

## I. Economic overview

### 1.1. General economic indicators

Indicators	2002	2003	2004	2005	2006
1. GDP, EUR bln	131.3	141.7	153.5	165.3	209.7 <sup>u</sup>
2. GDP per capita in purchasing power standards (current market prices), EUR	15,100	16,400	17,300	18,400 <sup>e</sup>	19,200 <sup>e</sup>
3. GDP growth rate, %	4.3	3.8	4.6	4.7	3.7
4. Annual inflation rate, %	3.4	3.6	3.4	2.9	3.5
5. Unemployment rate, %	10.8	10.3	10.4	11.0	10.4
6. Government debt, % of GDP	114.8	112.1	109.3	110.5	107.5

Source: Bank of Greece, National Statistical Service of Greece, Greek Ministry of Economy and Finance

Notes: <sup>u</sup>In USD  
<sup>e</sup>Estimate

### 1.2. Foreign trade

After becoming a member of the European Community in 1981, Greece has adapted its foreign trade policy, and since then, both import and export regimes are in line with EU regulations.

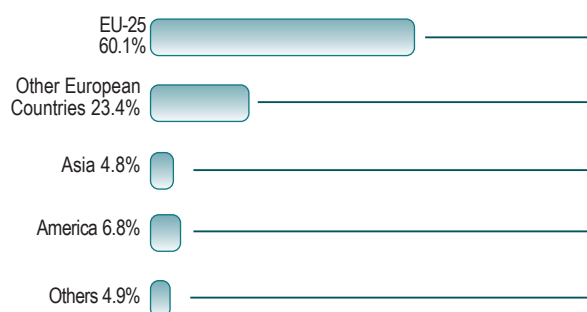
#### 1.2.1. Exports and imports

Trade volume, EUR bln	2002	2003	2004	2005
Exports	12.1	12.7	13.0	14.2
Imports	35.5	38.4	42.3	41.7

Source: National Statistical Service of Greece

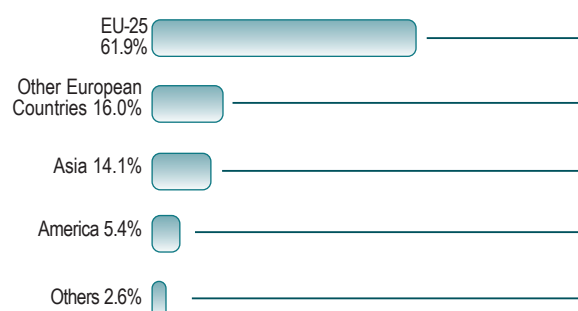
#### 1.2.2. Structure of foreign trade by regions

##### Exports by regions (January-October 2005)



Source: National Statistical Service of Greece

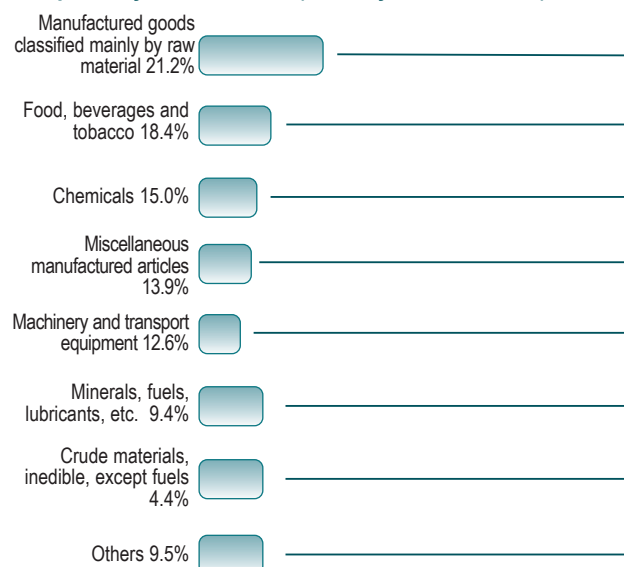
##### Imports by regions (January-October 2005)



