

AM 24402/06/B/91/39 23 PANEPISTIMIOU STR., 105 64, ATHENS Financial Figures for the period from 1 January 2007 to 31 December 2007

(According to Law 2190 article 35 for companies preparing annual financial statements, consolidated or not according to the IFRS)

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. We advice the reader, before making any decision to invest or to proceed with any other transaction with the Bank, to visit its internet address (www.atebank.gr), where all the periodic Financial Statements based on the IFRS are being published, as well as the audit report when stated and required.

BANK DATA										
De sistes Office					STRUCTURE OF THE BOARD OF DIRECTORS	3				
Register Office	: 23 Panepistimiou	u str. 105 64. Ather	าร		Dimitrios Miliakos	:	President - Governor of AT	E		
Register N.	: 24402/06/B/91/3				Vasilios Drougas		Vice-president			
Municipality	: Athens	-			Panagiotis Varagis		Vice-president			
Date of approval of annual Financial Statements	: 4 March 2008				Grigorios Konstantinidis		Non-executive member			
(from which all financial figures were derived)	. 4 March 2000				Panagiotis Drosos		Non-executive member			
Certified Auditors & Audit Company	: Nikolaos E. Vour		19701)		Sotirios Revithis		Non-executive independent	mombor		
Certified Additors & Addit Company			10/01)							
	: KPMG Certified Auditors S.A. : Ioannis Kalogeropoulos (AM SOEL 10741)						: Non-executive independent member			
			10741)		Vasilios Beredimas		Non-executive member			
	: BAKER TILLY HI				Grigorios Alexiadis		Non-executive member			
Type of Audit Opinion	: Unqualified opinion	on			Ioannis Tsagarakis	:	Non-executive member			
Web site address	; www.atebank.gr				Ioannis Katsaounis	:	Non-executive member			
BALANCE SHEET										
Amounts in thousands of Euro	GRO	UP	BAN	ĸ	Amounts in thousands of Euro		GROUP		BAN	к
	31 Dec 2007	31 Dec 2006	31 Dec 2007	31 Dec 2006		_	1 Jan 2007 1 Jan 2006 31 Dec 2007 31 Dec 2006	_	1 Jan 2007	1 Jan 2006 31 Dec 2006
ASSETS						-	31 Dec 2007 31 Dec 2006	_	31 Dec 2007	31 Dec 2006
Cash and balances with the Central Bank	1.206.251	947.172	1.180.630	925.536	Net interest income		614.910 600.85	2	579.746	584.299
Loans and advances with the Central Bank	715.100	947.172 1.316.540	682.021	925.536			84.496 80.53		579.746 65.490	584.299 63.616
					Net fee and commission income					
Frading securities	539.609	579.135	518.479	558.406	Dividend income		26.887 25.77	3	29.196	29.240
Derivative financial instruments	45.788	20.358	45.788	20.358	Net Gains / (Losses) on disposal of non trading		129.136 63.18	9	126.108	58.594
anno and advances to sustainers (-fts)					financial instruments					
Loans and advances to customers (after provisions)	16.744.440	13.512.244	16.849.837	13.624.532	Other operating income	-	95.239 108.64		23.524	25.074
Available-for-sale securities & Held-to-maturity securities	2.708.948	2.818.314	2.360.365	2.505.033	Operating income		950.668 879.00		824.064	760.823
nvestments in subsidiaries and associates	185.631	149.759	478.742	437.921	Impairment losses		(79.948) (62.670		(78.846)	(60.000)
ntangible assets	32.568	35.410	5.512	5.544	Staff costs		(394.920) (382.316		(339.159)	(337.812)
Property, plant and equipment & Investment property	689.376	678.568	468.187	469.065	Other operating expenses		(137.449) (116.810)	(109.814)	(95.312)
Deferred tax asset	325.557	393.037	304.538	362.193	Depreciation of fixed assets & Amortization of		(35.679) (34.015)	(27.779)	(25.761)
					intangible assets					
Other assets	1.080.075	963.702	505.120	400.410	Share of profits from associates	-	13.990 6.25		0	0
					Profit before tax		316.662 289.45		268.466	241.938
TOTAL ASSETS	24.273.343	21.414.239	23.399.219	20.588.412	Income tax		(70.731) (95.652)	(57.375)	(80.505)
								_		
					Profit after tax	-	245.931 193.79	8	211.091	161.433
LIABILITIES						=				
					Attributed to:					
Deposits from banks	850.545	151.028	769.327	94.381	Equity Holder of the Parent		241.413 188.41	9	211.091	161.433
Deposits from customers	20.630.039	18.089.296	20.713.674	18.198.205	Minority interests		4.518 5.37		-	-
Derivative financial instruments	12.867	49.592	12.867	49.592	Basic and Diluted Earnings per share		0,27 0,2		0,23	0,18
Subordinated loans	195.141	394.973	199.616	399.515	Proposed divident per share(€)		. 0,2		0,10	0,09
Provisions & Insurance reserves	606.707	586.910	0	0	· · · · · · · · · · · · · · · · · · ·				-,	.,
Other liabilities	456.986	746.635	254.693	512.222						
Total liabilities (a)	22.752.285	20.018.434	21.950.177	19.253.915						
EQUITY										
Share capital	651.920	651.920	651.920	651.920	Additional Information					
Treasury shares	(8.319)	(8.320)	0	0						
Share premium	94.231	94.714	94.231	94.714	The Companies of the Group and their addresses a	and percentages of pa	articipation included in the Co	ecolidated Einancial Statements	are.	
Other reserves	283.551	384.613	279.914	365.195	The companies of the Group and their addresses a	inu percentages or pa	ancipation included in the Co	Isolidated Filialicial Statements	ale.	
Accumulated surplus	439.112	209.538	422.977	222.668	Name of Subsidiary / Affiliate	A .dd	0	T		
Equity attributed to the parent	1.460.495	1.332.465	1.449.042	1.334.497	Name of Subsidiary / Anniate	Address	Group percentage	Tax unaudited fiscal years		
Minority interests	60.563	63.340	0	0	Method of Full Consolidation					
Total equity and minority interests (b)	1.521.058	1.395.805	1.449.042	1.334.497				0005 0007		
					A.T.E. LEASING S.A.	ATHENS	99,91%	2005-2007		
