



**CONDENSED INTERIM FINANCIAL
INFORMATION BANK & GROUP
31 MARCH 2010**

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Interim statement of comprehensive income

	Note	Group		Bank	
		31-Mar-10 €' 000	31-Mar-09 €' 000	31-Mar-10 €' 000	31-Mar-09 €' 000
Interest and similar income		50,831	69,702	50,465	69,696
Interest expense and similar charges		(15,726)	(30,719)	(15,730)	(30,718)
Net interest income		35,105	38,983	34,735	38,978
Fee income		8,342	8,941	8,397	9,083
Fee expense		(549)	(591)	(521)	(576)
Net fee income		7,793	8,350	7,876	8,507
Dividend income		-	1	-	1
Financial operations results		18	(313)	18	(313)
Other operating income		993	815	376	358
Gross operating income		43,909	47,836	43,005	47,531
Cost of risk	8	(48,882)	(21,947)	(48,505)	(22,596)
Cost of other risks		535	299	521	145
Staff costs and related expenses		(23,100)	(22,829)	(22,229)	(21,817)
Administration expenses		(14,351)	(14,127)	(14,500)	(14,648)
Depreciation, amortization and impairment		(3,207)	(3,545)	(3,138)	(3,457)
Operating expenses		(89,005)	(62,149)	(87,851)	(62,373)
(Loss) before income tax		(45,096)	(14,313)	(44,846)	(14,842)
Income tax expense		(587)	(1,051)	(587)	(1,051)
(Loss) after income tax		(45,683)	(15,364)	(45,433)	(15,893)

The notes on pages 7 to 13 are an integral part of these condensed interim financial information

Condensed Interim Financial Information Bank & Group for the period ended 31st March 2010

Interim statement of comprehensive income (continued)

	Note	Group		Bank	
		31-Mar-10 €' 000	31-Mar-09 €' 000	31-Mar-10 €' 000	31-Mar-09 €' 000
Other comprehensive Income					
Fair value reserve (available -for-sale financial assets)					
Net change in fair value		(21,297)	(9,136)	(21,297)	(9,135)
Total other comprehensive Income / (expenses)		(21,297)	(9,136)	(21,297)	(9,135)
Total comprehensive income / (expenses) for the period after tax		(66,980)	(24,500)	(66,730)	(25,028)
(Loss) attributable to shareholders after tax		(45,683)	(15,364)	(45,433)	(15,893)
Total comprehensive income / (expenses) for the period attributable to shareholders		(66,980)	(24,500)	(66,730)	(25,028)
(Losses) per share (in euro)		€	€	€	€
- Basic and diluted	6	(0.1476)	(0.0872)	(0.1468)	(0.0902)

The notes on pages 7 to 13 are an integral part of these condensed interim financial information

Condensed Interim Financial Information Bank & Group for the period ended 31st March 2010

Interim statement of financial position

	Note	Group		Bank	
		31-Mar-10 €' 000	31-Dec-09 €' 000	31-Mar-10 €' 000	31-Dec-09 €' 000
Assets					
Cash and balances with central bank		79,753	106,573	79,746	106,570
Due from banks		45,935	116,742	45,935	116,742
Derivative financial instruments		7,561	9,061	7,561	9,061
Loans and advances to customers (after provisions)	8	4,021,800	3,964,664	4,065,773	4,006,165
Investment securities - available for sale		354,123	377,479	354,123	377,479
Investment in subsidiaries undertakings	7	-	-	12,424	12,424
Investment in associate undertakings	7	743	743	990	990
Intangible assets		7,620	7,941	7,596	7,910
Property, plant and equipment		95,451	97,467	94,486	96,443
Deferred income tax assets		46,284	46,284	44,099	44,099
Other assets		103,588	102,939	64,060	63,488
Total assets		4,762,858	4,829,893	4,776,793	4,841,371
Liabilities					
Due to banks		1,778,433	1,697,652	1,778,433	1,697,652
Due to customers		2,578,223	2,659,463	2,587,618	2,666,170
Derivative financial instruments		7,844	7,136	7,844	7,136
Subordinated debt		126,595	125,201	126,595	125,201
Provisions for staff benefits		20,552	20,125	20,244	19,827
Risks & charges provisions		4,614	5,135	3,877	4,398
Other liabilities		44,442	46,046	41,877	43,952
Total liabilities		4,560,703	4,560,758	4,566,488	4,564,336
Equity					
Share capital		255,599	255,599	255,599	255,599
Share premium		212,855	212,855	212,855	212,855
Other reserves and retained earnings		(266,299)	(199,319)	(258,149)	(191,419)
Total equity		202,155	269,135	210,305	277,035
Total equity and liabilities		4,762,858	4,829,893	4,776,793	4,841,371