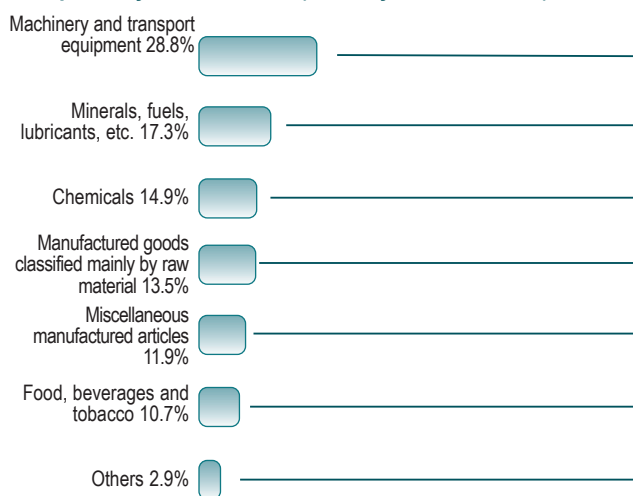
Source: National Statistical Service of Greece

#### 1.2.3. Structure of foreign trade by commodities

##### Exports by commodities (January-October 2005)



Source: National Statistical Service of Greece

**Imports by commodities (January-October 2005)**

Source: National Statistical Service of Greece

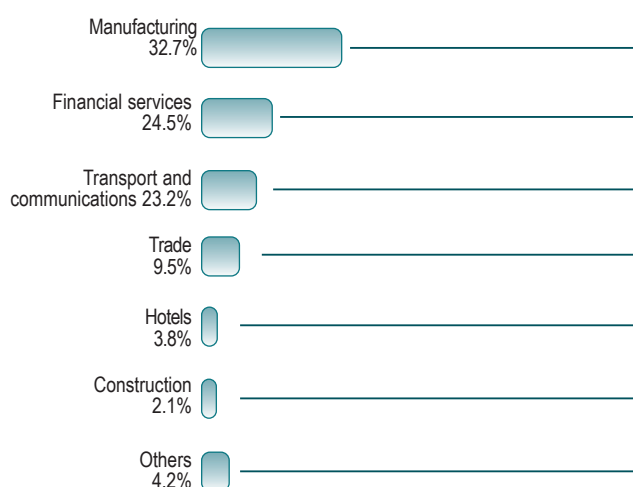
**1.3. Foreign investment****1.3.1. FDI by years and by type of investment**

The total FDI stock by the end of 2004 has reached EUR 21,331.1 million.

Year	2000	2001	2002	2003	2004
FDI, EUR mln	1,207.0	1,776.1	53.4	585.9	1,088.4 <sup>p</sup>

Source: Bank of Greece

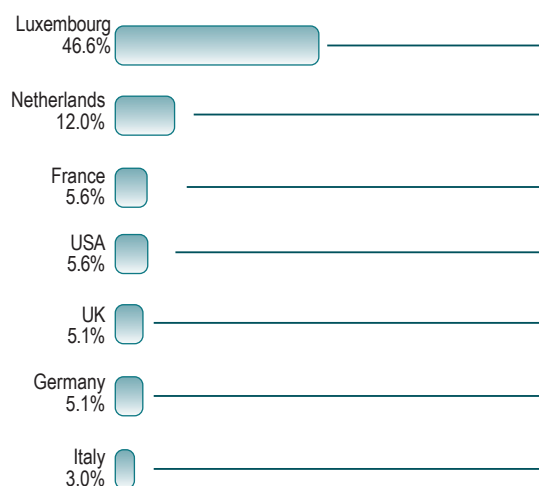
Notes: <sup>p</sup>Preliminary data

**1.3.2. FDI stock by sectors (end-2004)**

Source: Bank of Greece

**1.3.3. FDI stock by countries (end-2004)**

As of the end-2004, the EU-15 countries have accounted for 80.4% of the FDI stock in Greece. Other European countries have invested a total of 7.9%.



