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AGRICULTURAL BANK OF GREECE S,A, R.N.S.A. 24402/06/B/91/39 23 PANEPISTIMIOU STR., 105 64, ATHENS FINANCIAL FIGURES FOR THE PERIOD FROM 1 JANUARY TO 31 MARCH 2009

(According to the Board of Directors' decision 4/507/28.04.2009 of the Capital Asset Committee)

All figures mentioned underneath aim at providing information relating to the financial position and results of AGRICULTURAL BANK OF GREECE S.A. and of the GROUP of AGRICULTURAL BANK OF GREECE S.A. any investment decision or transaction is performed with the Bank, to visit the web site of the Bank, where the Financial Statements as well as the auditor's report when necessary, are available.

| Web site address         : www.atebank.gr           Date of approval of Financial Statements<br>by the Board Of Directors         : 25 May 2009           STATEMENT OF FINANCIAL POSITION (Consolidated and non consolidated)<br>Amounts in thousand Euro         STATEMENT OF COMPREHENSIVE INCOME (Consolidated a<br>Amounts in thousand Euro           ASSETS         31 Mar. 2009         31 Dec 2006         31 Mar. 2009         31 Dec 2006           Cash and balances with the Central Bank         538.352         1 277.038         473.925         1 228.862           Lears and advances to banks         1 193.107         957.446         1 242.152         1 003.992           Investments         1 9868.349         2 0.357.846         1 242.152         1 003.992           Investment portfolio         1 9868.249         2 0.357.861         2 0.357.444           Investment portfolio         1 193.027         342.661         307.300         342.527           Investment portfolio         1 142.20         1 25.786         2 07.511         2 0.766           Investment portfolio         1 183.107         2 340.002         2 .482.649         2 0.0037           Investment portfolio         1 142.25         1 0.003.926         Other expenses         Other expenses           Investment is subsidiaries and associates         1 142.25         1 4.004.98  | and non consolid<br>GRC<br>1 Jan 2009<br>31 Mar 2009<br>157.772<br>17.545<br>58.511<br>18.861<br>(56.753)<br>(144.934)<br>51.002<br>(15.328)<br>35.674<br>37.321<br>(1.647)<br>(32.330)<br>3.344<br>6.162<br>(2.818)<br>0,0413  |   | BAN<br>1 Jan 2009<br>31 Mar 2009<br>154.396<br>13.420<br>58.230<br>5.766<br>(55.000)<br>(119.095)<br>57.717<br>(13.671)<br>44.046 | VK<br>1 Jan 2008<br>31 Mar 2008<br>139.75<br>10.22<br>(10.794<br>(107.941<br>22.87<br>(2.153<br>20.72            |
|--|---|---|---|--|
| by the Board of Directors         : 25 May 2009         STATEMENT OF FINANCIAL POSITION (Consolidated and non consolidated)<br>Amounts in thousand Euro         STATEMENT OF COMPREHENSIVE INCOME (Consolidated a<br>Amounts in thousand Euro           ASSETS         31 Mar. 2009         31 Dec 2008         STATEMENT OF FINANCIAL POSITION (Consolidated and non consolidated a<br>Amounts in thousand Euro         Amounts in thousand Euro         Amounts in thousand Euro           ASSETS         31 Mar. 2009         31 Dec 2008         STATEMENT OF COMPREHENSIVE INCOME (Consolidated a<br>Amounts in thousand Euro           Cash and balances with the Central Bank         536.352         1.277.038         473.925         1.228.862         Net Interest income           Loans and advances to customers         19.895.840         20.853.981         19.966.430         20.954.943         Other openation income         Other openation income           - Derivative financial instruments         27.511         25.766         27.511         25.766         27.511         25.766         27.511         25.766         20.03.031         Income tax         Profit/Ioss before tax         Income tax         Profit/Ioss after tax (A)         Intome tax         Profit/Ioss after tax (A)  | GRC           1 Jan 2009           31 Mar 2009           31 Mar 2009           157.772           17.545           58.511           18.861           (56.753)           (144.934)           51.002           (15.328)           35.674           37.321           (1.647)           (32.330)           3.344           6.162           (2.818) | DUP<br>1 Jan 2008<br>31 Mar 2008<br>144.919<br>15.146<br>(15.755)<br>34.261<br>(15.844)<br>(138.508)<br>24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671) | 1 Jan 2009<br>31 Mar 2009<br>154.396<br>13.420<br>58.230<br>5.766<br>(55.000)<br>(119.995)<br>57.717<br>(13.671)                  | 1 Jan 2008<br>31 Mar 2008<br>139.75<br>10.22<br>(10.790<br>6.63<br>(15.000<br>(107.94)<br><b>22.87</b><br>(2.153 |
