



**CONDENSED INTERIM FINANCIAL
STATEMENTS BANK & GROUP
31 MARCH 2009**

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Interim comprehensive income statement

	Note	Group		Bank	
		31-Mar-09 €' 000	31-Mar-08 €' 000	31-Mar-09 €' 000	31-Mar-08 €' 000
Interest and similar income		69,702	65,152	69,696	64,614
Interest expense and similar charges		(30,719)	(31,944)	(30,718)	(31,963)
Net interest income		38,983	33,208	38,978	32,651
Fee and commission income		8,941	9,252	9,083	9,408
Fee and commission expense		(591)	(2,404)	(576)	(2,442)
Net fee and commission income		8,350	6,848	8,507	6,966
Dividend income		1	-	1	-
Financial operations results		(313)	(656)	(313)	(652)
Other operating income		815	1,163	358	391
Gross operating income		47,836	40,563	47,531	39,356
Cost of risk	8	(21,947)	(12,848)	(22,596)	(10,604)
Cost of other risk		299	2,196	145	2,196
Staff costs and related expenses		(22,829)	(23,899)	(21,817)	(22,432)
Administration expenses		(14,127)	(12,988)	(14,648)	(13,790)
Depreciation and amortization		(3,545)	(3,690)	(3,457)	(3,603)
Operating expenses		(62,149)	(51,229)	(62,373)	(48,233)
Net operating income		(14,313)	(10,666)	(14,842)	(8,877)
Profit / (loss) before income tax		(14,313)	(10,666)	(14,842)	(8,877)
Income tax expense	9	(1,051)	(458)	(1,051)	(932)
Profit / (loss) for the year		(15,364)	(11,124)	(15,893)	(9,809)

The notes on pages 7 to 13 are an integral part of these Group & Bank Financial Statements

Interim comprehensive income statement (continue)

	Note	Group		Bank	
		31-Mar-09 €' 000	31-Mar-08 €' 000	31-Mar-09 €' 000	31-Mar-08 €' 000
Other comprehensive Income					
<i>Fair value reserve (available -for-sale financial assets)</i>					
Net change in fair value		(9,136)	(2,491)	(9,135)	(2,490)
Total other comprehensive Income		(9,136)	(2,491)	(9,135)	(2,490)
Total other comprehensive income for the period after taxes		(24,500)	(13,615)	(25,028)	(12,299)
Profit / (Loss) attributable to equity shareholders		(15,364)	(11,124)	(15,893)	(9,809)
Total other comprehensive Income attributable to equity shareholders		(24,500)	(13,615)	(25,028)	(12,299)
Earnings (Losses) per share (in euro)		€	€	€	€
- Basic and diluted	6	(0.1385)	(0.1003)	(0.1433)	(0.0884)

The notes on pages 7 to 13 are an integral part of these Group & Bank Financial Statements

Interim statement of financial position

	Note	Group		Bank	
		31-Mar-09 €' 000	31-Mar-08 €' 000	31-Mar-09 €' 000	31-Mar-08 €' 000
Assets					
Cash and balances with central bank		99.725	104.054	99.720	104.051
Due from banks		52.280	69.560	52.206	69.485
Derivative financial instruments		7.478	8.996	7.478	8.996
Loans and advances to customers, net	8	4.158.030	4.108.968	4.199.294	4.148.707
Investment securities - available for sale		397.713	413.269	397.713	413.269
Investment in subsidiaries undertakings	7	-	-	12.444	12.444
Investment in associate undertakings	7	743	743	990	990
Intangible assets		8.908	9.696	8.832	9.598
Property, plant and equipment		101.069	103.706	99.852	102.428
Deferred income tax assets		46.284	46.284	44.099	44.099
Other assets		106.008	101.873	62.498	58.920
Total assets		4.978.238	4.967.149	4.985.126	4.972.987
Liabilities					
Due to banks		2.015.994	1.999.849	2.015.994	1.999.849
Due to customers		2.554.723	2.534.806	2.559.992	2.538.289
Derivative financial instruments		12.451	9.480	12.451	9.480
Subordinated debt		126.595	125.201	126.595	125.201
Provisions for staff benefits		20.434	20.614	20.113	20.327
Risks & charges provisions		3.006	3.305	2.782	2.927
Other liabilities		43.395	48.325	40.055	45.331
Total liabilities		4.776.598	4.741.580	4.777.982	4.741.404
Equity					
Share capital		118.703	118.703	118.703	118.703
Share premium		215.317	215.317	215.317	215.317
Other reserves and retained earnings		(132.380)	(107.880)	(126.876)	(101.848)
Total equity		201.640	226.140	207.144	232.172
Total equity and liabilities		4.978.238	4.967.720	4.985.126	4.973.576