The notes on pages 7 to 13 are an integral part of these condensed interim financial information

Consolidated interim statement of changes in equity

	Attributable to shareholders					Total equity € '000
	Share capital € '000	Share premium € '000	Fair value reserves € '000	Other Reserves € '000	Retained earnings € '000	
Balance 01.01.2009	118,703	215,317	(33,448)	5,915	(80,347)	226,140
Revaluation of AFS securities	-	-	(9,136)	-	-	(9,136)
(Loss) for the period after tax	-	-	-	-	(15,364)	(15,364)
Total income / (expense) for the period after tax	-	-	(9,136)	-	(15,364)	(24,500)
Balance 31.03.2009	118,703	215,317	(42,584)	5,915	(95,711)	201,640
Total movements 01.04.09 - 31.12.2009	136,896	(2,462)	(11,719)	19	(55,239)	67,495
Balance 31.12.2009	255,599	212,855	(54,303)	5,934	(150,950)	269,135

	Attributable to shareholders					Total equity € '000
	Share capital € '000	Share premium € '000	Fair value reserves € '000	Other Reserves € '000	Retained earnings € '000	
Balance at 01.01.2010	255,599	212,855	(54,303)	5,934	(150,950)	269,135
Revaluation of AFS securities	-	-	(21,297)	-	-	(21,297)
(Loss) for the period after tax	-	-	-	-	(45,683)	(45,683)
Total income / (expense) for the period after tax	-	-	(21,297)	-	(45,683)	(66,980)
Balance 31.03.2010	255,599	212,855	(75,600)	5,934	(196,633)	202,155

Interim statement of changes in equity (Bank)

	Attributable to shareholders					Total equity € '000
	Share capital € '000	Share premium € '000	Fair value reserves € '000	Other Reserves € '000	Retained earnings € '000	
Balance 01.01.2009	118,703	215,317	(33,449)	5,481	(73,880)	232,172
Revaluation of AFS securities	-	-	(9,135)	-	-	(9,135)
(Loss) for the period after tax	-	-	-	-	(15,893)	(15,893)
Total income / (expense) for the period after tax	-	-	(9,135)	-	(15,893)	(25,028)
Balance 31.03.2009	118,703	215,317	(42,584)	5,481	(89,773)	207,144
Total movements 01.04.09 - 31.12.2009	136,896	(2,462)	(11,719)	-	(52,824)	69,891
Balance 31.12.2009	255,599	212,855	(54,303)	5,481	(142,597)	277,035

	Attributable to shareholders					Total equity € '000
	Share capital € '000	Share premium € '000	Fair value reserves € '000	Other Reserves € '000	Retained earnings € '000	
Balance 01.01.2010	255,599	212,855	(54,303)	5,481	(142,597)	277,035
Revaluation of AFS securities	-	-	(21,297)	-	-	(21,297)
(Loss) for the period after tax	-	-	-	-	(45,433)	(45,433)
Total income / (expense) for the period after tax	-	-	(21,297)	-	(45,433)	(66,730)
Balance 31.03.2010	255,599	212,855	(75,600)	5,481	(188,030)	210,305