| Amounts in thousand Euro         GRUP         BANK         Amounts in thousand Euro           ASSETS         31 Mar. 2009         31 Dec 2008         31 Mar. 2009         31 Dec 2008         Amounts in thousand Euro           Cash and ablances with the Central Bank         536.352         1.277.038         473.925         1.226.862         Net free and commission income           Loans and advances to banks         1198.010         97.446         1.242.152         1.003.93         Net fee and commission income           Incasi and advances to customers         19.895.840         20.853.961         19.969.430         20.954.943         Net fee and commission income           Incasi and advances to customers         19.895.840         20.853.961         19.969.430         20.954.943         Net fee and commission income           Incasing advances to customers         19.895.840         20.853.961         19.969.430         20.954.943         Net fee and commission income           Incesting securities         309.257         342.661         307.300         342.527         Other expenses         Derote ax           Investment protopio         -         -         -         -         Nortify interests         Profit(Joss) Bafor tax (A)           Investment property         186.770         187.985         161.722         162.920 <td>GRC           1 Jan 2009           31 Mar 2009           31 Mar 2009           157.772           17.545           58.511           18.861           (56.753)           (144.934)           51.002           (15.328)           35.674           37.321           (1.647)           (32.330)           3.344           6.162           (2.818)</td> <td>DUP<br/>1 Jan 2008<br/>31 Mar 2008<br/>144.919<br/>15.146<br/>(15.755)<br/>34.261<br/>(15.844)<br/>(138.508)<br/>24.219<br/>7.801<br/>32.020<br/>30.321<br/>1.699<br/>(202.671)</td> <td>1 Jan 2009<br/>31 Mar 2009<br/>154.396<br/>13.420<br/>58.230<br/>5.766<br/>(55.000)<br/>(119.995)<br/>57.717<br/>(13.671)</td> <td>1 Jan 2008<br/>31 Mar 2008<br/>139.75<br/>10.22<br/>(10.790<br/>6.63<br/>(15.000<br/>(107.94)<br/><b>22.87</b><br/>(2.153</td>  | GRC           1 Jan 2009           31 Mar 2009           31 Mar 2009           157.772           17.545           58.511           18.861           (56.753)           (144.934)           51.002           (15.328)           35.674           37.321           (1.647)           (32.330)           3.344           6.162           (2.818) | DUP<br>1 Jan 2008<br>31 Mar 2008<br>144.919<br>15.146<br>(15.755)<br>34.261<br>(15.844)<br>(138.508)<br>24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671) | 1 Jan 2009<br>31 Mar 2009<br>154.396<br>13.420<br>58.230<br>5.766<br>(55.000)<br>(119.995)<br>57.717<br>(13.671)                  | 1 Jan 2008<br>31 Mar 2008<br>139.75<br>10.22<br>(10.790<br>6.63<br>(15.000<br>(107.94)<br><b>22.87</b><br>(2.153 |
| GROUP         BANK           31 Mar. 2009         31 Dec 2008         31 Mar. 2009         31 Dec 2008         31 Dec 2008           ASSETS         31 Mar. 2009         31 Dec 2008         31 Dec 2008         Net interest income           Cash and balances with the Central Bank         536 352         1.277 038         473.925         1.226.882         Net interest income           Loans and advances to customers         19.895.440         20.853.981         19.969.430         20.954.943         Net fee and commission income           - Trading securities         309.257         342.661         307.300         342.527         Unter openness         Other copenness           - Pointwite financial instruments         77.611         25.766         27.511         25.766         20.050.71         25.767         70.070         Other copenness         Propentity         Income tax           - Heid-to-maturity securities         174.229         175.082         129.926         129.926         129.926         129.926         129.926         129.926         100.001         - Bank's Equity Holders   | 1 Jan 2009<br>31 Mar 2009<br>157.772<br>17.545<br>58.511<br>18.861<br>(56.753)<br>(144.934)<br><b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br>(32.330)<br><b>3.344</b><br>6.162<br>(2.818)  | 1 Jan 2008<br>31 Mar 2008<br>144.919<br>15.146<br>(15.755)<br>34.261<br>(15.844)<br>(138.508)<br>24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671)        | 1 Jan 2009<br>31 Mar 2009<br>154.396<br>13.420<br>58.230<br>5.766<br>(55.000)<br>(119.995)<br>57.717<br>(13.671)                  | 1 Jan 2008<br>31 Mar 2008<br>139.75<br>10.22<br>(10.790<br>6.63<br>(15.000<br>(107.94)<br><b>22.87</b><br>(2.153 |
| ASSETS         31 Mar. 2009         31 Dec 2008         31 Mar. 2009         31 Dec 2008           ASSETS         Cash and balances with the Central Bank<br>Loans and advances to banks         1.193.107         957.446         1.242.152         1.003.032         Net interest income           Loans and advances to banks         1.193.107         957.446         1.242.152         1.003.032         Net interest income           Loans and advances to customers         19.895.640         20.853.981         19.969.430         20.954.943         Net income of financial instruments           - Trading securities         309.257         342.661         307.300         342.527         Impairment losses           - Available-for-sale securities         2.7511         2.5766         