The notes on pages 7 to 13 are an integral part of these Group & Bank Financial Statements

Consolidated interim statement of changes in equity

Balance at 31 March 2008

<u>Note</u>	Share capital € '000	Share premium € '000	Fair value reserves € '000	Other Reserves € '000	Retained earnings € '000	Total equity € '000
Balance at 01.01.2008	118.703	215.320	3.108	6.318	(43.371)	300.078
Revaluation of AFS securities	-	-	(2.491)	-	-	(2.491)
Loss for the period after taxes	-	-	-	-	(11.124)	(11.124)
Total Other Comprehensive income for the period after taxes	-	-	(2.491)	-	(11.124)	(13.615)
Other	-	(3)	-	-	-	(3)
Balance at 31 March 2008	118.703	215.317	617	6.318	(54.495)	286.460

Balance at 31 March 2009

	Share capital € '000	Share premium € '000	Fair value reserves €'000	Other Reserves €' 000	Retained earnings €' 000	Total equity €' 000
Balance at 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 taxes	-	-	-	-	(15.364)	(15.364)
Total Other Comprehensive income for the period after taxes	-	-	(9.136)	-	(15.364)	(24.500)
Balance at 31 March 2009	118.703	215.317	(42.584)	5.915	(95.711)	201.640

Interim statement of changes in equity (Bank)

Balance at 31 March 2008

Note	Share capital € '000	Share premium € '000	Fair value reserves € '000	Other Reserves € '000	Retained earnings € '000	Total equity € '000
Balance at 01.01.2008	118.703	215.320	3.107	5.481	(40.387)	302.224
Revaluation of AFS securities	-	-	(2.490)	-	-	(2.490)
Loss for the period after taxes	-	-	-	-	(9.809)	(9.809)
Total Other Comprehensive income for the period after taxes	-	-	(2.490)	-	(9.809)	(12.299)
Other	-	(3)	-	-	-	(3)
Balance at 31 March 2008	118.703	215.317	617	5.481	(50.196)	289.922

Balance at 31 March 2009

	Share capital € '000	Share premium € ' 000	Fair value reserves €'000	Other Reserves €' 000	Retained earnings €' 000	Total equity €' 000
Balance at 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 taxes	-	-	-	-	(15.893)	(15.893)
Total Other Comprehensive income for the period after taxes	-	-	(9.135)	-	(15.893)	(25.028)
Balance at 31 March 2009	118.703	215.317	(42.584)	5.481	(89.773)	207.144

Interim cash flow statement

	Note	Group		Bank	
		For the three months ended 31 March		For the three months ended 31 March	
		2009 €' 000	2008 €' 000	2009 €' 000	2008 €' 000
Cash flow from operating activities					
Profit / (loss) after tax		(15.364)	(11.124)	(15.893)	(9.809)
<i>Adjustment for:</i>					
Depreciation of property and equipment		2.744	2.883	2.681	2.819
Depreciation of intangible assets		801	807	776	784
Impairment of loans and advances to customers	8	21.947	12.848	22.596	10.604
Provisions for staff benefits		392	210	375	193
Other provisions		(299)	(2.196)	(145)	(2.196)
Deferred income tax		-	30	-	504
Dividends from investment portfolio		(1)	-	(1)	-
(Profit) Loss from AFS		(7)	2.192	(7)	2.192
(Profit) Loss from sale of property and equipment		-	58	-	58
Foreign exchange (profit) loss on cash and cash equivalents		(10)	(39)	(10)	(39)
Net (increase) / decrease of assets relating to operating activities		10.203	5.669	10.372	5.110
Due from banks & central banks		19.065	(7.369)	19.020	(7.369)
Derivatives		4.489	3.460	4.489	3.462
Loans and advances to customers		(70.980)	(138.449)	(73.183)	(137.859)
Other assets		(4.167)	(11.861)	(3.578)	(13.281)
Net increase / (decrease) of liabilities relating to operating activities					
Due to banks		16.145	(23.611)	16.145	(23.611)
Due to customers		19.917	18.084	21.703	17.893
Other liabilities		(2.488)	(8.275)	(2.832)	(6.603)
Income tax paid		(1.051)	(428)	(1.051)	(428)
Net cash flow from operating activities after taxes		(8.867)	(162.780)	(8.915)	(162.686)
Cash flow from investing activities					
Purchase of available for sale securities		(27.462)	(4.062)	(27.462)	(4.062)
Purchase of property and equipment		(106)	(690)	(106)	(684)
Purchase of intangible assets		(12)	(128)	(9)	(121)
Proceeds from dividends from investment portfolio		1	-	1	-
Proceeds from sale of available for sale portfolio		33.891	11.798	33.891	11.798
Proceeds from sale of fixed assets		-	200	-	98
Net cash flow from investing activities		6.312	7.118	6.315	7.029
Cash flow from financing activities					
Capital increase expenses		-	(3)	-	(3)
Net Cash flow from financing activities		-	(3)	-	(3)
Foreign exchange (profit) loss on cash and cash equivalents		10	39	10	39
Net increase (decrease) in cash and cash equivalents		(2.545)	(155.626)	(2.590)	(155.621)
Cash and cash equivalents at the beginning of the period		94.706	362.978	94.671	362.880
Cash and cash equivalents at the end of the period		92.161	207.352	92.081	207.259

The notes on pages 7 to 13 are an integral part of these Group & Bank Financial Statements

Selected explanatory notes to the condensed interim financial statements (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.

