

## ASPIS BANK S.A.

## Reg. No 26699/06/B/92/12 4<sup>th</sup> Othonos Str, 105 57 Athens

Financial data and information for the period from 1<sup>st</sup> January 2009 to 30<sup>th</sup> June 2009 (In accordance with the Decisions 4/507/28.04.2009 of Hellenic Capital Market Commission)

(Amounts in thousand of Euro)

The financial information listed below aims to provide an overview of the interim financial position and financial results of ASPIS BANK SA and its Group. Consequently readers are advised to visit the web-site of the Bank where the condensed interim financial statements if required, before any investment decision or transaction with the Bank is conducted to a second statements if required, before any investment decision or transaction with the Bank is conducted to a second statement of the bank is conducted by the b

Information of Aspis Bank Registered office: Supervising authority: Supervising autoroty: Company's web-site: Certified Public Auditor: Audit Firm: Auditor's review report of the condensed interim financial statements : Date of approval of the Financial Statements by the Board of Directors (from which the financial statements and Information were derived):

4 Othonos Street, 105 57 Athens Ministry of Development/ Bank of Greece www.aspisbank.gr Harry Sirounis KPMG Certified Auditors SA Unqualified opinion 10 August 2009

Members of the Board of Directors Dionisios I.Stavropoulos Christos G. Sorotos Nicholaos E. Malouchos Nicholaos E. Malouchos Demetrios G. Goumas Vasilios M. Dalakides Nicholaos G. Moustakis Fedon D. Tamvakakis Vasilios I. Apostolopoulos

Chairman (Non-executive Member) Vice Chairman & Managing Director (Executive Member) Executive Member Non-executive, Independent member