2.030.037         Income tax           - Held-o-maturity securities         1.747.952         12.926         129.002         Honore tax           - Novelsher in brooperly         186.770         167.995         161.722         162.00.394         600.394           Other assets         27.371         29.082         4.114         4.681         View resists         1.143.525         1.140.716         656.800         00.072         Ethicute to:         - Bank's Equity Holders         - Bank's Equity Holders         - Bank's Equity Holders         - Bank's Equity Hold   | 1 Jan 2009<br>31 Mar 2009<br>157.772<br>17.545<br>58.511<br>18.861<br>(56.753)<br>(144.934)<br><b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br>(32.330)<br><b>3.344</b><br>6.162<br>(2.818)  | 1 Jan 2008<br>31 Mar 2008<br>144.919<br>15.146<br>(15.755)<br>34.261<br>(15.844)<br>(138.508)<br>24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671)        | 1 Jan 2009<br>31 Mar 2009<br>154.396<br>13.420<br>58.230<br>5.766<br>(55.000)<br>(119.995)<br>57.717<br>(13.671)                  | 1 Jan 2008<br>31 Mar 2008<br>139.75<br>10.22<br>(10.790<br>6.63<br>(15.000<br>(107.94)<br><b>22.87</b><br>(2.153 |
| Loans and advances to banks         1.193.107         957.446         1.242.152         1.003.932         Net fee and commission income           Loans and advances to customers         19.895.840         20.853.891         19.999.430         20.954.943         Net fee and commission income           - Trading securities         309.257         342.661         307.300         342.527         Impairment losses           - Derivative financial instruments         27.511         25.766         27.511         25.760         Other expenses           - Available-for-sale securities         2.704.179         2.340.002         2.362.649         2.003.037         Income tax           - Held-to-maturity securities         174.229         175.082         129.926         129.926         129.926         109.934         attributed to:           Property, plant and equipmen         500.168         498.748         294.504         297.060         - Bank's Equity Holders         - Minority interests           Intagible assets         27.371         29.082         4.114         4.681         Other coprehensive income net of tax (B)           Other assets         27.327.867         28.473.846         26.523.895         27.661.322         - Minority interests           EQUITY AND LABLITIES         20.597.826         20.965.347  | 17.545<br>58.511<br>(56.753)<br>(144.934)<br><b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br><b>(32.330)</b><br><b>3.344</b><br>6.162<br>(2.818)   | 15.146<br>(15.755)<br>34.261<br>(15.844)<br>(138.508)<br><b>24.219</b><br>7.801<br><b>32.020</b><br>30.321<br>1.699<br><b>(202.671)</b>                           | 13.420<br>58.230<br>5.766<br>(55.000)<br>(119.095)<br><b>57.717</b><br>(13.671)   | 10.22<br>(10.790<br>6.63<br>(15.000<br>(107.941<br><b>22.87</b><br>(2.153  |
| Loans and advances to banks         1.193.107         957.446         1.242.152         1.003.932         Net fee and commission income           Loans and advances to customers         19.895.840         20.853.891         19.999.430         20.954.943         Net fee and commission income           - Trading securities         309.257         342.661         307.300         342.527         Impairment losses           - Derivative financial instruments         2.7511         2.5760         27.511         2.6672         129.926         129.926         129.926         129.926         129.926         129.926         129.926         1000.03.037         Income tax         Proff!(loss) before tax         Intita:122:12:12:12:12:12:12:12:12:12:12:12:12   | 17.545<br>58.511<br>(56.753)<br>(144.934)<br><b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br><b>(32.330)</b><br><b>3.344</b><br>6.162<br>(2.818)   | 15.146<br>(15.755)<br>34.261<br>(15.844)<br>(138.508)<br><b>24.219</b><br>7.801<br><b>32.020</b><br>30.321<br>1.699<br><b>(202.671)</b>                           | 13.420<br>58.230<br>5.766<br>(55.000)<br>(119.095)<br><b>57.717</b><br>(13.671)   | 10.22<br>(10.790<br>6.63<br>(15.000<br>(107.941<br><b>22.87</b><br>(2.153  |
| Loans and advances to customers         19.895.840         20.853.981         19.969.430         20.954.943         Net income of financial instruments<br>Other operating income           - Trading securities         309.257         342.661         307.300         342.527           - Derivative financial instruments         27.511         25.786         27.511         25.786           - Available-for-sale securities         2.704.179         2.340.002         2.362.649         2.003.037           - Heid-to-maturity securities         174.229         715.082         129.926         129.905           Investment protoio   | 58.511<br>18.861<br>(56.753)<br>(144.934)<br><b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br><b>(32.330)</b><br><b>3.344</b><br>6.162<br>(2.818)   | (15.755)<br>34.261<br>(15.844)<br>(138.508)<br><b>24.219</b><br>7.801<br><b>32.020</b><br>30.321<br>1.699<br>(202.671)  | 58.230<br>5.766<br>(55.000)<br>(119.095)<br><b>57.717</b><br>(13.671)   | (10.790<br>6.63<br>(15.000<br>(107.94<br><b>22.87</b><br>(2.153  |
