

Financial information for the period 1 January 2007 to 30 September 2007.  
 (published in accordance with the Decision 2/396/31.08.2006 of the Board of Directors of the Capital Commission)  
 ( 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: 29 November 2007  
 Chartered Auditor Accountant: Michalis Karavas (NO.Reg. SOEL 13371)  
 Audit Company: Deloitte Hadjipavlou, Sofianos, Cambanis S.A. Assurance & Advisory Services  
 Type of review report: Not required  
 Audit report date:  
 Internet address: www.geniki.gr

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 2007 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  
 Jean Didier Reigner  
 Kalyvas Elias  
 Bailion Jacques up to 25/9/2007

**Executive Members**

Patrick Couste Managing Director  
 Emmanuel Martin Executive Director  
 Dimitrios Georgopoulos Executive Director from 25/9/2007

**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%	2003-2006
GENIKI FINANCE S.A.	GREECE	100%	2003-2006
GENERAL CARDS & FINANCIAL SERVICES S.A.	GREECE	100%	2002-2006
GENIKI LEASING S.A.	GREECE	100%	2003-2006
GBG FINANCE P.L.C. (S.P.V.)	UNITED KINGDOM	100%	2001-2006

**Equity consolidation method:**

GENAP S.A. (under liquidation)	GREECE	100%	2002-2006
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**Elements of changes in equity**

	GROUP		BANK	
	01.01-30.09.2007	01.01-30.09.2006	01.01-30.09.2007	01.01-30.09.2006
Shareholders equity at beginning of the year	131.888	210.547	130.763	209.949
<b>Movement</b>				
Revaluation of AFS securities	1.601	15	1.602	15
Profit/Loss for the period after tax	(32.169)	(36.768)	(31.859)	(36.390)
<b>Shareholders equity at the end of the period</b>	<b>101.320</b>	<b>173.794</b>	<b>100.506</b>	<b>173.574</b>

**Elements of income statement**

	GROUP				BANK			
	01.01-30.09.2007	01.01-30.09.2006	01.01-30.09.2007	01.01-30.09.2006	01.01-30.09.2007	01.01-30.09.2006	01.01-30.09.2007	01.01-30.09.2006
Interest and similar income	176.628	147.731	61.106	52.312	174.138	145.721	60.236	51.618
Interest expense and similar charges	(79.341)	(49.750)	(28.970)	(19.714)	(79.395)	(49.868)	(28.990)	(19.761)
Net interest income	97.287	97.981	32.136	32.598	94.743	95.853	31.246	31.857
Fee and commission income	27.697	24.085	9.162	7.712	28.069	24.237	9.272	7.744
Fee and commission expense	(2.291)	(1.503)	(1.255)	(525)	(2.221)	(1.463)	(1.232)	(515)
Net fee and commission income	25.406	22.582	7.907	7.187	25.848	22.774	8.040	7.229
Dividend income	59	79	59	79	275	79	59	79
Financial operations results	(777)	666	(387)	(1.345)	(774)	670	(383)	(1.344)
Other operating income	3.960	2.560	1.546	907	1.583	965	620	468
Gross Operating income	125.935	123.868	41.261	39.426	121.675	120.341	39.582	38.289
Cost of risk	(28.757)	(49.299)	(9.462)	(10.615)	(28.390)	(48.594)	(9.310)	(10.614)
Cost of other risk	375	580	104	400	322	570	50	394
Staff costs and related expenses	(77.878)	(71.905)	(25.815)	(25.225)	(73.795)	(68.906)	(24.477)	(24.207)
Administration expenses	(40.298)	(42.114)	(14.223)	(14.269)	(40.705)	(42.447)	(14.554)	(14.557)
Depreciation and amortization	(10.219)	(10.354)	(3.498)	(3.447)	(9.923)	(10.131)	(3.398)	(3.362)
Operating expenses	(156.577)	(173.092)	(52.894)	(53.156)	(152.491)	(169.508)	(51.689)	(52.346)
Profit / loss before income tax	(30.642)	(49.224)	(11.633)	(13.730)	(30.816)	(49.167)	(12.107)	(14.057)
Income Tax Expense	(1.527)	12.456	(403)	2.669	(1.043)	12.777	(365)	2.869
Profit / (loss) for the period	(32.169)	(36.768)	(12.036)	(11.061)	(31.859)	(36.390)	(12.472)	(11.188)
Earnings per share	(0,55)	(0,63)	(0,21)	(0,19)	(0,55)	(0,62)	(0,21)	(0,19)

**Elements of cash flow statement**

	GROUP		BANK	
	01.01-30.09.2007	01.01-30.09.2006	01.01-30.09.2007	01.01-30.09.2006
Net cash flow from operating activities after taxes	(78.614)	174.344	(78.974)	177.440
Net cash flow from financing activities	9.560	(154.222)	9.915	(156.367)
Net Cash flow from investing activities	-	(90)	-	84
Foreign exchange (profit) loss on cash and cash equivalents	12	796	12	796
Net increase (decrease) in cash and cash equivalents	(69.042)	20.828	(69.047)	21.953
Cash and cash equivalents at the beginning of the period	277.416	337.206	277.290	335.952
Cash and cash equivalents at the end of the period	208.374	358.034	208.243	357.905

**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 30.09.2007.
- 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 30.09.2007 was 2.020 and 2.190 respectively. On 30.09.2006 was 2.156 and 2.301 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 30.09.2007	85.841	231.556
Total liabilities on 30.09.2007	979.222	985.225
Total income from 01.01 to 30.09.2007	4.678	10.208
Total expenses from 01.01 to 30.09.2007	29.359	33.954

The remuneration of the Board of Directors (BoD) members and General Managers for the period ended 30 September 2007 amounted to € 1147 thousand for the Group and € 1.161 thousand as at 30.09.2006. Respectively for the Bank, for the period ended 30 September 2007 amounted to € 652 thousand and € 628 thousand as at 30.09.2006.

There were no outstanding loans granted to BoD members or to General Managers of the Group and the Bank; their deposits amounted to € 465 thousands for the Group and for the Bank as at 30.9.2007 and € 251 thousands for the Group and for the Bank as at 30.9.2006.

7) 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 52,33%.

8) Several figures of the previous year have been revised for comparability reasons.

9) The Share Capital Increase of Geniki Bank decided by the Ordinary General Assembly Meeting of 28th June 2007 has been completed and covered in full. The new shares were introduced in Athens Stock Exchange on 26th November 2007.

Athens, 29 November 2007

The Chairman of Board of Directors

The Managing Director

The Chief Financial Officer

The Manager of Accounting & Tax Division