

Interim consolidated financial information for the period 1 January 2006 to 30 September 2006.
(published in accordance with legislation applicable to entities preparing annual and interim financial statements, consolidated or not, according to IFRS)
(amounts in '000 euro)

The Company

| | |
|---|---|
| Registered Office: | 109-111 Messogion Avenue, Athens |
| Societe Anonyme Register Number (A.R.M.A.E.): | 6073/06/B/86/12 |
| Prefecture: | Prefecture of Athens |
| Date of BoD approval: | 29 November 2006 |
| Chartered Auditor Accountant: | Nikolaos K. Sofianos (No. Reg. SOEL 12231) |
| Audit Company: | Deloitte Hadjipavlou, Sofianos, Cambanis S.A. Assurance & Advisory Services |
| Type of audit report: | Not required |
| Audit report date: | |
| Internet address: | www.geniki.gr |

Elements of balance sheet

| | GROUP | | BANK | |
|--|------------------|------------------|------------------|------------------|
| | 30.09.2006 | 31.12.2005 | 30.09.2006 | 31.12.2005 |
| ASSETS | | | | |
| Cash and balances with central bank | 110.156 | 106.692 | 110.134 | 105.438 |
| Due from banks | 274.029 | 286.403 | 273.922 | 286.322 |
| Derivative financial instruments | 25.032 | 7.592 | 25.032 | 7.592 |
| Loans and advances to customers, net | 2.850.413 | 2.571.875 | 2.850.848 | 2.579.604 |
| Investment securities - available for sale | 398.876 | 260.938 | 398.876 | 260.810 |
| Investment to subsidiaries | - | - | 12.369 | 8.490 |
| Investment in associate undertakings | 1.143 | 1.143 | 1.390 | 1.390 |
| Intangible assets | 12.449 | 12.804 | 12.089 | 13.076 |
| Property, plant and equipment | 127.788 | 124.743 | 126.439 | 124.253 |
| Deferred income tax assets | 79.215 | 67.017 | 77.744 | 65.651 |
| Other assets | 41.046 | 62.133 | 35.739 | 57.488 |
| TOTAL ASSETS | 3.920.147 | 3.501.340 | 3.924.582 | 3.510.114 |
| LIABILITIES | | | | |
| Due to banks | 1.000.660 | 622.107 | 1.000.489 | 623.552 |
| Due to customers | 2.532.865 | 2.457.351 | 2.544.817 | 2.470.868 |
| Derivative financial instruments | 16.203 | 3.574 | 16.203 | 3.574 |
| Subordinated debt | 99.793 | 99.883 | 99.967 | 99.883 |
| Provisions for staff benefits | 21.876 | 20.816 | 21.701 | 20.668 |
| Risks & charges provisions | 14.634 | 18.325 | 14.103 | 17.695 |
| Deferred income tax liabilities | 6.266 | 8.004 | 6.266 | 8.003 |
| Other liabilities | 54.056 | 60.733 | 47.462 | 55.922 |
| TOTAL LIABILITIES | 3.746.353 | 3.290.793 | 3.751.008 | 3.300.165 |
| EQUITY | | | | |
| Share capital | 336.898 | 336.898 | 336.898 | 336.898 |
| Share premium | 62.620 | 62.620 | 62.620 | 62.620 |
| Other reserves and retained earnings | (225.724) | (188.971) | (225.944) | (189.569) |
| Total equity | 173.794 | 210.547 | 173.574 | 209.949 |
| TOTAL EQUITY AND LIABILITIES | 3.920.147 | 3.501.340 | 3.924.582 | 3.510.114 |

