

SUMMARISED FINANCIAL FIGURES AND INFORMATIONS for the year from 1 January 2006 till 31 December 2006.
 (published in accordance with legislation applicable to entities preparing annual 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 of Athens
 Date of BoD approval: 27 February 2007
 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: Unqualified Opinion-Emphasis of Matter
 Audit report date: 27 February 2007
 Internet address: www.geniki.gr

Elements of balance sheet

	GROUP		BANK	
	31.12.2006	31.12.2005	31.12.2006	31.12.2005
ASSETS				
Cash and balances with central bank	98,209	106,692	98,194	105,438
Due from banks	180,888	286,403	180,776	286,322
Derivative financial instruments	12,027	7,592	12,027	7,592
Loans and advances to customers, net	2,939,570	2,646,756	2,940,553	2,654,486
Investment securities - available for sale	361,251	186,057	361,251	185,928
Investment to subsidiaries	-	-	12,369	8,490
Investment in associate undertakings	743	1,143	990	1,390
Intangible assets	12,855	12,804	12,557	13,076
Property, plant and equipment	131,578	124,743	130,045	124,253
Deferred income tax assets	64,841	67,017	62,690	65,651
Other assets	37,737	62,131	31,079	57,488
TOTAL ASSETS	3,839,699	3,501,338	3,842,531	3,510,114
LIABILITIES				
Due to banks	853,417	622,107	853,419	623,552
Due to customers	2,631,408	2,457,751	2,644,443	2,470,868
Derivative financial instruments	6,008	2,574	6,008	3,574
Subordinated debt	125,201	99,883	125,201	99,883
Provisions for staff benefits	20,557	20,759	20,391	20,596
Risks & charges provisions	9,749	18,325	9,289	17,695
Deferred income tax liabilities	6,285	8,004	6,285	8,004
Other liabilities	54,986	60,788	46,732	55,993
TOTAL LIABILITIES	3,707,811	3,290,791	3,711,768	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	(267,630)	(188,971)	(268,755)	(189,569)
Total equity	131,888	210,547	130,763	209,949
TOTAL EQUITY AND LIABILITIES	3,839,699	3,501,338	3,842,531	3,510,114

Year Elements of income statement

	GROUP		BANK	
	01.01-31.12.2006	01.01-31.12.2005	01.01-31.12.2006	01.01-31.12.2005
Interest and similar income	206,388	191,656	203,340	189,212
Interest expense and similar charges	(73,257)	(50,475)	(73,438)	(50,880)
Net interest income	133,131	141,181	129,902	138,332
Fee and commission income	34,457	33,244	34,362	33,411
Fee and commission expense	(2,073)	(1,792)	(1,996)	(1,775)
Net fee and commission income	32,384	31,452	32,366	31,636
Dividend income	79	73	79	1,541
Financial operations results	(1,421)	1,321	(1,417)	1,322
Other operating income	4,281	4,177	2,549	1,231
Gross Operating income	168,454	178,204	163,479	174,062
Risk & charges provisions	(76,117)	(41,185)	(75,020)	(39,877)
Provisions for other risks	4,040	1,818	3,966	2,072
Staff costs and related expenses	(100,052)	(89,039)	(95,768)	(85,212)
Administration expenses	(55,134)	(51,256)	(56,839)	(54,466)
Depreciation and amortization	(13,774)	(14,159)	(13,420)	(13,940)
Operating expenses	(241,037)	(193,821)	(237,081)	(191,423)
Net Operating Income	(72,583)	(15,617)	(73,602)	(17,361)
Share of profit (loss) of associates	-	(123)	-	-
Profit / loss for the year before income taxes	(72,583)	(15,740)	(73,602)	(17,361)
Income Tax Expense	(6,257)	1,658	(5,764)	1,329
Profit / loss for the year after taxes	(78,840)	(14,082)	(79,366)	(16,032)
Earnings per share	(1.35)	(0.29)	(1.36)	(0.33)

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 financial statements for the twelve month year ended December 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 Melelios Vice chairman
 Marc Breillout
 Jean Louis Mattei
 Jean Didier Reignier
 Kalyvas Elias

Executive Members

Jacques Tournebeze Managing Director
 Patrick Couste Deputy Managing Director from 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 S.A.	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:

	GROUP	BANK
GENAP S.A. (under liquidation)	GREECE	100%
		2002-2005

Year Statement of changes in equity

	GROUP		BANK	
	31.12.2006	31.12.2005	31.12.2006	31.12.2005
Shareholders equity at beginning of the year	210,547	179,642	209,949	181,068
First application of IAS 39 from 1.1.2005	-	(50,484)	-	(50,485)
Adjusted shareholders equity at beginning of the year	210,547	129,158	209,949	130,583
Year movements	-	-	-	-
Share capital increase	-	99,233	-	99,233
Revaluation of AFS securities	181	(4,973)	180	(4,973)
Sale of treasury shares	-	1,156	-	1,107
Profit/loss for the year after taxes	(78,840)	(14,082)	(79,366)	(16,032)
Other	-	55	-	31
Shareholders equity at the end of the year	131,888	210,547	130,763	209,949

Year Elements of cash flow statement

	GROUP		BANK	
	01.01-31.12.2006	01.01-31.12.2005	01.01-31.12.2006	01.01-31.12.2005
Net cash flow from operating activities after taxes	91,734	(321,119)	94,899	(324,196)
Net cash flow from investing activities	(176,541)	428,052	(178,576)	429,993
Net Cash flow from financing activities	25,000	100,443	25,000	100,394
Foreign exchange (profit) loss on cash and cash equivalents	14	858	14	858
Net increase (decrease) in cash and cash equivalents	(59,793)	208,234	(58,663)	207,049
Cash and cash equivalents at the beginning of the year	337,207	128,973	335,952	128,903
Cash and cash equivalents at the end of the year	277,414	337,207	277,289	335,952

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 31.12.2006.
- Pending litigation or arbitration, judicial decisions or decisions of arbitration are not expected to have significant impact on financial position or operation of the Bank or the Group.
- The number of the employees of the Bank and the Group on 31.12.2006 was 2,127 and 2,303 respectively. On 31.12.2005 was 2,139 and 2,284 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 31.12.2006	26,948	153,240
Total liabilities on 31.12.2006	854,263	868,058
Total income from 01.01 to 31.12.2006	1,913	6,971
Total expenses from 01.01 to 31.12.2006	18,739	31,403
- The remuneration of the Board of Directors (BoD) members and General Managers of the Group and the Bank for the year ended 31 Decemr 2006 amounted to € 940 thousand and € 940 thousand respectively.
 There were no outstanding loans granted to BoD members or to General Managers of the Bank their deposits amounted to € 262 thousand as at 31 December 2006.
- The company ADVANCED INFORMATION SYSTEMS (AIS) S.A. was sold on 31.01.2005. Net results for the one month year 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, 27 February 2007

On the absence of the Chairman of the Board of Directors
 the Managing Director

The Deputy Managing Director

Head of the Financial Services Division