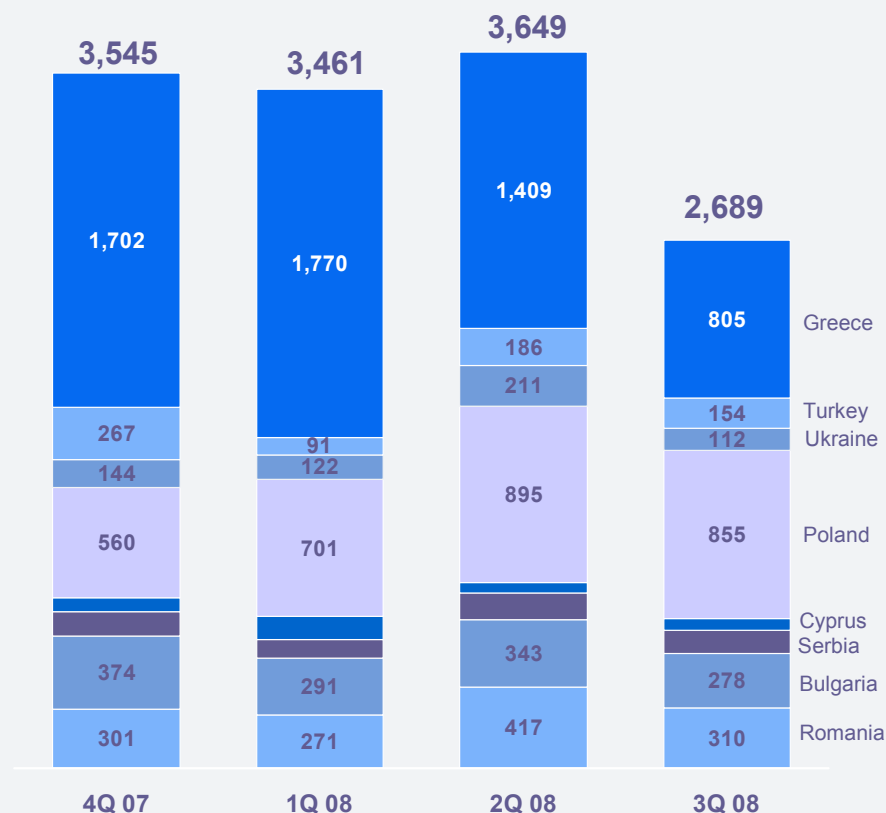


Eurobank EFG

Total Group Lending (€ bn)

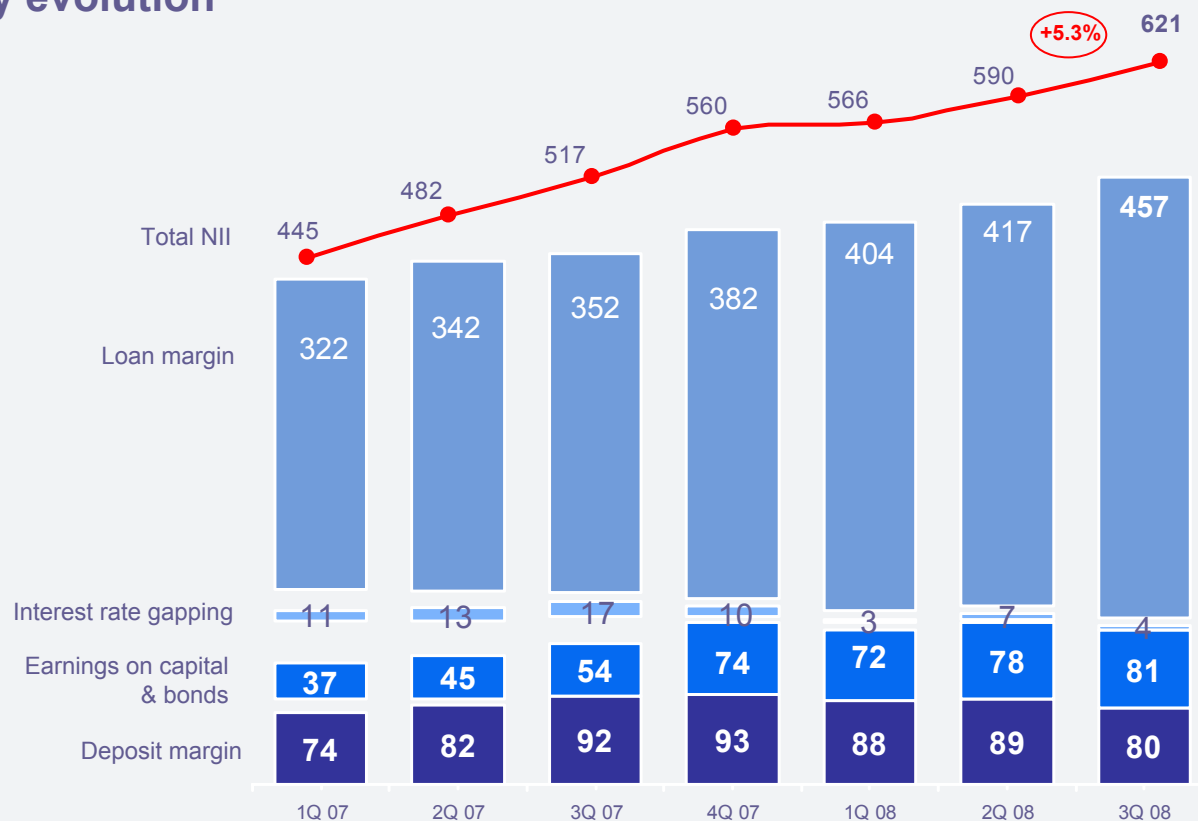


Quarterly additions by country (€ m)



Strong NII growth at 23.1% y-o-y – loan margin the highest ever

NII quarterly evolution



NIM improves to 3.21% - Greek loan spreads stable

Strong repricing in New Europe



Eurobank EFG

Evolution of Greek spreads (bps)

	4Q 07	1Q 08	2Q 08	3Q 08
Sight & Savings Accounts	2.65	2.65	2.54	2.64
Time & Client EMTNs	0.14	0.08	0.05	-0.05
Total Deposits	0.95	0.87	0.73	0.61
Wholesale Loans	1.61	1.66	1.69	1.68
Mortgage	0.91	0.97	0.97	0.97
Consumer	8.10	8.03	7.96	7.94
SBB	3.59	3.50	3.56	3.61
Retail Loans	4.08	4.04	4.02	4.02
Total Loans (Greece)	3.16	3.15	3.14	3.12

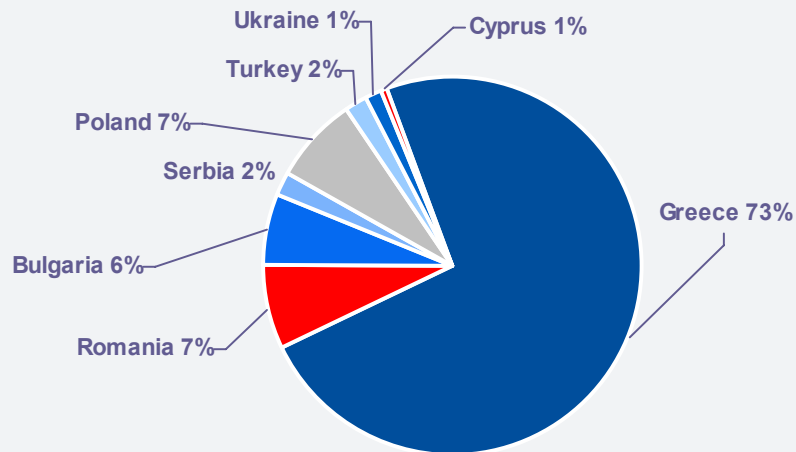
	FY 07	1Q 08	1H 08	9M 08
Group NIM (%)	3.28	3.22	3.17	3.21

New Europe NIM improves

NIM per country	1Q 08	1H 08	9M 08
Romania	3.87%	3.64%	4.24%
Bulgaria	4.14%	4.15%	4.26%
Serbia	6.09%	6.14%	6.32%
Turkey	3.17%	2.94%	2.72%
Poland	4.31%	4.06%	3.71%
Ukraine	6.04%	6.35%	6.82%
Cyprus	1.45%	0.95%	1.10%
New Europe	4.11%	3.98%	4.12%
Greece	2.98%	2.94%	2.92%

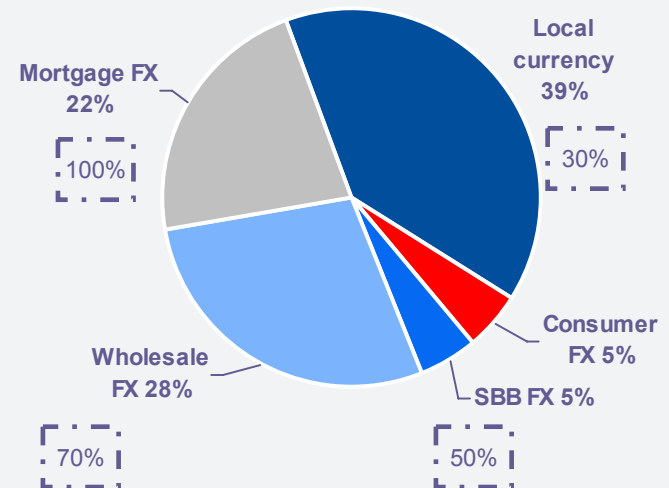
Greece vs New Europe

(% of gross loans)



New Europe outstandings per currency

(% of gross New Europe loans)

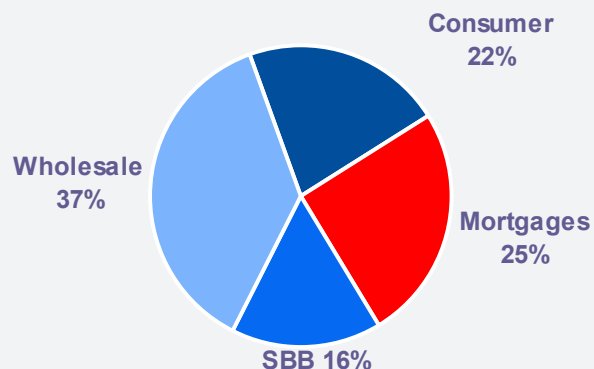


% collateralised



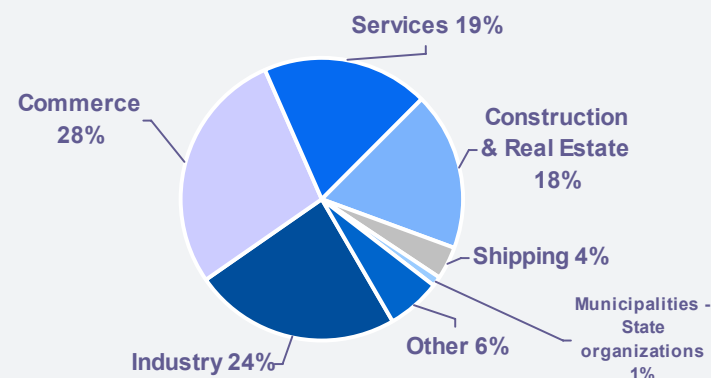
Retail vs. Wholesale

(% of gross loans)



