

**DEVELOPMENTS IN GREEK BANKING SECTOR  
BANKS' KEY BALANCE SHEET AGGREGATES & PROFITABILITY**

**A. BALANCE SHEET AGGREGATES - 2006**

(% changes over previous year)

	All banks		Greek commercial banks	
	2005	2006	2005	2006
Loans	19.1	14.2	18.6	15.1
Deposits	17.3	13.1	14.9	14.6
Deposits & repos	10.2	12.2	13.0	13.6
Own Funds	30.8	32.1	39.9	32.8
Total assets	21.1	15.2	19.0	17.1

**B. MARKET SHARES (%) IN BALANCE SHEET KEY AGGREGATES - 2006**

	Assets		Loans		Deposits	
	2005	2006	2005	2006	2005	2006
Greek commercial banks	85.1	86.5	86.4	87.1	85.4	86.5
Foreign banks	10.1	10.1	8.8	9.2	9.1	9.3
Cooperative banks	0.8	0.8	1.0	1.1	0.9	0.8
Specialised credit institutions	4.0	2.6	3.8	2.6	4.6	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

**C. INCOME STATEMENTS - 2006**

(% of average assets)

	Banks		Banking groups	
	2005	2006	2005	2006
Interest income	4.9	5.7	5.2	5.8
Interest expenses	2.1	2.9	2.1	2.8
Net interest income	2.8	2.7	3.1	3.0
Non-interest income	0.9	1.0	1.4	1.4
Operating expenses	2.0	1.9	2.5	2.4
Net income	1.7	1.8	1.9	2.0
Provisions	0.6	0.6	0.6	0.6
After tax profits	0.9	0.8	1.1	1.0
After tax profits as % of own funds	16.2	12.6	17.0	13.9

Source: Annual report for the year 2006, Bank of Greece