

Financial results of Greek commercial banks and banking groups						
(amounts in million euro)	Banks			Banking groups		
	Jan.-Sept.2010	Jan.-Sept.2011	change %	Jan.-Sept.2010	Jan.-Sept.2011	change %
<i>Operating income</i>	6,465	6,545	1.2	10,160	9,890	-2.7
Net interest income	6,094	6,002	-1.5	8,807	8,436	-2.2
Interest income	12,654	13,595	7.4	16,142	16,765	3.9
Interest expenses	6,559	7,593	15.8	7,335	8,329	13.5
Net non-interest income	371	543	46.3	1,353	1,454	7.5
Net fee income	857	617	-28.0	1,402	1,175	-16.2
Income from financial operations	-617	-372	-	-324	-204	-
Other income	131	298	127.6	275	483	75.7
<i>Operating expenses</i>	4,134	3,839	-7.1	5,909	5,591	-5.4
Staff costs	2,480	2,279	-8.1	3,412	3,184	-6.7
Administrative expenses	1,381	1,297	-6.1	2,004	1,891	-5.6
Depreciation	231	254	10.0	439	461	5.1
Other expenses	42	9	-78.9	53	56	4.3
<i>Net income</i>	2,331	2,707	16.1	4,251	4,299	1.1
<i>Provisions for non-performing loans</i>	3,874	5,245	35.4	4,678	6,178	32.1
<i>Provisions for private sector participation</i>	-	5,926	-	-	6,464	-
<i>Pre-tax profits</i>	-1,542	-8,465	-	-439	-8,195	-
<i>Tax</i>	178	-1,052	-	439	-924	-310.5
<i>Profit/loss after tax</i>	-1,720	-7,413	-	-878	-7,271	-

Source: Monetary Policy Report, 2011-2012, Bank of Greece