

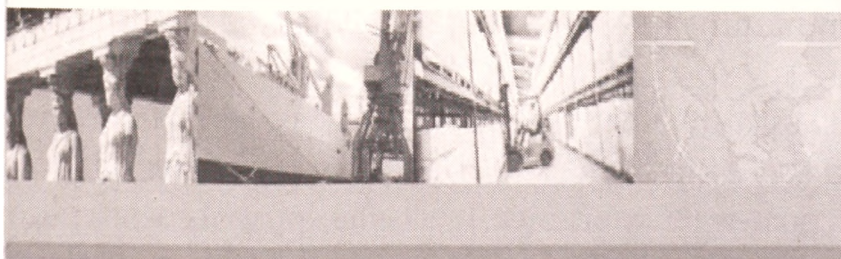


European  
Investment  
Bank

EIB Forum  
Athens, 19-20 October 2006

**Ioannis PECHLIVANIDIS**

Vice-Chairman and Deputy CEO,  
National Bank of Greece



South-East Europe - A Region on the Move

**Κωνσταντίνος ΓΕ.  
ΑΘΑΝΑΣΟΠΟΥΛΟΣ**

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Πανεπιστημίου Αθηνών (Επισκ.),  
Ex Ch.L.U.L. Bruxelles, Ex Int.  
I.I.A.P., Paris

**ΘΕΣΜΙΚΟ  
ΠΛΑΙΣΙΟ  
ΠΕΡΙΦΕΡΕΙΑΚΗΣ  
ΑΝΑΠΤΥΞΗΣ**

Τόμος Γ'

