

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 DECEMBER 2008

(According to Codified Law 2190 article 135 for companies preparing annual financial statements, consolidated or non according to the I.A.S.)

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. Therefore, we recommend to the reader, before 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 are available.

Supervising Authority - Municipality	: Ministry of Developr	nent - Municipality	of Athens, Bank of G	reece	STRUCTURE OF THE BOARD OF DIRECTORS	0 1			
Web site address	: www.atebank.gr				Dimitrios Miliakos Vasilios Drougas		utive member - Gove executive member -		
Date of approval of annual Financial Statements					Panagiotis Varagis		executive member -	Deputy Governor	
by the Board of Directors (from which all financial figures were derived)	: 27 March 2009				Grigorios Konstantinidis Ioannis Katsaounis	: Non-executive m : Non-executive m			
Certified Auditors	: Nick Vouniseas (A.M.				Vasilios Mperedimas	: Non-executive m			
Audit Company	: Nick Tsiboukas (A.M : KPMG Certified Aud				Nikolaos Mpaltas Grigorios Alexiadis	: Non-executive m : Non-executive m			
					Ioannis Tsagarakis	: Non-executive m			
Type of Auditor's report	: Unqualified opinion				Sotirios Revithis Dimitrios Karnavos		dependent member dependent member		
BALANCE SHEET (Consolidated and non consolidated)					INCOME STATEMENT (Consolidated and non consolidated)				
Amounts in thousands of Euro	GROU	р	BAN	<i>x</i>	Amounts in thousands of Euro	GROUP		BAN	ĸ
		31 Dec 2007		31 Dec 2007		1 Jan 2008	1 Jan 2007	1 Jan 2008	1 Jan 2007
ASSETS						31 Dec 2008	31 Dec 2007	31 Dec 2008	31 Dec 2007
Cash and balances with the Central Bank	1.277.038	1.206.251	1.226.862	1.180.630	Net interest income	625.431	614.910	606.127	579.746
Loans and advances to banks	957.446	715.100	1.003.932	682.021	Net fee and commission income	89.412	84.496	70.781	65.490
Loans and advances to customers Financial assets at fair value through profit or loss	20.853.981	16.744.440	20.954.943	16.849.837	Dividend income Net Income of non trading financial instruments	24.167 (18.623)	26.887 129.136	27.761 (20.180)	29.196 126.108
- Trading securities Derivative financial instruments	342.661 25.786	539.609 45.788	342.527 25.786	518.479 45.788	Other operating income Operating income	86.502 806.889	95.239 950.668	29.860 	23.524 824.064
Investment portfolio					Impairment losses	(204.196)	(79.948)	(195.445)	(78.846)
 Available-for-sale securities Held-to-maturity securities 	2.340.002 175.082	1.492.316 1.216.632	2.003.037 129.905	1.183.005 1.177.360	Staff costs Other expenses	(398.530) (164.803)	(394.920) (137.449)	(346.991) (129.792)	(339.159) (109.814)
Investments in subsidiaries and associates Property, plant and equipment	204.700 498.748	185.631 514.611	500.394 297.060	478.742 298.529	Depreciation & amortization expenses Share of profits from associates	(37.079) 13.069	(35.679) 13.990	(28.272) 0	(27.779) 0
Investment property	187.985	174.765	162.920	169.658	Profit before tax	15.350	316.662	13.849	268.466
Intangible assets Other assets	29.082 1.140.746	32.568 1.080.075	4.681 609.206	5.512 505.120	Income tax Profit after tax	14.419 29.769	(70.731) 245.931	<u> </u>	(57.375) 211.091
Deferred tax asset	440.589	325.557	400.072	304.538			<u> </u>		
TOTAL ASSETS	28.473.846	24.273.343	27.661.325	23.399.219	Attributed to:				
					Bank's Equity Holders Minority interests	27.849 1.920	241.413 4.518	0 0	0 0
EQUITY AND LIABILITIES								-	-