| Financial assets at fair value through profit or loss       Other operating income         - Trading securities       309.257       342.661       307.300       342.527       Impairment losses         - Derivative financial instruments       27.511       25.766       307.300       342.527       Other operating income         - Available-for-sale securities       2.704.179       2.340.002       2.362.649       2.003.037       Income tax       Profit/(loss) before tax       Income tax         - Available-for-sale securities       174.229       175.082       129.926       129.930       Profit/(loss) after tax (A)       Income tax         Property, plant and equipmen       500.168       498.748       294.504       297.060       - Bank's Equity Holders         Intersetts       27.371       29.082       4.114       4.661         Other operating income       1.143.525       1.140.746       658.630       609.202         Derivative financial instruments       4.167.732       4.971.653       4.098.042       4.907.084         Portit/Uncol       20.597.826       20.965.347       20.622.654       20.990.300         Outer operating income       4.167.732       4.971.653       4.098.042       4.907.084         Portit/Uncol       20.597.826       20.965.347   | 18.861<br>(56.753)<br>(144.934)<br><b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br><b>(32.330)</b><br><b>3.344</b><br>6.162<br>(2.818)   | 34.261<br>(15.844)<br>(138.508)<br>24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671)  | 5.766<br>(55.000)<br>(119.095)<br><b>57.717</b><br>(13.671)   | 6.63<br>(15.00)<br>(107.94<br><b>22.87</b><br>(2.15  |
| - Derivative financial instruments       27.511       25.786       27.511       25.786       Other expenses         - Variable/For-sale securities       2.704.179       2.340.002       2.362.649       2.003.031       Income tax         - Held-to-maturity securities       174.229       175.082       129.926       129.905       Profit/(loss) before tax       All         - Held-to-maturity securities       174.229       175.082       129.926       129.905       Profit/(loss) after tax (A)         - voestments in subsidiaries and associates       198.335       204.700       500.394       500.394       attributed to:         - opperty, Jantan die quipmen       500.166       498.748       294.504       297.060       Bank's Equity Holders       -         - Nestment property       186.770       187.985       161.722       162.920       -       Minority interests         Deferred tax asset       27.371       29.082       4.114       4.681       -       Other expenses       -       Minority interests         SCUITY AND LABELITES       27.327.867       28.473.846       26.523.895       27.661.325       attributed to:       -       Basic and Diluted Earnings per share (in euro)         Subordinated loans       44.42.48       444.156       448.467       448.353   | (144.934)<br>51.002<br>(15.328)<br>35.674<br>37.321<br>(1.647)<br>(32.330)<br>3.344<br>6.162<br>(2.818)   | (138.508)<br>24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671)  | (119.095)<br><b>57.717</b><br>(13.671)  | (107.94<br><b>22.8</b><br>(2.15  |
| Investment portfolio       Profit/(loss) before tax         - Available-for-sale securities       2.704.179       2.340.002       2.362.649       2.003.037       Income tax         - Available-for-sale securities       174.229       175.082       129.926       129.905       Profit/(loss) after tax (A)         investment property       198.335       204.700       500.394       500.394       attributed to:         roperty, plant and equipmen       500.168       498.748       294.504       297.060       - Bank's Equity Holders         vestment property       186.770       187.985       161.722       162.920       - Minority interests         thangible assets       27.371       29.082       4.114       4.681       - Minority interests         offer comprehensive income net of tax (B)       7014 (Comprehensive income net of tax (B)       Total comprehensive income net of tax (B)         offact ax asset       27.327.867       28.473.846       26.523.895       27.661.325         offact ax asset       4.167.732       4.971.653       4.098.042       4.907.084         eleposits from banks       4.167.732       4.971.653       4.098.042       4.907.084         ubordinated loans       444.248       444.156       448.467       448.353         rotsions / O   | <b>51.002</b><br>(15.328)<br><b>35.674</b><br>37.321<br>(1.647)<br><b>(32.330)</b><br><b>3.344</b><br>6.162<br>(2.818)  | 24.219<br>7.801<br>32.020<br>30.321<br>1.699<br>(202.671)   | <b>57.717</b> (13.671)  | <b>22.8</b><br>(2.15   |