Wholesale Loan Book Composition

(% of gross loans)



Shipping Loans (€ m)

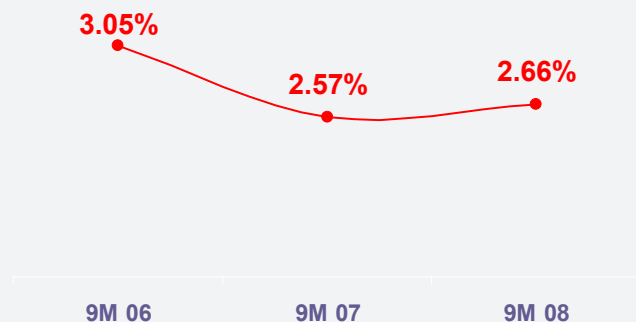


- Portfolio includes 50 well-established Greek shipping names
- Average remaining life of portfolio: 5.4 years.
- LTVs at 38% as at 30/9

Credit quality under close scrutiny – still better than 2 years ago

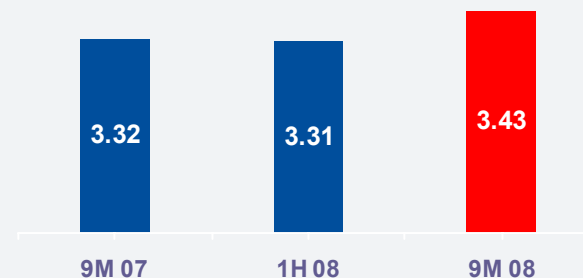


Group NPL Ratio (% of loans)

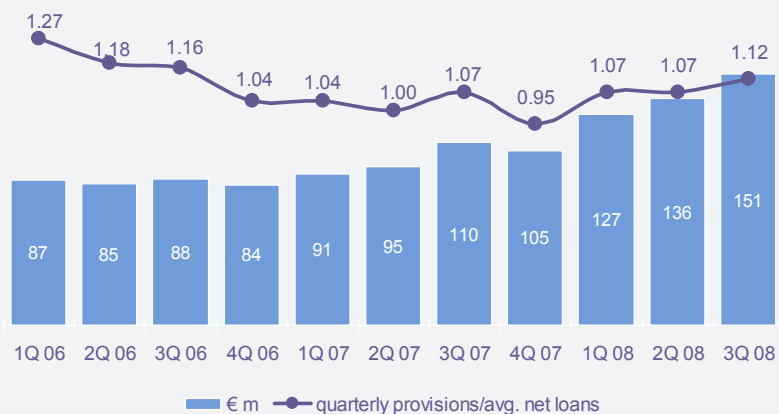


Past Due > 90 Days

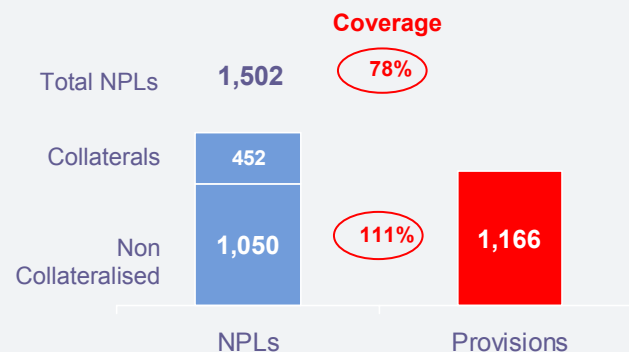
(% to gross loans)



Bad Debt Provisions

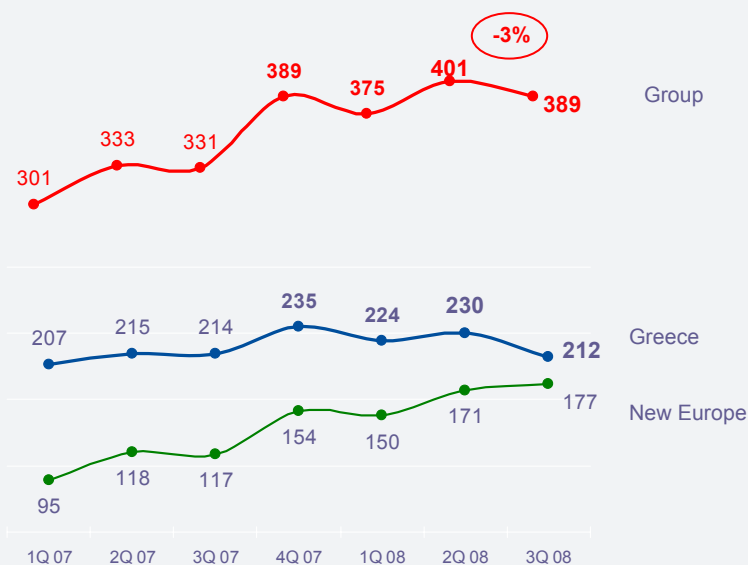


Coverage among the best in the sector

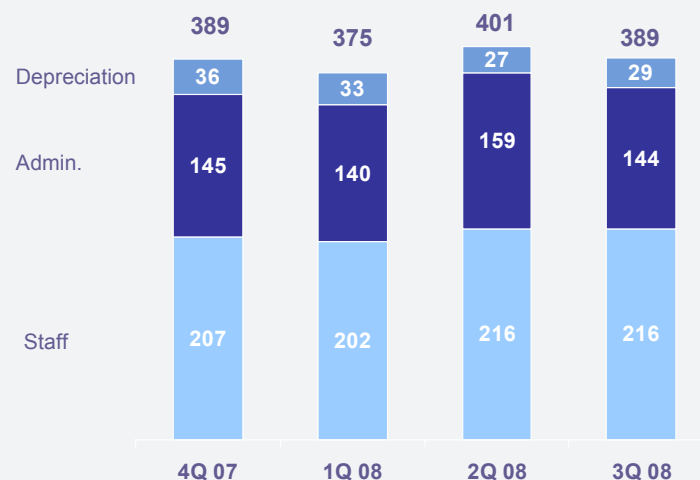


Figures in € m.

Total Costs per Region



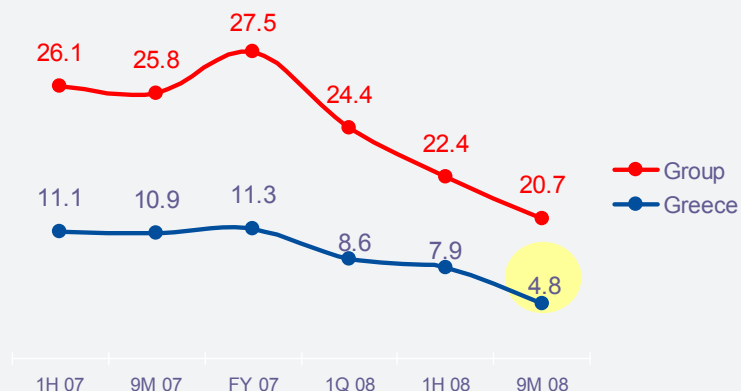
Total Costs per expense category



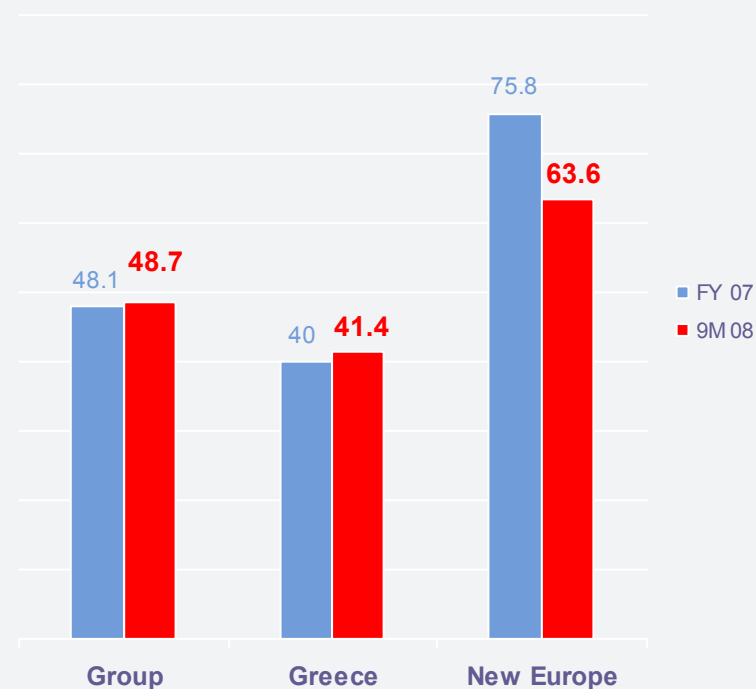
Accelerated cost containment (2/2)

Group expansion decelerates to 15.5%* y-o-y, Greek to 4.8%**Eurobank EFG**

Decelerating cost growth (% y-o-y)



Cost / Income (%)



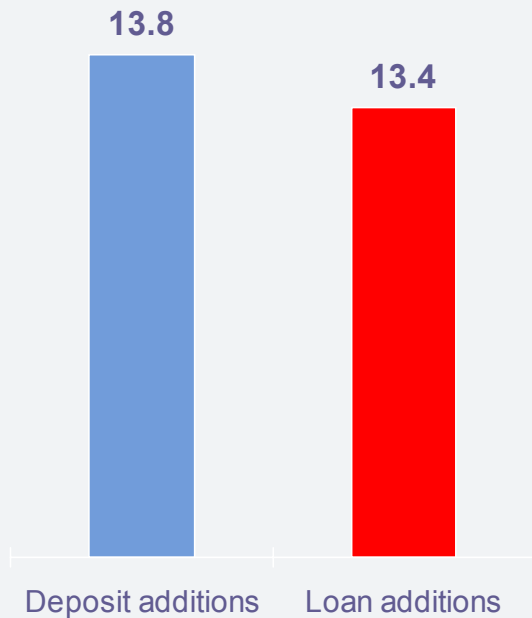
Cost evolution

	9M 07		9M 08
Group Costs (comparable*)	936.4	+ 15.5%	1,081.3
New Operations	29.1		84.0
Total Group Costs	965.5		1,165.3