FINANCIAL POSITION STATEMENT	Gro	up	Bank		COMPREHENSIVE INCOME STATEMENT	Group			
	20.05.2000	24.42.2000	20.05.2000	24.42.2000		From 1 <sup>st</sup> J			<sup>6</sup> April to 30.06.2008
ASSETS	30.06.2009	31.12.2008	30.06.2009	31.12.2008	Net interest income	30.06.2009 7.028	30.06.2008 23.228	30.06.2009 4.087	30.06.200
Cash & cash equivalents	102.679	79.326	102.675	79.323	Net fee and commission income	9.464	12.338	5.357	5.
oans and advances to banks	354.489	260.875	180.811	237.424	Net trading profit/(loss)	1.817	(808)	815	5.
oans and advances to customers (net of impairment)	2.015.753	2.135.704	1.986.481	1.974.414	Other income	4.905	5.756	2.140	2.
inancial instruments at fair value through profit or loss	2.015.753	2.135.704	1.900.401	1.9/4.414	Impairment losses on loans and advances	(16.112)	(10.791)	(10.506)	(8.)
	2.054	19.620	436.410	-			(10.791)		(0.
wailable-for- sale investment securities				22.120	Other provisions	(250)	(22.740)	(250)	(21.
leld-to-maturity investment securities	10.415	3.210	10.415 30.550	3.210	Staff costs	(22.498)	(32.749)	(11.638)	
nvestment in subsidiaries	-	-		30.549	Depreciation and amortization	(6.147)	(5.706)	(3.087)	(2.
roperty and equipment	47.988	50.251	42.979	44.876	General administrative and other expenses	(15.927)	(17.835)	(9.084)	(10
ntangible assets	8.963	8.470	5.213	5.282	Loss before income tax	(37.720)	(26.567)	(22.166)	(23.
Other assets	77.154	63.902	124.140	62.897	Income tax	7.153	7.128	3.922	
OTAL ASSETS	2.648.902	2.623.829	2.919.674	2.460.095	Loss for the period (A)	(30.567)	(19.439)	(18.244)	(17.
					-Shareholders of the Bank	(30.473)	(19.440)	(17.556)	(17
IABILITIES AND EQUITY					-Minority interest	(94)	1	(688)	
ue to banks	13.830	176.183	9.780	156.183					
ue to customers	2.205.573	1.986.128	2.216.611	1.993.094	Changes in fair value of Available for Sale securities transfered to profit or loss	7	-	12	
ebt securities in issue	250.999	261.833	140.596	141.568	Changes in fair value of Available for Sale securities	1.163	(4.894)	1.415	
Other borrowed funds	-	-	409.937	-	Other comprehensive income after tax (B)	1.170	(4.894)	1.427	(
rovisions/Other liabilities	46.559	37.045	36.595	32.782					
otal liabilities	2.516.961	2.461.189	2.813.519	2.323.627	Total comprehensive income after tax (A)+(B)	(29.397)	(24.333)	(16.817)	(17.
Share capital	173.614	173.614	173.614	173.614	-Shareholders of the Bank	(29.303)	(24.334)	(16.129)	(17
Other reserves	(82,484)	(51.861)	(67,459)	(37,146)	-Minority interest	(94)	1	(688)	
otal equity attributable to Bank equity holders	91.130	121.753	106.155	136,468	······································	()		()	
Anority interest	1.231	1.325							
Hybrid capital	39.580	39.562	-	-	Basic and diluted earnings/(loss) per share (in Euro)	(0,4771)	(0,3034)	(0,2848)	(0,2
Total equity	131.941				basic and anaced carmings (1655) per binare (in Early)	(0, 1, 1 2)	(0)5051)	(0)2010)	(0)2
		162.640	106.155	136.468					
TOTAL LIABILITIES AND EQUITY	2.648.902	2.623.829	106.155 2.919.674	136.468 2.460.095					
							Ba	nk	
		2.623.829		2.460.095		From 1 <sup>st</sup> J	· · · · ·		<sup>t</sup> April to
OTAL LIABILITIES AND EQUITY	2.648.902	2.623.829 up	2.919.674	2.460.095		From 1 <sup>st</sup> J <u>30.06.2009</u>	· · · · ·	From 1 <sup>st</sup> 30.06.2009	<sup>t</sup> April to 30.06.20
OTAL LIABILITIES AND EQUITY	<u>2.648.902</u> Gro	2.623.829 up	2.919.674 Bar	2.460.095	Net interest income		anuary to	From 1 <sup>st</sup>	30.06.20
COTAL LIABILITIES AND EQUITY	2.648.902 Gro From 1 <sup>st</sup> J;	2.623.829	2.919.674 Bar From 1 <sup>st</sup> Ja	2.460.095 nk anuary to	Net interest income Net fee and commission income	30.06.2009	anuary to 30.06.2008	From 1 <sup>st</sup> 30.06.2009	
CASH FLOW STATEMENT	2.648.902 Gro From 1 <sup>st</sup> Ji 30.06.2009	2.623.829 up anuary to 30.06.2008	2.919.674 Bar From 1 <sup>st</sup> J 30.06.2009	2.460.095 nk anuary to 30.06.2008	Net fee and commission income	30.06.2009 4.068	anuary to <u>30.06.2008</u> 19.648	From 1 <sup>st</sup> <u>30.06.2009</u> 3.096	30.06.20
CASH FLOW STATEMENT Cash flow from operating activities Cash flow from investing activities	2.648.902 Gro From 1 <sup>st</sup> J: <u>30.06.2009</u> 141.210	2.623.829 anuary to <u>30.06.2008</u> 39.134	2.919.674 Bar From 1 <sup>st</sup> J <u>30.06.2009</u> (434.549)	2.460.095 nk anuary to 30.06.2008 28.685		30.06.2009 4.068 9.902	anuary to 30.06.2008 19.648 11.660	From 1 <sup>st</sup> 30.06.2009 3.096 5.593	30.06.20
CASH FLOW STATEMENT Cash flow from operating activities Cash flow from investing activities Cash flow from financing activities Cash flow	2.648.902 From 1 <sup>8</sup> 3: 30.06.2009 141.210 (11.179) (12.954)	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499)	2.919.674 Bat From 1 <sup>st</sup> Jz 30.06.2009 (434.549) (8.638) 410.035	2.460.095 nk anuary to 30.06.2008 28.685 (2.209) (1.173)	Net fee and commission income Net trading profit/(loss) Other income	30.06.2009 4.068 9.902 1.781 667	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228	30.06.20