Elements of income statement

| | GROUP | | | | BANK | | | |
|--------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 01.01-30.09.2006 | 01.01-30.09.2005 | 01.01-30.09.2006 | 01.01-30.09.2005 | 01.01-30.09.2006 | 01.01-30.09.2005 | 01.01-30.09.2006 | 01.01-30.09.2005 |
| Interest and similar income | 151.620 | 145.913 | 53.583 | 52.922 | 149.610 | 144.293 | 52.889 | 52.386 |
| Interest expense and similar charges | (49.750) | (37.797) | (19.714) | (13.745) | (49.868) | (38.112) | (19.761) | (13.853) |
| Net interest income | 101.870 | 108.116 | 33.869 | 39.177 | 99.742 | 106.181 | 33.128 | 38.533 |
| Fee and commission income | 20.196 | 20.354 | 6.441 | 3.226 | 20.348 | 20.470 | 6.473 | 3.274 |
| Fee and commission expense | (1.503) | (1.301) | (525) | (557) | (1.463) | (1.299) | (515) | (555) |
| Net fee and commission income | 18.693 | 19.053 | 5.916 | 2.669 | 18.885 | 19.171 | 5.958 | 2.719 |
| Dividend income | 79 | 73 | 79 | 4 | 79 | 518 | 79 | 4 |
| Financial operations results | 666 | 2.244 | (1.345) | (2.621) | 670 | 2.294 | (1.344) | (2.620) |
| Other operating income | 2.560 | 2.185 | 907 | 699 | 965 | 1.312 | 468 | 443 |
| Gross Operating Income | 123.868 | 131.671 | 39.426 | 39.928 | 120.341 | 129.476 | 38.289 | 39.079 |
| Cost of Risk | (48.719) | (9.629) | (10.215) | (6.204) | (48.024) | (8.574) | (10.220) | (5.463) |
| Staff costs and related expenses | (71.905) | (68.084) | (25.225) | (24.019) | (68.906) | (65.236) | (24.207) | (23.165) |
| Administration expenses | (42.114) | (37.434) | (14.269) | (12.608) | (42.447) | (40.873) | (14.557) | (13.442) |
| Depreciation and amortization | (10.354) | (9.834) | (3.447) | (3.177) | (10.131) | (9.681) | (3.362) | (3.131) |
| Operating expenses | (173.092) | (124.981) | (53.156) | (46.008) | (169.508) | (124.364) | (52.346) | (45.201) |
| Net Operating Income | (49.224) | 6.690 | (13.730) | (6.080) | (49.167) | 5.112 | (14.057) | (6.122) |
| Share of profit (loss) of associates | - | (53) | - | - | - | - | - | - |
| Profit / loss before income tax | (49.224) | 6.637 | (13.730) | (6.080) | (49.167) | 5.112 | (14.057) | (6.122) |
| Income Tax Expense | 12.456 | (2.708) | 2.669 | 328 | 12.777 | (2.542) | 2.869 | 63 |
| Profit / (loss) for the period | (36.768) | 3.929 | (11.061) | (5.752) | (36.390) | 2.570 | (11.188) | (6.059) |
| Earnings per share | (0.63) | 0.09 | (0.19) | (0.11) | (0.62) | 0.06 | (0.19) | (0.12) |

Financial information 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 for the nine month period ended September 2006 are posted, together with the auditors report (where such report is required.)

Members of the Board of Directors

| | |
|------------------------------|--|
| Non-Executive Members | |
| Koutalidis Tryfon | Chairman of the Board of Directors |
| Rokas Meletios | Vice chairman |
| Marc Breillout | |
| Jean Louis Mattei | |
| Philippe Vigue | |
| Jean Didier Reigner | |
| Kalyvas Elias | |
| Executive Members | |
| Jacques Tournebiz | Managing Director |
| Patrick Couste | Deputy Managing Director from 25.05.2006 |
| Michel Fenot | Executive Director until 25.05.2006 |
| Patrick Debaene | Executive Director |

Independent non-executive members

Akkas Christos
Gouloussis Dimitrios

Consolidated companies

| Full consolidation method: | HQs | %participation | Non tax audited years |
|---|----------------|----------------|-----------------------|
| GENERAL INSURANCE AGENCY L.T.D | GREECE | 100% | 2003-2005 |
| GENIKI FINANCE S.A. | GREECE | 100% | 2003-2005 |
| GENERAL CARDS & FINANCIAL SERVICES S.A. | GREECE | 100% | 2002-2005 |
| GENIKI LEASING S.A. | GREECE | 100% | 2003-2005 |
| GBG FINANCE P.L.C. (S.P.V.) | UNITED KINGDOM | 100% | 2001-2005 |
| Equity consolidation method: | | | |
| GENAP S.A. (under liquidation) | GREECE | 100% | 2002-2005 |
| GEOGNOMON S.A. (under liquidation) | GREECE | 20% | 2002-2005 |