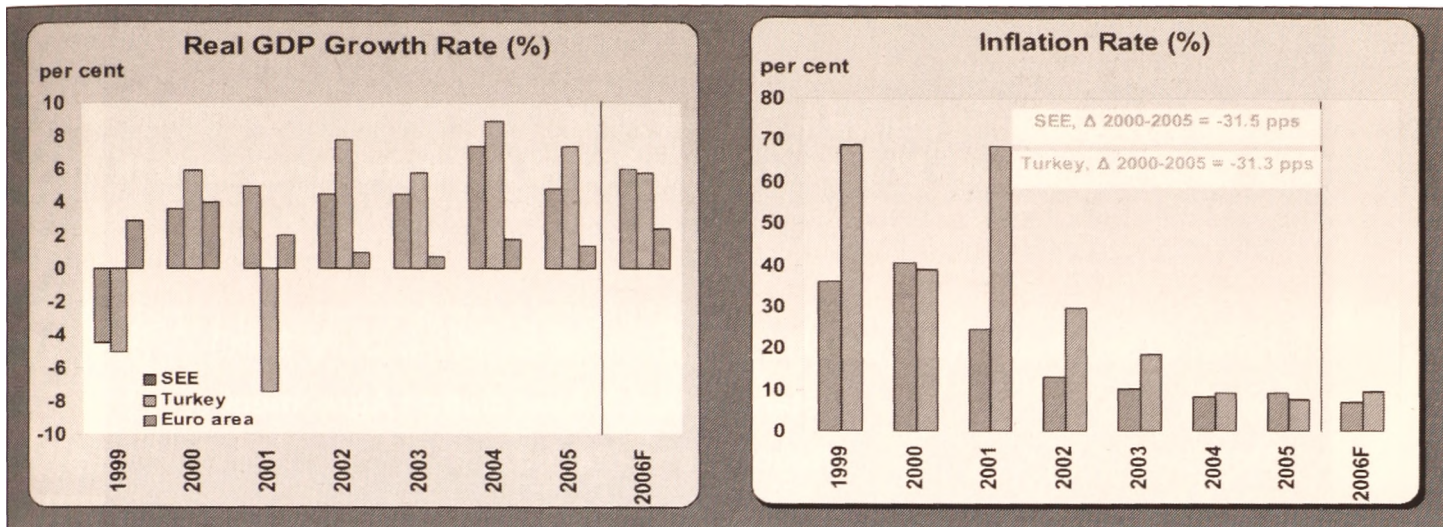
Νέα έκδοση

Αθήναι, 2005

**Overview of see economic and market environment**

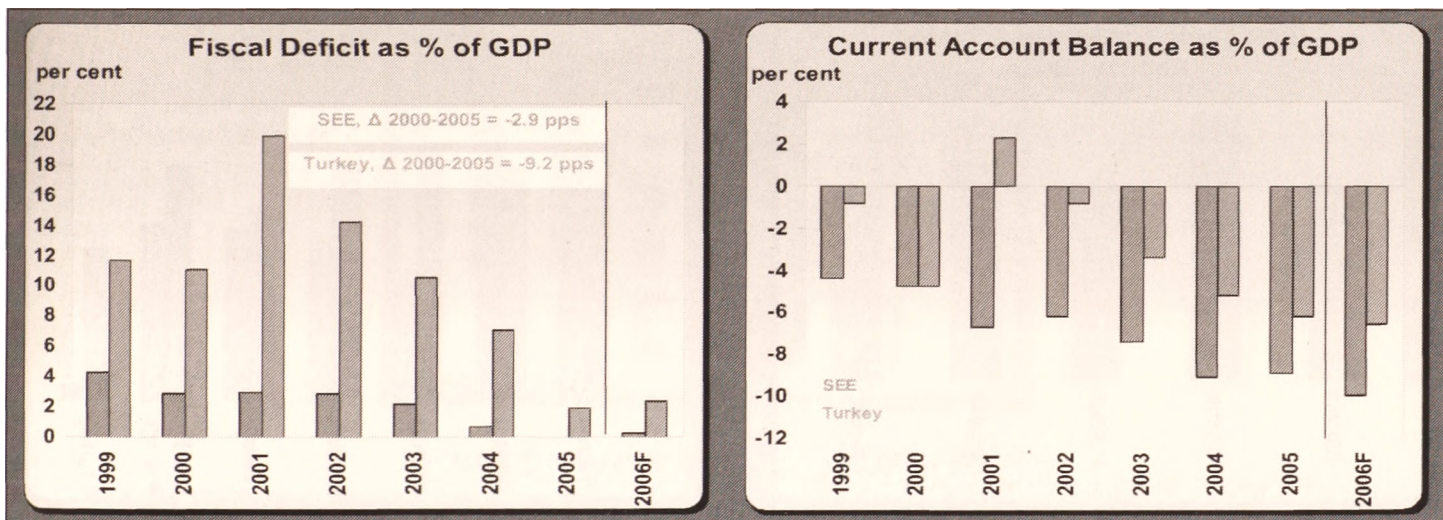
**Where the see countries have come from**

**Macro Stabilisation Policies have been a Success over the Past Six Years**



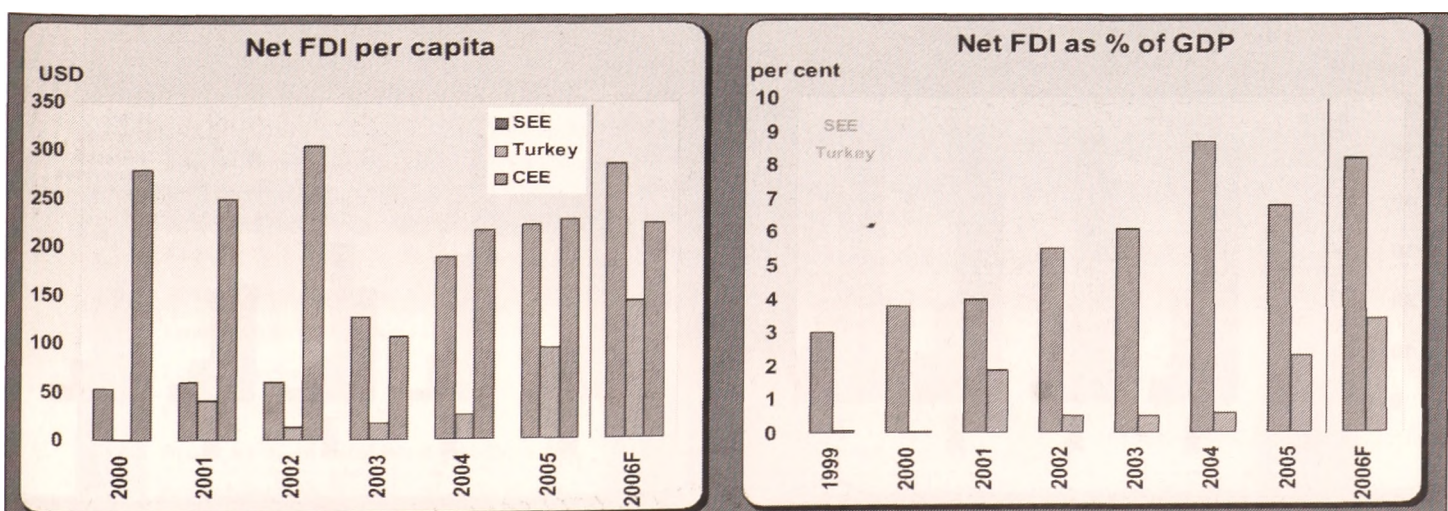
**Where the see countries have come from**

