

Financial information for the period 1 January 2009 to 30 September 2009 (Published in accordance with the Decision 4/507/28.04.2009 of the BoD of the Capital Market Commission).

( amounts in '000 euro)

### The Company

Registered Office: 109-111 Messongia Avenue, Athens  
 Societe Anonyme Register Number (A.R.M.A.E.): 6073/06/8/86/12  
 Prefecture: Prefecture of Athens  
 Date of BoD approval: 25 November 2009  
 Type of audit report: Not required  
 Audit report date:  
 Internet address: www.geniki.gr

### Elements of Statement of Financial Position

	GROUP		BANK	
	30.09.2009	31.12.2008	30.09.2009	31.12.2008
<b>ASSETS</b>				
Cash and balances with central bank	106,341	104,054	106,338	104,051
Due from banks	40,484	69,560	40,484	69,485
Derivative financial instruments	7,233	8,996	7,233	8,996
Loans and advances to customers (after provisions)	4,001,809	4,108,968	4,041,519	4,148,707
Investment securities - available for sale	400,758	413,269	400,758	413,269
Investment in subsidiaries undertakings	-	-	12,424	12,444
Investment in associate undertakings	743	743	990	990
Intangible assets	8,058	9,696	8,019	9,598
Property, plant and equipment	98,316	103,706	97,227	102,428
Deferred income tax assets	46,284	46,284	44,099	44,099
Other assets	93,725	101,873	55,670	58,920
<b>TOTAL ASSETS</b>	<b>4,803,751</b>	<b>4,967,149</b>	<b>4,814,761</b>	<b>4,972,987</b>
<b>LIABILITIES</b>				
Due to banks	1,633,098	1,999,849	1,633,093	1,999,849
Due to customers	2,610,235	2,534,806	2,618,668	2,538,289
Derivative financial instruments	10,655	9,480	10,655	9,480
Subordinated debt	129,383	125,201	129,383	125,201
Provisions for staff benefits	21,459	20,043	21,103	19,738
Risks & charges provisions	3,729	3,305	3,505	2,927
Other liabilities	44,532	48,325	42,132	45,331
<b>TOTAL LIABILITIES</b>	<b>4,453,091</b>	<b>4,741,009</b>	<b>4,458,539</b>	<b>4,740,815</b>
<b>EQUITY</b>				
Share capital	255,599	118,703	255,599	118,703
Share premium	212,855	215,317	212,855	215,317
Other reserves and retained earnings	(117,794)	(107,880)	(112,232)	(101,848)
<b>Total equity</b>	<b>350,660</b>	<b>226,140</b>	<b>356,222</b>	<b>232,172</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>4,803,751</b>	<b>4,967,149</b>	<b>4,814,761</b>	<b>4,972,987</b>

