

**GREEK COMERCIAL BANKS' & BANKING GROUPS' INCOME STATEMENTS**  
**End 2007**

(% changes over previous year)	<b>Banks</b>	<b>Banking groups</b>
Net interest income	10.9	19.5
Interest income	10.4	20.9
Interest expenses	12.4	16.5
Net commission income	11.9	21.5
Income from financial operations	5.1	35.2
Other income	26.9	(9.5)
Operating expenses	11.8	18.5
Personnel outlays	11.4	17.9
Depreciation	7.2	9.8
Other expenses	13.3	21.5
Net income	10.0	22.4
Provisions for non-performing loans	(15.6)	(10.7)
Pre-tax profits	23.6	36.6
Tax	(26.8)	(10.5)
Profits after tax	46.1	55.0

Source: Annual report for the year 2007, Bank of Greece