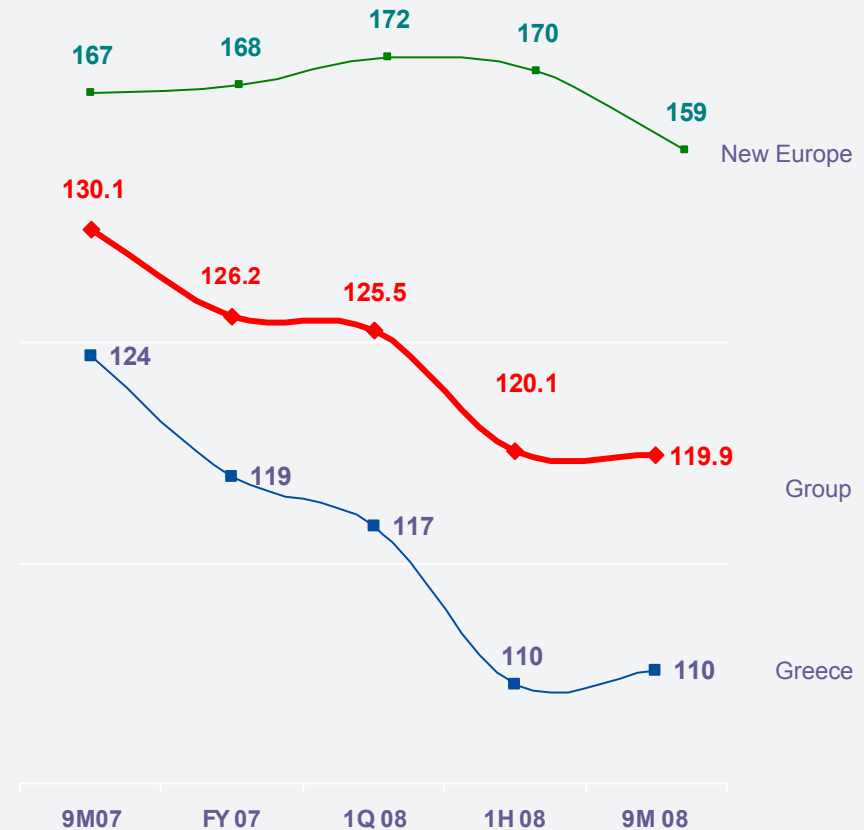
* Excluding new operations (Eurobank Tekfen & Ukraine)

Figures in € m.

Deposit additions outpace loan additions in the past 12 months (€ bn)



Loans / Deposits Ratio Evolution (%)

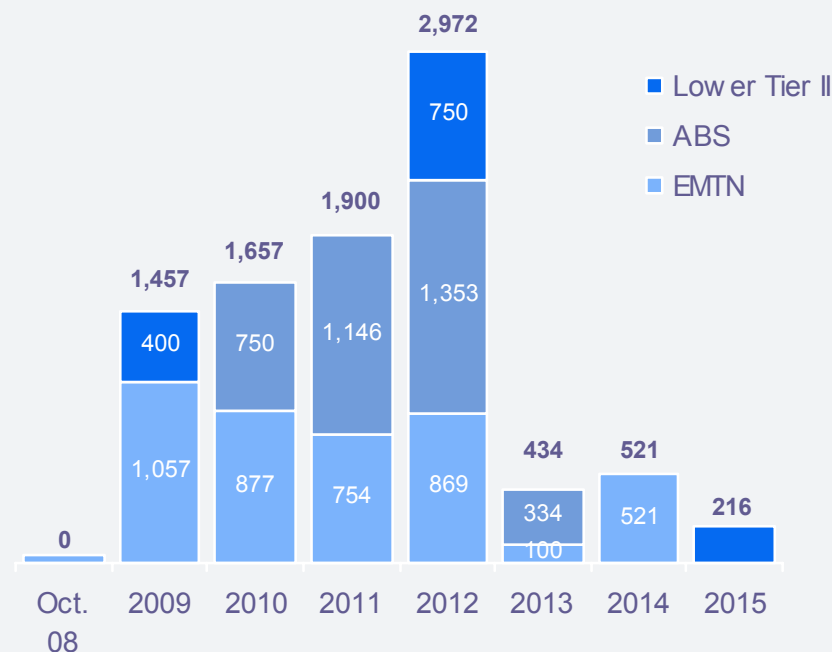


Sound liquidity position – only € 1.5 bn debt maturities in 2009

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- Self funded over the past year
- Wholesale funding maturities for 2008 already covered
 - Debt maturities at € 1.5 bn for 2009
- Strategic liquidity reserves of ~€ 2.5 bn
- Additional liquidity created through further securitisations

Maturity Profile of Outstanding Wholesale Debt

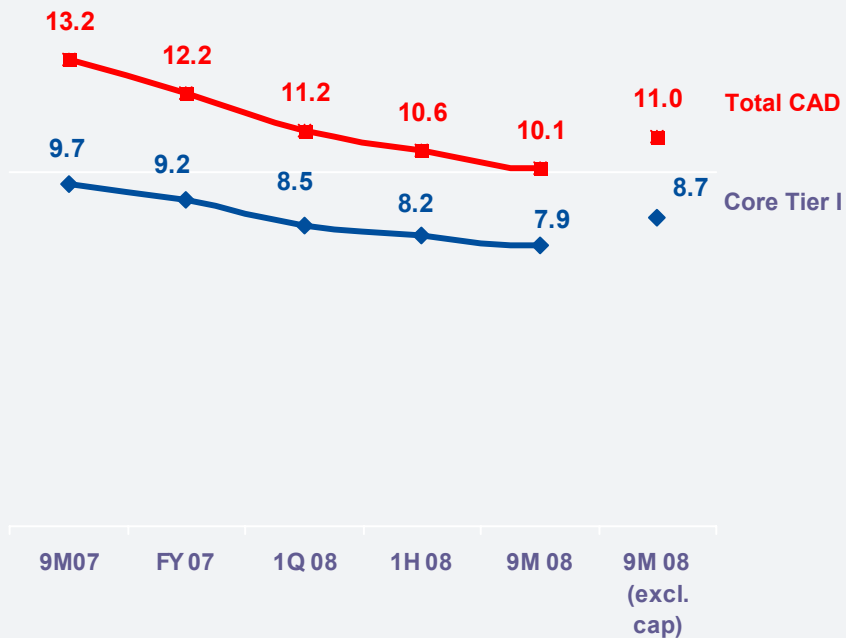
*Figures in € m.*



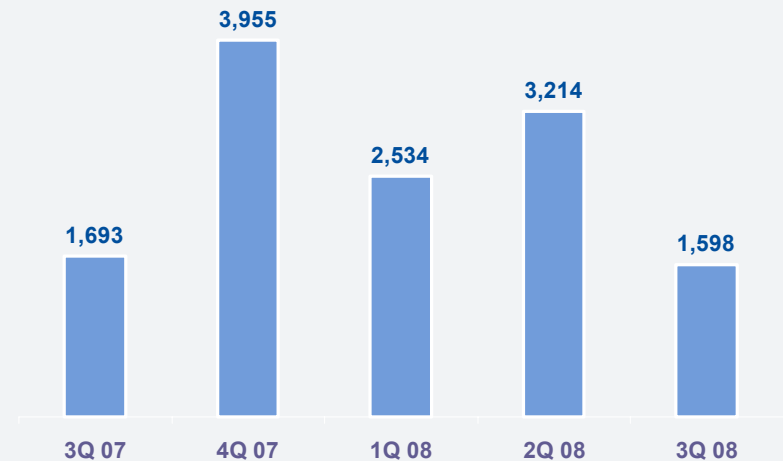
*Core Tier I = Total Tier I

Figures in €m, as at 30.9.08

Strong Capital Adequacy (%)



Risk Weighted Assets growth (€ m)



	FY 07	1H 08	9M 08
Regulatory Equity / Balance Sheet (%)	7.8%	6.5%	6.4%

9M 08: Solid capital base and liquidity



Eurobank EFG

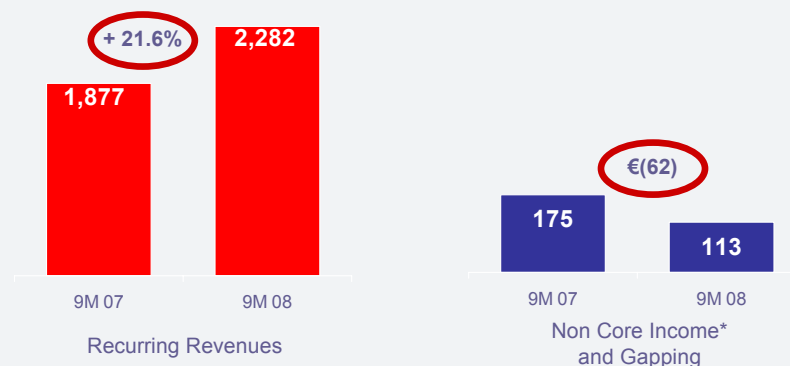
- Growth continues in a controlled and decelerating manner
- Self funded growth over the last 12 months
- Loan to Deposits ratio improves to 119.9%
- Core Tier I at 8.7%, Total CAD ratio at 11.0%
- No subprime / toxic assets on the balance sheet
- Risks well diversified across clients, portfolios and countries

9M 08: Solid profitability at € 647m

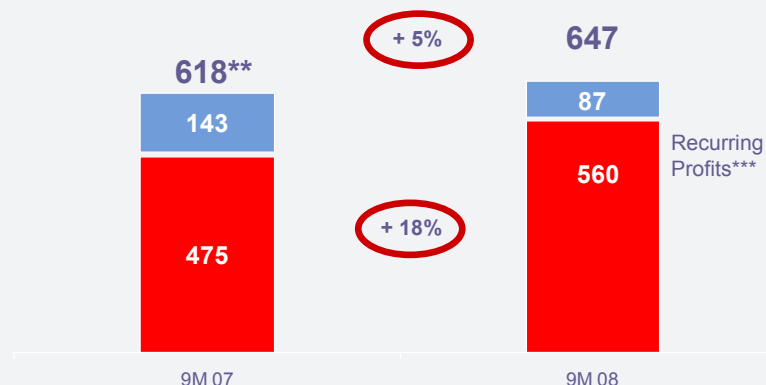


- Recurring revenues up 21.6% y-o-y; 3Q highest ever at € 777m
- Strong NIM improving to 3.21%
- Costs under control, down 3% q-o-q
- New Europe record quarterly profit at € 52m
- Recurring profits up 18%
- Return on Assets at 1.21%
- Return on Equity at 20.1%

Robust Group recurring revenues (€ m)



Solid recurring profits (€ m)



* Trading Income, Gains / Losses from Securities and Other Gains

** Adjusted for quarterly allocation of FY 07 reserves tax



Full 9M 08 Review

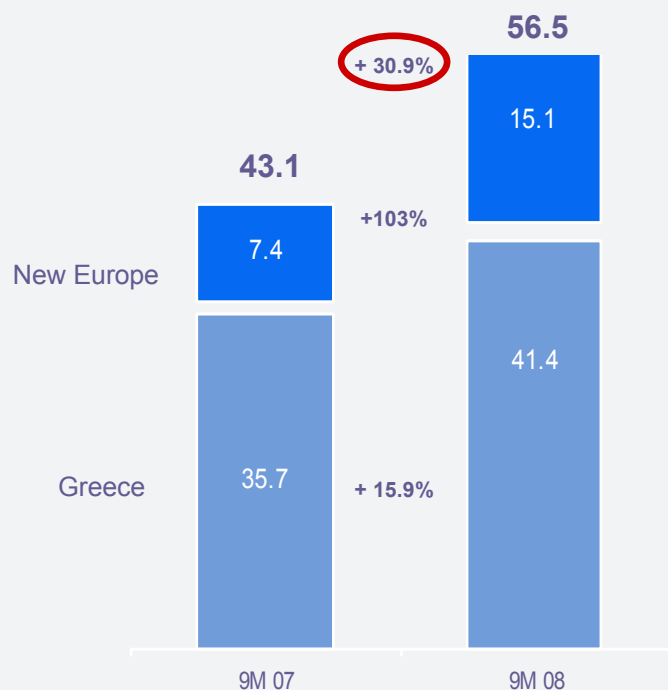
Solid loan growth across all segments at 30.9% y-o-y

