

GREEK COMERCIAL BANKS' & BANKING GROUPS' INCOME STATEMENTS
End 2008

(% changes over previous year)	Banks	Banking groups
Net interest income	-7.7	2.4
Interest income	7.4	13.2
Interest expenses	-47.9	-17.6
Net commission income	-3.4	-2.5
Income from financial operations	-	-59.3
Other income	-15.3	-26.4
Operating expenses	6.3	9.9
Personnel outlays	4.2	6.5
Administrative expenses	11.1	12.9
Depreciation	6.5	10.1
Other expenses	-9.5	72.5
Net income	-23.4	-5.6
Provisions for non-performing loans	108.1	113.5
Pre-tax profits	-72.4	-39.2
Tax	-42.3	-23.5
Profits after tax	-79.1	-42.8

Source: *Financial stability report, June 2009*, Bank of Greece