Source: Bank of Greece

**1.3.4. Top foreign investors****Top foreign direct investment deals in Greece (2004)**

Investor	Greek company	Type of deal
Vodafone, UK	Panafon S.A.	Acquisition
Societe Generale, France	General Bank of Greece	Acquisition
First Data, USA	Delta Singular Outsourcing Services	Acquisition
Pan-European Oil and Industrial Holdings S.A.	Hellenic Petroleum S.A.	Capital share increase
Dixons, UK	Kotsovolos S.A.	Acquisition

From March 2004 till August 2006, Greece has generated a total of EUR 4.6 billion from privatization deals, most of which have come from foreign direct investment. In 2007, the Greek State is planning to sell part of its residual shareholding in OTE (Hellenic Telecommunications Group) to a strategic partner from an internationally recognized telecommunications group.

### Privatization deals in 2004 and 2005

Company / Organization	Type of privatization	Date	Revenues, EUR mln
Hellenic Petroleum Group	Trade sale of 8.21% of total shares	August 2004	192
National Bank of Greece	Placement of 7.46% of total shares (full privatisation)	November 2004	562
OPAP S.A. (Football Prognostics Organization)	Placement of 16.44% of total shares	July 2005	1,266
OTE (Hellenic Telecommunications Organization)	Placement of 10.00% of total shares	September 2005	835
<b>Total:</b>			<b>2,855</b>

Source: Fact Sheet of the Greek Economy, Ministry of Economy and Finance

In 2005, the national budget target for revenues from the privatization process, originally set at EUR 1.6 billion, has been surpassed by about one third, reaching EUR 2.1 billion.

### Privatization deals in 2006

Company / Organization	Type of privatization	Date	Revenues, EUR mln
ATE Bank (Agricultural Bank of Greece)	Placement of 7.18% of total shares	May 2006	328
Postal Savings Bank (PSB)	Recapitalisation & cross-shareholding between Hellenic Post and PSB	May 2006	436
	Listing on the Athens Stock Exchange through the placement of 34.84% of the total shares	May 2006	612
Emporiki Bank	Placement of 11.01% of the total shares	August 2006	364
<b>Total:</b>			<b>1,740</b>

Source: Fact Sheet of the Greek Economy, Ministry of Economy and Finance

In 2006, the national budget target for revenues from privatization deals, originally set at EUR 1.65 billion, has already been surpassed in August 2006, reaching EUR 1.74 billion.

#### 1.3.5. Government institutions in the field of foreign investment

The **Hellenic Center for Investment (ELKE)** is a one-stop shop for foreign investors, established in 1996 and funded

by the Greek Government. Its mandate is to seek, promote and support foreign direct investment in Greece and international alliances with Greek companies.

The main functions of ELKE include:

- Promotion of Greece as a business location
- Delivery of reliable, up-to-date information about the country regulatory and institutional framework
- Assistance to foreign investors in securing necessary licenses and support during the implementation of the investment project
- Advice on investment incentives and cash grants

### 1.4. Investment opportunities by sectors

#### 1.4.1. Tourism

According to the World Tourism Organization, Greece ranks among the top 15 tourism destinations in the world. In 2004, Greece has attracted 16,251,000 foreign tourists, over 90% of which have been from the European countries. Traditionally, the UK and Germany generate about 30% of the foreign tourist visits in the country. In 2005, revenues from tourism amounted to EUR 11 billion (6.1% of the GDP), presenting an increase of 6.7% as compared to 2004. Arrivals also increased by 6.8%. The tourism sector constitutes one of the main sources of Greece's national wealth as it promotes employment opportunities (approximately 700,000 jobs are offered every year) and plays a decisive role in the development of the periphery. Greece today ranks fourth in Europe in net profits from tourism.