COTAL LIABILITIES AND EQUITY CASH FLOW STATEMENT Cash flow from operating activities cash flow from investing activities cash flow from financing activities let increase/(decrease) in cash and cash equivalents for the period	2.648.902 From 1 <sup>st</sup> J: 30.06.2009 141.210 (11.179) (12.954) 117.077	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838	2.919.674 Eat From 1 <sup>st</sup> J3 30.06.2009 (434.549) (8.638) 410.035 (33.152)	2.460.095 nk anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303	Net fee and commission income Net trading profit(/toss) Other income Impairment losses on loans and advances	30.06.2009 4.068 9.902 1.781 667 (15.427)	anuary to <u>30.06.2008</u> 19.648 11.660 (684)	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028)	30.06.20
ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from financing activities let increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents	2.648.902 From 1 <sup>st</sup> J. 30.06.2009 141.210 (11.179) (12.954) 117.077 (110)	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171)	2.919.674 Bar From 1 <sup>st</sup> Ja 30.06.2009 (434.549) (8.638) 410.035 (33.152) (110)	2.460.095 anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171)	Net fee and commission income Net trading profit/(loss) Other income Impairment losses on loans and advances Other provisions	30.06.2009 4.068 9.902 1.781 667 (15.427) (250)	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813 (10.038)	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028) (250)	<u>30.06.20</u> (8
ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from investing activities ash flow from financing activities let increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents let increase/(decrease) in cash flow	2.648.902 From 1 <sup>83</sup> J: 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667	2.919.674 From 1 <sup>th</sup> X 30.06.2009 (434.549) (8.638) 410.035 (33.152) (110) (33.262)	2.460.095 nk anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132	Net fee and commission income Net trading profit/(loss) Other income Impairment losses on loans and advances Other provisions Staff costs	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216)	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813 (10.038) (31.478)	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028) (10.028) (250) (10.858)	<u>30.06.20</u> (8
COTAL LIABILITIES AND EQUITY CASH FLOW STATEMENT Cash flow from operating activities Cash flow from investing activities Cash flow from financing activities Cash flow from financing activities Cash flow from financing activities Cash and cash equivalents for the period Cash and cash equivalents Cash and	2.648.902 From 1 <sup>st</sup> J: 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967 340.201	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667 588.935	2.919.674 Eau From 1 <sup>st</sup> J; 30.06.2009 (434.549) (434.549) (43.58) 410.035 (33.152) (110) (33.262) 316.748	2.460.095 anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132 566.904	Net fee and commission income Net trading profit(/tos) Other income Impairment losses on loans and advances Other provisions Staff costs Depreciation and amortization	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216) (3.504)	anuary to <u>30.66,2008</u> 19.648 11.660 (684) 1.813 (10.038) - (31.478) (3.078)	From 1 <sup>st</sup> 30.06.2009 5.593 782 228 (10.028) (250) (10.858) (1.750)	30.06.20 (8 (20 (1
ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from financing activities let increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents let increase/(decrease) in cash flow ash and cash equivalents at the beginning of the period	2.648.902 From 1 <sup>83</sup> J: 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667	2.919.674 From 1 <sup>th</sup> X 30.06.2009 (434.549) (8.638) 410.035 (33.152) (110) (33.262)	2.460.095 nk anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132	Net fee and commission income Net trading profit/(loss) Other income Impairment losses on loans and advances Other provisions Staff costs Depreciation and amortization General administrative and other expenses	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216) (3.504) (14.832)	anuary to <u>30.66.2008</u> 19.648 11.660 (684) 1.813 (10.038) (31.478) (3.078) (16.968)	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028) (250) (10.858) (1.750) (8.740)	30.06.20 (8 (20 (10 (10)
