

GENERAL BANK OF GREECE S.A.
(MAE 6073/06/B/86/12)

109 - 111 MESSOGION AVENUE 11510 ATHENS

Figures and information from January 1, 2005 until September 30, 2005

The following figures and information aim to a global information about the financial position and the results of General Bank of Greece SA. Thus, we suggest to the reader, before any kind of investment choice or other transaction with the Company, to run to the internet site www.geniki.gr, where the regular financial statements predicted by the International Accounting Standards are found

BALANCE OF 30.9.2005 ACCORDING TO IFRS

ASSETS	NOTES	30.09.2005	31.12.2004
Cash and balances with central bank		74.246	67.097
Due from other banks		277.168	91.668
Trading portfolio		-	-
Derivative assets		563	-
Loans and advances to customers (net of allowance)		2.240.579	2.230.383
Available for sales securities		544.730	899.475
Investment in subsidiaries (non-consolidated statements only)		8.489	11.672
Investment in affiliates		1.390	1.271
Intangible assets		13.272	14.426
Tangible assets		118.031	115.776
Deferred tax assets		60.410	42.192
Other assets		53.728	68.415
TOTAL ASSETS		3.392.606	3.542.375
EQUITY & LIABILITIES	NOTES	30.09.2005	31.12.2004
Due to other banks		448.250	443.328
Due to customers		2.519.521	2.728.510
Derivative liabilities		4.674	-
Subordinated liabilities and other debt instruments		99.850	99.829
Provisions for personnel indemnities		23.266	20.716
Provisions for risks and charges		18.858	19.707
Deferred tax liabilities		7.112	3.777
Other liabilities		42.258	45.440
Total liabilities		3.164.189	3.361.307
Shareholder's Equity			
Called up share capital		336.898	240.642
Share premium account		62.622	59.644
Minus: Own Shares		-	(724)
Other reserves and retained earnings		(171.103)	(118.494)
Total shareholder's equity		228.417	181.068
TOTAL EQUITY & LIABILITIES		3.392.606	3.542.375

FIGURES AND INFORMATION FROM JANUARY 1st UNTIL SEPTEMBER 30th 2005
ON SINGLE BASIS

GENERAL INFORMATION

• Full Name	GENERAL BANK OF GREECE SA
• Title	GENKI BANK
• HQs	109-111 Messogion Avenue Athens
• Main Activity	Banking Operations
• Registration No of Societe Anonyme (A.M.A.E.)	607306/B/86/12
• Supervision Authority	Bank of Greece
• Registration Tax No (AFM)	094014266/ID0Y FAEAE ATHINON
• Ending Date of the current year	December 31, 2005
• Financial Statement Type	Intermediary for the nine months period
• Financial Statements Approval Date	November 23, 2005
• Chartered Auditors Accountants	SOFIANOS NIKOLAOS Reg.No Corps of Chartered Auditors Accountants: 12231
• Auditing Company	DELOITTE HADJIPAVLOU, SOFIANOS & CAMBANIS SA CHARTERED AUDITORS & BUSINESS ADVISORS
Type of the Overview Report on the nine months period financial statements	Not necessary
• Internet Address where the financial statements are recorded	www.geniki.gr

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(MAE 6073/06/B/86/12)

PROFIT & LOSS ACCOUNT FROM 1.1.2005 TO 30.9.2005 ACCORDING TO IFRS

NOTES	30.09.2005	30.09.2004	01.07.05-30.09.05	01.07.04-30.09.04
Interest and similar income	139.100	136.802	47.192	45.670
Interest expense and similar charges	(38.112)	(34.256)	(13.853)	(11.517)
Net Interest income	100.988	102.546	33.339	34.153
Fee and commission income	25.663	28.345	8.468	8.586
Fee and commission expense	(1.299)	(1.100)	(556)	(268)
Net Fee and commission income	24.364	27.245	7.912	8.318
Dividend income	518	581	4	87
Profit/Loss from financial operations	2.294	(9.590)	(2.621)	(2.931)
Other operating income	1.312	3.606	445	468
OPERATING INCOME	129.476	124.388	39.079	40.095
Provisions for credit risk	(8.574)	(78.463)	(5.464)	(5.827)
Employees benefits	(65.236)	(54.946)	(23.165)	(17.956)
Other overhead expenses	(40.873)	(43.280)	(13.442)	(13.064)
Depreciation & Amortisation	(9.681)	(12.336)	(3.130)	(4.748)
Impairment of assets	-	-	-	-
OPERATING EXPENSES	(124.364)	(189.025)	(45.201)	(41.595)
Loss before tax	-	(64.637)	(6.122)	(1.500)
Profit before tax	5.112	-	-	-
Current income tax	(780)	-	(780)	-
Deferred tax	(1.762)	28.680	844	3.795
Net Loss	-	(35.957)	(6.058)	-
Net Profit	2.570	-	-	2.295
Net result for the period attributable to shareholders	2.570	(35.957)	(6.058)	2.295
Net result per share -basic	0,06	(1,34)	-	-

Athens, November 23, 2005

IN THE ABSENCE OF THE CHAIRMAN OF THE BOARD OF DIRECTORS
THE MANAGING DIRECTOR
JACQUES C. TOURNEBIZE

THE EXECUTIVE
DIRECTOR
MICHEL J. FENOT

THE MANAGER OF THE
FINANCIAL SERVICES DIVISION
EVANGELOS EMM. SKALIDIS

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