Over the last three years and especially getting prepared for the Athens 2004 Olympic Games, the Greek hotel infrastructure has been upgraded to international standards. The accommodation capacity of the 9,036 hotels in Greece is 682,050 beds, out of which 12.2% of the hotels are 4 or 5-star category and secure 33.8% of the bed-places (2005).

Specialized organizations, such as the Olympic Properties S.A. and the Tourism Development Co. have been established to ensure the optimal development and use of Olympic and tourist infrastructure. For instance, the Olympic Tae-kwon-do facility on the Faliro coastal front is being redeveloped into an international convention centre.

#### Tourism investment incentives

In view of promoting investment in tourism, the Greek state has developed a number of investment incentives. The incentives provided alternatively under Law 3299/2004 include:

- Cash grant or/and leasing subsidy
- Tax allowance
- Cost subsidy for the jobs created

The incentives are available for the following types of tourism investment projects:

- Establishment or expansion of a hotel (at least 3 stars)
- Conference centres, golf courses, ski resorts, thermal springs and spa facilities, thalassotherapy centres, marinas, health tourism centres, sports tourism centres, camping sites
- Thematic parks and race circuit installations

An additional 5% is added on the cash grant/leasing subsidy for:

- A new 4 or 5-star hotel
- Restoration of heritage property to a hotel
- Renovation and upgrading of hotels to 4 or 5-star category
- Start-up companies established less than one year (at the time of application)

The total percentage for cash grants/leasing subsidies cannot exceed 55%.

#### 1.4.2. Information and communication technologies (ICT)

ICT in Greece present investors with a dynamic area for growth and investment. The government has targeted ICT development at all levels of society as a priority, and is investing heavily in upgrading the country's technological structure in education, government, and business. Greece's Information Society Programme is benefiting from almost EUR 3 billion in this effort.

The ICT sector accounts for around 4% of GDP and growth is expected to continue at above-average rates until at least 2006.

Software development is a leading area, supporting the public sector, banking and finance, and manufacturing. Major global IT companies have offices or regional headquarters in Greece, including Microsoft, HP, Oracle, SAP, Motorola, Bull, Siemens and IBM.

The deregulation of the Greek telecommunications market has given way to the development of dozens of new ICT companies. For example, 17 companies at the moment offer fixed or wireless services on the Greek market.

PC and Internet coverage, however, are still low compared to the EU-25 average rates. Internet penetration at 33.9% of the population (March 2005, Computer Industry Almanac), shows a good growth trend, although the broadband penetration rate (0.2% in 2004 according to Eurostat) is still quite modest compared to the average 6.5% of the EU-25 countries. The growing level of mobile telephony subscribers - 84 per 100 inhabitants (Eurostat data, 2004) has prompted interest in 3G and next generation broadband services. Four mobile phone carriers operate in Greece: CosmOTE, an OTE subsidiary, Vodafone, Telestet, and Q-Telecom. OTE, the Hellenic Telecommunications

Organization, has emerged as Southeast Europe's most active and most aggressive telecom operator.

#### 1.4.3. Mineral resources

The mining and extractive metallurgy sector has traditionally been one of the most important and dynamic segments of Greek industry. Its average annual turnover is estimated at about USD 1.4 billion, divided approximately on an equal basis between mining/processing and basic metallurgy (alumina/aluminum and nickel). Exports amount to some USD 530 million.

The sector is divided into three sub-sectors: metallic minerals, industrial minerals and marble production. The metallic minerals sub-sector involves mainly a relatively small number of large, capital-intensive companies, which are in some cases engaged in both mining and metallurgical processing. The companies dealing with industrial minerals and marble are generally smaller in size but greater in number.