| - Available-for-sale securities       2.704.179       2.340.002       2.362.649       2.003.037       Income tax         - Held-to-maturity securities       174.229       175.082       129.926       129.905       Porfut/(loss) after tax (A)         westments in subsidiaries and associates       198.335       204.700       500.394       500.394       attributed to:         operty, jent and equipmen       500.168       498.748       224.504       297.060       - Bank's Equity Holders         westment property       186.770       187.985       161.722       162.920       - Minority interests         ther assets       27.371       29.082       4.114       4.681         OTAL ASSETS       27.327.867       28.473.846       26.523.895       27.661.325         QUITY AND LIABILITIES       27.327.867       28.473.846       26.523.895       27.661.325         Outor for banks       4.167.732       4.971.653       4.098.042       4.907.084         veposits from banks       4.167.732       4.971.653       4.098.042       20.907.084         veposits from banks       4.167.732       4.971.653       4.098.042       4.907.084         veposits from banks       4.167.732       4.971.653       4.098.042       20.907.084  | (15.328)<br>35.674<br>37.321<br>(1.647)<br>(32.330)<br>3.344<br>6.162<br>(2.818)  | 7.801<br>32.020<br>30.321<br>1.699<br>(202.671)   | (13.671)  | (2.1   |
| Held-to-maturity securities       174.229       175.082       129.926       129.926       129.905       Profit/(loss) after tax (A)         vestments in subsidiaries and associates       198.335       204.700       500.394       500.394       attributed to:         vestment property       186.770       187.985       161.722       162.920       - Minority interests         vestment property       186.770       187.985       161.722       162.920       - Minority interests         other assets       27.371       29.082       4.114       4.681       Other comprehensive income net of tax (B)         other assets       27.327.867       28.473.846       265.523.895       27.661.325       Other comprehensive income net of tax (A) + (B)         attributed to:       -       -       -       -       -       Bank's Equity Holders         cGUITY AND LIABILITIES       27.327.867       28.473.846       26.523.895       27.661.325       -       Minority interests         velopsits from banks       4.167.732       4.971.653       4.098.042       4.907.084       Basic and Diluted Earnings per share (in euro)         velopsits from customers       20.9597.826       20.965.347       20.622.654       20.990.34       -       Minority interests         velopsits from cu  | 35.674<br>37.321<br>(1.647)<br>(32.330)<br>3.344<br>6.162<br>(2.818)  | 32.020<br>30.321<br>1.699<br>(202.671)  |   |  |
| Investments in subsidiaries and associates       198.335       204.700       500.394       500.394       attributed to:         Investment property, plant and equipmen       500.168       498.748       294.504       297.060       - Bank's Equity Holders         Investment property       186.770       187.985       161.722       162.920       - Minority interests         Itangible assets       27.371       29.082       4.114       4.681         Other assets       1.143.525       1.140.746       658.630       609.206         OTAL ASSETS       27.327.867       28.473.846       26.523.895       27.661.325         OTAL ASSETS       27.327.867       28.473.846       26.52.654       20.907.084         Peposits from banks       4.167.732       4.971.653       4.098.042       4.907.084         Ubordinated loans       444.248       444.156       448.467       448.353         rovisions / Other liabilities       77.638       62.421       364.328         rovisions / Other liabilities (a)       26.392.663       27.543.190       25.611.222       26.772.470         Adal Labilities (a)       651.920       651.920       651.920       651.920       651.920  | 37.321<br>(1.647)<br>(32.330)<br>3.344<br>6.162<br>(2.818)  | 30.321<br>1.699<br>(202.671)  |   |  |
| roperty, plant and equipmen         500.168         498.748         294.504         297.060         - Bank's Equity Holders           ivestment property         186.770         187.985         161.722         162.920         - Minority interests           itangible assets         27.371         29.082         4.114         4.681         - Minority interests           offerred tax asset         431.223         440.589         391.638         400.072         - Total comprehensive income net of tax (B)           OTAL ASSETS         27.327.867         28.473.846         26.523.895         27.661.325         attributed to:<br>- Bank's Equity Holders           outry AND LIABILITIES         41.67.732         4.971.653         4.098.042         4.907.084         Basic and Diluted Earnings per share (in euro)           obordinated loans         444.248         444.156         448.467         448.353         attributed to:<br>- Bank's Equity Holders         Basic and Diluted Earnings per share (in euro)           ubordinated loans         444.248         444.156         448.467         448.353         attributed to:         Basic and Diluted Earnings per share (in euro)           ubordinated loans         443.228         42.005         77.638         62.405         attributes         attributes         attributes         attributes         attributes   | (1.647)<br>(32.330)<br>3.344<br>6.162<br>(2.818)  | 1.699<br>(202.671)  | -   |  |