Interim statement of cash flow

	Note	Group		Bank	
		For the three months ended 31 March		For the three months ended 31 March	
		2009	2008	2009	2008
		€' 000	€' 000	€' 000	€' 000
Cash flow from operating activities					
Profit / (loss) after income tax		(45,683)	(15,364)	(45,433)	(15,893)
<i>Adjustment for:</i>					
Depreciation of property plant and equipment		2,478	2,744	2,416	2,681
Amortization of intangible assets		729	801	722	776
Impairment of loans and advances to customers	8	48,882	21,947	48,505	22,596
Provisions for staff benefits		427	392	417	375
Cost of other risk (does not include impairment on repossessed items)		(521)	(299)	(521)	(145)
Income recovered from repossessed items		(14)	-	-	-
Dividends from investment securities -available for sale		-	(1)	-	(1)
(Gain) / Loss from financial operation results		(1)	(7)	(1)	(7)
Foreign exchange (profit) / loss on cash and cash equivalents		(95)	(10)	(95)	(10)
Net (increase) / decrease of assets relating to operating activities		6,202	10,203	6,010	10,372
Due from banks & central bank		20,663	19,065	20,663	19,020
Derivatives financial instruments		2,208	4,489	2,208	4,489
Loans and advances to customers (after provisions)		(106,065)	(70,980)	(108,113)	(73,183)
Other assets		(587)	(4,167)	(571)	(3,578)
Net increase / (decrease) of liabilities relating to operating activities					
Due to banks		80,781	16,145	80,781	16,145
Due to customers		(81,240)	19,917	(78,552)	21,703
Other liabilities		373	(2,488)	(95)	(2,832)
Income tax paid		(587)	(1,051)	(587)	(1,051)
Net cash flow from operating activities after taxes		(78,252)	(8,867)	(78,256)	(8,915)
Cash flow from investing activities					
Purchase of investment securities - available for sale		(3,213)	(27,462)	(3,213)	(27,462)
Purchase of property, plant and equipment		(459)	(106)	(459)	(106)
Purchase of intangible assets		(408)	(12)	(408)	(9)
Proceeds from dividends from investment securities		-	1	-	1
Proceeds from sale of investment securities-available for sale		5,274	33,891	5,274	33,891
Net cash flow from investing activities		1,194	6,312	1,194	6,315
Cash flow from financing activities					
Capital increase		-	-	-	-
Capital increase expenses		-	-	-	-
Net Cash flow from financing activities		-	-	-	-
Foreign exchange profit / (loss) on cash and cash equivalents		95	10	95	10
Net increase / (decrease) in cash and cash equivalents		(76,963)	(2,545)	(76,967)	(2,590)
Cash and cash equivalents at the beginning of the period		151,451	94,706	151,447	94,671
Cash and cash equivalents at the end of the period		74,488	92,161	74,480	92,081

The notes on pages 7 to 13 are an integral part of these condensed interim financial information

Condensed Interim Financial Information Bank & Group for the period ended 31st March 2010

Selected explanatory notes to the condensed interim financial information (Group & Bank)

1. General Information

Geniki Bank S.A (the "Bank") and its subsidiaries (the "Group") are active in retail and corporate banking, insurance brokerage services, finance leasing and other services. The Bank is incorporated in Greece and its shares are listed on the Athens Stock Exchange. The Group operates in Greece.

This condensed interim financial information (Group & Bank) was approved by the Board of Directors on 4 May 2010.

2. Statement of compliance

This condensed interim financial information (Group & Bank) has been prepared in accordance with International Accounting Standard (IAS) 34 "Interim Financial Reporting" and the amended International Accounting Standard (IAS) 1 "Presentation of Financial Statements". It does not include all of the information required for full annual financial statements and should be read in conjunction with the published annual financial statements as at and for the year ended 31 December 2009.

3. Significant accounting policies

The accounting policies applied by the Group and the Bank in this condensed interim financial information are the same as those applied by the Group and the Bank in its published annual financial statements (Group & Bank) as at and for the year ended 31 December 2009.

The application of the standards that are affective from 01.01.2010 and have been described in detail in the annual financial statements for the year ended 31 December 2009, did not have any significant impact in the interim financial information.

4. Estimates

The preparation of interim financial information (Group & Bank) requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

In preparing this condensed interim financial information (Group & Bank), the significant judgments made by Management in applying the Group's & Bank's accounting policies and the key sources of estimated uncertainty were the same as those that applied to the annual financial statements (Group & Bank) as at and for the year ended 31 December 2009.

5. Business segments (Group)

Segmented reporting

Segment information is presented in respect of the Group's business segments. Business segments are based on the group's management and internal reporting structure. Geniki Bank only activates into Greek Market so, there is no information about geographic areas (countries, according to paragraph 105 IFRS 8).

Operating segments meeting the quantitative thresholds set by IFRS 8 have not been aggregated. Other segments below the thresholds have been presented on an aggregated basis. Management primarily relies on net interest revenue, not the gross revenue and expenses amounts, in managing the Group's business segments. Therefore, as per IFRS 8.13 & 8.23, only the net amount is disclosed. Business segments pay and receive interest to and from the Central Treasury on an arm's length basis to reflect the allocation of capital and funding costs. Cost sharing is based on the allocation of common overhead costs to business segments on a reasonable basis.