Furthermore, unlike companies in the metallic minerals sector, they produce and commercialize a range of different products usually addressing a variety of applications: bentonite, perlite and bauxite, magnesite, magnesia and refractories, white marble and carbonate fillers. In general, the mining and basic metallurgy sector in Greece covers a wide range of mineral commodities: various metallic ores, many industrial minerals and a broad spectrum of marble types, some of them unique by international standards.

There are three types of mineral raw materials, namely lignite (fossil fuels in general), aggregates and clays that are largely sold on the local market. The target of the relatively large companies in this sector is to grow and become multinational. However, the strategy of the smaller players ranges from growth based on their own resources to becoming part of bigger groups, which provides good opportunities for international investors. Some profitable small companies have already been acquired by well known foreign firms that are trying to strengthen their position in this sector.

### 1.5. Foreign investment regime

A new Investment Incentives Law for the period 2007-2013 will replace the previous one as of 1 January 2007. The new Law will place particular importance on regional convergence and on the provision of important incentives for new investment projects, especially to small and medium-sized enterprises, and will cover up to 60% of the investment costs.

#### Investment incentives

The current Investment Incentives Law is applicable to enterprises having business activities in the following sectors:

- Primary (e.g. greenhouses, animal farms, fisheries etc.)
- Secondary (e.g. manufacturing, energy etc)
- Tertiary:
  - Tourism (hotel units, conference centres, marinas, thematic parks, golf courses, development of mineral springs, thalassotherapy centres, health tourism centres, centres for training-sports tourism, etc.)
  - Other services (e.g. applied industrial research laboratories, commercial centers, software development, supply chain services, logistic centers etc.)

Business activities which fall under the provisions of the Law are divided in five categories.

Categories of business activities subject to investment incentives

- Category 1: investments in mining and quarrying, agriculture, production of bio fuels and energy, construction of highways, establishment of thematic parks, arts and crafts centers, etc.;
- Category 2: establishment or expansion of hotel units of at least 3 stars;
- Category 3: establishment of closed parking lots for privately owned vehicles (min 40 places) and covered and/or semi-covered public parking lots for trucks, busses and other heavy vehicles (min 30 places);
- Category 4: production of renewable energy, development of Industrial Business Estates, modernization of hotel units belonging to two stars category and below, establishment of conference centers, ski resorts, health tourism centers, etc., software development, high-tech products, etc.;
- Category 5: investment plans for long-term (2-5 years) investment projects by enterprises incorporated for at least 5 years related to the processing and mining sector of a minimum total cost of EUR 3 mln and projects for software development for a minimum of EUR 1.5 mln.

The offered percentages of cash grants and leasing subsidies as well as of subsidies for wage expenses cannot exceed 55% of the total investment plan. The offered subsidies to any entity cannot exceed, cumulatively, for a five year period, the maximum amount of EUR 20 mln for investments involved in the same productive activity. The percentage of the investor's own participation in investments which are included in the cash grants and/or leasing subsidies system cannot be less than 25% of the subsidized expenses, whereas in the investments which are included in the tax exemption or the cash grant for wage expenses for the created employment, at least 25% of the cost should be covered by the financial participation of the investor, either by own funds or a loan, provided that no state subsidy accompanies this part.

Cash grant and/or leasing subsidy						
Investment category	Zone A	Zone B	Zone C	Zone D1	Zone D2	Zone D3
Category 1	0%	18%	30%	35%	40%	40%
Category 2	0%	13%	25%	35%	35%	35%
Category 3	40%	40%	40%	40%	40%	40%
Category 4	30%	30%	35%	35%	40%	40%
Category 5	35%	35%	35%	35%	35%	35%
Or, alternatively:						
Tax exemption						
Investment category	Zone A	Zone B	Zone C	Zone D1	Zone D2	Zone D3
Category 1	0%	50%	100%	100%	100%	100%
Category 2	0%	50%	100%	100%	100%	100%
Category 3	100%	100%	100%	100%	100%	100%
Category 4	100%	100%	100%	100%	100%	100%
Category 5	100%	100%	100%	100%	100%	100%
Or, alternatively:						
Cash grant for the expenses of wages relating to the employment created by the investment						
Investment category	Zone A	Zone B	Zone C	Zone D1	Zone D2	Zone D3
Category 1	0.0%	18.4%	35.1%	40.0%	45.5%	48.1%
Category 2	0.0%	18.4%	33.2%	40.0%	45.5%	45.5%
Category 3	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
Category 4	35.0%	35.0%	40.0%	40.0%	45.5%	48.1%
Category 5	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%

