			AT	Ebai					
			AGRICULTU	AM DAADDIDE PIDA 120	ORIECE				
			23 PANEP	AM 24402/06/B/91/39 ISTIMIOU STR., 105 6	4, ATHENS				
	(Accord				/ 2006 to 31 December 2006 I statements, consolidated or not according to the IFRS)				
All figures mentioned underneath aim at providing information						. We advice the rea	der, before making	any decision to inve	est or to proc
with any other transaction with the Bank, to visit its internet ac									
BANK DATA					STRUCTURE OF THE BOARD OF DIRECTORS				
Register Office	: 23 Panepistimiou str, 105 64, Athens				Dimitrios Miliakos	: President - Governor of ATE			
Register N.	: 24402/06/B/91/39				Vasilios Drougas	: Vice-president			
Municipality Date of approval of annual Financial Statements	: Athens : 12 March 2007				Panagiotis Varagis Grigorios Konstantinidis	: Vice-president : Member			
which all financial figures were derived)					Haralambos Dimitriou Sotirios Revithis	: Member : Member			
Certified Auditors	: Nikolaos E. Youmiseas (AM SUEL 18701) : Ioannik Kalogeropoulos (AM SOEL 10741) : KPMG Kyriacou Certified Auditors S.A. : BAKER TILLY HELLAS A.E.				Souris Revinis Menteel Nikolaos Balios : Member Vasilios Beredimas : Member Grigorios Alexiadis : Member				
Audit Company									
Type of Audit Opinion	: Unqualified opinion				Ioannis Tsagarakis	: Member : Member			
Bank's Internet Address	: www.ate.gr				Ioannis Katsaounis	:1	Member		
BALANCE SHEET Amounts in thousands of Euro					INCOME STATEMENT Amounts in thousands of Euro				
	GRC	UP	ВА	NK		GRO	UP	ВА	NK
	31 Dec 2006	31 Dec 2005	31 Dec 2006	31 Dec 2005		1 Jan 2006 31 Dec 2006	1 Jan 2005 31 Dec 2005	1 Jan 2006 31 Dec 2006	1 Jan 2 31 Dec 2
ASSETS									
Cash and balances with the Central Bank	947.172	733.935	925.536	732.978	Net interest income	600.859	603.346	584.299	59
Loans and advances to banks Trading securities	1.316.540 579.135	2.394.395 333.760	1.279.414 558.406	2.377.576 318.994	Net fee and commission income Dividend income	80.539 25.773	74.961 16.315	63.616 29.240	5
Derivative financial instruments	20.358	99	20.358	99	Net Gains / (Losses) on disposal of non trading financia instruments	63.189	14.749	58.594	1
Loans and advances to customers (after provisions) Available-for-sale securities & Held-to-maturity securities	13.512.244 2.818.314	12.557.460 2.736.560	13.624.532 2.505.033	12.788.750 2.460.140	Other operating income	108.646 879.006	110.908 820.279	25.074 760.823	2
Investments in subsidiaries and associate	149.759	38.476	437.921	285.153	Operating income Impairment losses	(62.670)	(126.645)	(60.000)	(133
Intangible assets Property, plant and equipment & Investment property	35.410 678.568	5.206 650.161	5.544 469.065	4.591 468.028	Staff costs Other operating expenses	(382.316) (116.810)	(361.311) (112.644)	(337.812) (95.312)	(318 (84
Deferred tax asset	393.037	416.676	362.193	385.600	Depreciation of fixed assets & Amortization of intangible assets	(34.015)	(33.307)	(25.761)	(22
Other assets	963.702	959.226	400.410	386.497	Share of profits from associates	6.255	1.591	0	
TOTAL ASSETS	21.414.239	20.825.954	20.588.412	20.208.406	Profit before tax Income tax	289.450 (95.652)	187.963 (42.768)	241.938 (80.505)	14 (32
					Profit after tax	193.798	145.195	161.433	11:
LIABILITIES					Attributed to: Equity Holder of the Parent	188.419	139 420	161.433	11
Deposits from banks	151.028	255.412	94.381	208.623	Minority interests	5.379	5.775	-	
Deposits from customers Derivative financial instruments	18.089.296 49.592	17.596.049 90.055	18.198.205 49.592	17.801.755 90.055	Basic and Diluted Earnings per share €) Proposed dividend per share €)	0,21	0,24	0,18	
Subordinated loans Provisions & Insurance reserves	394.973 586.910	394.699 583.836	399.515 0	399.242 0	STATEMENT OF CHANGES IN EQUITY				
Other liabilities	746.635	682.496	512.222	514.392	Amounts in thousands of Euro				
Total liabilities (a)	20.018.434	19.602.547	19.253.915	19.014.067		GRC 2006	2005	2006	NK 2005
EQUITY Share capital	651.920	1.729.399	651.920	1.729.399	Equtiy at the beginning of the period 1/1 Increase of share capital	1.223.407 0	(346.354) 1.248.889	1.194.339 0	(32 <sup>-</sup> 1.24
Treasury shares	(8.320)	(33.291)	0	(25.631)	Decrease of share capital	(1.032.207)	(1.112.760)	(1.032.207)	(1.112
Share premium Other reserves	94.714 384.613	95.275 381.386	94.714 365.195	95.275 316.099	Return of share capital Dividends paid	(45.272) (63.847)	0	(45.272) (63.381)	
