

GREEK COMERCIAL BANKS' & BANKING GROUPS' INCOME STATEMENTS		
End 2009		
(% changes over previous year)	Banks	Banking groups
Net interest income	8,8	3,2
Interest income	-2,1	1,7
Interest expenses	62,3	7,6
Net commission income	-9,5	-16,6
Income from financial operations	-	197,4
Other income	-20,7	-26,7
Operating expenses	4,2	1,3
Personnel outlays	4,8	2,5
Administrative expenses	2,0	-2,7
Depreciation	8,8	9,8
Other expenses	8,0	2,1
Net income	15,7	5,7
Provisions for non-performing loans	55,4	70,8
Pre-tax profits	-93,7	-59,4
Tax	9,2	-14,5
Profits after tax	-	-73,1

Source: *Financial stability report, July 2010*, Bank of Greece