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Eurobank EFG

Total Group Lending

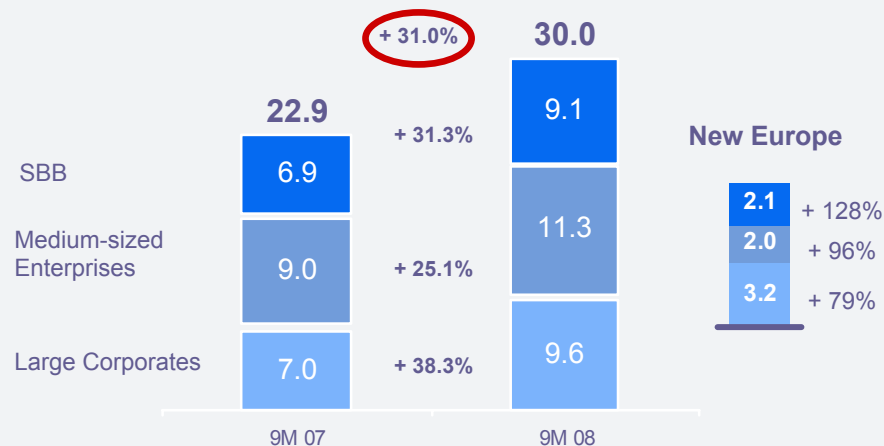


Figures in € bn.

Group Household Lending



Group Business Lending



Outstanding deposits growth accelerates further to 42.5% y-o-y

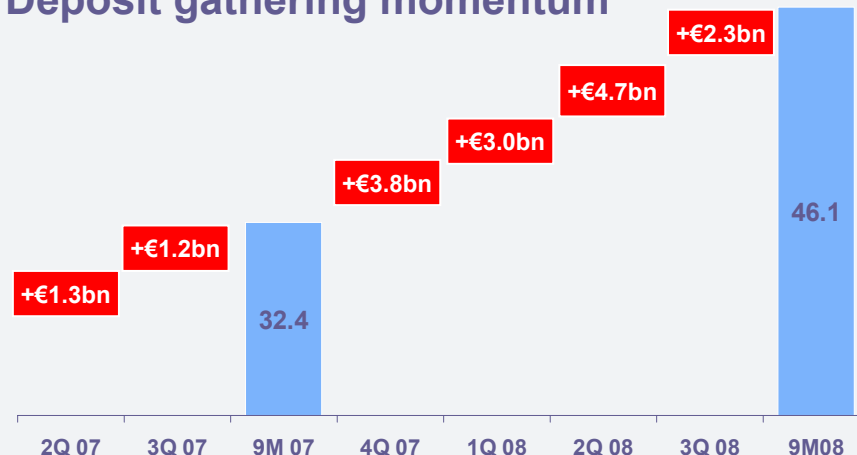
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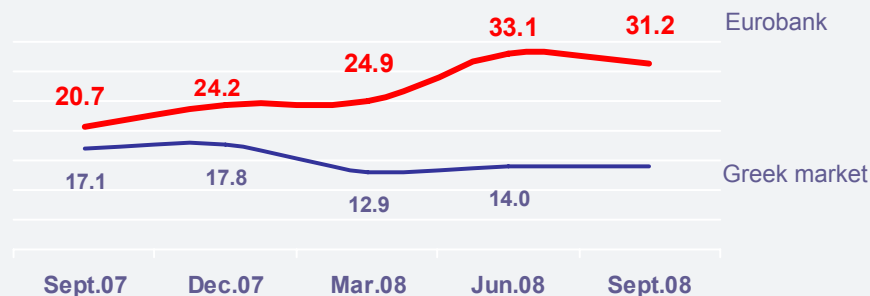
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- Significantly outpacing the Greek market – growth at 31.2%
- New Europe maturing networks boost deposit gathering – balances up 115.8%
- Group deposit additions at € 13.8bn vs loan additions of €13.4 bn over the past year
- Loan / deposits ratio improves further to 119.9%

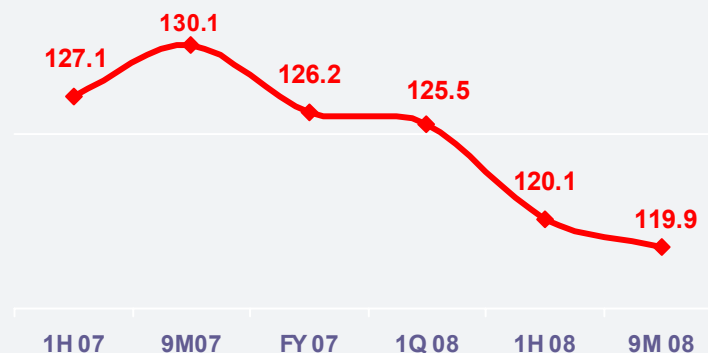
Deposit gathering momentum



Greek deposits annual growth (%) – Eurobank vs. market



Loans / Deposits Ratio Evolution (%)



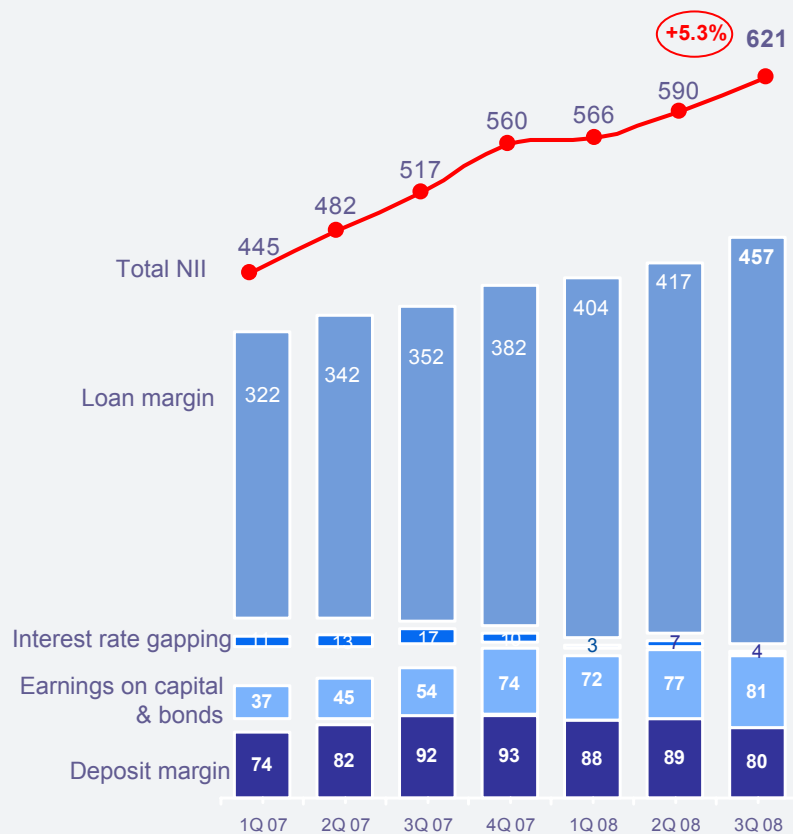
Strong NII growth at 23.1% y-o-y – loan margin the highest ever, NE contribution on the rise

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Eurobank EFG

NII quarterly evolution



New Europe at 31% of Group NII - from 20% a year ago



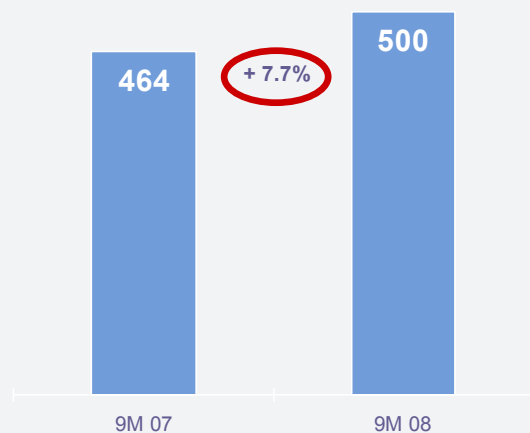
Figures in € m.

Fee income advances 7.7% y-o-y



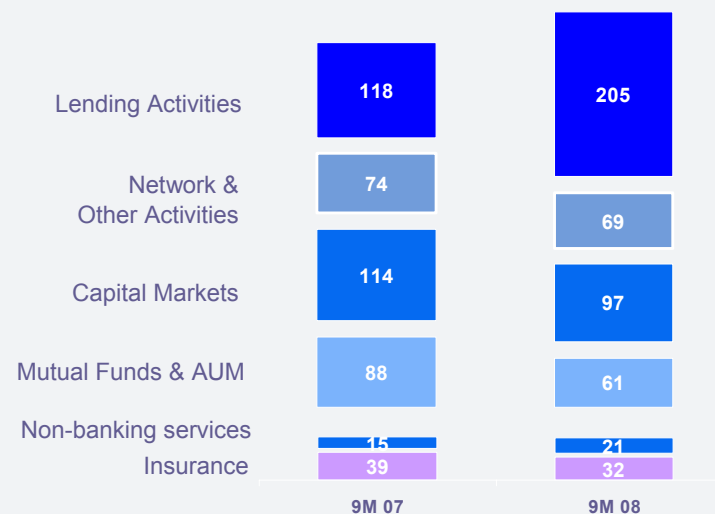
- Lending fees up 74% over 9M 07 –3Q 08 follows the deceleration in loan growth
- Turbulent market conditions drag capital market fees down 15% y-o-y
- Outflows to deposits and poor market conditions drive fees from mutual funds down 31% y-o-y
- NE fees expand 75 % y-o-y, contributing 41.6% to group

Total Fees evolution



Figures in € m.