Notes: Zone A = Prefectures of Athens, Attiki and a part of Thessaloniki  
 Zone B = The part of Thessaloniki, which is not included in Zone A  
 Zone C = The majority of prefectures in Greece, which are not included in the remaining categories (A, B, D1, D2 and D3)  
 Zone D1 = Islands in the Aegean and Mediterranean Sea, e.g. Rodos, Dodecanese islands, etc.  
 Zone D2 = Islands in the Aegean Sea, e.g. Samos, Lesbos, Thassos, etc.  
 Zone D3 = Prefectures of Xanthi, Rodopi and Evros

## II. Establishing business in Greece

### 2.1. Forms of business and corporate governance

<b>Company Regime</b>	<b>Legal framework:</b> Law 2190/1920, Law 2065/92, Law 2286/95, Law 2339/95, Law 2523/97 and Law 2941/2001 for A.E. (S.A.) companies, Law 378/1968 for Shipping Companies, Law 89/1967 for Off-shore Companies and Law 3190/1955 for Limited Liability Companies (EPE)
<b>Types of Companies</b>	Greek companies are classified into two categories: capital companies (corporations) and personal companies (partnerships).
<b>General Partnership (Omorythmos Etairia)</b>	The partners bear unlimited liability for the obligations of the partnership. No founding capital is required.
<b>Limited Partnership (Eterorythmos Etairia)</b>	General partners have unlimited liability while limited partners have limited liability. No founding capital is required.
<b>Limited Liability Company (Etairia Periorismenis Eftinis, EPE)</b>	<b>Shareholders:</b> 1 or more. A natural person or a legal entity cannot be a single partner in more than one EPE. <b>Characteristics:</b> The liability of the shareholders is limited to the amount of their contribution. <b>Capital requirements:</b> The minimum required equity capital is EUR 18,000 paid in full, either in cash or in other assets. At least 50% of the capital must be paid in cash. If assets are contributed, their value must be officially appraised by a special committee. The company's capital is represented by company shares of a nominal value of EUR 30 or multiples thereof. The company's capital must be fully paid in upon signing of the Articles of Association. The company is formed for a fixed period. <b>Company management:</b> The supreme governing body is the Partners Meeting. Each partner has at least one vote. If a partner holds more than one share, the number of his votes is equal to the number of his shares. The operational management is undertaken by one or more Administrators who may or may not be partners. This type of company does not have a Board of Directors.
<b>Joint-Stock Company (Limited Company by Shares) (Anonymous Etairia, A.E.)</b>	<b>Shareholders:</b> 2 or more <b>Characteristics:</b> The liabilities of the shareholders are limited to the amount of contributions to the capital, which is represented by shares of stock. The founders of the company must adopt the statutes of the company and sign the articles of incorporation before a notary. Banking and insurance activities can be carried out only by companies incorporated as S.A. only. <b>Share and contribution requirements:</b> A minimum of EUR 60,000 must be either paid in or at least the founders must have undertaken the obligation to make the payment before the publication for the incorporation of the company. <b>Company management:</b> The General Meeting of shareholders is the supreme governing body. An annual (ordinary) General Meeting of shareholders must be held within six months of the end of each fiscal year. A Board of Directors elected by the General Meeting of shareholders manages the company. The Director does not need to be a shareholder.
<b>Branches</b>	Branches are not separate legal entities. They are established after a Decision of the Minister of Commerce and following registration at the local Chamber of Commerce. Branches are subject to taxation as local entities and they should submit taxation statements every year together with the balance sheet of their foreign mother company.