| ntangible assets       27.371       29.082       4.114       4.681         Other assets       1.143.525       1.140.746       658.630       609.206         Other comprehensive income net of tax (B)       431.223       440.589       391.638       400.072         OTAL ASSETS       27.327.867       28.473.846       26.523.895       27.661.325       Total comprehensive income net of tax (A) + (B)         attributed to:       -       -       Bank's Equity Holders       -         attributed loans       4.167.732       4.971.653       4.098.042       4.907.084       Basic and Diluted Earnings per share (in euro)         veposits from banks       4.167.732       4.971.653       4.098.042       4.907.084       Basic and Diluted Earnings per share (in euro)         veposits from customers       20.597.826       20.965.347       20.622.654       20.990.300       Basic and Diluted Earnings per share (in euro)         vervisitive financial instruments - liabilities       77.638       62.405       77.638       62.405       77.638       62.405         struter reserves       633.872       622.224       0       0       0       0         Atter capital       651.920       651.920       651.920       651.920       651.920       651.920 <td>(32.330)<br/>3.344<br/>6.162<br/>(2.818)</td> <td>(202.671)</td> <td>-</td> <td></td>  | (32.330)<br>3.344<br>6.162<br>(2.818)   | (202.671)   | -   |  |
| Ather assets1.143.5251.140.746658.630609.206Other comprehensive income net of tax (B)Jeferred tax asset431.223440.589391.638400.072OTAL ASSETS27.327.86728.473.84626.523.89527.661.325JOUTY AND LIABILITIES4.167.7324.971.6534.098.0424.907.084Deposits from banks4.167.7324.971.6534.098.0424.907.084Deposits from customers20.597.82620.965.34720.622.65420.990.300Ubordinated loans444.248444.156448.467448.353Trovisions / Other liabilities473.347477.405364.421364.328Derivative financial instruments - liabilities77.638622.02400Othar creserves633.872622.224000State application26.394.66327.543.19025.611.22226.772.470Amounts in thousand Euro651.920651.920651.920651.920   | <b>3.344</b><br>6.162<br>(2.818)  |   |   |  |
| deferred tax asset431.223440.589391.638400.072Total comprehensive income net of tax (Å) + (B)OTAL ASSETS27.327.86728.473.84626.523.89527.661.325attributed to:<br>- Bank's Equity Holders<br>- Minority interestsCQUITY AND LIABILITIES4.167.7324.971.6534.098.0424.907.084Deposits from banks4.167.7324.971.6534.098.0424.907.084Deposits from customers20.597.82620.965.34720.622.65420.990.300Jubordinated loans444.248444.156448.467448.353Trovisions / Other liabilities473.347477.405364.421364.328Derivative financial instruments - liabilities77.638622.42400Surance reserves633.872622.224000State and Liabilities (a)26.394.66327.543.19025.611.22226.772.470Ahare capital651.920651.920651.920651.920651.920   | <b>3.344</b><br>6.162<br>(2.818)  |   | -   |  |
| TOTAL ASSETS27.327.86728.473.84626.523.89527.661.325attributed to:<br>- Bank's Equity Holders<br>- Minority interestsCOUITY AND LIABILITIES4.167.7324.971.6534.098.0424.907.084Basic and Diluted Earnings per share (in euro)Deposits from customers20.597.82620.965.34720.622.65420.990.300Basic and Diluted Earnings per share (in euro)Subordinated loans444.248444.156448.467448.353Ad4.328Provisions / Other liabilities473.347477.405364.421364.328Derivative financial instruments - liabilities77.63862.40577.63862.405Share capital26.394.66327.543.19025.611.22226.772.470Amounts in thousand Euro   | 6.162<br>(2.818)  | (170.031)   | (19.432)<br>24.614  | (188.5<br>(167.8   |
| EQUITY AND LIABILITIES- Bank's Equity Holders<br>- Minority interestsDeposits from banks4.167.7324.971.6534.098.0424.907.084Deposits from customers20.597.82620.965.34720.622.65420.990.300Bubordinated loans444.248444.156448.467448.353Provisions / Other liabilities473.347477.405364.421364.328Derivative financial instruments - liabilities77.638622.42500Subar creserves633.872622.224000State creapital26.394.66327.543.19025.611.22226.772.470Amounts in thousand Euro  | (2.818)   |   | 24.014  | (107.0   |