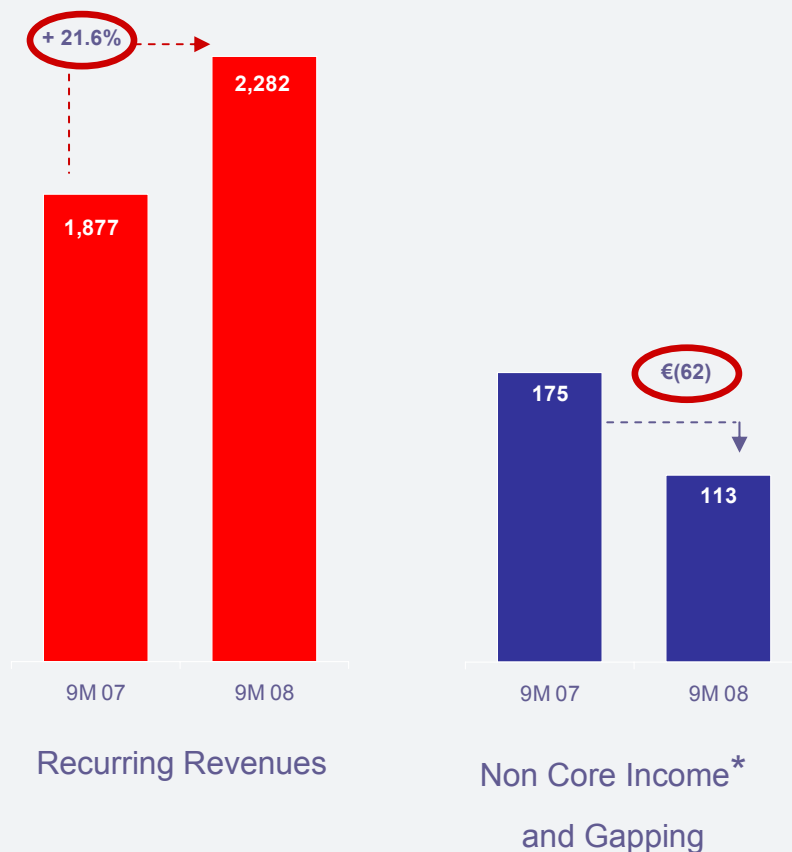
Total Fees Composition





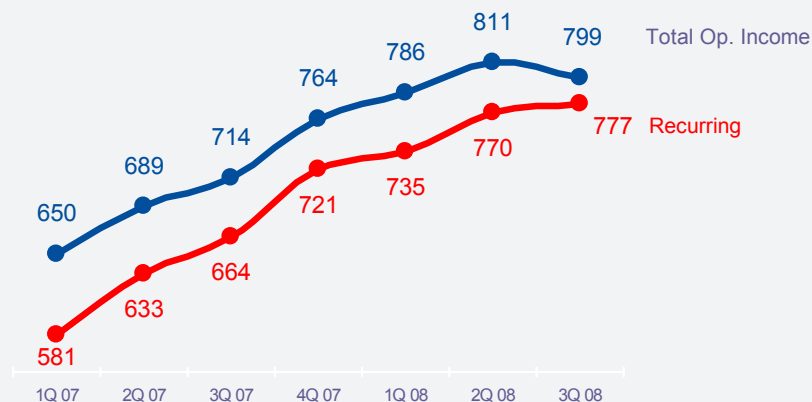
Robust Group recurring revenues, up 21.6% y-o-y

Breakdown of Operating Income

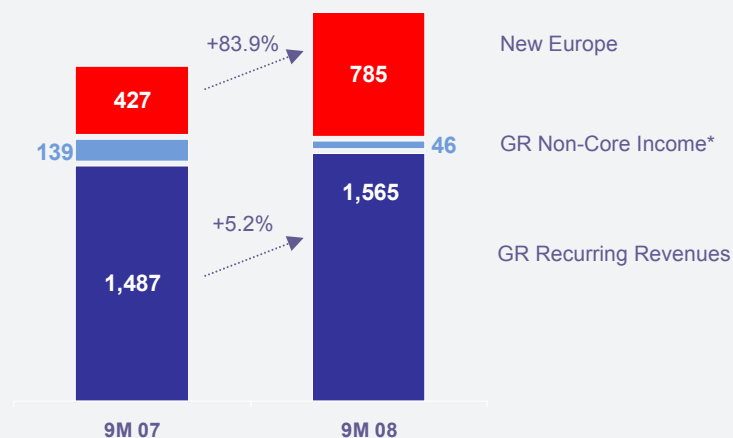


* Trading Income, Gains / Losses from Securities and Other Gains

Total Operating Income up 16.5% y-o-y



Operating Income per Region



Figures in € m.

Group cost expansion decelerates to 15.5%*, Greek expenses up 4.8% y-o-y

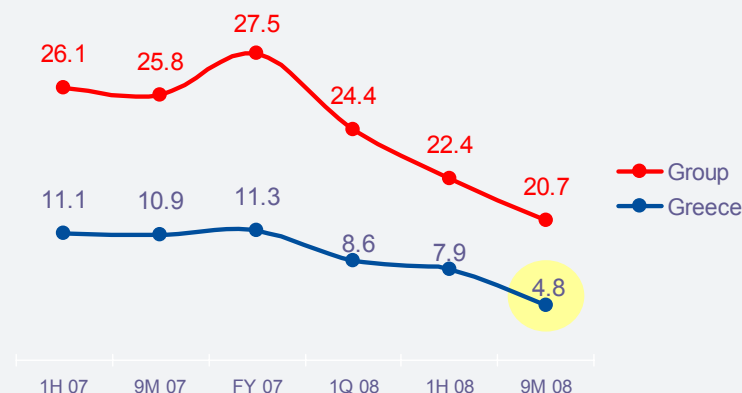
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Eurobank EFG

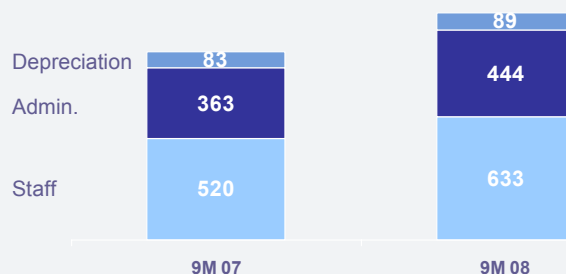
- Strong cost containment - lean 3Q 08, down 3.1% over 2Q:
 - group Admin expenses down 9.5% q-o-q
 - personnel expenses flat at 2Q 08 levels
- Greek Cost / Income at 41.4%
- Strong efficiency gains in New Europe with Cost / Income at 63.6% from 77.4% a year ago
- Group Cost / Income at 48.7%

Decelerating cost growth (% y-o-y)



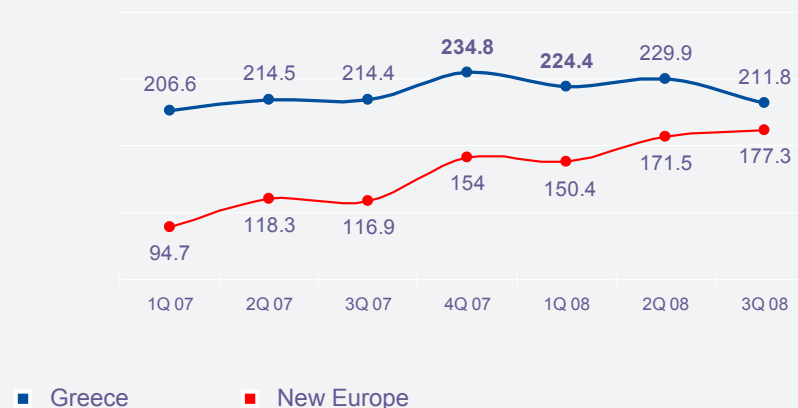
Cost evolution

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Group Costs (comparable*)	936.4	+ 15.5%	1,081.3
New Operations	29.1		84.0
Total Group Costs	965.5		1,165.3



* Excluding new operations (Eurobank Tekfen & Ukraine)

Total Costs per Region



Figures in € m.

Credit quality under scrutiny – still better than 2 years ago

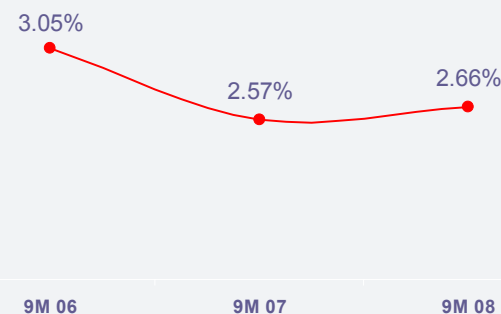
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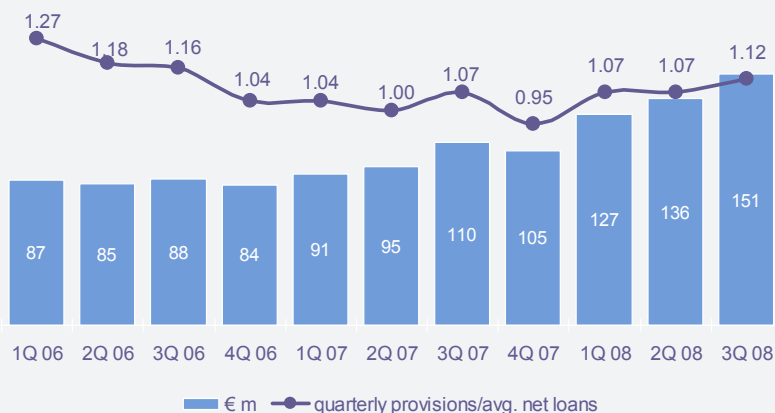
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- NPLs at 2.66%, from 2.57% in 9M 07
- Past Due >90 Days at 3.4%
- Greek NPLs at 2.96%
- Coverage at 78% - coverage including collaterals at 111%
- Provisions rise to 112 bps in 3Q 08 and 109 bps in 9M 08

Group NPL Ratio (% of loans)

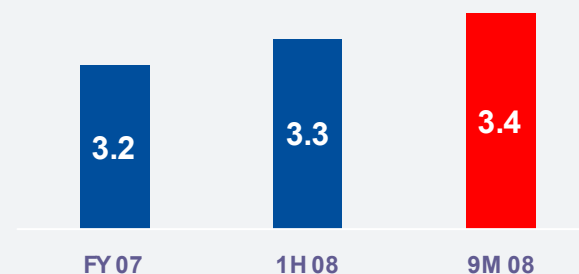


Bad Debt Provisions



Past Due > 90 Days

(% to gross loans)





New Europe

1,200 branches and client servicing points in New Europe – representing 68% of total network

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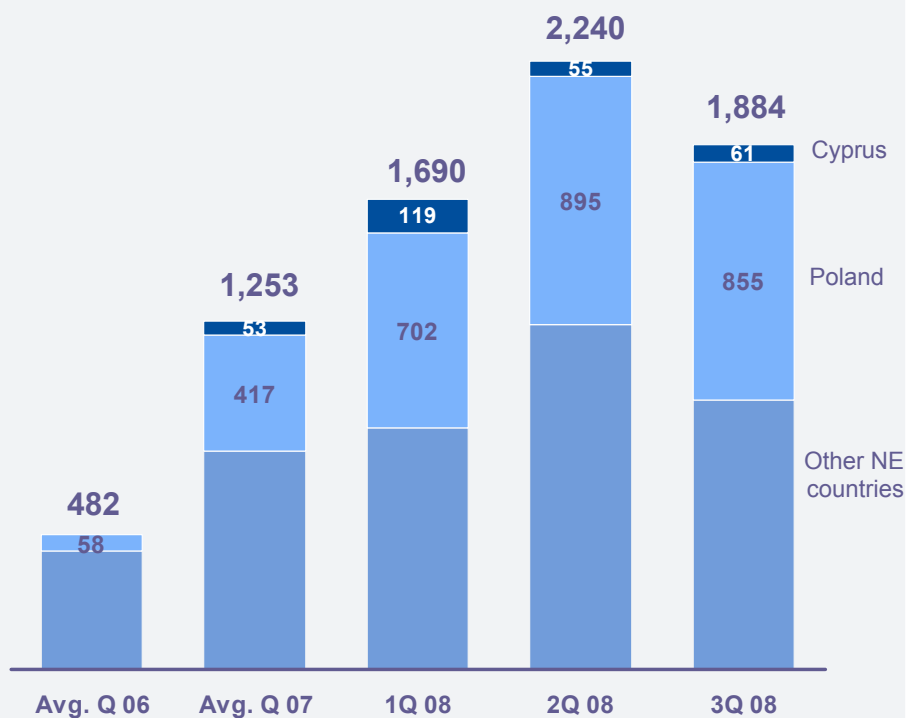
Evidence of softer, but still satisfactory growth in the region