These condensed interim financial statements (Group & Bank) were approved by the Board of Directors on 28 May 2009.

2. Statement of compliance

These condensed interim financial statements (Group & Bank) have been prepared in accordance with International Accounting Standard (IFRS) IAS 34 "Interim Financial Reporting" and the amended International Accounting Standard (IAS) 1 "Presentation of Financial Statements". They do 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 2008.

3. Significant accounting policies

The accounting policies applied by the Group and the Bank in these condensed interim financial statements 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 2008.

4. Estimates

The preparation of interim financial statements (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 expense. Actual results may differ from these estimates.

In preparing these condensed interim financial statements (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 2008.

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. This is an early adoption of IFRS 8 with comparative figures for 2008 under the same method. Geniki Bank operates only into Greek Market so, there is no information presented for 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, instead of 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, arranges 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.).

5. Consolidated business segmentation (continue)

	31-Mar-09						
	Corporate & Investment Banking €' 000	Small & Medium Size Enterprises €' 000	Retail Banking €' 000	Treasury €' 000	Custody €' 000	All Other Segments €' 000	Total €' 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 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

	31-Mar-08						
	Corporate & Investment Banking €' 000	Small & Medium Size Enterprises €' 000	Retail Banking €' 000	Treasury €' 000	Custody €' 000	All Other Segments €' 000	Total €' 000
Revenue from external customers							
Net interest income	1.918	9.941	16.731	1.492	27	3.099	33.208
Net fee and commission income	1.423	2.305	3.384	-	1.196	(1.460)	6.848
Other operating income	-	-	-	169	6	332	507
Total segmented revenue	3.341	12.246	20.115	1.661	1.229	1.971	40.563
Segmented result	826	(5.083)	(6.914)	1.184	586	(1.265)	(10.666)
Income tax expenses							(458)
Net Profit after tax							(11.124)
Reportable segment gross loans	910.336	1.371.190	948.187	-	-	489.533	3.719.246
Reportable segment deposits	306.967	842.836	1.556.743	-	-	65.107	2.771.653

6. Earnings (losses) per share

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

	Measurement unit	Group	
		31-Mar-09 €' 000	31-Mar-08 €' 000
Net profit for the year attributable to ordinary shareholders	€' 000	(15.364)	(11.124)
Weighted average number of ordinary shares in issue	Number of shares	110.937.084	110.937.084
Basic earnings per share	€	(0,1385)	(0,1003)

	Measurement unit	Bank	
		31-Mar-09 €' 000	31-Mar-08 €' 000
Net profit for the year attributable to ordinary shareholders	€' 000	(15.893)	(9.809)
Weighted average number of ordinary shares in issue	Number of shares	110.937.084	110.937.084
Basic earnings per share	€	(0,1433)	(0,0884)

7. Investments in subsidiaries and associated undertanings

Subsidiaries included in these consolidated financial statements are the ones included in 31 December 2008 financial statements; effective holdings to these subsidiaries remained the same.

The Bank holds directly or indirectly the 100 % of the share capital of its subsidiaries.

8. Provisions for impairment on loans and advances to customers

	Group		Bank	
	31-Mar-09 €' 000	31-Mar-08 €' 000	31-Mar-09 €' 000	31-Mar-08 €' 000
Balance at 1 January	279.859	286.461	271.009	279.346
Impairment losses on loans and advances charged in the year	24.042	16.709	23.928	14.465
Recoveries on allowances on doubtful loans	(2.032)	(3.713)	(1.269)	(3.713)
Exchange difference	7	-	7	-
	301.876	299.457	293.675	290.098

	Group		Bank	
	31-Mar-09 €' 000	31-Mar-08 €' 000	31-Mar-09 €' 000	31-Mar-08 €' 000
Impairment losses on loans and advances charged in the year	24.042	16.709	23.928	14.465
Recoveries on allowances on doubtful loans	(2.032)	(3.713)	(1.269)	(3.713)
Loans written off & not covered by provisions - commercial risks	(70)	(148)	(70)	(148)
Exchange difference	7	-	7	-
	21.947	12.848	22.596	10.604

9. Income tax expense

The nominal Greek corporate tax rate is 25%.