| Deposits from banks         4.167.732         4.971.653         4.098.042         4.907.084         Basic and Diluted Earnings per share (in euro)           Deposits from customers         20.597.826         20.965.347         20.622.654         20.990.300         Easter and Diluted Earnings per share (in euro)           Subordinated loans         444.248         444.156         448.467         448.353         Easter and Diluted Earnings per share (in euro)           Provisions / Other liabilities         473.347         477.405         364.421         364.328         Easter and Diluted Earnings per share (in euro)           Derivative financial instruments - liabilities         77.638         62.405         77.638         62.405         State creater and the state and non constance in thousand Euro           Total liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro           Share capital         651.920         651.920         651.920         651.920         651.920  | . ,   | (170.997)   | -   |  |
| Deposits from customers         20.597.826         20.965.347         20.622.654         20.990.300           Subordinated loans         444.248         444.156         448.467         448.353           Provisions / Other liabilities         473.347         477.405         364.421         364.328           Derivative financial instruments - liabilities         77.638         62.405         77.638         62.405           nsurance reserves         633.872         622.224         0         0         0           Total liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro  | 0,0413  | 346   | -   |  |
| Deposits from customers         20.597.826         20.965.347         20.622.654         20.990.300           Subordinated loans         444.248         444.156         448.467         448.353           Provisions / Other liabilities         473.347         477.405         364.421         364.328           Derivative financial instruments - liabilities         77.638         62.405         77.638         62.405           nsurance reserves         633.872         622.224         0         0         0           Fotal liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro  | 0,0413  |   |   |  |
| Autoritiated loans         444.248         444.156         448.467         448.353           Provisions / Other liabilities         473.347         477.405         364.421         364.328           Derivative financial instruments - liabilities         77.638         62.405         77.638         62.405           nsurance reserves         633.872         622.224         0         0         0           Fotal liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro           Share capital         651.920         651.920         651.920         651.920         651.920  |   | 0,0336  | 0,0486  | 0,02   |
| Porvisions / Other liabilities         473.347         477.405         364.421         364.328           Derivative financial instruments - liabilities         77.638         62.405         77.638         62.405           nsurance reserves         633.872         622.224         0         0         0           Total liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro   |   |   |   |  |
| Derivative financial instruments - liabilities         77.638         62.405         77.638         62.405           nsurance reserves         633.872         622.224         0         0         0           Total liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro           Share capital         651.920         651.920         651.920         651.920         651.920  |   |   |   |  |
| Insurance reserves         633.872         622.224         0         0         STATEMENT OF CASH FLOWS (Consolidated and non constitution of the second of the   |   |   |   |  |
| Total liabilities (a)         26.394.663         27.543.190         25.611.222         26.772.470         Amounts in thousand Euro           Share capital         651.920         651.920         651.920         651.920         651.920   | solidated)  |   |   |  |
|  | ,   |   |   |  |
| Other equity elements         220.158         214.792         260.753         236.935  |   |   |   |  |
|  | GRO   |   | BAN   |  |
| Equity attributable to the Bank's equity holders (b) 872.078 866.712 912.673 888.855   | 1 Jan 2009<br>31 Mar 2009   | 1 Jan 2008<br>31 Mar 2008   | 1 Jan 2009<br>31 Mar 2009   | 1 Jan 2008<br>31 Mar 200   |
| Alinority interests (c) 61.126 63.944 0 0  | 01111012000   | 01 1101 2000  | 0111101 2000  |  |
| otal equity (d) = (b) + (c)         933.204         930.656         912.673         888.855         Net cash flows from operating activities (a)   | 34.377  | 94.377  | 97.324  | 79.7   |
| TOTAL EQUITY & LIABILITIES (a) + (d)         27.327.867         28.473.846         26.523.895         27.661.325   |   |   |   |  |
| Net cash flows from investing activities (b)   | (390.348)   | (327.032)   | (381.579)   | (301.49  |
| STATEMENT OF CHANGES IN EQUITY (Consolidated and non consolidated) Amounts in thousand Euro Net cash flows from financing activities (c) Net increase (/decrease) in each and each equivalente   | (675)   | 37  | (675)   |  |
| GROUP BANK (a)+(b)+(c)   | (356.646)   | (232.618)   | (284.930)   | (221.79  |
| 31 Mar. 2009 31 Mar. 2008 31 Mar. 2009 31 Mar. 2008 31 Mar. 2008   |   |   |   |  |
| 930.656 1.521.058 888.855 1.449.042 Effect of exchange rate changes on cash and cash equivalents   | (2.497)   | (1.901)   | 537   | (4   |