### 2.2. Legislative framework of public procurement

The Greek state, including the armed forces, is the largest buyer of all kinds of goods, services and projects. The procurement and project tenders of the various ministries are handled through the Trade Department of the Ministry of Development, while the procurement of the large state dependent organizations and services (e.g. Public Power Corporation, railways, clean and waste water companies, Hellenic Petroleum, Civil Aviation, etc.) are handled directly.

The Greek legislation guarantees non-discrimination treatment for foreign suppliers in the public procurement process. Greece adheres to the EU procurement policy, and Greece has adhered to the GATT Government Procurement Code since 1992.

By law, all state procurement of goods, public works projects and tenders for services are subject to public tendering. Tenders are announced in Brussels in the Tender Electronic Daily at least 30 working days before closing date. They may also be found in the supplement of the EU Gazette with approximately a week's delay. They are also published in the Greek business press.

Bids for construction of public works are governed by special legislation. Construction bids are normally only open to local companies. However, when projects are complex and require a high degree of technical expertise, or when externally financed, international bidders are invited.

If a local company can supply a particular commodity or service, the tender may be limited to local companies. Another means of directing purchases to local firms is to stipulate that foreign bidders must submit their offers in joint ventures with local enterprises. In major projects, the utilization of local resources (engineering services, manpower supplies, manufacturing, or assembly) is an important factor in bid evaluation. Foreign and local bidders must quote and accept payment in Euro unless otherwise specified in the tender documents.

### 2.3. Dispute resolution mechanisms

Greece accepts binding international arbitration on disputes between foreign investors and the state. International arbitration as well as the decisions of the European Court of Justice supersede local court decisions. Foreign court judgments are accepted and enforced by the local courts.

Commercial and bankruptcy laws in Greece are in accordance with international norms. Under the Greek Bankruptcy Law, private creditors receive compensation after claims from the state and after insurance funds have been satisfied. Monetary judgments are usually made in local currency, unless otherwise explicitly stipulated.

Greece is a member of the International Centre for the

Settlement of Investment Disputes and adheres to the New York Convention on the Recognition and Enforcement of Foreign Arbitral Awards.

#### 2.4. Operational costs (2005-2006)

Public social security as a share of the monthly salary	43.86% (27.96% by the employer)
Water charges for industrial use in Athens (VAT not included)*	
Up to 1,000 m <sup>3</sup> /month, EURO/m <sup>3</sup>	0.79
More than 1,000 m <sup>3</sup> /month, EURO/m <sup>3</sup>	0.93
Costs of international telephone calls - peak hours (VAT not included), EUR/minute	
EU countries	
Fixed to fixed:	0.21
Fixed to mobile:	0.28
North America, Australia, Japan	0.25
Indicative electricity prices per kWh for industrial use (VAT not included), EUR/kWh	
Low voltage/4 month charge	
Peak period (08:00-22:00):	0.12845
Off peak period:	0.03982
Medium voltage	
Tariff B1/B:	
First 400kWh:	0.04591
Next kWh:	0.03046
Tariff B2/B:	0.06006
Tariff B15B:	
Peak:	0.06889
Day:	0.03523
Night:	0.02605
Tariff B25B:	
Peak:	0.09455
Day:	0.04836
Night:	0.03573
High voltage	
Peak:	0.04964
Middle:	0.03439
Low:	0.02552
Indicative prices for natural gas, EURO/kWh	
For industrial use in the greater Athens area:	
Consumption up to 22,000 kWh/2-month period	0.02943
Consumption over 22,000 kWh/2-month period	0.02725
For industrial use in Thessaloniki:	
Consumption up to 7,182 kWh/year	0.0409558
Consumption up to 33,145 kWh/year	0.0344911
Consumption over 33,146 kWh/year	0.0356876
Office rent in Athens, EURO/sq. m	9-15
Office rent in Thessaloniki, EURO/sq. m	9
Apartment rent in Athens, EURO/sq. m	4-9
Apartment rent in Thessaloniki, EURO/sq. m	4-10

