

FIGURES AND INFORMATION FOR THE PERIOD FROM JANUARY 1st 2005
UNTIL SEPTEMBER 30th 2005

ON CONSOLIDATED BASIS

GENERAL INFORMATION

- Full name : GENERAL BANK OF GREECE SA
- Title : GENIKI BANK
- HQs : 109-111 Messogion Avenue, Athens
- Main Activity : Banking Operations
- Registration No of Societe Anonyme (AMAE) : 6073/06/B/86/12
- Supervision Authority : Bank of Greece
- Registration Tax No (AFM) : 094014286/DOY FAEI ATHINON
- Ending Date of the current year : December 31, 2005
- Financial Statement Type : Interim for nine month period
- Financial Statements Approval Date : November 23, 2005
- Chartered Auditors Accountants : SOFIANOS NIKOLAOS – Reg. No Corps of Chartered Auditors Accountants 12231-
DELOITTE
HADJIPAVLOU, SOFIANOS & CAMBANIS SA
CHARTERED AUDITORS
&
BUSINESS ADVISORS
- Auditing Company
- Type of Overview Report Type on the nine months period financial statements : Not necessary
- Internet Address : www.geniki.gr
where the financial statements are recorded

Athens, November 23, 2005

IN THE ABSENCE OF THE
CHAIRMAN OF THE BOARD
OF DIRECTORS

THE	THE	THE
MANAGING DIRECTOR	EXECUTIVE DIRECTOR	MANAGER OF THE FINANCIAL SERVICES DIVISION
JACQUES TOURNEBIZE	MICHEL J. FENOT	EVAGELOS E. SKALIDIS

NOTES ABOUT THE INTERIM FINANCIAL STATEMENTS FOR THE PERIOD
FROM JANUARY 1st 2005 UNTIL SEPTEMBER 30th 2005
ON CONSOLIDATED BASIS

1. GENERAL INFORMATION

- The Bank is tax audited until the year 1999 (including 1999). General Cards SA, General Finance SA, General Insurance Agency Ltd and General Leasing SA are tax audited until the year 2002 (including 2002). Since their establishment, GBG Finance PLC (years 2001- 2004) and GEOGNOMON SA (years 2002 – 2004) have not been tax audited. Since October 30th, 2002, GENAP SA has been under liquidation and is tax audited for all the tax issues until that date. It remains without being audited for the liquidation period after October 31, 2002.
- On September 30, 2005, the Group staff numbered 2,300 persons.
- The disputed or under arbitration differences as well as the decisions from the judicial and administrative bodies are not expected to importantly affect the financial position of the Bank in the future.
- The financial statements of the Geniki Bank Group are included in the Consolidated Financial Statements of SOCIETE GENERALE PARIS S.A. with its registered offices in France and which controls directly 52,32% of Geniki Bank.
- From the figures of the Assets, Governmental Bonds amounted to 20 million Euros are blocked by the Bank of Greece for the assurance of the daily interfinancing of its current account.
- The intercompany transactions (sales, purchases, claims and obligations of the Bank which came up by its transactions with its connected parts according to the term of IAS 24 from January 1st 2005 until September 30, 2005 by category are as follows:

INTERCOMPANY TRANSACTIONS TABLE	
IN THOUSANDS EUROS	
TOTAL CLAIMS	313,543
TOTAL OBLIGATIONS	420,988
TOTAL INCOME	15,243
TOTAL EXPENSES	14,609

- The completion of the years and the preparation of the financial statements of the Bank and of all Group companies from their establishment join the end of each calendar year.
- From the end of the nine month period until the preparation of the financial statements, other important events, which should be referred herein, did not occur.
- The financial statements of the Group for the nine month period ending on September 30th, 2005, were approved by the BoD of the Bank on November 23, 2005.
- The basic accounting principle for the preparation of the financial statement of the Bank according to IFRS, is the historical cost, which, for the following data of the Assets and Liabilities, is readjusted to the fair value:

- ✓ The financial figures of the Assets valued to fair value through the results
- ✓ The derivatives financial products
- ✓ The available for sale portfolios.

2. Additional elements for the consolidated financial statements

The consolidated financial statements of the Geniki Bank Group are included in the financial figures of Geniki Bank, of the Subsidiaries and of the affiliates with the Bank companies after the elimination of the intercompany claims, obligations and results.

The subsidiaries, which are included in the consolidated financial statements of the Geniki Bank Group are as follows:

No	COMPANY	ACTIVITY	STATUS	PERCENTAGE DIRECT & INDIRECT PARTICIPATION	CONSOLIDATION METHOD
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1.	GENERAL BANK OF GREECE SA	BANK	PARENT	-	FULL
2.	GENERAL FINANCE SA	FINANCIAL SERVICES PROVISION	SUBSIDIARY	100%	FULL
3.	GENERAL INSURANCE AGENCY LTD	INSURANCE OPERATIONS AGENCY	SUBSIDIARY	100%	FULL
4.	GENERAL LEASING SA	LEASING	SUBSIDIARY	100%	FULL
5.	GBG FINANCE PLC (Special purpose Company)	ΔΙΑΧΕΙΡΙΣΗ ΟΜΟΛΟΓΙΑΚΟΥ ΔΑΝΕΙΟΥ	SUBSIDIARY	100%	FULL
6.	GENAP SA (Under liquidation)	TECHNICAL COMPANY	SUBSIDIARY	100%	SHAREHOLDERS' EQUITY
7.	GEOGNOMON SA	PROPERTY MANAGEMENT	SUBSIDIARY	20%	SHAREHOLDERS' EQUITY
8.	ADVANCED INFORMATION SERVICES (AIS) SA (Sold on 31/1/2005)	SOFTWARE DEVELOPMENT	-	-	FULL CONSOLIDATION OF THE RESULTS FOR THE PERIOD FROM 1.1.2005 UNTIL 31.12.2005

The subsidiaries, which are included in the consolidated financial statements of the Geniki Bank Group on September 30th, 2005, were consolidated following the same method compared to the relative statements of the previous year.

By the current period, a new company (subsidiary or affiliate) is not added in the force of the Group.

The following companies were not consolidated for the current period whereas they were consolidated for the previous years:

- GENERAL AEDAK A Company for the Mutual Funds Management; due to the sale of 100% of the participation on November 30, 2004.
- GENERAL SECURITIES (AXEPEY) A Company for financial operations provision; due to its integration by Geniki Bank on October 31, 2004, with the simultaneous interruption of its operations.

Athens, November 23, 2005

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