| Total comprehensive income after tax         3.344         (170.651)         24.614         (167.863)  |   |   |   |  |
| Deferred tax on entries recognized directly to equity (121) (121) (121) (121) Total increase/(decrease) in cash and cash equivalents   | (359.143)   | (234.519)   | (284.393)   | (222.2   |
|  | 1.970.324   | 1.874.807   | 1.891.147   | 1.849.1  |
| Equity at the end of the period (31.03.2009 and 31.03.2008   | 1.370.324   |   |   | 1.043.1  |
| 933.204     1.350.286     912.673     1.281.058     Cash and cash equivalents at the end of the period   | 1.611.181   | 1.640.288   | 1.606.754   | 1.626.9  |
| NOTES:<br>1. The companies included in the consolidated financial statements, their registration offices, the percentage of participation in 7. All transactions (income and expenses) from the beginning the beginning of the beginn   | ing of the year a   | as well as the ass  | ets and liabilities of  | f the Group a  |
|  | Bank at the end of the period resulting from their related parties transactions, according to IAS 24, with separate indication of B and key management personnel fees, their transactions and their claims and obligations are shown below:   |   |   |  |
| 2. ATE Insurance S.A.'s subsidiary in Romania, ATE Insurance S.A. Romania, is not included in ATEbank's consolidated financial statements as of 31.03.2009 due to its immaterial impact on the Group's financial results.  | RTIES   | ŀ   | BOARD OF DIRE   |  |
| 3 The eccepting policies, applied by the Crown and the Bank in the financial statements as at 24.02 2000 are ecceptionat with  | BANK  | <u> </u>  | GROUP   | BA   |
| those stated in the respective financial statements for the year ended 31.12.2008 and are available on the web site of the Bank  | <u>Mar-09</u><br>94 mil. a) Fee   |   | 31-Mar-09<br>€ 0,87 mil.  | 31-Ma<br>€ 0,19  |
| Line Group and the Bank during the second semester of 2008, applied the amendments of IAS 39 and IERS 7 and the impact in the LTL 7  | 23 mil. b) Loa  |   | € 5,47 mil.   | € 0,54   |
| c) Assets: € 80,00 mil. € 666,   | 93 mil. c) Dep  |   | € 3,64 mil.   | € 1,11   |
| 4. The amounts and the nature of Other comprehensive income net of tax for the Group and the Bank are as follows:<br>GROUP BANK d) Liabilities: € 0,04 mil. € 593,2  | 29 11111.   |   |   |  |
| amounts in thousand euro) <u>31-Mar-09</u> <u>31-Mar-09</u> <u>31-Mar-09</u> <u>31-Mar-09</u><br><b>8.</b> The accumulated provisions made for each of the following   | g cases are:  |   |   |  |
| Exchange rate differences: (13.724) (11.066) 0 0   | BANK  |   |   |  |
| - Valuation for the period   | Mar-09  |   |   |  |
| - (Gain)/Loss transferred to income statement € 15,22 mil.   | 0   |   |   |  |
| on disposal of available-for-sale securities $3.906$ $0$ $3.905$ $0$ Unaudited tax years: $\in$ 18,63 mil. $\in$ 10, 0 there revisions: $\in$ 15,72 mil. $\in$ 12, 0 there exists a securities $\in$ 12,00 mil. $\in$ 13,00 mil. $\in$ | ,00 mil.<br>,01 mil.  |   |   |  |
| - Tax Telated 4.000 0 4.000 0  | ,01 mil.  |   |   |  |
| Than be in Groun's participations 0 (426) 0 0  |   |   |   |  |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   | res with cost € 8.  | .338 th. that deduc   | ted from equity.  |  |
| 5. The total number of personnel for the Group and the Bank at the end of the period is as follows:<br>10. In some cases, when necessary, the previous period's fit are fit of the period of the period of the fit of the fit of the fit of the fit of the period of the perio   |   |   |   |  |
| GROUP BANK period. A specific description is presented in notes 16 in the fir  | nancial statement   |   |   |  |
| Permanent personnel: 31-Mar-09 31-Mar-09 31-Mar-09 31-Mar-09 31-Mar-08 mil. With the issuance of preferred shares, by abolition of the p   |   | of the Bank's share   |   | ount of FUE  |
| Permanent personnel:       8.994       8.863       6.569       6.319       Imil. with the issuance of preferred shares, by abolition of the p         Seasonal personnel:       598       551       0       0       Imil. with the issuance of preferred shares, by abolition of the p   |   |   |   |  |

| Seasonal personnel:<br>Total personnel:<br>6. A separate mention for the Group and the<br>31.03.2009, in note 14. |  | 551       9.414       6.56       consolidated financial s | 9 6.319   | Liquidity Reinforcement to the economy to face the consequences of the international financial crisis". The share capital increase was fully paid on 21/05/2009.<br><b>12.</b> On 31.03.2009 the Bank entered on a contractual loan agreement with the Greek Government of EUR 807 mil. in accordance to Law 3723/2008. |
|---|--|---|-----------|---|
| ATHENS, 25 MAY 2009   |  |   |           |   |
| THE GOVERNOR  |  |   | THE DEPUT | THE HEAD OF<br>Y GOVERNOR FINANCE DEPARTMENT  |
|   | DIMITRIOS MILIAKOS<br>I.D. Σ 085252/95 |   |           | DROUGAS         CHRISTOS STOKAS           76944/88         I.D. Ξ 414057/87   |