Business segments

The Group comprises the following six main business segments:

- a) Corporate & Investment banking: Includes loans, deposits and other transactions with large enterprises and more specifically products like open account, business loans, working capital in euro or foreign currency, multi-optional loan for business' premises, fixed assets-financing in euro or foreign currency, letters of guarantee and letters of credit, import and export operations, sight accounts, time deposits, repos, and other investment programs.
- b) Small & Medium Size Enterprises: Includes loans, deposits, and other transactions and balances with small and medium size enterprises. The products offered are almost the same as the ones offered to Corporate & Investment Banking segment, but the pricing, servicing of the customer and the way of promoting being totally different, it is considered and followed by the management in a different segment.
- c) Retail Banking: Includes loans, deposits and other transactions with individuals, professionals and very small businesses. More specifically, the products offered are business loans and working capital for very small businesses and professionals, consumer loans, personal loans, open credits, loans for car's purchase, loans for stocks' buying, loans for buying of mutual funds' shares, fixed or floating mortgage loans, mortgage loans with protection, savings accounts in local and foreign currency, special saving accounts linked with ECB rate, time deposits, current deposits with or without overdraft, payroll accounts.
- d) Custody: With individuals, mutual funds, securities and investment companies as customers, custody holds in safekeeping assets such as equities and bonds, arrange settlement of any purchases and sales of such securities, collect income from such assets (dividends in the case of equities and interest in the case of bonds), offers a wide variety of products such as time deposits, current accounts and repos, remittances, bonds of the Hellenic and Foreign Public etc.
- e) Treasury: Undertakes the Group's funding and centralized market risk management activities through borrowings, issues of debt securities, use of derivatives for risk management purposes and investing in liquid assets such as short term placements and corporate and government debt securities.
- f) All other segments: Includes bank's transactions which are not included in any of the previous mentioned segments (leasing, insurance brokerage, management of capital and other accounts etc.)

The method used for the analysis of Business Segmentation is the same as the one used by the Group & the Bank during the preparation of annual financial statements as at and for the year ended 31 December 2009.

5. Business segments (Group) (continued)

	31-Mar-10						
	Corporate & Investment Banking	Small & Medium Size Enterprises	Retail Banking	Treasury	Custody	All Other Segments	Total
	€' 000	€' 000	€' 000	€' 000	€' 000	€' 000	€' 000
Revenue from external customers							
Net interest income	2,579	4,417	19,844	3,878	16	4,371	35,105
Net fee and commission income	2,403	1,272	3,243	-	1,216	(341)	7,793
Other operating income	-	-	-	181	13	817	1,011
Total segmented revenue	4,982	5,689	23,087	4,059	1,245	4,847	43,909
Profit / (Loss) per segment before tax	(2,947)	(12,129)	(37,052)	3,514	599	2,919	(45,096)
Income tax expenses							(587)
Net Profit / (Loss) after tax							(45,683)
Reportable segment loans and advances to customers before provisions	1,499,503	683,364	1,929,615	-	-	370,810	4,483,292
Reportable segment due to customers	351,108	139,483	2,092,496	-	-	(4,864)	2,578,223
	31-Mar-09						
	Corporate & Investment Banking	Small & Medium Size Enterprises	Retail Banking	Treasury	Custody	All Other Segments	Total
	€' 000	€' 000	€' 000	€' 000	€' 000	€' 000	€' 000
Revenue from external customers							
Net interest income	1,589	4,325	22,062	10,735	20	252	38,983
Net fee and commission income	1,648	1,368	4,620	-	991	(277)	8,350
Other operating income	-	67	-	140	4	292	503
Total segmented revenue	3,237	5,760	26,682	10,875	1,015	267	47,836
Segmented result	659	(2,005)	(22,291)	10,377	273	(1,326)	(14,313)
Income tax expenses							(1,051)
Net Profit / (Loss) after tax							(15,364)
Reportable segment gross loans	1,433,065	639,331	1,948,419	-	-	439,091	4,459,906
Reportable segment deposits	359,389	137,787	2,067,000	-	-	(9,453)	2,554,723

6. Earnings / (Losses) per share

Basic earnings / (losses) per share are calculated by dividing the net profit or loss attributable to ordinary equity holders by the weighted average number of ordinary outstanding shares during the period.

