MARFIN POPULAR BANK PUBLIC CO LTD (H.E. 1)
PERIODIC DATA AND INFORMATION FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2007 (reported in Euro)

In accordance with the Decision 2/396/31.8.2006 of the Board of Directors of the Hellenic Capital Markets Commission

The data and information below aim to provide a general update on the financial standing and results of the Marfin Popular Bank Public Co Group ("Group") and the holding company Marfin Popular Bank Public Co Ltd ("Company"). We therefore recommend to the reader, before making any kind of investment decision or entering into any transaction with the Group, to visit the Group website (www.laiki.com - Investor Relations / Financial Results) where the interim financial statements are posted, in accordance with International Financial Reporting Standards, the Auditors' Review Report whenever required, and the detailed Explanatory Note, which are also available at the Registered Office of Marfin Popular Bank Public Co Ltd, at 154 Limassol Avenue, PO Box 22032, 1598 Nicosia, Cyprus, tel. +357 22 552000.

Composition of Board of Directors: Saoud Ba'alawy – Chairman, Neoclis Lysandrou – Vice Chairman, Andreas Vgenopoulos – Chief Executive Officer, Christos Stylianides – Deputy Chief Executive Officer, Efthymios Bouloutas – Deputy Chief Executive Officer, Panayiotis Kounnis – Deputy Chief Executive Officer , Eleftherios Hiliadakis – Member, Platon Lanitis - Member, Vasilis Theocharakis - Member, Stelios Stylianou – Member, Sayanta Basu – Member, Constantinos Mylonas - Member, Marcos Foros – Member, Vincent Pica – Member, Nicholas Wrigley – Member.

MARFIN POPULAR BANK PUBLIC CO LTD GROUP
CONDENSED CONSOLIDATED INCOME STATEMENT
for the nine months ended 30 September 2007

	01/01-30/09/07 €'000	01/01-30/09/06 €'000	**01/07-30/09/07 €'000**	01/07-30/09/06 €'000
Net interest income	**495.403**	257.224	**162.081**	93.353
Net fee and commission income	**230.868**	78.214	**119.418**	25.873
Profit on disposal and revaluation of securities	**116.749**	9.761	**8.225**	4.642
Foreign exchange income	**24.219**	17.181	**27.681**	5.794
Other income (Note 2)	**53.535**	26.306	**13.877**	8.348
Operating income	**920.774**	388.686	**331.282**	138.010
Staff costs	**(225.727)**	(133.688)	**(76.859)**	(45.568)
Depreciation and amortisation	**(34.926)**	(15.040)	**(11.962)**	(5.056)
Administrative expenses	**(99.324)**	(54.292)	**(35.691)**	(18.612)
Profit before provision for impairment of advances	**560.797**	185.666	**206.770**	68.774
Provision for impairment of advances	**(68.381)**	(55.683)	**(24.124)**	(16.465)
Profit before share of profit from associates	**492.416**	129.983	**182.646**	52.309
Share of profit from associates	**1.690**	1.857	**865**	1.176
Profit before tax	**494.106**	131.840	**183.511**	53.485
Tax	**(68.784)**	(20.576)	**(35.614)**	(9.353)
Profit after tax from continuing operations	**425.322**	111.264	**147.897**	44.132
Profit after tax from discontinued operations due to reduction in participation	**86.345**	-	**-**	-
Profit for the period	**511.667**	111.264	**147.897**	44.132
Attributable to:				
Minority interest	**28.512**	4.088	**7.506**	2.336
Equity holders of the Bank	**483.155**	107.176	**140.391**	41.796
	511.667	111.264	**147.897**	44.132
Earnings per share – for profit attributable to the equity holders of the Bank – cent	**62,2**	33,5	**17,6**	11,7
Earnings per share – for profit after tax from continuing operations attributable to the equity holders of the Bank – cent	**53,0**			

MARFIN POPULAR BANK PUBLIC CO LTD
CONDENSED INCOME STATEMENT
for the nine months ended 30 September 2007