OTAL LIABILITIES AND EQUITY ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from financing activities let increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents let increase/(decrease) in cash flow ash and cash equivalents at the beginning of the period	2.648.902 From 1 <sup>st</sup> J: 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967 340.201	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667 588.935	2.919.674 Eau From 1 <sup>st</sup> J; 30.06.2009 (434.549) (434.549) (43.58) 410.035 (33.152) (110) (33.262) 316.748	2.460.095 anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132 566.904	Net fee and commission income Net trading profit/(loss) Other income Impairment losses on loans and advances Other provisions Staff costs Depreciation and amortization General administrative and other expenses Loss before income tax	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216) (3.504) (14.832) (38.811)	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813 (10.038) (3.078) (16.968) (29.125)	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028) (10.858) (1.750) (8.740) (21.927)	30.06.20 (8 (20 (10) (10)
ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from investing activities ash flow from financing activities let increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents let increase/(decrease) in cash flow	2.648.902 From 1 <sup>st</sup> J: 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967 340.201	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667 588.935	2.919.674 Eau From 1 <sup>st</sup> J; 30.06.2009 (434.549) (434.549) (43.58) 410.035 (33.152) (110) (33.262) 316.748	2.460.095 anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132 566.904	Net fee and commission income Net trading profit/(toss) Other income Impairment losses on loans and advances Other provisions Staff costs Depreciation and amortization General administrative and other expenses Loss before income tax Income tax	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216) (3.504) (14.832) (38.811) 7.328	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813 (10.038) (31.478) (3.078) (16.968) (29.125) 7.295	From 1 <sup>24</sup> <u>30.06.2009</u> <u>3.096</u> 5.593 782 228 (10.028) (250) (10.858) (1.750) (8.740) (21.927) 4.123	30.06.20 (8 (20 (1 (10 (24.
ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from investing activities et increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents et increase/(decrease) in cash flow ash and cash equivalents at the beginning of the period ash and cash equivalents at the end of the period	2.648.902 From 1 <sup>st</sup> 3: 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967 340.201 457.168	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667 588.935 603.602	2.919.674 From 1 <sup>sx</sup> J3 30.06.2009 (434.549) (8.638) 410.035 (33.152) (110) (33.262) 316.748 283.486	2.460.095 nk anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132 566.904 580.036	Net fee and commission income Net trading profit/(loss) Other income Impairment losses on loans and advances Other provisions Staff costs Depreciation and amortization General administrative and other expenses Loss before income tax	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216) (3.504) (14.832) (38.811)	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813 (10.038) (3.078) (16.968) (29.125)	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028) (10.858) (1.750) (8.740) (21.927)	30.06.20 (8 (20 (10) (10)
ASH FLOW STATEMENT ash flow from operating activities ash flow from investing activities ash flow from investing activities et increase/(decrease) in cash and cash equivalents for the period ffect of exchange rates changes on cash and cash equivalents et increase/(decrease) in cash flow ash and cash equivalents at the beginning of the period ash and cash equivalents at the end of the period	2.648.902 From 1 <sup>87</sup> Ji 30.06.2009 141.210 (11.179) (12.954) 117.077 (110) 116.967 340.201 457.168 Gro	2.623.829 anuary to 30.06.2008 39.134 (4.797) (7.499) 26.838 (12.171) 14.667 588.935 603.602	2.919.674 Eau From 1 <sup>s</sup> J3 30.06.2009 (434.549) (434.549) (434.549) (434.549) (434.549) (33.152) (110) (33.152) (110) (33.262) 316.748 283.486 Baa	2.460.095 anuary to 30.06.2008 28.685 (2.209) (1.173) 25.303 (12.171) 13.132 566.904 580.036	Net fee and commission income Net trading profit/(loss) Other income Impairment losses on loans and advances Other provisions Staff costs Depreciation and amortization General administrative and other expenses Loss before income tax Income tax Loss for the period (A)	30.06.2009 4.068 9.902 1.781 667 (15.427) (250) (21.216) (3.504) (14.832) (38.811) 7.328 (31.483)	anuary to <u>30.06.2008</u> 19.648 11.660 (684) 1.813 (10.038) (31.478) (3.078) (16.968) (29.125) 7.295	From 1 <sup>st</sup> 30.06.2009 3.096 5.593 782 228 (10.028) (250) (10.858) (1.750) (8.740) (21.927) 4.123 (17.804)	30.06.20 (8 (20 (10 (10 (24
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The consolidated financial statements include the following companies (are fully consolidated): ASPIS BANK SA, Athens, ASPIS INTERNATIONAL MF SA, Athens, ASPIS CREDIT SA, Athens, ASPIS BROKERAGE SA, Athens, ASPIS LEASING SA, Athens, BYZANTIUM FINANCE PLC, London UK\*, ASPIS FINANCE PLC, London UK, ASPIS JERSEY, Jersey UK, BYZANTIUM IF INNANCE PLC, London UK\*, ASPIS FINANCE PLC, London UK\* \*Special Purpose Entities (SPE) for securitization of loans