		Group		
		31-Mar-10	31-Mar-10	31-Mar-10 *
Measurement unit		€' 000	€' 000	€' 000
Net profit / (loss) for the period attributable to ordinary shareholders	€' 000	(45,683)	(15,364)	(15,364)
Weighted average number of ordinary shares in issue	Number of shares	309,427,576	176,144,378	110,937,084
Basic earnings / (losses) per share	€	(0.1476)	(0.0872)	(0.1385)

** as originally reported in prior year financial statements*

		Bank		
		31-Mar-10	31-Mar-10	31-Mar-09 *
Measurement unit		€' 000	€' 000	€' 000
Net profit / (loss) for the period attributable to ordinary shareholders	€' 000	(45,433)	(15,893)	(15,893)
Weighted average number of ordinary shares in issue	Number of shares	309,427,576	176,144,378	110,937,084
Basic earnings / (losses) per share	€	(0.1468)	(0.0902)	(0.1433)

** as originally reported in prior year financial statements*

7. Investments in subsidiaries and associated undertakings

Subsidiaries included in this condensed interim financial information (Group & Bank), are the ones included in 31 December 2009 financial statements. Effective holdings to these subsidiaries remained the same. The Bank continues to hold directly or indirectly the 100 % of the share capital of its subsidiaries.

8. Allowance for losses on loans and advances to customers as follows:

	Group		Bank	
	2010 €' 000	2009 €' 000	2010 €' 000	2009 €' 000
Balance at 1 January	417,117	279,859	406,295	271,009
Impairment losses on loans and advances to customers charged in the period	51,760	24,042	51,381	23,928
Recoveries on allowances on doubtful loans	(2,714)	(2,032)	(2,712)	(1,269)
Loans written off during the period as uncollectible financial instruments	(4,681)	-	(1,200)	-
Exchange difference	10	7	10	7
Total Provisions on loans & advances for the period ended 31 March	461,492	301,876	453,774	293,675

Expense analysis of provisions for credit risk follows :

	Group		Bank	
	2010 €' 000	2009 €' 000	2010 €' 000	2009 €' 000
Impairment losses on loans and advances charged in the period	51,760	24,042	51,381	23,928
Recoveries on allowances on doubtful loans	(2,714)	(2,032)	(2,712)	(1,269)
Loans written off & not covered by provisions - commercial risks	359	-	359	-
Recoveries of loans written - off commercial risks	(533)	(70)	(533)	(70)
Exchange difference	10	7	10	7
Total Provisions on loans & advances for the period ended 31 March	48,882	21,947	48,505	22,596

9. Tax considerations

The nominal Greek corporate tax rate is 24%.

Geniki Bank has been audited by the tax authorities up to year 2004.

Group entities have been audited by the tax authorities as presented below :

- General Finance SA up to 2006 (included)
- General Information SA up to 2006 (included)
- General Insurance Agency up to 2006 (included)
- General Leasing SA up to 2002 (included)

§ General Securities (AXEPEY), merged in 2004 with the Bank, has been tax audited up to the year 2004 (included)

§ Geognomon SA which has been liquidated, has been tax audited up to 2001 (included)

§ Genap SA which is under liquidation, has been tax audited up to 2002 (included)

Due to the fact that a tax audit may disallow some expenses, it is possible that additional taxes may be assessed. It is estimated that these taxes are not going to have a significant impact on the financial position of the Bank and Group.

10. Contingent liabilities and commitments

There are no significant changes in the Group's and Bank's contingent liabilities and capital expenditure commitments as compared to those reported in the published financial statements of the Group and the Bank as at and for the year ended 31 December 2009.

Legal cases: Pending litigation cases against the Group and the Bank are not expected to have a significant impact on its financial position and future operation. In addition, litigation claims against the Bank and the Group (except for the issue mentioned below), are not expected to be succeeded and as a result no provision is made. These claims have not significantly changed, as compared to those reported in the annual financial statements of the Bank and the Group for the year 2009.

A claim against the Group's subsidiary "General Leasing S.A." amounting to € 155,032 thousand is pending. Considering the related documentation and according to the opinion of a Law professor of the University of Athens, the claim is not expected to be succeeded. Athens First Instance Court has already issued the decisions on dismissing the requests of the company for restraining orders. It judged that there is no insurable right for the plaintiff company against the Group subsidiary "Geniki Leasing SA".