Accumulated surplus/(deficit) Equity attributed to the parent	209.538 1.332.465	(1.000.868) 1.171.901	222.668 1.334.497	(920.803) 1.194.339	Write-off of prior year losses Entries recognized directly to equity	1.032.207 62.748	1.112.760 150.783	1.032.207 61.747	1.11 12
Minority interests	63.340	51.506	0	0	Profit / (Losses) for the period after tax	193.798	145.195	161.433	11
Total equity and minority interests (b)	1.395.805	1.223.407	1.334.497	1.194.339	(Purchases) / sales of treasury shares Equtiy at the end of the period 31/12	24.971 1.395.805	24.894 1.223.407	25.631 1.334.497	2
TOTAL LIABILITIES & EQUITY (a) & (b)	21.414.239	20.825.954	20.588.412	20.208.406					
CASH FLOW STATEMENT					Additional Information				
Amounts in thousands of Euro	GROU 1 Jan 2006	1 Jan 2005	BAN 1 Jan 2006	K 1 Jan 2005					
	31 Dec 2006	31 Dec 2005	31 Dec 2006	31 Dec 2005	1. The Companies of the Group and their addresses and pe				
Net increase / (decrease) from operating activities	500.697	(1.131.151)	406.890	(1.155.652)	Name of Subsidiary / Affiliate	Address	Group	percentage	Tax unau fiscal ye
Net increase / (decrease) from investment activities	(194.032)	(251.024)	(120.816)	(230.693)	Method of Full Consolidation A.T.E. LEASING S.A.	ATHENS		99,91%	2005-2
Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents	(92.590) 214.075	1.264.126 (118.049)	(91.602) 194.472	1.267.812 (118.533)	A.T.E. CARDS S.A. A.T.E. AEDAK	ATHENS ATHENS	g	99,69% 92,76%	2006 2005-20
Effect of exchange rate changes on cash and cash equivalents	(838)	245	(1.914)	466	A.T.E. TECHINIKI-PLIROFORIKI S.A.	ATHENS		91,44% 94,75%	2001-2 2004-2
					A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C.	ATHENS LONDON	1	100%	-
Total increase / (decrease) in cash and cash equivalents	213.237	(117.804)	192.558	(118.067)	A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A.	ATHENS THESSALONIKI	8	34,26% 32,33%	2002-2 2001-2
Cash and cash equivalents at the beginning of the period	733.935	851.739	732.978	851.045	DODONI S.A.	GIANNENA	6	37,77%	2004-2
Cash and cash equivalents at the end of the period	947.172	733.935	925.536	732.978	RODOPI S.A. ETANAL S.A.	XANTHI ATHENS		'5,41% '5,00%	2001-2 2003-2
				. <u> </u>	ELVIZ S.A. A.T.E. RENT A.E.	IMATHIA ATHENS	g	99,82% 99,12%	2000-2 2003-2
					ATE ADVERTISING	ATHENS	6	64,91%	2003-2 2000-2
					MINDBANK	ROMANIA	6	9,01%	-
					Equity Method of Accounting	ATUENO		10.00%	
					FIRST BUSINESS BANK S.A. SEKAP S.A.	ATHENS XANTHI		19,00% 15,12%	
					AIK BANKA	SERBIA	2	20,66%	-

Notes:
1. MINDBANK SA (Romania) is included in Consolidated Financial Statements for first time. During the current period, ATEbank acquired 69.01% of the share capital of MINDBANK SA with total acquisition cost EUR 48,7 million. In accordance with IFRS 3, the Group estimated and recognized a temporary Goodwill of EUR 28,9 million. The valuation of its assets, the allocation of the acquisition cost and the final estimation of Goodwill is in progress and it will be completed by the end of the next fiscal year.
2. On October 26, 2006 the acquisition of 20% of ordinary shares and 24,99% of preference shares of the Serbian Bank AIK BANKA by ATEbank was completed. The total aquisition cost amounted to EUR 94,9 million.
3. On December 27, 2006 ATEbank increases and the ond of the current period, amounted total acquisition cost EUR 8,6 millio.
4. The amounts of the Group's revenues, to and from related parties, accumulated from the beginning of the accounting period, amount@5,6 mil (31/12/2005; € 0,99 mil.) and tabilities to € 0.042 mill. (31/12/2005; € 0.039 mill.).
5. The total number of personnel at the end of the current period, amount [61,16 mill. (31/12/2005; € 0.039 mill.).
6. The total number of personnel at the end of the current period, amount [61,16 mill. (31/12/2005; € 0.039 mill.).
7. No litigation or other legal dispute of the companies are explected to have a significant impact on the financial position or operations of the acquisitive acquiral increases has been amounted to approximble/§6,2 mil.
9. According to the decisions of the Annual Shareholder's meeting of 4 May 2005; has share hold at 27 May 2005; has abeen finalized. The sare capital increase has been amounted to approximble/§6,2 mil.
10. The basic accounting princips and methodes, applied by the Bank and the Group, are stated in the respective financial statements for the seare eaplal increase in the par value of each share by € 0.50 in order to return

ATHENS 12 MARCH 2007 THE GOVERNOR THE DEPUTY GOVERNOR THE DEPUTY HEAD OF FINANCE DEPARTMENT DIMITRIOS MILIAKOS I.D. Σ 085252/95 VASILIOS DROUGAS I.D. Ξ 376944/88 SPYROS CHIMARAS I.D. Σ 169618/96