	Real GDP Growth		CPI		CA balance / GDP (%)		Loans / GDP (%)	External Debt/ GDP (%)
	2008e	2009e	2008e	2009e	2008e	2009e	June 08	2007
Greece	3.2%	2.0%	4.4%	3.1%	-14.0%	-14.1%	100%	136.8%
Cyprus	3.4%	2.8%	4.6%	3.5%	-9.7%	-7.8%	286%	116%*
Poland	5.2%	3.8%	4.0%	3.3%	-4.7%	-5.7%	42.4%	51.6%
Romania	8.6%	4.8%	8.2%	6.6%	-13.8%	-13.3%	40.0%	48.4%
Bulgaria	6.3%	4.2%	12.2%	7.0%	-24.4%	-21.5%	75.0%	99.8%
Serbia	6.0%	6.0%	10.7%	7.5%	-18.6%	19.3%	33.0%	64.5%
Turkey	3.5%	3.0%	10.5%	8.4%	-6.5%	-6.7%	37.3%	37.5%
Ukraine	6.4%	2.5%	25.3%	18.8%	-7.2%	-9.2%	61.7%	59.6%
Total NE	5.1%	3.5%	10.6%	8.2%	-8.0%	-7.2%	n.a.	n.a.



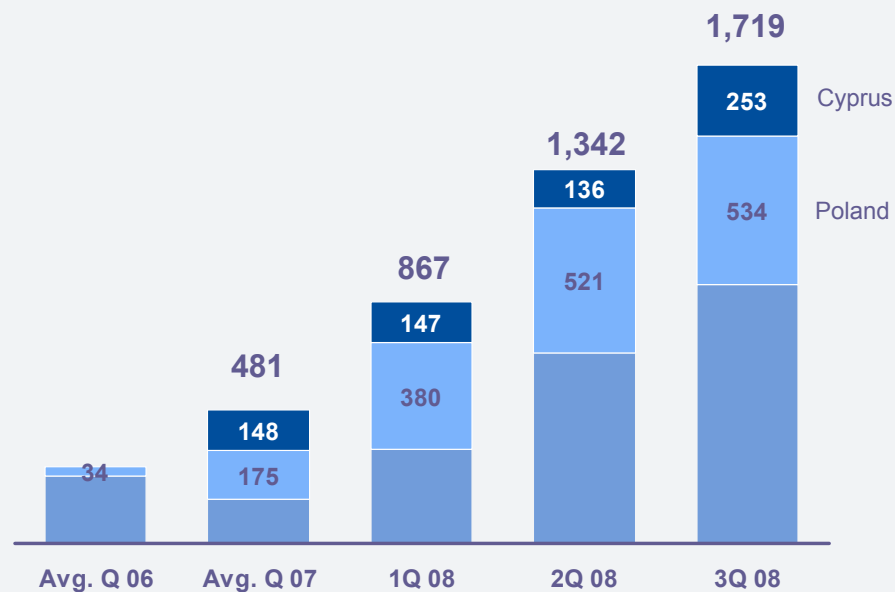
NE Net loan additions at 107% of net deposit additions in 3Q 08

NE contributes 70% of group new loans - total NE balances up 103% y-o-y



Figures in € m.

Deposit gathering accelerates to 116% in 9M 08

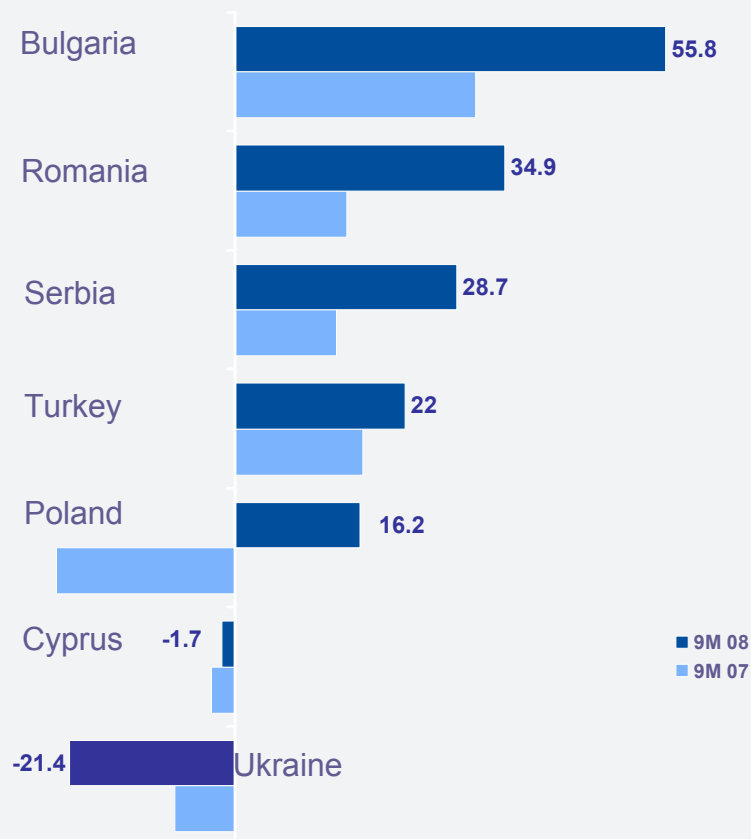


NE continues the strong performance in 3Q08



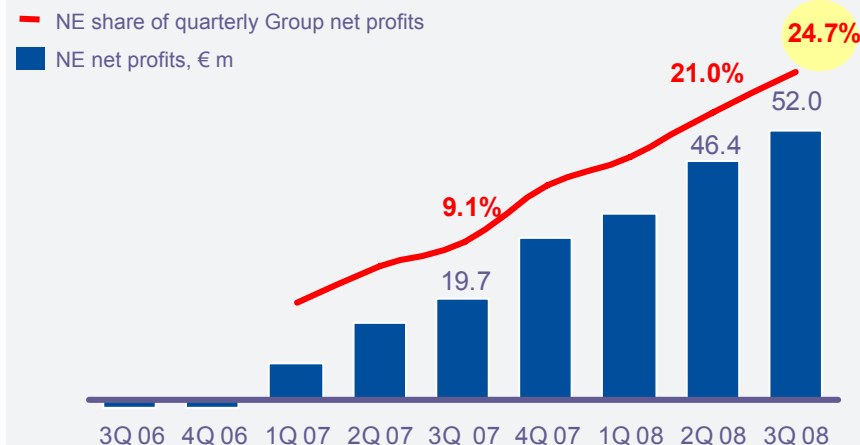
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Net profits per country

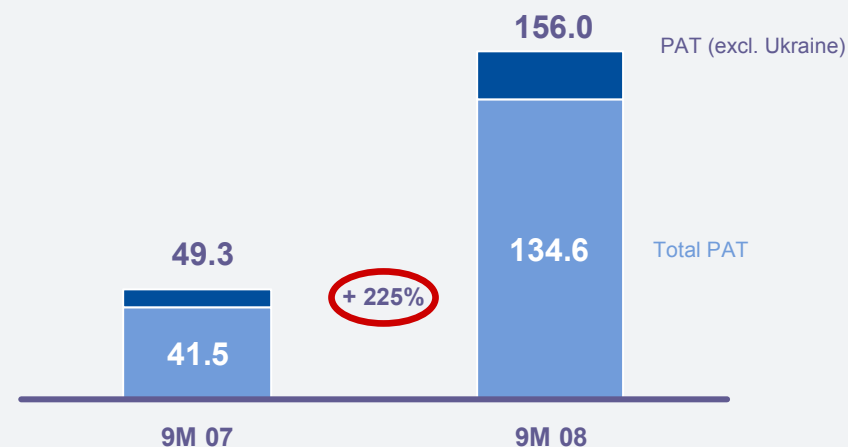


Figures in € m.

Net profits contribution per quarter



New Europe profits y-o-y, € m



NE Operating Income up 84% y-o-y and 8% q-o-q. Strong efficiency gains.

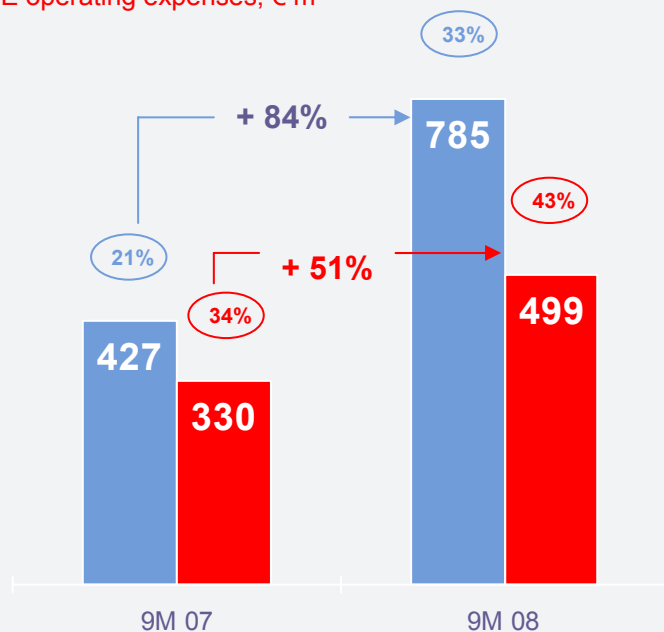
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Eurobank EFG

NE Operating income at 33% of Group vs 21% a year ago

- NE share of Group operating income
- NE operating income, € m
- NE share of Group expenses
- NE operating expenses, € m



Figures in € m.