Social security issues : Until now, there is no change in the position of the Bank for social securities issues, as compared to the reported in the published financial statements as at and for the year ended 31.12.2009.

11. Related parties transactions

Parent and ultimate controlling party

The ultimate controlling party of the Group and the Bank is Societe Generale S.A. which is incorporated in France. Societe Generale Group holds 53.97% of the ordinary shares of the Bank.

Related parties transactions

In the below table there are included the intercompany transactions of Geniki Bank with Societe Generale (Group) and also the intercompany transactions of Geniki Bank with Societe Generale and with its subsidiaries (Bank). All transactions with related parties are performed at arm's length terms and conditions.

	Group		Bank	
	31-Mar-10 €' 000	31-Dec-09 €' 000	31-Mar-10 €' 000	31-Dec-09 €' 000
Assets				
Due from banks	603	619	603	619
Loans and advances to customers	295	416	167,728	167,820
Derivative financial instruments	5,418	5,919	5,418	5,919
Other assets	131	158	386	477
Total	6,447	7,112	174,135	174,835
Liabilities				
Due to banks	1,385,933	1,118,162	1,385,933	1,118,162
Due to customers	11,051	14,783	20,446	21,490
Derivative financial instruments	2,983	2,833	2,983	2,833
Subordinated debt	126,595	125,201	126,595	125,201
Other liabilities	800	-	1,057	1,206
Total	1,527,362	1,260,979	1,537,014	1,268,892
	Group		Bank	
	31-Mar-10 €' 000	31-Mar-09 €' 000	31-Mar-10 €' 000	31-Mar-09 €' 000
Income				
Interest and similar income	184	895	791	2,409
Fee and commission income	1,061	405	1,138	558
Dividend income	-	-	-	-
Financial operations results	264	22	264	22
Other operating income	161	-	182	23
Total	1,670	1,322	2,375	3,012
Expenses				
Interest expense and similar charges	6,661	13,991	6,665	13,994
Fee and commission expenses	-	-	-	-
Financial operations results	1,095	2,005	1,095	2,005
Administration expenses	800	800	1,304	2,499
Total	8,556	16,796	9,064	18,498

11. Related parties transactions (continued)

The remuneration of the Board of Directors (BoD) members and General Managers of the Group and the Bank, for the period ended 31 March 2010, amounted to € 457 thousand (2009 € 535 thousand) and € 353 thousand (2009 € 445 thousand), respectively.

The outstanding loans granted to BoD members and to General Managers of the Group and the Bank amounted to € 179 thousand (2009 € 59 thousand) and € 2 thousand (2009 € 29 thousand) respectively; their deposits amounted to € 395 thousand (2009 € 479 thousand) for the Group and € 378 thousand for the Bank (2009 € 478 thousand).

12. Hedge accounting

The Bank continues implementing hedge accounting for the interest rate risk attached to loans with embedded interest rate collars and for the interest rate risk attached to a part of the loan portfolio of fixed rated housing and consumer loans.

The respective applied accounting policies are the same as those applied and described in detail in the Annual Financial Statements as at and for the year ended 31 December 2009.

13. Liquidity

Liquidity ratio for the Group and the Bank as at 31 March 2010 was 19.15 % and 19.12 % respectively.

14. Board of Directors

The Board of Directors of the Bank is the following:

Koutalidis Tryfon	Chairman (Non Executive)
Siakavellas Elias	Vice chairman (Non Executive)
Patrick Couste	Managing Director
Emmanuel Martin	Executive Director
Georgopoulos Dimitrios	Executive Director
Jean Didier Reigner	Non Executive
Christian Celin	Non Executive
Bernard Charles Marie David	Non Executive
Kalyvas Elias	Non Executive
Akkas Christos	Independent Non - Executive Member
Gouloussis Dimitrios	Independent Non - Executive Member

Athens , 4 May 2010

The Chairman of Board of Directors	In the absence of the Managing Director, The Executive Director	The Chief Financial Officer	The Deputy Chief Financial Officer
TRYFON J. KOUTALIDIS	EMMANUEL MARTIN	NIKOLAOS C. PATERAKIS	VASSILIKI K. ROULIA