FOTAL LIABILITIES & EQUITY (a) & (b)	24.273.343	21.414.239	23.399.219	20.588.412	A.T.E. CARDS S.A.	ATHENS	99,68%	2006-2007		
FOTAL LIABILITIES & EQUITY (a) & (b)	24.273.343	21.414.239	23.399.219	20.588.412	A.T.E. CARDS S.A. A.T.E. AEDAK	ATHENS ATHENS	99,68% 92,68%	2006-2007 2005-2007		
	24.273.343	21.414.239	23.399.219	20.588.412	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A.	ATHENS ATHENS ATHENS	99,68% 92,68% 91,42%	2006-2007 2005-2007 2001-2007		
	24.273.343	21.414.239	23.399.219	20.588.412	A.T.E. CARDS S.A. A.T.E. AEDAK	ATHENS ATHENS	99,68% 92,68%	2006-2007 2005-2007		
CASH FLOW STATEMENT					A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y.	ATHENS ATHENS ATHENS ATHENS	99,68% 92,68% 91,42%	2006-2007 2005-2007 2001-2007		
CASH FLOW STATEMENT	GRO	DUP	BAN	ĸ	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A.	ATHENS ATHENS ATHENS	99,68% 92,68% 91,42% 94,68% 100%	2006-2007 2005-2007 2001-2007 2004-2007 -		
CASH FLOW STATEMENT					A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y.	ATHENS ATHENS ATHENS ATHENS	99,68% 92,68% 91,42% 94,68%	2006-2007 2005-2007 2001-2007 2004-2007		
CASH FLOW STATEMENT	GRO 1 Jan 2007	0UP 1 Jan 2006	BAN 1 Jan 2007	K 1 Jan 2006	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C.	ATHENS ATHENS ATHENS ATHENS LONDON ATHENS	99,68% 92,68% 91,42% 94,68% 100% 84,08%	2006-2007 2005-2007 2001-2007 2004-2007 - 2002-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro	GRO 1 Jan 2007 31 Dec 2007	0UP 1 Jan 2006 31 Dec 2006	BAN 1 Jan 2007 31 Dec 2007	K 1 Jan 2006 31 Dec 2006	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A.	ATHENS ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33%	2006-2007 2005-2007 2001-2007 2004-2007 - 2002-2007 2001-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities	GRO 1 Jan 2007 31 Dec 2007 216.409	0UP 1 Jan 2006 31 Dec 2006 500.697	BAN 1 Jan 2007 31 Dec 2007 155.637	K 1 Jan 2006 31 Dec 2006 406.890	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A.	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77%	2006-2007 2005-2007 2001-2007 - 2004-2007 2002-2007 2001-2007 2004-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178	K 1 Jan 2006 31 Dec 2006 406.890 (120.816)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A.	ATHENS ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77% 75,41%	2006-2007 2005-2007 2001-2007 - 2002-2007 2001-2007 2001-2007 2001-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716)	1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490)	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A.	ATHENS ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77% 75,41% 75,00%	2006-2007 2005-2007 2001-2007 2004-2007 - 2002-2007 2001-2007 2004-2007 2001-2007 2001-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178	K 1 Jan 2006 31 Dec 2006 406.890 (120.816)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ELVIZ S.A.	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77% 75,41% 75,41% 75,00% 99,82%	2006-2007 2005-2007 2004-2007 - 2002-2007 2002-2007 2004-2007 2004-2007 2001-2007 2003-2007 2003-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716)	1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490)	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A.	ATHENS ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77% 75,41% 75,00%	2006-2007 2005-2007 2001-2007 2004-2007 - 2002-2007 2001-2007 2004-2007 2001-2007 2001-2007		
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CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from financing activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ATHENS	99,68% 92,68% 91,42% 94,68% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20%	2006-2007 2005-2007 2001-2007 - 2002-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2003-2007 2000-2007		
TOTAL LIABILITIES & EQUITY (a) & (b) CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079	1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88%	2006-2007 2005-2007 2004-2007 - 2002-2007 2004-2007 2004-2007 2004-2007 2003-2007 2003-2007 2003-2007 2003-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231)	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ATHENS	99,68% 92,68% 91,42% 94,68% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20%	2006-2007 2005-2007 2001-2007 - 2002-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2003-2007 2000-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079	1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi ATE BANK ROMANIA S.A.	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA	99,68% 92,68% 91,42% 94,68% 100% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536	K 1 Jan 2006 31 Dec 2006 406.890 (91.602) 194.472 (1.914) 192.558 732.978	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi ATE BANK ROMANIA S.A.	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA	99,68% 92,68% 91,42% 94,68% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21%	2006-2007 2005-2007 2001-2007 - 2002-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2003-2007 2000-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536	K 1 Jan 2006 31 Dec 2006 406.890 (91.602) 194.472 (1.914) 192.558 732.978	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi ATE BANK ROMANIA S.A.	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Fotal increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536	K 1 Jan 2006 31 Dec 2006 406.890 (91.602) 194.472 (1.914) 192.558 732.978	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi ATE BANK ROMANIA S.A.	