- Geniki Bank is tax audited up to 2004 (included).

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

- General Cards SA up to 2006 (included).
- General Finance SA up to 2006 (included).
- General Insurance Agency up to 2006 (included).
- General Leasing SA up to 2002 (included)
- GBG Finance PLC (tax resident in the United Kingdom) has not been audited for the years 2001 to 2008 (included) and is under liquidation.

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

§ Genap SA which 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

During year 2009 the Bank is expected to pay the fine, imposed by the Ministry of Development to many banks, for abusive terms in customer's contracts. The actual amount to be paid cannot be reliably estimated, thus no provision has been booked.

A claim against the Group's subsidiary "Geniki 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.

There were no significant changes in the Group's and Bank's contingent liabilities and capital expenditure commitments reported in the published financial statements of the Group and the Bank as at and for the year ended 31 December 2008.

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.

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 52,32% of the ordinary shares of the Bank.

Related parties transactions

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

	Group		Bank	
	31-Mar-09 €' 000	31-Dec-08 €' 000	31-Mar-09 €' 000	31-Dec-08 €' 000
Assets				
Due from banks	2.933	19.122	2.933	19.122
Loans and advances to customers	-	-	171.594	171.692
Derivative financial instruments	4.471	4.751	4.471	4.751
Other assets	-	-	273	223
Total	7.404	23.873	179.271	195.788
Liabilities				
Due to banks	1.531.763	1.695.285	1.531.762	1.695.285
Due to customers	-	-	5.269	3.483
Derivative financial instruments	4.439	3.530	4.439	3.530
Subordinated debt	126.595	125.201	126.595	125.201
Other liabilities	450	450	1.812	2.064
Total	1.663.247	1.824.466	1.669.877	1.829.563
	Group		Bank	
	31-Mar-09 €' 000	31-Mar-08 €' 000	31-Mar-09 €' 000	31-Mar-08 €' 000
Income				
Interest and similar income	895	365	2.409	2.640
Commissions income	405	313	558	502
Financial operations results	22	-	22	-
Other operating income	-	-	23	25
Total	1.322	678	3.012	3.167
Expenses				
Interest and similar expenses	13.991	11.578	13.994	11.597
Commission expenses	-	-	-	56
Financial operations results	2.005	201	2.005	201
Other administrative expenses	800	724	2.499	2.657
Total	16.796	12.503	18.498	14.511

11. Related parties transactions (continue)

The remuneration of the Board of Directors (BoD) members and General Managers of the Group and the Bank, for the period ended 31 March 2009, amounted to € 535 thousand (2008 € 588 thousand) and € 445 thousand (2008 € 422 thousand), respectively.

The outstanding loans granted to BoD members or to General Managers of the Group and the Bank amounted to € 59 thousand (2008 € 26 thousand) and € 29 thousand (2008 € 26 thousand) ; their deposits amounted to € 479 thousand (2008 € 496 thousand) for the Group and € 478 χιλιάδες for the Bank (2008 € 486 thousand).

12. Hedge accounting

The Group and the Bank have implemented hedge accounting for interest rate risk connected with client loans with embedded interest rate collars and hedge accounting for interest rate risk partly connected with fixed rated housing and consuming loans.

13. Liquidity

The Bank, with the planned share capital increase, will meet all capital requirements for participating in the Greek Government Liquidity Support Plan. The Bank has, already, obtained a liquidity enhancement of € 158 million, under the third pillar of the plan.

14. Post balance sheet events

The Iterative Extraordinary General Meeting of the Shareholders of GENIKI Bank held on 11 May 2009, attended (in person or by proxy) by shareholders, representing 65.720.797 shares, out of a total of 110.937.084 voting shares, namely 59,24 % of the total share capital of the Bank, approved the Share Capital Increase by € 175.724.341,20 by payment in cash, by the issuance of 244.061.585 new, common, registered shares, at a nominal value of € 0,72 per share, with pre – emption rights in favor of existing shareholders in ratio of 2,2 new shares for every 1 existing share. In addition, the Iterative Extraordinary General Meeting of the Shareholders of GENIKI Bank approved the decrease of the share capital by offsetting the accumulated losses and decreasing the nominal value per share.

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
Eric Bellaiche	Non Executive
Jean Louis Mattei	Non Executive
Kalyvas Elias	Non Executive
Akkas Christos	Independent Non - Executive Member
Gouloussis Dimitrios	Independent Non - Executive Member

The Chairman of Board of Directors

The Managing Director

The Chief Financial Officer

The Deputy Chief Financial Officer

TRYFON J. KOUTALIDIS

PATRICK COUSTE

NIKOLAOS C. PATERAKIS

VASSILIKI K. ROULIA