Elements of changes in equity

| | GROUP | | BANK | |
|--|------------------|------------------|------------------|------------------|
| | 01.01-30.09.2006 | 01.01-30.09.2005 | 01.01-30.09.2006 | 01.01-30.09.2005 |
| Shareholders equity at beginning of the year | 210.547 | 179.642 | 209.949 | 181.068 |
| First application of IAS 39 from 1.1.2005 | - | (50.485) | - | (50.485) |
| Adjusted shareholders equity at beginning of the year | 210.547 | 129.157 | 209.949 | 130.583 |
| Movement | | | | |
| Share capital increase | - | 99.235 | - | 99.235 |
| Revaluation of AFS securities | 15 | (5.078) | 15 | (5.078) |
| Sale of treasury shares | - | 1.156 | - | 1.107 |
| Profit/Loss for the period after tax | (36.768) | 3.929 | (36.390) | 2.570 |
| Shareholders equity at the end of the period | 173.794 | 228.399 | 173.574 | 228.417 |

Elements of cash flow statement

| | GROUP | | BANK | |
|---|------------------|------------------|------------------|------------------|
| | 01.01-30.09.2006 | 01.01-30.09.2005 | 01.01-30.09.2006 | 01.01-30.09.2005 |
| Net cash flow from operating activities after taxes | 174.344 | (288.175) | 177.440 | (291.225) |
| Net cash flow from investing activities | (154.222) | 353.246 | (156.367) | 356.250 |
| Net Cash flow from financing activities | (90) | 100.391 | 84 | 100.342 |
| Foreign exchange (profit) loss on cash and cash equivalents | 796 | - | 796 | - |
| Net increase (decrease) in cash and cash equivalents | 20.828 | 165.462 | 21.953 | 165.367 |
| Cash and cash equivalents at the beginning of the period | 337.206 | 139.780 | 335.952 | 139.710 |
| Cash and cash equivalents at the end of the period | 358.034 | 305.242 | 357.905 | 305.077 |

NOTES

- The applied accounting principles, are in compliance with IFRS.
- Geniki Bank is tax audited up to 2004 (inclusive).
- Encumbrances on the assets of the Group did not exist as at 30.09.2006.
- Pending litigation or arbitration, judicial decisions or decisions of arbitration are not expected to have significant impact on the financial position or operation of the Bank or the Group.
- The number of the employees of the Bank and the Group on 30.09.2006 was 2.156 and 2.301 respectively. On 30.09.2005 was 2.152 and 2.299 respectively.
- 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 30.09.2006 | 51.579 | 178.073 |
| Total liabilities on 30.09.2006 | 676.991 | 791.181 |
| Total income from 01.01 to 30.09.2006 | 1.570 | 5.147 |
| Total expenses from 01.01 to 30.09.2006 | 13.179 | 21.745 |
- The remuneration of the Board of Directors (BoD) members and General Managers of the Group and the Bank for the period ended 30 September 2006 amounted to € 1.161 thousand and € 628 thousand respectively.
- There were no outstanding loans granted to BoD members or to General Managers of the Bank; their deposits amounted to € 251 thousand as at 30 September 2006.
- The company ADVANCED INFORMATION SYSTEMS (AIS) S.A. was sold on 31.01.2005. Net results for the one month period ended 31.01.2005 have been included in the consolidated financial statements. There is no significant impact on the position of results of the Group in relation to this disposal.
- The financial statements of the Geniki Group are included in the consolidated financial statements of the Societe Generale Group S.A., with registered offices in France. Societe Generale is participating in the equity of Geniki Bank with a percentage of 52.32%.
- Several figures of the previous year have been revised for comparability reasons.

Athens, 29 November 2006

The Chairman of Board of Directors

The Managing Director

The Manager of the Financial Services Division