**Relatively Tight Fiscal Policies have been Key for Macro Stability, yet the Widening Current Account Deficit is a Concern**



**Where the see countries have come from**

**FDI per capita has Reached the Level of CEE Countries and is Covering Most of the Current Account Deficit**



**European intergration: see countries - next wave?**

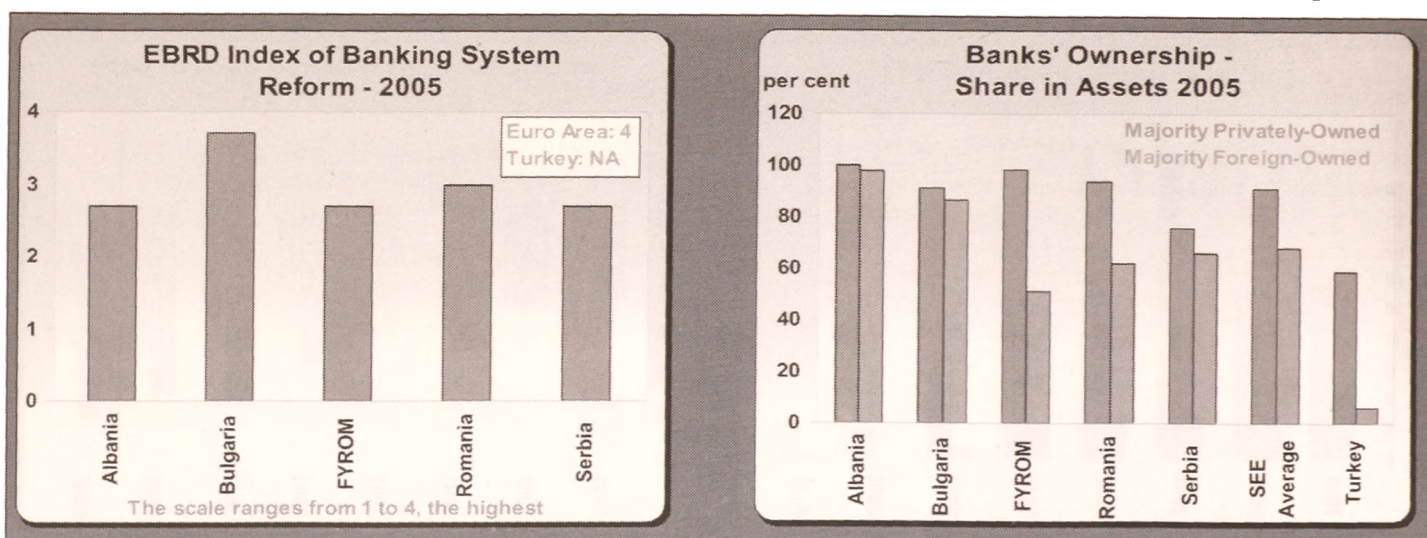
**> Accession Countries:**  
 Bulgaria, Romania (January 1<sup>st</sup> 2007)

**> Candidate Countries :**  
 Croatia (Negotiations Started in October 2005)  
 Turkey (Negotiations Started in October 2005)  
 F.Y.R.O.M. (Candidate Status but Date of Start of Negotiations not Set Yet)

**> Potential Candidate Countries:**  
 Albania (Stabilisation & Association Agreement Signed in June 2006)  
 Serbia (Stabilisation & Association Agreement Negotiations Started in November 2005)  
 Montenegro (Stabilisation & Association Agreement Negotiations Started in November 2005)  
 Bosnia & Herzegovina (Stabilisation & Association Agreement Negotiations Started in November 2005)

