

Financial information for the period 1 January 2007 to 30 June 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: Prefecture of Athens
 Date of BoD approval: 29 August 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: Unqualified Opinion-Emphasis of Matter
 Audit report date: 30 August 2007
 Internet address: www.geniki.gr

Elements of balance sheet

	GROUP		BANK	
	30.06.2007	31.12.2006	30.06.2007	31.12.2006
ASSETS				
Cash and balances with central bank	114,138	98,209	114,132	98,194
Due from banks	257,249	180,888	257,084	180,776
Derivative financial instruments	18,548	12,027	18,548	12,027
Loans and advances to customers, net	3,112,332	2,939,570	3,113,257	2,940,553
Investment securities - available for sale	334,428	361,251	334,428	361,251
Investment to subsidiaries	-	-	12,369	12,369
Investment in associate undertakings	743	743	990	990
Intangible assets	12,043	12,855	11,768	12,537
Property, plant and equipment	128,523	131,578	126,850	130,045
Deferred income tax assets	64,815	64,841	62,690	62,690
Other assets	37,182	37,737	32,267	31,079
TOTAL ASSETS	4,080,001	3,839,699	4,084,383	3,842,531
LIABILITIES				
Due to banks	948,689	853,417	948,689	853,419
Due to customers	2,799,664	2,631,608	2,811,111	2,644,443
Derivative financial instruments	4,022	6,008	4,022	6,008
Subordinated debt	127,989	125,201	127,989	125,201
Provisions for staff benefits	20,912	20,557	20,711	20,391
Risks & charges provisions	9,478	9,749	9,017	9,289
Deferred income tax liabilities	6,378	6,285	6,285	6,285
Other liabilities	49,728	54,986	43,795	46,732
TOTAL LIABILITIES	3,966,860	3,707,811	3,971,619	3,711,768
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	(286,377)	(267,630)	(286,754)	(268,755)
Total equity	113,141	131,888	112,764	130,763
TOTAL EQUITY AND LIABILITIES	4,080,001	3,839,699	4,084,383	3,842,531

Elements of income statement

	GROUP				BANK			
	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006
Interest and similar income	115,522	95,419	59,029	48,216	113,902	94,103	58,238	47,543
Interest expense and similar charges	(50,371)	(30,036)	(26,906)	(15,806)	(50,405)	(30,107)	(26,922)	(15,841)
Net interest income	65,151	65,383	32,123	32,410	63,497	63,996	31,316	31,702
Fee and commission income	18,535	16,373	9,496	8,286	18,797	16,493	9,682	8,381
Fee and commission expense	(1,036)	(978)	(839)	(578)	(989)	(948)	(806)	(555)
Net fee and commission income	17,499	15,395	8,657	7,708	17,808	15,545	8,876	7,826
Dividend income	-	-	-	-	216	-	216	-
Financial operations results	(390)	2,011	316	1,560	(391)	2,014	315	1,559
Other operating income	2,414	1,653	1,327	646	963	497	714	153
Gross Operating income	84,674	84,442	42,423	42,324	82,093	82,052	41,437	41,240
Cost of risk	(19,295)	(38,504)	(8,950)	(10,301)	(19,080)	(37,804)	(8,734)	(9,601)
Cost of other risk	271	-	271	-	272	-	272	-
Staff costs and related expenses	(51,865)	(46,680)	(25,931)	(23,416)	(49,318)	(44,699)	(24,686)	(22,513)
Administration expenses	(26,075)	(27,845)	(13,190)	(14,577)	(26,151)	(27,890)	(12,884)	(14,267)
Depreciation and amortization	(6,721)	(6,907)	(3,365)	(3,732)	(6,525)	(6,769)	(3,266)	(3,647)
Operating expenses	(103,683)	(119,936)	(51,165)	(52,026)	(100,802)	(117,162)	(49,298)	(50,028)
Profit / loss before income tax	(19,009)	(35,494)	(8,742)	(9,702)	(18,709)	(35,110)	(7,861)	(8,788)
Income Tax Expense	(1,124)	9,787	(740)	4,179	(678)	9,908	(457)	4,159
Profit / (loss) for the period	(20,133)	(25,707)	(9,482)	(5,523)	(19,387)	(25,202)	(8,318)	(4,629)
Earnings per share	(0.34)	(0.44)	(0.16)	(0.09)	(0.33)	(0.43)	(0.14)	(0.08)

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 six month period ended June 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
 Jacques Bailion
 Kalyvas Elias
 From 24.04.2007

Executive Members

Patrick Couste Managing Director
 Emmanuel Martin Executive Director

Independent non-executive members

Akhas 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

Elements of changes in equity

	GROUP		BANK	
	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006
Shareholders equity at beginning of the year	131,888	210,547	130,763	209,949
Movement				
Revaluation of AFS securities	1,386	(672)	1,388	(673)
Profit/Loss for the period after tax	(20,133)	(25,707)	(19,387)	(25,202)
Shareholders equity at the end of the period	113,141	184,168	112,764	184,074

Elements of cash flow statement

	GROUP				BANK			
	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006	01.01-30.06.2007	01.01-30.06.2006
Net cash flow from operating activities after taxes	65,259	(88,200)	64,901	(84,277)				
Net cash flow from investing activities	5,505	2,922	5,816	133				
Net Cash flow from financing activities	-	-	-	-				
Foreign exchange (profit) loss on cash and cash equivalents	3	553	3	553				
Net increase (decrease) in cash and cash equivalents	70,767	(84,725)	70,720	(83,591)				
Cash and cash equivalents at the beginning of the period	277,414	337,206	277,290	335,952				
Cash and cash equivalents at the end of the period	348,181	252,481	348,010	252,361				

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 30.06.2007.
- 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 30.06.2007 was 2101.000 and 2265.000 respectively. On 30.06.2006 was 2171.000 and 2314.000 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 30.06.2007	73,653	219,550
Total liabilities on 30.06.2007	967,950	980,299
Total income from 01.01 to 30.06.2007	4,374	7,974
Total expenses from 01.01 to 30.06.2007	19,280	22,188
- The remuneration of the Board of Directors (BoD) members and General Managers for the period ended 30 June 2007 amounted to € 667 thousand for the Group and € 431 thousand for the Bank.
- There were no outstanding loans granted to BoD members or to General Managers of the Group and the Bank; their deposits amounted to € 473 thousands and € 438 thousands respectively as at 30 June 2007.
- 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%.
- Several figures of the previous year have been revised for comparability reasons.

Athens, 29 August 2007

The Chairman of Board of Directors

The Managing Director

The Manager of the Financial Services Division