### Elements of statement of Comprehensive income

	GROUP				BANK			
	01.01-30.09.2009	01.01-30.09.2008	01.07-30.09.2009	01.07-30.09.2008	01.01-30.09.2009	01.01-30.09.2008	01.07-30.09.2009	01.07-30.09.2008
Interest and similar income	187,401	207,607	55,506	74,124	186,816	206,217	55,183	73,923
Interest expense and similar charges	(70,534)	(103,645)	(17,877)	(37,869)	(70,554)	(103,710)	(17,907)	(37,883)
Net interest income	116,867	103,962	37,629	36,255	116,262	102,507	37,276	36,040
Fee and commission income	27,707	30,913	9,125	11,057	28,023	31,320	9,177	11,193
Fee and commission expense	(1,939)	(5,414)	(697)	(1,356)	(1,867)	(5,516)	(677)	(1,297)
Net fee and commission income	25,768	25,499	8,428	9,701	26,156	25,804	8,500	9,706
Dividend income	125	118	124	118	125	457	124	118
Financial operations results	(132)	(334)	(90)	(100)	(132)	(331)	(90)	(100)
Other operating income	4,059	16,722	2,136	1,848	4,229	14,229	442	1,217
Gross Operating income	146,687	145,967	48,227	47,822	143,840	142,666	46,252	47,071
Cost of risk	(76,831)	(39,808)	(23,845)	(13,750)	(76,390)	(36,627)	(23,753)	(12,961)
Cost of other risk	(732)	1,933	71	(269)	(578)	2,087	86	(115)
Staff costs and related expenses	(68,241)	(71,449)	(22,767)	(22,262)	(65,273)	(67,221)	(21,866)	(20,872)
Administration expenses	(39,501)	(42,093)	(12,739)	(15,353)	(40,949)	(44,587)	(13,284)	(16,144)
Depreciation and amortization	(10,632)	(10,850)	(3,541)	(3,437)	(10,372)	(10,576)	(3,457)	(3,344)
Operating expenses	(195,937)	(162,267)	(62,821)	(55,071)	(193,562)	(156,924)	(62,274)	(53,436)
Profit / (Loss) before income tax	(49,250)	(16,300)	(14,594)	(7,249)	(49,722)	(14,258)	(16,022)	(6,365)
Income Tax Expense	(2,130)	(13,508)	(606)	(12,233)	(2,130)	(13,669)	(606)	(11,990)
Profit / (loss) after income tax	(51,380)	(29,808)	(15,200)	(19,482)	(51,852)	(27,927)	(16,628)	(18,355)
Total other comprehensive income / (expenses)	2,638	(3,726)	4,820	(982)	2,640	(3,725)	4,821	(981)
Total comprehensive income / (expenses) for the period after tax	(48,742)	(33,534)	(10,380)	(20,464)	(49,212)	(31,652)	(11,807)	(19,336)
Profit / (Loss) attributable to shareholders	(51,380)	(29,808)	(15,200)	(19,482)	(51,852)	(27,927)	(16,628)	(18,355)
Total comprehensive Income / (expenses) attributable to shareholders	(48,742)	(33,534)	(10,380)	(20,464)	(49,212)	(31,652)	(11,807)	(19,336)
Earnings / (Losses) per share (in euro)								
- Basic and diluted	(0.2185)	(0.1692)	(0.0647)	(0.1106)	(0.2205)	(0.1585)	(0.0707)	(0.1042)

Financial information which results from the condensed interim financial statements and is presented below provide a summary picture of the financial position and results of Geniki Bank and its Group. So, we advise the reader, before proceeding to any kind of investment decision or other transaction with the Bank or the Group, to visit the site of Geniki Bank (www.geniki.gr) where the IFRS condensed interim financial statements of 30th September 2009 are posted, together with the auditors report (when such report is required).

### Members of the Board of Directors

Non-Executive Members		Chairman of the Board of Directors
Koutalidis Tryfon		Vice Chairman
Siakavellas Elias		
Bernard Charles Marie David	from 26.08.2009	
Jean Didier Reigner		
Kalyvas Elias		
Eric Bellaiche		
Executive Members		
Patrick Couste		Managing Director
Emmanuel Martin		Executive Director
Dimitrios Georgopoulos		Executive Director

### Independent non-executive members

AKKAS CHRISTOS  
 GOULOUSIS DIMITRIOS

### Consolidated companies

Full consolidation method:	HQs	% participation	Non tax audited years
GENERAL INSURANCE AGENCY S.A.	GREECE	100%	2007-2008
GENERAL FINANCE S.A.	GREECE	100%	2007-2008
GENERAL CARDS & FINANCIAL SERVICES S.A	GREECE	100%	2007-2008
GENERAL LEASING S.A.	GREECE	100%	2003-2008

GBG Finance Plc has been liquidated on 4th of June 2009 without a significant effect on Group's shareholders equity.

### Equity consolidation method:

GENAP S.A.	(under liquidation)	GREECE	100%	2003-2008
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### Elements of changes in equity

	GROUP		BANK	
	01.01-30.09.2009	01.01-30.09.2008	01.01-30.09.2009	01.01-30.09.2008
Shareholders equity at the beginning of the year	226,140	300,078	232,172	302,224
<b>Movement</b>				
Revaluation of AFS securities	2,638	(3,726)	2,640	(3,725)
Profit/(loss) for the period after tax	(51,380)	(29,808)	(51,852)	(27,927)
<b>Total Comprehensive income / (expenses) for the period after tax</b>	<b>(48,742)</b>	<b>(33,534)</b>	<b>(49,212)</b>	<b>(31,652)</b>
Capital Increase	173,262	-	173,262	-
Gain from bonds disposal	-	(247)	-	(247)
Other	-	(3)	-	(3)
<b>Shareholders equity at the end of the period</b>	<b>350,660</b>	<b>266,294</b>	<b>356,222</b>	<b>270,322</b>