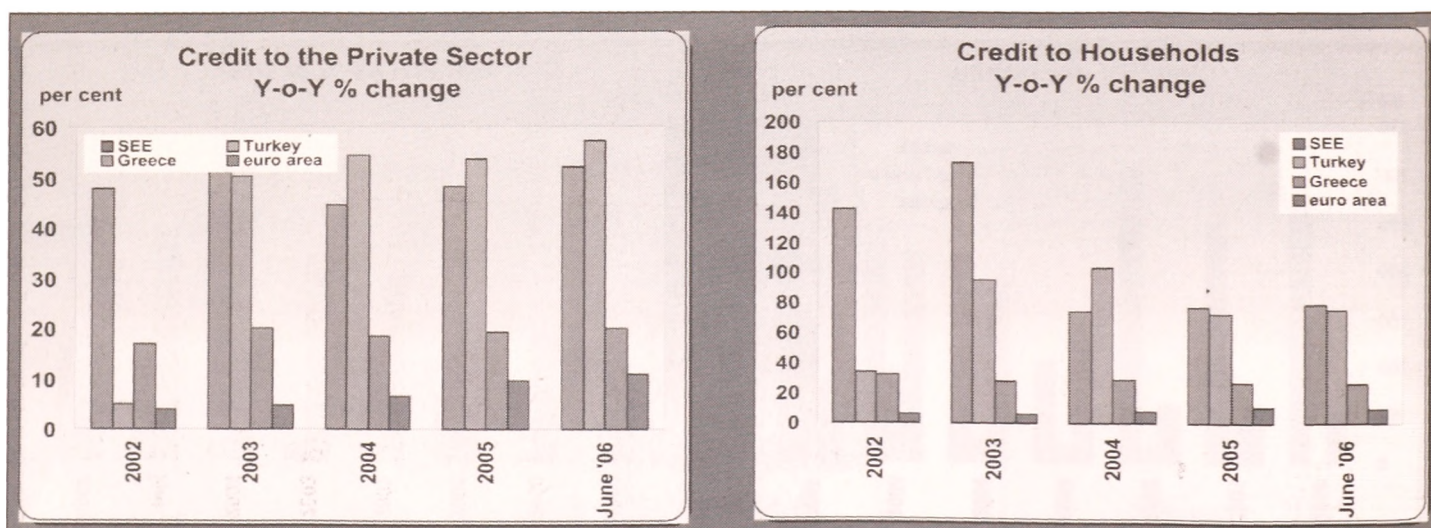
**See Banking sector**

**Substantial Progress has been Made in Reforming and Privatising the Banking Sector**



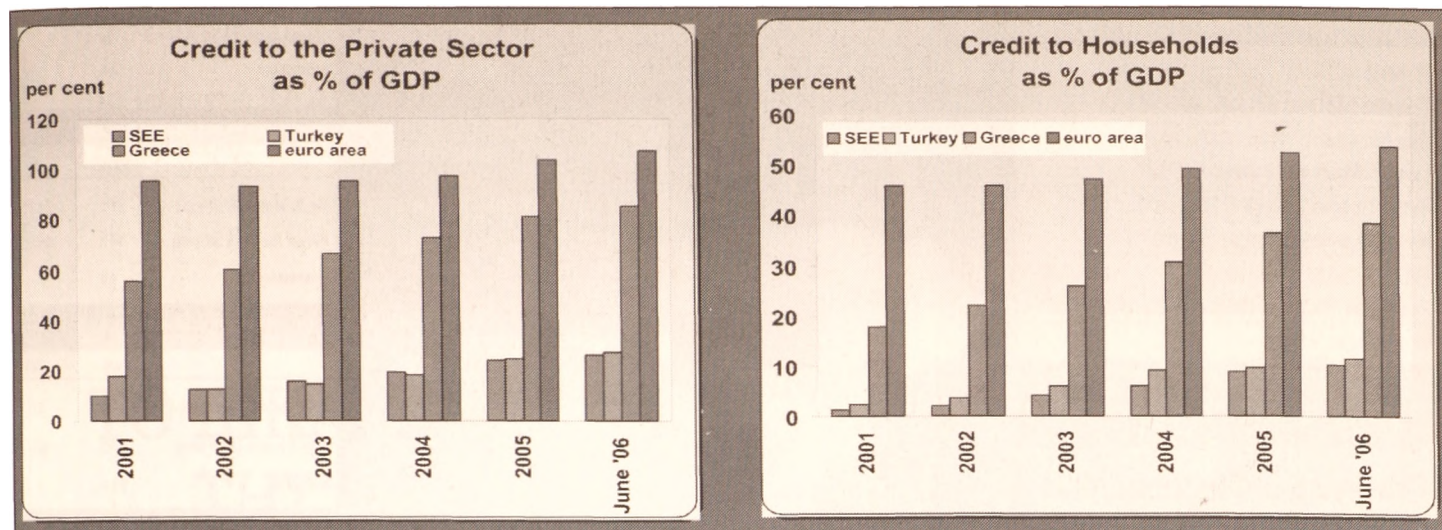
**See Banking sector**

**Although a Credit Boom is Underway...**



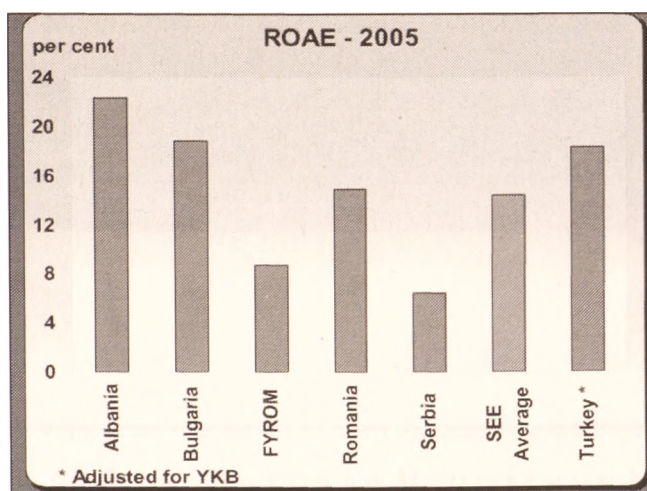
**See Banking sector**

**...the Level of Financial Intermediation Remains Vary Low...  
...and Retail Banking is in its Infancy**