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA	99,68% 92,68% 91,42% 94,68% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Vet increase / (decrease) from investment activities Net increase / (decrease) from financing activities Vet increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Fotal increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents in EQUITY	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536	K 1 Jan 2006 31 Dec 2006 406.890 (91.602) 194.472 (1.914) 192.558 732.978	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATExcelixi ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHINA ATHENS ROMANIA	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Vet increase / (decrease) from investment activities Net increase / (decrease) from financing activities Vet increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Fotal increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents in EQUITY	GR0 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 GRO	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 BAN	К 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 К	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 GRO 2007	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 0UP 2006 1.223.407	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 BAN 2007	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01 Decrease of share capital	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 1.206.251 CRO 2007 1.395.805 0	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 0UP 2006 1.223.407 (1.032.207)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 BAN 2007 1.334.497 0	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339 (1.032.207)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01 Decrease of share capital Return of share capital	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 GRO 2007 1.395.805 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 000 1.223.407 (1.032.207) (45.272)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 BAN 2007 1.334.497 0 0	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339 (1.032.207) (45.272)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01 Decrease of share capital Return of share capital Dividends paid	GRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 6RO 2007 1.395.805 0 0 (82.717)	DUP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 PUP 2006 1.223.407 (1.032.207) (45.272) (63.847)	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 BAN 2007 1.334.497 0 0 (81.490)	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339 (1.032.207) (45.272) (63.381)	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01 Decrease of share capital Return of share capital Dividends paid Write-off of prior year losses	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 1.305.805 0 0 (82.717) 0	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 000 1.223.407 (1.032.207) (45.272) (63.847) 1.032.207	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 1.180.630 BAN 2007 1.334.497 0 (81.490) 0	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339 (1.032.207) (45.272) (63.381) 1.032.207	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01 Decrease of share capital Dividends paid Write-off of prior year losses Entries recognized directly to equity	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 1.206.251 CRO 2007 1.395.805 0 0 (82.717) 0 (37.962)	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 0UP 2006 1.223.407 (1.032.207) (45.272) (63.847) 1.032.207	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 1.180.630 BAN 2007 1.334.497 0 0 (81.490) 0 (81.490) 0 (15.056)	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339 (1.032.207) (45.272) (63.381) 1.032.207 61.747	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		
CASH FLOW STATEMENT Amounts in thousands of Euro Net increase / (decrease) from operating activities Net increase / (decrease) from investment activities Net increase / (decrease) from financing activities Net increase / (decrease) in cash and cash equivalents Effect of exchange rate changes on cash and cash equivalents Total increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period STATEMENT OF CHANGES IN EQUITY Amounts in thousands of Euro Equity at the beginning of the period 01/01 Decrease of share capital Return of share capital Dividends paid Write-off of prior year losses	CRO 1 Jan 2007 31 Dec 2007 216.409 127.400 (82.716) 261.093 (2.014) 259.079 947.172 1.206.251 1.305.805 0 0 (82.717) 0	UP 1 Jan 2006 31 Dec 2006 500.697 (194.032) (92.590) 214.075 (838) 213.237 733.935 947.172 000 1.223.407 (1.032.207) (45.272) (63.847) 1.032.207	BAN 1 Jan 2007 31 Dec 2007 155.637 181.178 (81.490) 255.325 (231) 255.094 925.536 1.180.630 1.180.630 BAN 2007 1.334.497 0 (81.490) 0	K 1 Jan 2006 31 Dec 2006 406.890 (120.816) (91.602) 194.472 (1.914) 192.558 732.978 925.536 K 2006 1.194.339 (1.032.207) (45.272) (63.381) 1.032.207	A.T.E. CARDS S.A. A.T.E. AEDAK A.T.E. TECHINIKI-PLIROFORIKI S.A. A.T.E. A.E.P.E.Y. A.B.G. FINANCE INTERNATIONAL P.L.C. A.T.E. INSURANCE S.A. HELLENIC SUGAR COMPANY S.A. DODONI S.A. RODOPI S.A. ETANAL S.A. ETANAL S.A. ETANAL S.A. ELVIZ S.A. A.T.E. RENT A.E. ATE ADVERTISING ATEXCEIXI ATE BANK ROMANIA S.A. Equity Method of Accounting	ATHENS ATHENS ATHENS LONDON ATHENS THESSALONIKI GIANNENA XANTHI ATHENS IMATHIA ATHENS ATHENS ROMANIA ATHENS ATHENS XANTHI	99,68% 92,68% 91,42% 94,68% 84,08% 82,33% 67,77% 75,41% 75,00% 99,82% 99,11% 64,88% 99,20% 87,21% <u>Group percentage</u> 49,00% 45,12%	2006-2007 2005-2007 2001-2007 2004-2007 2001-2007 2001-2007 2001-2007 2003-2007 2003-2007 2003-2007 2000-2007 2007 2005-2007		