### Elements of cash flow statement

	GROUP		BANK	
	01.01-30.09.2009	01.01-30.09.2008	01.01-30.09.2009	01.01-30.09.2008
Net cash flow from operating activities	(199,068)	(209,658)	(199,068)	(209,353)
Net cash flow from investing activities	11,468	(94,102)	11,501	(94,401)
Net cash flow from financing activities	173,262	(3)	173,262	(3)
Net increase / (decrease) in cash and cash equivalents	(14,338)	(303,763)	(14,305)	(303,757)
Foreign exchange (profit) / loss in cash and cash equivalents	8	3	8	3
<b>Net increase / (decrease) in cash and cash equivalent</b>	<b>(14,330)</b>	<b>(303,760)</b>	<b>(14,297)</b>	<b>(303,754)</b>
Cash and cash equivalents at the beginning of the period	94,706	362,978	94,671	362,880
<b>Cash and cash equivalents at the end of the period</b>	<b>80,376</b>	<b>59,218</b>	<b>80,374</b>	<b>59,126</b>

### NOTES

1) The applied accounting principles, are in compliance with IFRS. The Bank and the Group has adopted the revised International Accounting Standard (IAS) 1 "Presentation of Financial Statements".  
 2) Geniki Bank is tax audited up to 2004 (inclusive).  
 The nominal Greek corporate tax rate is 25%.

3) Encumbrances on the assets of the Bank & Group did not exist as at 30.09.2009.

4) Analysis of risks & charges provisions :

	GROUP	BANK
• Litigations or disputes under arbitration	3,242	3,165
• Other	487	340
• Non - tax audited years	-	-
	<b>3,729</b>	<b>3,505</b>

5) The number of the employees of the Bank and the Group on 30.09.2009 was 1,763 and 1,862 respectively. On 30.09.2008 was 1,836 and 1,889 respectively.

6) The balances of the transactions and the related results between the Bank or Group and the associated companies, as they are defined by IAS 24, are as follows:

	GROUP	BANK
Total receivables on 30.09.2009	7,915	175,647
Total liabilities on 30.09.2009	1,414,339	1,425,052
Total income from 01.01 to 30.09.2009	6,117	9,715
Total expenses from 01.01 to 30.09.2009	35,354	40,624

The remuneration of the Board of Directors (BoD) members and General Managers of the Group and the Bank for the period ended 30 September 2009 amounted to € 1,473 thousand (2008 € 1,629 thousand) and € 1,183 thousand (2008 € 1,149 thousand), respectively.  
 The outstanding loans granted to BoD members or to General Managers of the Group and the Bank for the period ended 30 September 2009 amounted to € 237 thousand (2008 € 57 thousand) and € 15 thousand (2008 € 57 thousand) respectively. Their deposits amounted to € 422 thousand (2008 € 546 thousand) for the Group and € 411 thousand for the Bank (2008 € 546 thousand).

7) The financial statements of Geniki Group are included in the consolidated financial statements of the Societe Generale Group S.A., with registered offices in France. Societe Generale S.A. is participating in the equity of Geniki Bank with a percent of 53.97% until 30 September 2009.  
 8) 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 the issue mentioned below), are not expected to succeed in and as a result no provision has been formed. These claims have not significantly changed, as compared with those reported in the annual financial statements of the Bank and the Group for the year 2008.  
 A claim against the Group's subsidiary "Geniki Leasing SA" 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 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".

There are 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.  
 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 31.12.2008.

9) Other operating income in 2008 includes the one - off gain from the sale of Monastiraki building (net gain after direct sales expenses : € 12.9 million).

10) The Bank, with the SCJ, meets 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.

11) On 19/10/2009 the name of the consolidated company "General Cards Financial Services SA" changed to "General Information and Arrangement SA". Also, on 10/11/2009 GENAP SA, which is under liquidation, published the final liquidation balance sheet. Formal procedures for the final liquidation are pending.

Athens, 25 November 2009

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