Share capital	651.920	651.920	651.920	651.920	Basic and Diluted Earnings per share Proposed dividend per share (€)	0,0308 0	0,2675 0	0,0279 0	0,2331 0,10
Other equity elements Equity attributable to the Bank's equity holders (a)	214.792 866.712	808.575 1.460.495	236.935 888.855	797.122					
Minority interests (b)	63.944	60.563	0	0					
Total equity (c) = (a) + (b) Deposits from banks	930.656 4.971.653	1.521.058 850.545	888.855 4.907.084	1.449.042 769.327					
Deposits from customers	20.965.347	20.630.039	20.990.300	20.713.674					
Derivative financial instruments - liabilities Subordinated loans	62.405 444.156	12.867 195.141	62.405 448.353	12.867 199.616	CASH FLOW STATEMENT (Consolidated and non consolidated) Amounts in thousands of Euro	GROU	Р	BAN	к
Provisions / Other liabilities	477.405	456.986	364.328	254.693		1 Jan 2008	1 Jan 2007	1 Jan 2008	1 Jan 2007
Insurance reserves	622.224	606.707	0	0		31 Dec 2008	31 Dec 2007	31 Dec 2008	31 Dec 2007
Total liabilities (d)	27.543.190	22.752.285	26.772.470	21.950.177	Net cash flows from operating activities (a) Net cash flows from investing activities (b)	108.630	(329.086)	(32.105)	(389.858)
					Net cash flows from financing activities (c)	(214.020) 203.101	127.400 (82.716)	(127.939) 203.120	181.178 (81.490)
TOTAL EQUITY & LIABILITIES (c) + (d)	28.473.846	24.273.343	27.661.325	23.399.219	Net increase/(decrease) in cash and cash equivalents (a)+(b)+(c)	97.711	(284.402)	43.076	(290.170)
					Effect of exchange rate changes on cash and cash equivalents	(2.194)	(2.014)	(1.115)	(231)
					Total increase/(decrease) in cash and cash equivalents	95.517	(286.416)	41.961	(290.401)
STATEMENT OF CHANGES IN EQUITY (Consolidated and no Amounts in thousands of Euro	n consolidated)						<u> </u>		
Amounts in thousands of Euro	GROU	P	BAN	ĸ	Cash and cash equivalents at the beginning of the year	1.874.807	2.161.223	1.849.186	2.139.587
		31 Dec 2007	31 Dec 2008	31 Dec 2007	Cash and cash equivalents at the end of the year	1.970.324	1.874.807	1.891.147	1.849.186
Equtiy at the beginning of the year (01.01.2008 and 01.01.200 respectively)	1.521.058	1.395.805	1.449.042	1.334.497					
Profit / (Losses) for the year after tax	29.769	245.931	25.268	211.091					
(Purchases)/sales of treasury shares	(56)	1	0	0					
Dividends paid Available for sale reserve - valuation	(92.332) (608.256)	(82.717) 40.072	(90.544) (574.711)	(81.490) 49.906					
Available for sale reserve - transferred to income Deferred tax on entries recognized directly to equity	(350) 91.427	(66.413) (483)	(315) 80.115	(64.479) (483)					
Changes in group participations	25.253	(2.718)	0	0					
Exchange rate differences Other	(35.671) (186)	(8.560) 140	0	0					
	930.656	1.521.058							
Equtiy at the end of the year (31.12.2008 and 31.12.2007	000.000		888.855	1.449.042					
Equtiy at the end of the year (31.12.2008 and 31.12.2007 respectively)			888.855	1.449.042					
respectively) NOTES:					7 All transactions (income and expenses) from the beginning of	of the year as well	as the assets and	liabilities of the Bank and (Group at the
respectively) NOTES: 1. The companies included in the annual consolidated finance them, the activities and the consolidation method are ment	cial statements, their r	registration offices	s, the percentage of	participation in	 All transactions (income and expenses) from the beginning of end of 2008 resulting from their related parties transactions, ar personnel fees, their transactions and their claims and obligations 	ccording to IAS 2	4, with separate in		
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