Land acquisition cost in selected industrial areas, EUR per 1,000 sq. m	
Alexandroupolis (Thrace)	10,300
Drama (East Macedonia and Thrace)	10,800
Kalamata (Pelopennese)	10,300
Kavala (East Macedonia and Thrace)	13,000-15,000
Ioannina (Epirus)	20,000
Lamia (Sterea Hellas)	26,000
Patras (Western Greece)	21,000
Volos (Thessalia)	23,500

Sources: ELKE, Athens Water Supply and Sewerage Company, Hellenic Industrial Development Bank, Hellenic Telecommunications Organization, Regulatory Authority for Energy

Notes: \*Obligatory consumption of 100 m<sup>3</sup>/month

### III. Taxation

The Ministry of Economy and Finance has undertaken a tax reform in 2005, which:

- Undertakes to reduce the corporate tax rate to 25% by 2007, which represents a 10% decrease in comparison to 2004
- Simplifies taxation regulations
- Speeds up bureaucratic procedures
- Achieves transparency in tax audits
- Spurs private investment

#### 3.1. Corporate profit tax (1 January-31 December 2007)

Type of legal entity	Tax rate
General and limited partnerships (O.E. and E.E.), civil law communities	20%
Joint -ventures, civil companies, participation and nominee companies	25%
Legal services companies, established under Law 518/89 and notary companies established under Law 284/93	25%
Joint-stock companies (Societe Anonymes), foreign and domestic legal entities with non-profit status	25%

Greece does not apply double taxation on dividends.

#### 3.2. Personal income tax

Income, EUR	Tax rate, %	Tax, EUR	Total income, EUR	Total tax, EUR
0 - 11,000	0	0	11,000	0
11,000 - 13,000	15	300	13,000	300
13,000 - 23,000	30	3,000	23,000	3,000
Over 23,000	40			

**Useful Internet links**

Hellenic Government	<a href="http://www.government.gr">www.government.gr</a>
Prime Minister's Office	<a href="http://www.primeminister.gr">www.primeminister.gr</a>
Ministry of Foreign Affairs	<a href="http://www.mfa.gr">www.mfa.gr</a>
Ministry of National Economy	<a href="http://www.ypetho.gr">www.ypetho.gr</a>
Ministry of Economy and Finance	<a href="http://www.mnec.gr">www.mnec.gr</a>
Ministry of Development	<a href="http://www.ypan.gr">www.ypan.gr</a>
Hellenic Ministry of Transportation and Communications	<a href="http://www.yme.gr">www.yme.gr</a>
Hellenic Center for Investment (ELKE)	<a href="http://www.elke.gr">www.elke.gr</a>
Hellenic Foreign Trade Board	<a href="http://www.hepo.gr">www.hepo.gr</a>
Hellenic Organization of Small Medium sized Enterprises and Handicraft (EOMMEX)	<a href="http://www.eommex.gr">www.eommex.gr</a>
Bank of Greece	<a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a>
National Statistical Service of Greece	<a href="http://www.statistics.gr">www.statistics.gr</a>
Greek National Tourism Organization	<a href="http://www.eot.gr">www.eot.gr</a>
Athens Chamber of Commerce and Industry	<a href="http://www.acci.gr">www.acci.gr</a>
Chamber of Commerce and Industry of Thessalonica	<a href="http://www.ebeth.gr">www.ebeth.gr</a>
Athens News Agency (ANA)	<a href="http://www.ana.gr">www.ana.gr</a>
General Information	<a href="http://www.greece.gr">www.greece.gr</a>