Cost / Income (%) improves by 14 p.p. y-o-y



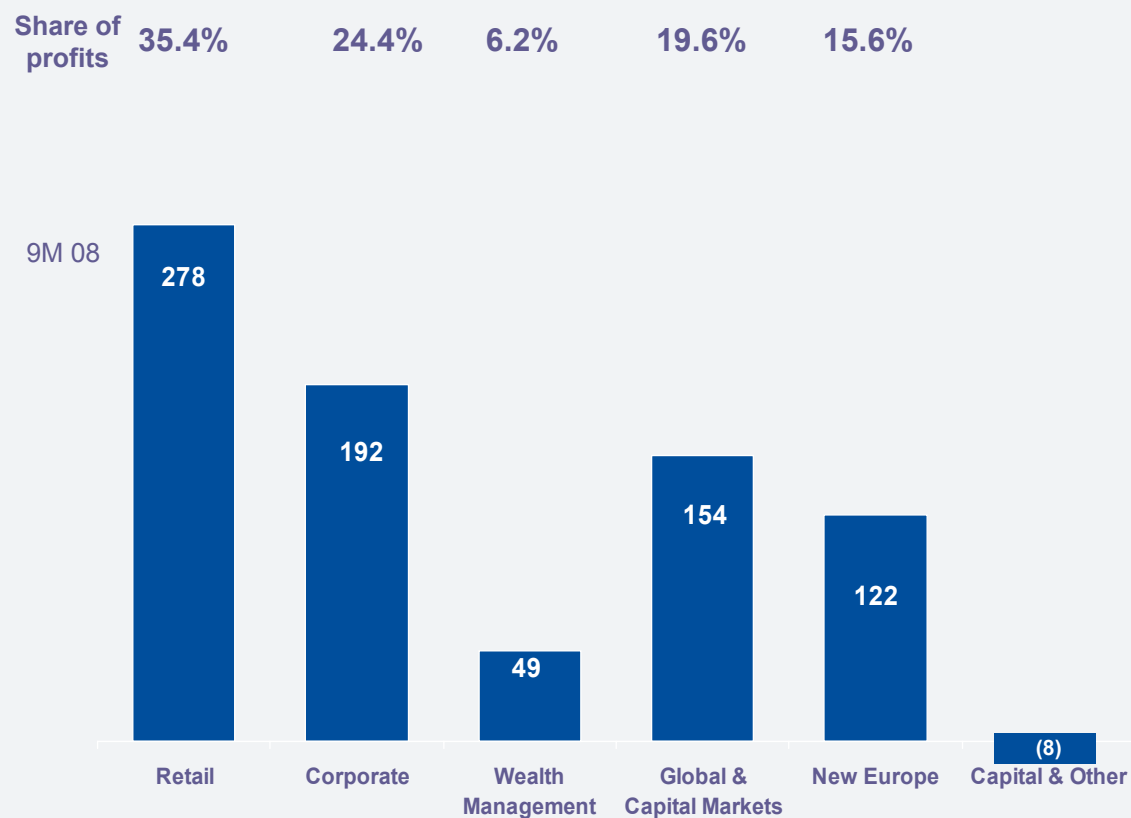


Segmental Performance

Recurring PBT up 12%

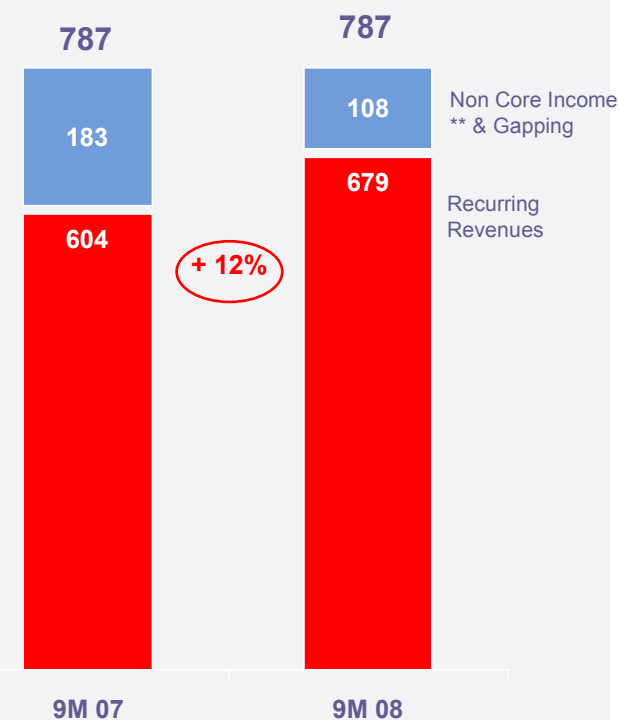


PBT* per Segment



Figures in € m.

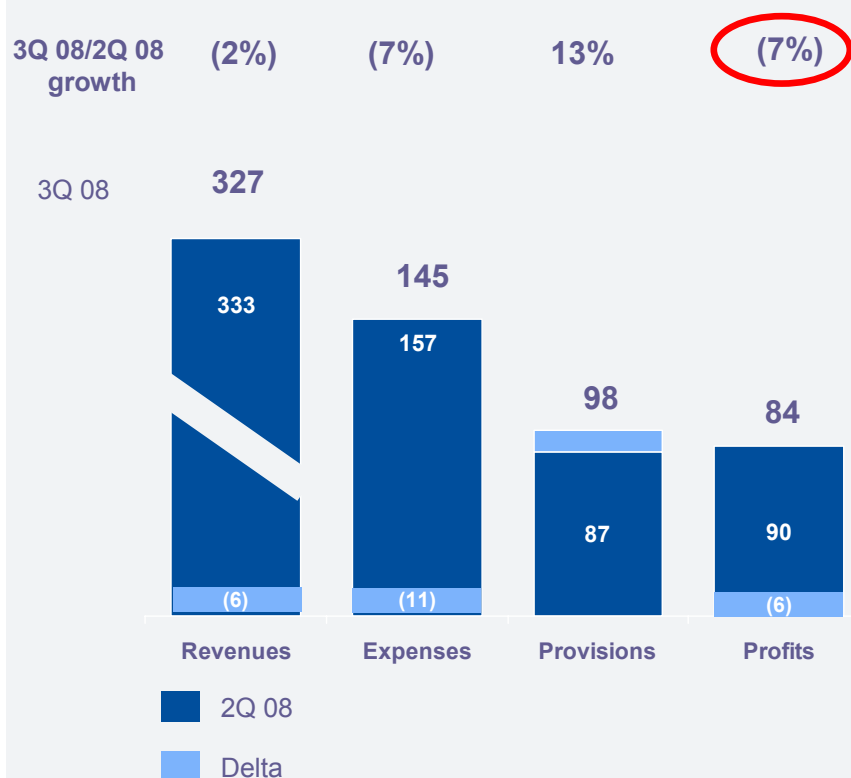
Group PBT*



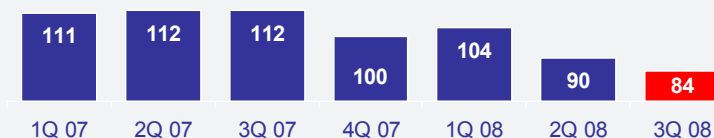
* after Minority Interest

** Including Trading Income, Gains / Losses from Securities and Other Gains

Retail – revenues and profits rebase



Quarterly PBT evolution (€ m)



	<u>FY 07</u>		<u>9M 08</u>
– Cost to Income	44.3%	→	45.4%
– Return on Equity	42.2%	→	32.9%
– Share of profits	41.4%	→	35.4%

Retail: incorporating customer current accounts, savings, deposits, credit and debit cards, consumer loans, small business banking and mortgages

Corporate— high efficiency, increased share of profits

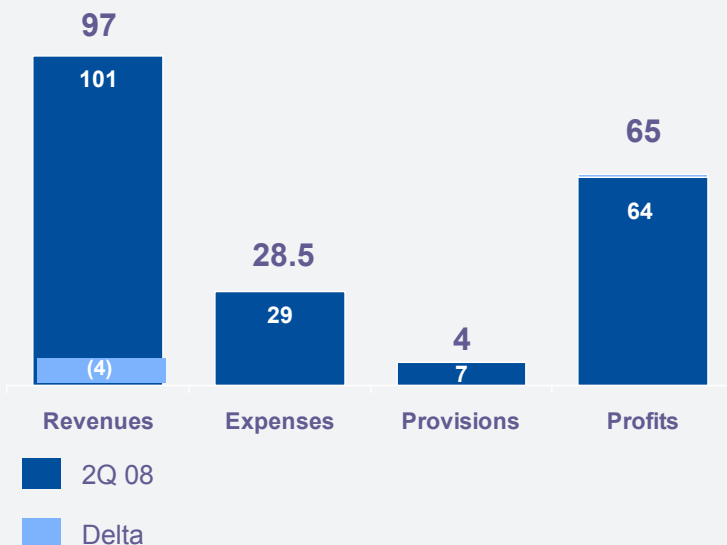
Page 40



Eurobank EFG

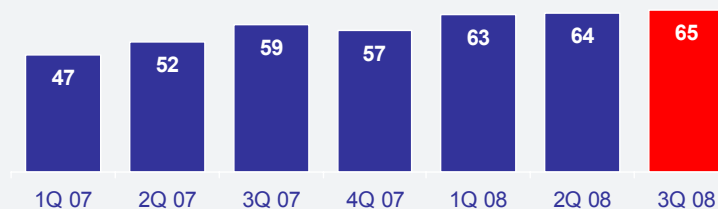
3Q 08/2Q 08 growth (4%) (2%) (50%) **1%**

3Q 08



Figures in € m.

Quarterly PBT evolution (€ m)



	<u>FY 07</u>		<u>9M 08</u>
– Cost to Income	31.6%	→	29.1%
– Return on Equity	23.9%	→	22.9%
– Share of profits	20.5%	→	24.4%

Corporate: incorporating direct debit facilities, current accounts, deposits, overdrafts, loan and other credit facilities, foreign currency and derivative products to corporate entities.

Wealth Management – revenues affected by markets



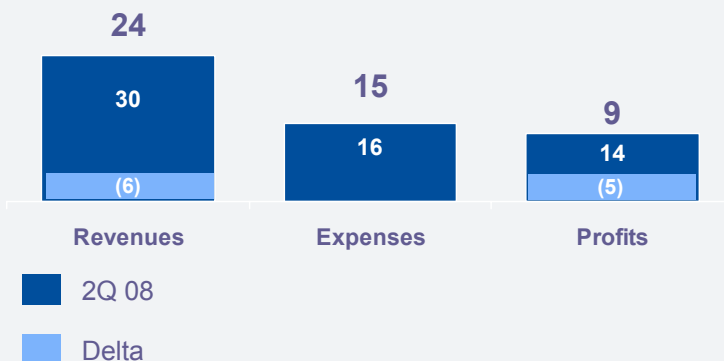
Eurobank EFG

3Q 08/2Q 08
growth (20%)

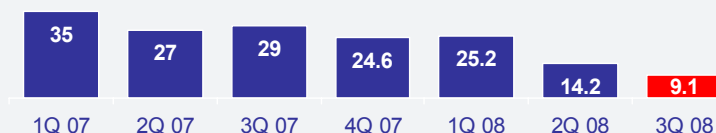
(6%)

(36%)

3Q 08



Quarterly PBT evolution (€ m)



	FY 07		9M 08
– Cost to Income	34.2%	→	49.2%
– Return on Equity	82.2%	→	60.3%
– Share of profits	11.0%	→	6.2%

Wealth Management: incorporating private banking services, including total wealth management to medium and high net worth individuals, insurance, mutual fund products and institutional asset management.