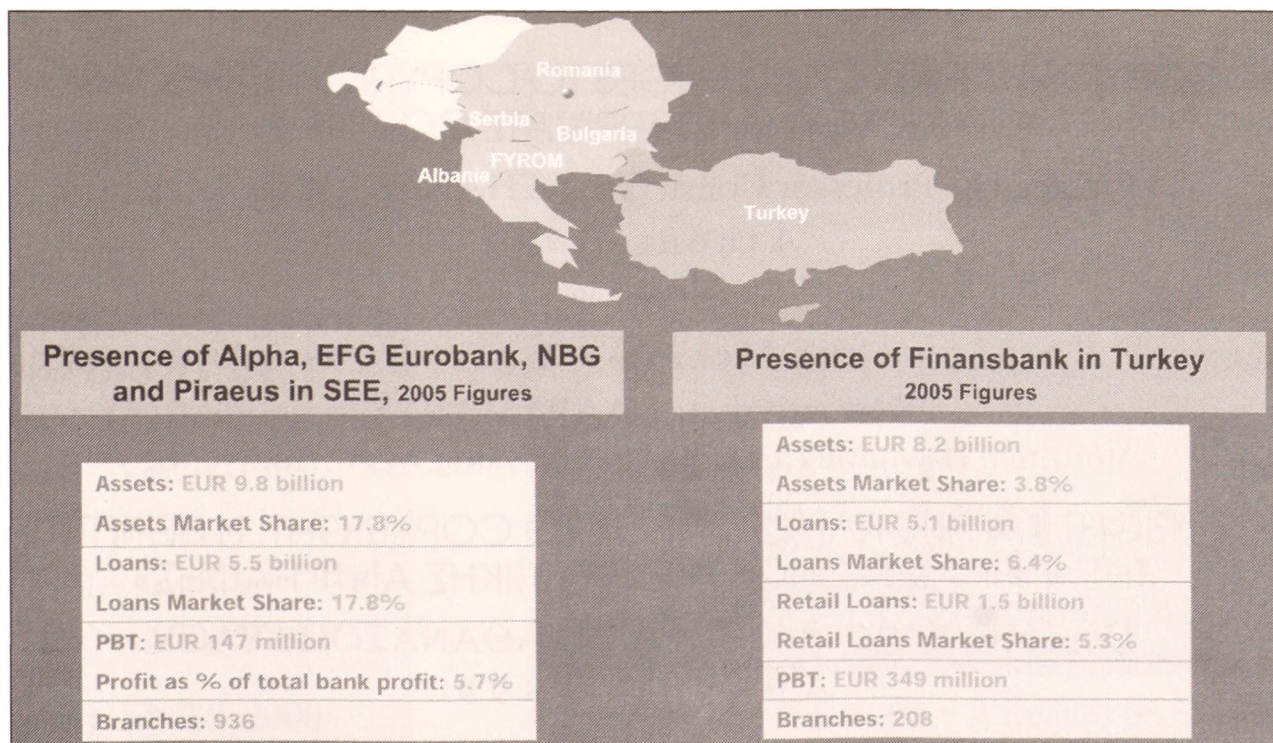


**See Banking sector**

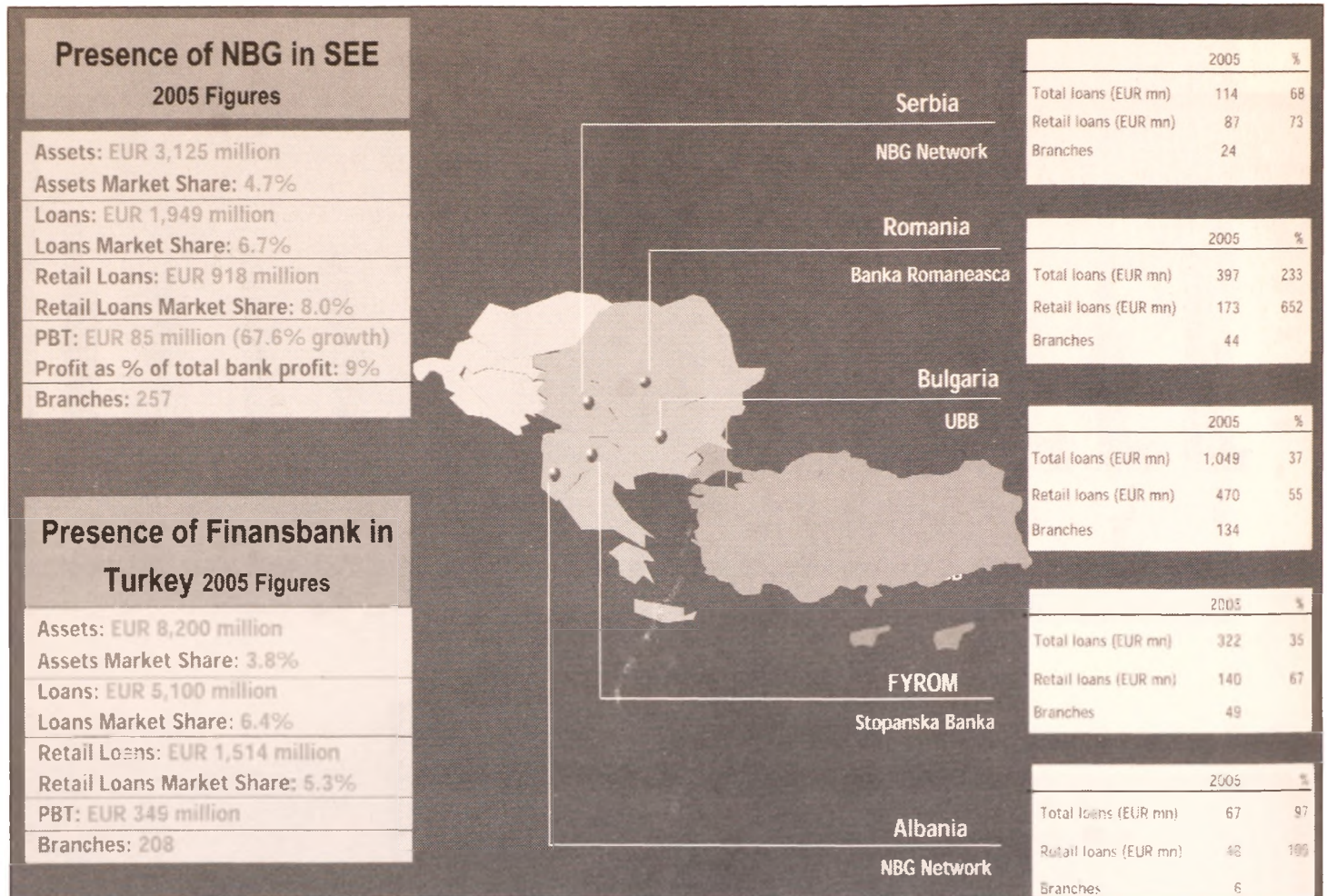
**Profitability remains High**



**Strong presence of Greek Banks in see**



## Increasing Footprint in a Rapidly Growing Region



Center of Education Research and Development

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Ph. D. University of LEICESTER, M.A., Attorney -at-Law

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Prefaced by Professor Const. GE. ATHANASSOPOULOS

Athens, 1999

\* \* \*

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Κωνσταντίνος Ι. ΔΑΡΑΜΑΡΑΣ

Διδάκτωρ Παν/μίου LELCESTER Αγγλίας, Μ.Α., Δικηγόρος

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Πρόλογος Καθηγητού Κωνστ. ΓΕ. ΑΘΑΝΑΣΟΠΟΥΛΟΥ

Αθήναι, 1999