

GENERAL BANK OF GREECE S.A. GROUP OF COMPANIES
(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 the Group 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

CONSOLIDATED BALANCE OF 30.9.2005 ACCORDING TO IFRS

ASSETS	NOTES	30.09.2005	31.12.2004
Cash and balances with central bank		74.249	67.101
Due from other banks		277.330	91.734
Trading portfolio		-	-
Derivative assets		563	-
Loans and advances to customers (net of allowance)		2.346.234	2.332.045
Available for sales securities		428.739	783.588
Investment in subsidiaries (non consolidated statements only)		-	-
Investment in affiliates		1.213	1.266
Intangible assets		13.002	14.165
Tangible assets		118.459	116.541
Deferred tax assets		60.995	42.899
Other assets		56.818	76.408
TOTAL ASSETS		3.377.602	3.525.747
EQUITY & LIABILITIES	NOTES	30.09.2005	31.12.2004
Due to other banks		446.577	440.988
Due to customers		2.500.506	2.710.897
Derivative liabilities		4.674	-
Subordinated liabilities and other debt instruments		99.850	99.829
Provisions for personnel indemnities		23.430	20.874
Provisions for risks and charges		19.134	19.983
Deferred tax liabilities		7.112	3.777
Other liabilities		47.920	49.757
Total Liabilities		3.149.203	3.346.105
Shareholders Equity			
Called up Share Capital		336.898	240.642
Share Premium Account		62.622	59.644
Minus: Own Shares		-	(773)
Other reserves and retained earnings		(171.121)	(119.871)
Minority interests		-	-
Total Shareholders Equity		228.399	179.642
TOTAL EQUITY & LIABILITIES		3.377.602	3.525.747

FIGURES AND INFORMATION FROM JANUARY 1st 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 (A.M.A.E.)	: 6073/06/B/86/12
• Supervision Authority	: Bank of Greece
• Registration Tax No (AFM)	: 094014286/DOY FAE 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	: www.geniki.gr

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

CONSOLIDATED PROFIT & LOSS ACCOUNT FROM 1.1.2005 TO 30.9.2005 ACCORDING TO IFRS

	30.09.2005	30.09.2004	01.07.05- 30.09.2005	01.07.04- 30.09.2004
Interest and similar income	140.720	137.654	47.730	45.837
Interest expense and similar charges	(37.797)	(34.823)	(13.745)	(11.403)
Net Interest income	102.923	102.831	33.985	34.434
Fee and commission income	25.547	31.828	8.420	11.025
Fee and commission expense	(1.301)	(1.365)	(557)	(381)
Net Fee and commission income	24.246	30.463	7.863	10.644
Dividend income	73	121	4	87
Profit/Loss from financial operations	2.244	(9.596)	(2.621)	(2.932)
Other operating income	2.185	3.765	699	(1.021)
OPERATING INCOME	131.671	127.584	39.930	41.212
Provisions for credit risk	(9.629)	(81.356)	(6.203)	(5.994)
Employees benefits	(68.084)	(60.475)	(24.019)	(19.778)
Other overhead expenses	(37.434)	(38.981)	(12.609)	(11.553)
Depreciation & Amortisation	(9.834)	(12.672)	(3.177)	(4.690)
Impairment of assets	-	-	-	-
OPERATING EXPENSES	(124.981)	(193.484)	(46.008)	(42.015)
Result from participations in affiliates	(53)	(158)	-	(19)
Loss before tax	-	(66.058)	(6.078)	(822)
Profit before tax	6.637	-	-	-
Current income tax	(780)	(751)	(780)	(462)
Deferred tax	(1.928)	29.113	1.107	4.100
Net Loss	-	(37.696)	(5.751)	-
Net Profit	3.929	-	-	2.816
Net result for the period attributable to shareholders	3.929	(37.696)	(5.751)	2.816
Net result per share -basic	0,09	(1,41)	-	-

Athens, November 23, 2005

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

MICHEL J. FENOT

THE MANAGER OF THE FINANCIAL SERVICES
DIVISION
EVANGELOS EMM. SKALIDIS