Global & Capital Markets – revenues affected from continuing market turbulence

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Eurobank EFG

3Q 08/2Q 08
growth

(17%)

(5%)

(21%)

63

76

(13)

Revenues

19

20

Expenses

44

56

(12)

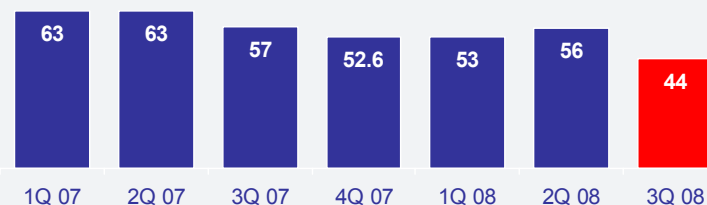
Profits

2Q 08

Delta

Figures in € m.

Quarterly PBT evolution (€ m)



FY 07

9M 08

- Cost to Income 22.9% → 26.5%
- Return on Equity 70.7% → 48.0%
- Share of profits 22.4% → 19.6%

Global & Capital Markets: incorporating investment banking services including corporate finance, merger and acquisitions advice, custody, equity brokerage, financial instruments trading and institutional finance to corporate and institutional entities, as well as, specialised financial advice and intermediation to private and large retail individuals, as well as small and large corporate entities.

New Europe: new record profitability



Eurobank EFG

3Q 08/2Q 08
growth

8%

3%

18%

18%

290

268

184

179

49

42

51

43

Revenues

Expenses

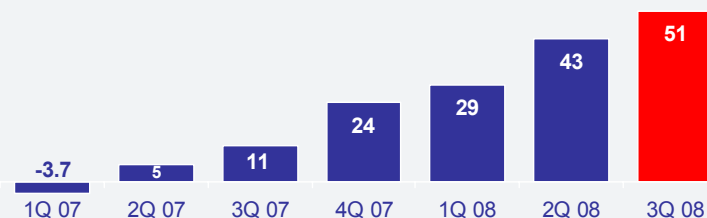
Provisions

Profits

■ 2Q 08

■ Delta

Quarterly PBT evolution (€ m)

FY 079M 08

– Cost to Income	81.9% → 66.7%
– Share of Revenues	19.3% → 32.7%
– Share of profits	3.5% → 15.6%

NE “Wave 1” countries: Bulgaria, Romania, Serbia

NE “Wave 2” countries: Turkey, Cyprus, Poland, Ukraine



Solid Shareholder Returns

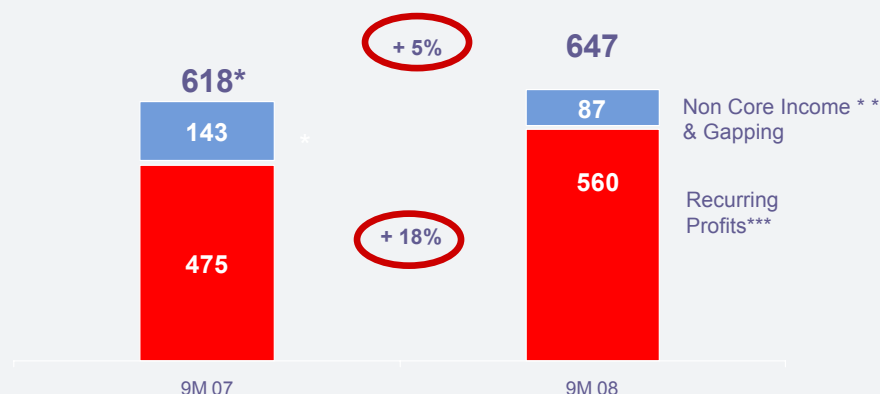
Solid returns despite adverse conditions

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Eurobank EFG

Group profitability (€ m)



- Recurring profits*** rise 18%
- 9M 08 net profits at € 647m
- RoE at 20.1%
- RoA at 1.21%
- Ordinary Shareholders' Equity at €4.0 bn

Capital Adequacy	Basle II IRB	Basle II IRB (excl. cap)
Regulatory Capital	€ 5.2 bn	€ 5.2 bn
Total Risk Asset Ratio	10.09%	11.00%
Tier I Reg. Cap.	€ 4.1 bn	€ 4.1 bn
Tier I Ratio	7.93%	8.66%
Core Tier I Ratio	7.93%	8.66%

* Adjusted for quarterly allocation of FY 07 reserves tax

** Including Trading Income, Gains / Losses from Securities and Other Gains

*** Profits after tax excluding Trading Income, Gains / Losses from Securities and Other Gains



Appendices

Summary Figures



Summary Figures (€ m)	9M 08	9M 07	Δ%	New Europe
Net Interest Income	1,777	1,444	23.1%	550
Net fees & Commissions	447	409	9.2%	204
Insurance and Non banking fees	53	55	-3.5%	3
Total Operating Income	2,395	2,053	16.7%	785
Operating Expenses	1,165	966	20.7%	499
Impairment	413	296	39.6%	124
Profit before tax	811	799	1.5%	161
Core Net Profit ⁽¹⁾	560	475	17.9%	
Net Profit	647	618	4.6%	135
Portfolio of Loans (Gross, € m)				
Consumer Loans	12,243	9,951	23%	3,829
Mortgages	14,216	10,266	38%	3,916
Loans to Households	26,459	20,217	31%	7,745
Small Business Loans	9,098	6,928	31%	2,086
Loans to Medium-Sized Enterprises	11,275	9,010	25%	2,017
Loans to Large Corporates	9,638	6,971	38%	3,217
Business Loans	30,011	22,909	31%	7,320
Total Gross Loans	56,470	43,126	31%	15,065

(1) After tax excluding trading income, gains less losses from other securities, income from associates and the money market mismatch

(2) With reserves tax allocated in all quarters in 2007

Financial Ratios



Eurobank EFG

Financial Ratios	9M 08	9M 07
Net Interest Margin	3.21%	3.29%
Cost-Income	48.7%	47.0%
NPLs (% of loans)	2.66%	2.57%
NPLs coverage	77.6%	91.2%
Provision Charge (% of net loans)	1.09%	1.04%
Tier I Ratio	8.66%	9.85%
Total Capital Adequacy	11.00%	13.18%
ROA after tax	1.21%	1.47%
ROE after tax and minorities	20.0%	22.7%
EPS (€, annualised)	1.60	1.70

Key figures of New Europe operations



		Romania	Bulgaria	Serbia	Cyprus	Poland	Turkey	Ukraine	NE	Δ %
Balance Sheet	Total Assets	5,759	4,281	1,972	1,069	5,055	2,261	935	21,310	88%
	Total Loans	4,142	3,349	1,190	341	4,121	1,142	781	15,065	103%
	Total Deposits	2,493	2,008	812	831	2,134	749	306	9,329	116%
P&L	Operating Income	248	151	94	8.6	166	71	48	785	84%
	Operating Expenses	148	77	55	9	117	42	54	499	51%
	Profit before tax (before MI)	52	62	30	-2	20	27	-27	161	249%
	Profit after tax and minorities	35	56	29	-2	16	22	-21	135	225%
Resources	Retail network	282	244	123	-	316	-	165	1,130	
	Wholesale network	19	11	11	3	7	40	7	98	

- Bulgaria: DZI financial data consolidated in December, 2006
- Turkey: Eurobank Tekfen financial data consolidated in March 2007
- Ukraine: Universalbank financial data consolidated in March 2007

Figures in € m.

9M 2008 – Summary per Segment



Segmental Results 9M 08 (€ m)	Retail	Corporate	Wealth Management	Global & Capital Markets	Capital & Other	Elimination Center	New Europe	Total
Interest income	903	227	18	72	6	0	550	1,777
Net fee & commission income	41	32	59	112	-1	0	204	447
Net Insurance income	0	0	33	0	0	0	0	32
Non Banking services	1	0	0	0	16	0	4	21
Other income	19	27	14	34	-2	0	27	118
Non-interest income	61	59	105	146	12	0	234	618
Fees Received/Paid	40	10	-28	-7	28	-41	-2	0
Gross Market Revenues	1,004	296	96	211	47	-41	783	2,395
Operating Expenses	-456	-86	-47	-56	-40	41	-522	-1,165
Loans Provisions	-271	-17	0	-1	0	0	-124	-413
Income from associates	1	0	0	0	-6	0	0	-5
Minorities	0	0	0	0	-10	0	-15	-25
PBT attr. to Shareholders	278	192	49	154	-8	0	122	787
% of Group PBT	35.4%	24.4%	6.2%	19.6%	-1.1%	0.0%	15.6%	100.0%
Risk Weighted Assets	12,972	16,731	222	5,957	1,459	0	14,335	51,676
Allocated Equity	1,199	1,231	86	417	245	0	1,538	4,715
% of total	25.4%	26.1%	1.8%	8.8%	5.2%		32.6%	100%
Cost / Income	45.4%	29.1%	49.2%	26.5%	n.a		66.7%	48.7%
RoA (before tax)	1.5%	1.9%	0.8%	1.3%	n.a		0.9%	1.4%
ROAC (before tax)	32.9%	22.9%	60.3%	48.0%	n.a		11.9%	21.5%

9M 2007 – Summary per Segment



Segmental Results 9M 07 (€ m)	Retail	Corporate	Wealth Management	Treasury & Capital Markets	Capital & Other	Elimination Center	New Europe	Total
Interest income	856	183	34	76	1	0	293	1,444
Net fee & commission income	42	30	89	131	-1	0	118	409
Net Insurance income	0	0	39	0	0	0	0	39
Non Banking services	1	0	0	0	14	0	0	15
Other income	23	21	22	58	7	0	14	145
Non-interest income	66	51	150	188	20	0	133	609
Fees Received/Paid	77	16	-47	-28	21	-37	-1	
Gross Market Revenues	999	250	137	236	42	-37	425	2,053
Operating Expenses	-432	-79	-45	-52	-36	37	-359	-965
Loans Provisions	-233	-13	0	0	0	0	-50	-296
Income from associates	1	0	0	0	7	0	0	8
Minorities	0	0	-2	0	-6	0	-4	-12
PBT attr. to Shareholders	335	158	91	183	8	0	12	787
% of Group PBT	42.6%	20.1%	11.5%	23.3%	1.0%		1.5%	100.0%
Risk Weighted Assets	14,268	13,867	304	5,623	1,176	0	7,151	42,389
Allocated Equity	1,029	971	124	394	260	0	1,020	3,798
% of total	27.1%	25.6%	3.3%	10.4%	6.8%		26.9%	100%
Cost / Income	43.2%	31.6%	32.6%	22.1%	85.7%		84.3%	47.0%
RoA (before tax)	2.2%	1.8%	2.8%	1.4%	0.1%		0.2%	1.8%
ROAC (before tax)	43.9%	23.9%	88.0%	78.3%	5.6%		2.3%	32.5%

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