Notes:

the notes of the Financial Statements 31/12/2007. 3. ATExcelixi S.A. is included in Consolidated Financial Statements for the first time.

4. The amounts of the Group's revenues, to and from related parties, accumulated from the beginning of the accounting period, amount to \in 5,98 mil. (31/12/2006: \in 5,6 mil.), while there are no meaningful expenses for the respective periods. The Bank's balances with related parties (subsidiaries included) are as follows: revenues, to and from related parties, accumulated from the beginning of the accounting period, amount to \in 5,98 mil. (31/12/2006: \in 5,6 mil.), while there are no meaningful expenses for the respective periods. The Bank's balances with related parties (subsidiaries included) are as follows: revenues \notin 26,7 mil., expenses \notin 42,0 mil. (31/12/2006: \notin 38,7 mil. and \notin 34,2 mil. respectively). The remaining balances of the Group's receivables with related parties, at the end of the current period, amount to \notin 140,02 mil. (31/12/2006: \notin 143,74 mil.) and liabilities \notin 9,02 mil. (31/12/2006: \notin 578,9 mil. and \notin 210,4 mil. respectively). The transactions of the Bank and its Group with the members of the Board of Directors and key management personnel amount to \notin 0,8 mil. and \notin 210,4 mil. respectively). The transactions of the Bank and its Group with the members of the Board of Directors and key management personnel amount to \notin 0,8 mil. and \notin 3,0 mil. respectively (31/12/2006: € 0,7 mil. and € 2,9 mil. respectively). 5. The total number of personnel at the end of the current period is: Group 9.547 (31/12/2006: 9.679), Bank: 6.368 (31/12/2006: 6.157).

6. There are no real liens on the fixed assets of the Group.

 7. No litigation or other legal disputes of the companies are expected to have a significant impact on the financial position or operations of the Group.
 8. According to law 3522/22.12.2006 since 1st January 2007 the pension segment of Main Employee Pension Fund of the Bank has acceded to the Social Insurance - Common Employee Pension Fund (IKA-ETAM) while the insured employees and pensioners of ATE Bank's Special Auxiliary Pension Plan (ELEM) must compulsory accede to the Bank Employee Fund (E.T.A.T). According to abovementioned law ATEbank will continue to pay annually an extraordinary contribution to IKA- ETAM, an amount of € 28 million for fifteen years. The financial burden of E.T.A.T. and E.T.E.A.M. from the accession of the insured employees and pensioners of ATE Bank besides the regular contributions, is covered from a payment that ATE Bank occurred in the amount of € 280 million for which the Bank had already formed a provision according to an actuarial study for that purpose. In addition to this amount, the Bank will make10 annual, equal payments of € 10 million as extraordinary contribution. The Bank's contribution will be reduced gradually. Further information is available in the respective financial statements year ended 31/12/2007 at the web site of the Bank

9. The Bank has been audited by tax authorities up to 2004 and for the subsidiaries there is a reference in the above table "Additional information". The Group has recorded a provision for the unaudited tax years.