	01/01-30/09/07 €'000	01/01-30/09/06 €'000	**01/07-30/09/07 €'000**	01/07-30/09/06 €'000
Net interest income	**246.831**	162.374	**80.049**	59.562
Net fee and commission income	**71.176**	57.581	**24.933**	19.574
Profit/(loss) on disposal and revaluation of securities	**66.697**	(426)	**19.712**	1.171
Foreign exchange income	**16.672**	14.494	**7.067**	5.157
Other income (Note 2)	**101.922**	3.904	**1.104**	1.836
Operating income	**503.298**	237.927	**132.865**	87.300
Staff costs	**(101.374)**	(90.284)	**(35.319)**	(30.856)
Depreciation and amortisation	**(6.357)**	(7.484)	**(2.292)**	(2.568)
Administrative expenses	**(32.968)**	(27.696)	**(11.435)**	(7.454)
Profit before provision for impairment of advances	**362.599**	112.463	**83.819**	46.422
Provision for impairment of advances	**(23.106)**	(26.917)	**(7.192)**	(9.757)
Profit before tax	**339.493**	85.546	**76.627**	36.665
Tax	**(21.711)**	(10.563)	**(7.217)**	(4.063)
Profit for the period	**317.782**	74.983	**69.410**	32.602
Earnings per share - cent	**40,4**	23,1	**8,7**	9,1

CONDENSED CONSOLIDATED BALANCE SHEET
30 September 2007

	30/09/07 €'000	31/12/06 €'000
Assets		
Cash and balances with Central Banks	**1.042.840**	1.047.441
Due from other banks	**4.794.368**	4.114.614
Financial assets at fair value through profit or loss (Note 5)	**678.874**	643.311
Advances to customers	**16.473.940**	11.891.670
Reinsurance assets	**24.674**	21.191
Government bonds and treasury bills	**934.485**	807.270
Available-for-sale financial assets	**2.637.441**	1.603.050
Held to maturity financial assets	**41.641**	47.071
Other assets (Note 6)	**594.016**	367.119
Investments in associates	**14.733**	15.159
Intangible assets	**1.647.308**	1.543.255
Property and equipment	**247.086**	233.584
Assets held for sale	**-**	217.701
Total assets	**29.131.406**	22.552.436
Liabilities		
Due to other banks	**1.382.648**	753.328
Customer deposits	**21.078.707**	16.045.402
Senior debt	**924.059**	520.400
Loan capital	**619.328**	625.169
Insurance contract liabilities	**566.625**	519.945
Other liabilities (Note 7)	**1.101.541**	835.130
Liabilities directly related to assets held for sale	**-**	210.090
Total liabilities	**25.672.908**	19.509.464
Share capital and reserves attributable to the Bank's equity holders		
Share capital	**681.856**	676.409
Share premium	**2.021.329**	1.905.261
Treasury shares	**-**	(181.371)
Reserves	**657.701**	480.513
	3.360.886	2.880.812
Minority interest	**97.612**	162.160
Total equity	**3.458.498**	3.042.972
Total equity and liabilities	**29.131.406**	22.552.436

CONDENSED BALANCE SHEET
30 September 2007

	30/09/07 € '000	31/12/06 €'000
Assets		
Cash and balances with Central Bank	**505.451**	634.545
Due from other banks	**2.943.640**	2.493.315
Financial assets at fair value through profit or loss (Note 5)	**101.373**	203.510
Advances to customers	**6.390.292**	4.840.101
Balances with subsidiary companies (Note 4)	**732.280**	568.560
Government bonds and treasury bills	**407.613**	448.329
Available-for-sale financial assets	**2.387.382**	1.339.009
Held-to-maturity financial assets	**10.576**	11.274
Other assets (Note 6)	**100.991**	81.797
Investments in subsidiary companies (Note 9,10)	**2.616.288**	2.890.009
Investments in associates	**12.693**	11.766
Intangible assets	**5.316**	5.673
Property and equipment	**113.531**	112.037
Total assets	**16.327.426**	13.639.925
Liabilities		
Due to other banks	**687.898**	297.684
Customer deposits	**9.972.093**	8.768.225
Senior debt	**722.707**	296.918
Loan capital	**538.963**	546.314
Balances with subsidiary companies (Note 4)	**564.348**	214.430
Other liabilities (Note 7)	**479.803**	374.075
Total liabilities	**12.965.812**	10.497.646
Share capital and reserves		
Share capital	**681.857**	676.409
Share premium	**1.931.026**	1.905.261
Reserves	**748.731**	560.609
Total equity	**3.361.614**	3.142.279
Total equity and liabilities	**16.327.426**	13.639.925

MARFIN POPULAR BANK PUBLIC CO LTD GROUP		

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
for the nine months ended 30 September 2007

	30/09/07 €'000	30/09/06 €'000
Total equity, 1 January	**3.042.972**	654.867
Increase in equity from issue of shares	**29.132**	103.072
Dividend paid	**(245.469)**	(36.713)
Treasury shares sold	**273.753**	-
Profit for the period	**511.667**	111.264
Profit recognized directly in equity	**(69.375)**	30.080
Other changes in minority interest	**(67.099)**	991
Effect of transfer of subsidiary to available-for-sale financial assets due to reduction in participation	**(30.308)**	-
Other changes	**13.225**	(760)
Total equity, 30 September	**3.458.498**	862.801

CONDENSED CONSOLIDATED CASH FLOW STATEMENT
for the nine months ended 30 September 2007

	1/1- 30/09/07 € '000	1/1- 30/09/06 € '000
Net cash from operating activities	**953.759**	881.919
Net cash used in investing activities	**(678.587)**	(217.340)
Net cash from financing activities	**366.663**	435.475
Effects of exchange rate changes on cash and cash equivalents	**21.811**	2.936
Net increase in cash and cash equivalents	**663.646**	1.102.990
Cash and cash equivalents		
At 1 January	**4.960.597**	3.030.017
At 30 September	**5.624.243**	4.133.007

MARFIN POPULAR BANK PUBLIC CO LTD

CONDENSED STATEMENT OF CHANGES IN EQUITY
for the nine months ended 30 September 2007

	30/09/07 €'000	30/09/06 €'000
Total equity, 1 January	**3.142.279**	656.214
Increase in equity from issue of shares	**31.212**	103.072
Dividend paid	**(245.469)**	(36.713)
Profit for the period	**317.782**	74.983
Profit recognized directly in equity	**112.912**	60.578
Other changes	**2.898**	(760)
Total equity, 30 September	**3.361.614**	857.374

CONDENSED CASH FLOW STATEMENT
for the nine months ended 30 September 2007

	1/1–30/9/07 € '000	1/1–30/9/06 € '000
Net cash from operating activities	**554.697**	749.465
Net cash used in investing activities	**(419.722)**	(253.077)
Net cash from financing activities	**154.749**	435.446
Effects of exchange rate changes on cash and cash equivalents	**(762)**	3.214
Net increase in cash and cash equivalents	**288.962**	935.048
Cash and cash equivalents		
At 1 January	**3.028.982**	2.405.676
At 30 September	**3.317.944**	3.340.724

NOTES

1 The Condensed Interim Financial Statements were approved for publication by decision of the Board of Directors of the Bank on 28 November, 2007. The condensed interim financial statements are prepared in accordance with International Financial Reporting Standards (IFRSs), as adopted for use in the European Union, and IFRSs issued by the International Accounting Standards Board, including the International Financial Reporting Standard 34 "Interim Financial Statements". The financial statements are presented in Cyprus Pounds (C£). For information purposes, extracts from the condensed interim financial statements of the Group and the Company are presented, in this announcement, in Euro (€). For the purpose of conversion from Cyprus Pounds to Euro, as regards information presented for both this period and the previous periods, the Cyprus Pound / Euro exchange rate at 30 September 2007 has been used, this being C£ 1 = Euro 1,71174.

2 Other income for the period ended 30 September, 2007 includes dividend income of € 11.835 thousands (corresponding period in 2006: € 746 thousands) for the Group and € 100.126 thousands (corresponding period in 2006: € 384 thousands) for the Company.

3 According to IFRS 5 "Non-Current Assets Held for Sale and Discontinued Operations", the Group's investment in the non-banking activities of the Group of Marfin Investment Group Holdings S.A. is presented as discontinued operations due to reduction in participation and as held for sale at the date of acquisition. The criteria for classification as a disposal group held for sale have been fulfilled within a short period following the acquisition according to the provisions of IFRS 5. Consequently, the assets and liabilities which relate to the non-banking activities of the Group of Marfin Investment Group Holdings S.A. are presented as held for sale at 31 December, 2006 and the results for the six-monthly period ended 30 June, 2007, during which Marfin Investment Group Holdings S.A. was a subsidiary of Marfin Popular Bank Public Co Ltd are included in the consolidated income statement for the nine-monthly period ended 30 September, 2007 as profit after tax from discontinued operations due to reduction in participation.

It is noted that on 12 July, 2007 the share capital increase of € 5,19 bln of Marfin Investment Group Holdings S.A. was completed and the Bank did not participate in this share capital increase. As a result, the Bank's percentage holding in the share capital of Marfin Investment Group Holdings S.A. decreased from 97% to 6,45% and the investment is now classified as an available-for-sale financial asset.

Although the percentage holding of Marfin Popular Bank Public Co Ltd Group in Marfin Investment Group Holdings S.A. decreased to 6,45% in July, 2007, the Group will continue to receive significant annual income from its cooperation with Marfin Investment Group Holdings S.A. in the form of advisory investment services which will be provided by Investment Bank of Greece S.A., one of the Group's subsidiaries. The fee that the Group will receive will amount to 1% of Marfin Investment Group Holdings S.A. Net Asset Value in accordance with the provisions of an investment advisory agreement, which will be renewed annually (one year rolling term).

4 Balances on claims and liabilities at 30 September, 2007 of the Company arising from transactions with subsidiary companies are presented on the Company Balance Sheet as "Balances with subsidiary companies".

5 Financial assets at fair value through profit or loss for the Group at 30 September, 2007 include the positive fair value of derivative financial instruments of € 33.314 thousands (31 December, 2006: € 22.209 thousands) and of the Company € 22.479 thousands (31 December, 2006: € 13.807 thousands).

6 Other assets of the Group at 30 September, 2007 include taxes refundable of € 34.325 thousands (31 December, 2006: € 29.096 thousands) and deferred tax of € 29.332 thousands (31 December, 2006: € 15.142 thousands). For the Company, other assets at 30 September, 2007 include taxes refundable of € 6.120 thousands (31 December, 2006: € 8.885 thousands).

7 Other liabilities of the Group at 30 September, 2007 include the negative fair value of derivative financial instruments of € 57.651 thousands (31 December, 2006: € 15.825 thousands) and € 22.357 thousands (31 December, 2006: € 11.036 thousands) for the Company.

8 The number of staff employed by the Group at 30 September, 2007 was 7.729 people (corresponding period in 2006: 3.886 people) and by the Company 2.327 people (corresponding period in 2006: 2.109 people).

9 The main subsidiary companies included in the consolidation of 30 September 2007 using the full consolidation method with country of incorporation Greece are: Marfin Egnatia Bank S.A. (95%), Investment Bank of Greece S.A. (87%), Marfin Leasing S.A. (95%), Marfin Global Asset Management Mutual Funds Management S.A (94%), Marfin Factors & Forfaiters S.A. (95%), Cyprus: Laiki Investments E.P.E.Y Public Company Ltd (62%), Paneuropean Insurance Co Ltd (100%), Laiki Insurance Ltd (100%), Laiki Cyprialife Ltd (100%), Philiki Insurance Co Ltd (100%), Cyprialife Ltd (100%), The Cyprus Popular Bank (Finance) Ltd (100%), Laiki Factors Ltd (100%), Australia: Laiki Bank (Australia) Ltd (100%), British Virgin Islands: IBG Investments S.A. (87%), Serbia: Laiki Bank a.d. (97%), Romania: Egnatia Bank (Romania) A.E. (94%), Estonia: AS SBM Pank (50%), Guernsey: Laiki Bank (Guernsey) Ltd (100%), Ukraine: Open Joint-Stock Company Marine Transport Bank (99%) and United Kingdom: MFG Capital Partners Ltd (67%).

10 *(a) Investment in the Groups of Marfin Investment Group Holdings S.A. and Marfin Egnatia Bank S.A.*
The Bank has completed the fair valuation and purchase price allocation for the acquisition of Marfin Investment Group Holdings S.A. and Egnatia Bank S.A. as at the date of acquisition. Based on adjustments to the preliminary accounting adopted in the consolidated financial statements for the year ended 31 December, 2006, the Group recognised € 362 m intangible assets, which relate to the estimated fair value for trade names, customers' relationships, core deposits, software and asset management. The results were charged with amortisation of the intangible assets recognised amounting to € 14,3 m. A deferred tax liability of € 90,6 m in relation to the aforementioned intangible assets has also been recognised.

The Group's investment in the non-banking activities of the Group of Marfin Investment Group Holdings S.A. is presented on 31 December, 2006 as discontinued operations due to reduction in participation and as held for sale at the date of acquisition as explained in Note 3. This classification has been included in the adjustments to the initial accounting. A reduction to the deferred tax asset of € 17,5 m and an increase to the deferred tax liability of € 80,6 m with corresponding adjustments to goodwill have also been recognised in relation to the non-banking activities of the Group of Marfin Investment Group Holdings S.A.

On 4 May, 2007 the Bank announced the completion of the sale and transfer of 100% of the share capital of Marfin Bank S.A. from Marfin Investment Group Holdings S.A. to the Bank against the sum of € 616,5 m.

The merger of subsidiary companies Egnatia Bank S.A., Marfin Bank S.A. and Laiki Bank (Hellas) S.A. was completed by 30 June, 2007. The new bank, which is a subsidiary of Marfin Popular Bank Public Co Ltd, operates under the new name Marfin Egnatia Bank S.A. The merger was completed according to the relevant Greek legislation by consolidating the assets and liabilities of the merged companies. Following the completion of the merger, the share capital of Marfin Egnatia Bank S.A. amounted to € 366.553.834, divided into 288.625.066 ordinary shares of a nominal value of € 1,27 per share.

In view of the aforementioned, the assets and liabilities of the Groups of Marfin Investment Group Holdings S.A. and Egnatia Bank S.A. acquired at the acquisition date are presented in aggregate as follows:

	Fair value € '000	Carrying value € '000
Net assets	1.320.767	1.149.004
Minority interest	(140.133)	(117.585)
Net assets acquired	1.180.634	1.031.419

	€ '000
Consideration for acquisition:	
Fair value of shares issued	2.119.213
Costs directly related to the acquisition	7.119
Total consideration for acquisition	2.126.332
Fair value of net assets acquired	(1.180.634)
Goodwill	945.698

(b) Merger of subsidiary companies of Marfin Egnatia Bank S.A.
(i) As from 30 June, 2006 Egnatia Finance S.A. merged by absorption with Investment Bank of Greece S.A.
(ii) As from 31 December, 2006 Laiki Leasing S.A. merged by absorption with Egnatia Leasing S.A. The new form was named Marfin Leasing S.A.
(iii) As from 31 December, 2006 Egnatia Mutual Funds Management S.A., Laiki Mutual Funds Management S.A. and Marfin Global Asset Management Investing Services S.A. merged by absorption with Marfin Mutual Funds Management. The new form was named Marfin Global Asset Management Mutual Funds Management S.A.
(iv) As from 31 March, 2007 Laiki Insurance Agencies S.A. merged by absorption with Egnatia Insurance Brokers S.A. The new form was named Marfin Insurance Brokers S.A.

(c) Increase in shareholding in Marfin Securities (Cyprus) Ltd
On 13 June, 2007 Investment Bank of Greece S.A. acquired 50.000 shares in its subsidiary company Marfin Securities (Cyprus) Ltd, which corresponds to 3% of its share capital. These were acquired for euro 87 thousands and bring Investment Bank of Greece S.A. holding in the company from 97% to 100%.

(d) Reduction in shareholding in MFG Capital Partners Ltd
In July 2007, 500.100 existing shares of MFG Capital Partners Ltd with nominal value of GBP 1 were split into 500.100 common shares (with voting rights) with nominal value of GBP 0,25 and 500.100 deferred shares (without voting rights) with nominal value of GBP 0,75. Additionally, 214.328 new common shares of a nominal value of GBP 0,25 per share were issued at GBP 0,43 per share. The new common shares were acquired by the "Employee Benefit Trust". Following the aforementioned, Marfin Egnatia Bank S.A. percentage holding decreased from 100% to 70% on the voting rights that arise from the common shares.

(ε) Increase in shareholding in Egnatia Financial Services (Cyprus) Ltd
In June 2007, the Bank acquired 49% of the share capital of Egnatia Financial Services (Cyprus) Ltd from a number of shareholders and the remaining 51% from its subsidiary companies Egnatia Bank S.A. and Egnatia Finance S.A. As a result, the total share capital of Egnatia Financial Services (Cyprus) Ltd is held directly by the Bank. The total price for the acquisition of the aforementioned holdings was € 4,9 m and goodwill arising was € 1,1 m.

(f) Increase in shareholding in Laiki Investments E.P.E.Y. Public Company Ltd
In April 2007, 9,5 m shares of Laiki Investments E.P.E.Y Public Company Ltd were acquired by the Bank for € 4,4 m. This acquisition brings the Bank's holding in the company to 62%. Goodwill arising on the additional shares acquired was € 2,0 m.

(g) *Increase in shareholding in Laiki Bank a.d.*
In June 2007, the Bank acquired the new shares issued by Laiki Bank a.d. in Serbia for € 30 m increasing its shareholding to 97%. Goodwill arising on the additional shares acquired amounted to € 564 thousands.

(h) Transfer of AS SBM Pank
On 14 June, 2007 the Bank announced the pre-agreement for the acquisition of 50,12% of the share capital of the Estonian AS SBM Pank from Marfin Investment Group Holdings S.A. against the sum of € 6,4 m. The acquisition was completed on 28 September, 2007 when the Cypriot and Estonian competent authorities approval was obtained.

(i) Purchase of Marine Transport Bank and three affiliated companies
The Bank announced on 19 March, 2007 that it signed an agreement for the purchase of 99% of the share capital of Marine Transport Bank (MTB) in Ukraine for € 100,9 m . The acquisition was completed on 18 September, 2007 following the safeguard of the necessary approvals by the competent authorities of Cyprus and Ukraine.

MTB is a bank organized as an open joint stock company under the laws of Ukraine. It is a universal bank having licenses for a full range of banking operations. There has been no material effect on the income and the net profit of the Group from the acquisition of MTB for the period ended 30 September, 2007 as the acquisition date was the 18 September, 2007. The details regarding the net assets acquired are as follows:

	Fair value	**Carrying value**
	€ '000	**€ '000**
Net assets	26.689	26.689
Minority interest	(212)	(212)
Net assets acquired	26.477	26.477

	€ '000
Consideration for acquisition	100.907
Fair value of net assets acquired	(26.477)
Goodwill	74.430

On 18 September, 2007 the acquisition of three affiliated companies of MTB operating in the area of leasing was also completed; 100% of the share capital of Investment Lease Company Renta, 91% of the share capital of Premier Capital and 81% of the share capital of Sintez Autoservice were acquired for € 513,5 thousands. The acquisitions gave rise to € 10,3 thousands positive goodwill and € 95,9 thousands negative goodwill. The negative goodwill was taken to the results for the period.

The aforementioned information is based on initial accounting determined provisionally according to IFRS 3. The Group is in the process of completing the fair valuation of the net assets acquired, including intangible assets, and the purchase price allocation. The accounting will be completed within twelve months from the date of acquisition and as a result any adjustment to the preliminary values and to the purchase price allocation will be recognized within a period of twelve months from the acquisition date according to the provisions of IFRS 3.

11 The Annual General Meeting of the Company, held on 17 April, 2007, approved the payment of a dividend of 36% (30,85 cent per share). The dividend, which amounts to € 245,5 m, was paid on 3 May 2007.

12 There are no charges in favor of third parties against Group fixed assets at 30 September, 2007.

13 At 30 September, 2007 there were pending litigations against the Group in connection with its activities. Based on legal advice, the Board of Directors believes that there is adequate defence against all claims and it is not probable that the Group will suffer any significant damage. Therefore, no provision has been made in the financial statements regarding these cases.

14 At 30 September, 2007 there were loans, other advances to Directors and other key management personnel and their connected persons of € 212.453 thousands for the Group and € 852.849 thousands (including balances with subsidiary companies) for the Company. There were also other contingencies and commitments for guarantees and letters of credit of € 41.854 thousands for the Group and € 38.547 thousands for the Company and liabilities from associated persons of € 57.562 thousands for the Group and € 611.127 thousands (including balances with subsidiary companies) for the Company. Connected persons include the spouse, minor children and companies in which key management personnel hold, directly or indirectly, at least 20% of the voting rights in a general meeting. Total income for the Group from associated persons for the nine months ended on 30 September, 2007 were € 3.461 thousands and the total expenses were € 3.249 thousands including directors fees € 2.246 thousands. Total income for the Company from associated persons (including income from subsidiary companies) for the nine months ended on 30 September, 2007 were € 112.328 thousands and total expenses (including expenses from subsidiary companies) were € 18.387 thousands including directors fees € 1.207 thousands.

15 <u>Post Balance Sheet Events</u>
On 5 October, 2007 the Bank announced that at the meeting of the Board of Directors of Laiki Investment E.P.E.Y. