

ANNOUNCEMENT – RESOLUTIONS OF THE ORDINARY GENERAL ASSEMBLY OF SHAREHOLDERS

1ST Issue

Submission for approval of the annual financial statements for the year ended 31 December 2011, on a corporate and on a consolidated basis, together with the relevant reports of the Board of Directors and the Auditors

Minimum Required Quorum: 20% of the total common, with voting rights, shares issued by the Bank

Minimum Required Majority: 50% of the total (present or represented) voting rights plus (+) one (present or represented) vote.

In accordance with the Articles of Incorporation of the Bank and Codified Law 2190/1920, the Board of Directors submits for approval by the Ordinary General Meeting, the annual financial statements of the Group and the Bank for the year 2011, as these were approved by the Board of Directors at its meeting on 29.3.2012 . The financial statements are comprised of the Balance Sheet, the Income Statement, the Statement of Comprehensive Income, the Statement of Changes in Equity, the Cash Flow Statement and explanatory notes in accordance with the International Financial Reporting Standards.

The annual financial statements of the Bank for the financial year 2011 on a corporate and consolidated basis along with the corresponding Directors' and Auditors' reports concerning the financial year 2010 were submitted and approved .

The non-distribution of dividends for the financial year 2011, to the common Shareholders of the Bank was approved .

YES : 1,713,892,399 (99.996%) NO: 72,737 (0.004%) ABSTENTION : 110

2nd Issue

Discharge of the Board of Directors and the Auditors from all responsibility of indemnification in relation to the Financial Year 2011.

Minimum Required Quorum: 20% of the total common, with voting rights, shares issued by the Bank

Minimum Required Majority: 50% of the total (present or represented) voting rights plus (+) one (present or represented) vote.

In accordance with Codified Law 2190/1920, the Board of Directors proposal and the Statutes of Incorporation of the Bank , the Ordinary General Meeting decided the discharge from any liability of indemnity of the Members of the Board of Directors, and the regular Certified Auditors, who performed the audit of the financial statements for the financial year 2011, as regards their actions and audit, respectively, of the aforementioned financial year.

YES : 1,713,892,399 (99.996%) NO: 72,737 (0.004%) ABSTENTION : 110

3rd Issue

Approval of the remuneration of the executive and non-executive members of the B.o.D. in accordance with the Article 24 par.2 of the codified law 2190/1920 and the Article 5 of the law No.3016/2002 for the year 2011 and pre-approval for the year 2012. Approval of the remunerations of the members of the Audit Committee for the year 2011 and pre-approval for the year 2012.

Minimum Required Quorum: 20% of the total common, with voting rights, shares issued by the Bank

Minimum Required Majority: 50% of the total (present or represented) voting rights plus (+) one (present or represented) vote.

The General Meeting approved :

a. the total annual remunerations amounted 875.309,59 euros to the members of the BoD and pre-approved an amount of 1,500,000 euros for the year 2012.

b. the remuneration to the members of the Audit Committee amounted 6.000 euros and pre-approved an amount of 20,000 euros for the year 2012.

YES : 1,713,892,399 (99.996%) NO: 72,737 (0.004%) ABSTENTION : 110

4th Issue

Election of Auditors, regular and alternative, for the financial year 2012 and determination of their fees.

Minimum Required Quorum: 20% of the total common, with voting rights, shares issued by the Bank.

Minimum Required Majority: 50% of the total (present or represented) voting rights plus (+) one (present or represented) vote.

According to the Statutes of the Bank and the codified Law 2190/1920, the auditing company "DELOITTE Hadjipavlou, Sofianos & Cambanis S.A." was elected for the audit of the financial statements of the year 2012 (on a corporate and consolidated basis) and the BoD was authorized for the determination of their fees.

YES : 1,713,893,143 (99.996%) NO: 71.993 (0.004%) ABSTENTION :110

5th Issue

Granting permission, in accordance to the article no 23 par 1 of the codified Law 2190/1920 and the article 24 of the Statutory of the Bank to the Directors and the Executives of the Bank to participate in the Board of Directors or in the management of other Companies of the Group .

Minimum Required Quorum: 20% of the total common, with voting rights, shares issued by the Bank.

Minimum Required Majority: 50% of the total (present or represented) voting rights plus (+) one (present or represented) vote.

The members of the Board of Directors, the CEO, the Executive Director, directors or employees of the Bank were authorised as per article 23 par 1 of the codified Law 2190/1920 and the article 24 of the Statutes of the Bank to participate in the Board or in the Management of Companies belonging to the Bank's Group.

YES : 1,713,965,246 (100%) NO: 0 ABSTENTION :0

6th Issue

Approval of the sale of a portfolio of loans from Geniki Bank to Societe Generale .

Minimum Required Quorum: 20% of the total common, with voting rights, shares issued by the Bank

Minimum Required Majority: 50% of the total (present or represented) voting rights plus (+) one (present or represented) vote.

The managing Director informed of the following :

The Board at its meeting on the 21.5.2012 unanimously approved a transaction with Société Générale (“SG”), pursuant to which Geniki Bank may sell and SG may purchase from Geniki a portfolio comprising bond loans and other loans made to Greek companies by Geniki, against payment of the book value of loans actually purchased by SG at each relevant time and up to €500 million.

The «transaction» will take place under usual commercial terms and agreements and will assist Geniki to improve the management of its assets and liabilities. The purchase of loans would be made at the SG’s choice having regard to prevailing market conditions at each relevant time, while the sale of each loan actually purchased would be completed following all procedural and other requirements , including, where necessary, repayment financing from the European Central Bank euro denominated received from the Bank of Greece by Geniki against collateral over any number of corporate bonds that may be sold in SG as described above.

As part of this agreement on May 22nd, 2012, the Bank and the SG entered into an agreement pursuant to which the Bank sold and SG bought from the Bank five bond loans for a total consideration of € 202.849.920,13, which was settled at the end of May 2012.

The General Meeting approved the above according to the provisions of Article 23a of Law 2190/1920.

Implementation subject to registration of the relevant decision of the Ministry of Development in the Companies Registry.

YES : 1,713,964,581 (100%) NO: 0 ABSTENTION : 665