The Bank's holding in the subsidiaries listed above has not changed during the period. The method of consolidation has

The Bark's holding in the subsidiaries listed above has not changed during the period. The method of consolidation has not changed during the period. In October 2008, Aspis Stegastika SA was founded (Registered: Athens Municipality, 4 Othonos Str, 105 57 Athens, Main activity: Bonds management services for bonds issued by organizations other than banks) with a share capital of € 60 thousand. The Bank participates with 100% ownership interest on the share capital of the entity. The SPE remains dormant up to the date of the Financial Report. In February 2009 Byzantium II Finance PIc, a Special Purpose Entity for mortgage loans securitisation was founded. 2. Tax authorities have not performed a tax audit for the following fiscal years: Aspis Bank SA from 2005 to 2008, Aspis Leasing SA from 2006 to 2008, Aspis Insurance Brokerage SA from 2007 to 2008, Aspis International MF SA from 2007 to 2008, Aspis Insurance Browisin amounting to ₹ 79 thousand has been formed for this purpose by the Group ( Bank € 700 thousand). The Bank is under a tax audit for the years 2005, 2006, and 2007 and it is estimated to be completed within 2009.

3. The outcome of pending lawsuits is not expected to have significant impact on the Group's financial position. The accumulated provisions that have been raised are the ones listed below (€ '000): Group 240 729 <u>2,922</u> 3,891 Bank Provisions for litigations Provisions for tax issues 700

<u>2,922</u> 3,622 4. The total number of employees as at 30.06.2009 (30.06.2008) was 1,013 (1,053) for the Bank and 1,053 (1,104) for

The related party transactions and balances between the Bank and the Group and it's Directors, Senior Management, subsidiaries and other related parties for the period are as follows € '000):

	Group	Bank	
a) Income	956	6,480	
) Expense	1,611	4,703	
:) Assets	27,115	682,078	
I) Liabilities	48,943	611,301	
e) BoD members and key management personnel fees	1,248	1,109	
) Receivables from BoD members and key management personnel	1,157	1,157	
J) Liabilities to BoD members and key management personnel	2,653	2,240	

6. The amount of € 1,170 thousand recognized directly in equity, refers to a gain from the fair value change of available for sale securities. 7. Neither the Bank nor the Group hold treasury shares.

Neither the Bank nor the Group hold treasury shares.
 The same accounting policies and methods of computation as those in the annual consolidated financial statements for the year ended 31 December 2008 have been followed.
 As for the Bank and the Group certain amounts in prior years have been reclassified to conform to the current presentation. The reclassifications in the statement of financial position which relate to "Loans and advances to customers" (€ 15,187 thousand for the Group, 5,908 thousand for the Bank), "Due to customers" (€ 15,187 thousand for the Group and the Bank) and "Debt securities and other borrowed funds" (€ 3,127 thousand for the Group, 2,256 thousand for the Bank) are stated in Note 13.
 On February 2009, the issuance of € 377 million bond loans, through Bank's subsiding Vgaratium II Finance Pic was completed. The Bonds are collaterized with mortgage loans of total value€ 424 million of the Bank. The Bonds rated as AAA by the credit rating agency Fitch have been retained by the Bank and will be used for refinancing purposes through repos agreements.

The Back granted a loan to Byzantium II of 20.5 million, purchased from the Bank aiming to establish reserves for protection against losses. These Notes are unrated and classified in "Available for Sale portfolio". As of 30 June 2009 the above bonds are included in "Available for Sale portfolio" with a total value of 406.98 million and the respective liability of € 409.93 million is classified in "Other borrowed funds". The Bank granted a loan to Byzantium II of € 30.5 million in order to retain reserves for the protection against losses arising fri the potential off-set of receivables with obligations of the borrowers.

Athens, 10 August 2009

C.G.Sorotos LD No.AZ.096924 VICE CHAIRMAN OF THE BOARD OF DIRECTORS & CHIEF EXECUTIVE OFFICER

Restructuring provision

N.G.Voutychtis ID No AF 107507 CHIEF FINANCIAL OFFICER

N.D.Dalianis ID No.AZ.118237 OEE.Lic.Reg.No: 0015073/4-07-01 A'CI HEAD OF ACCOUNTING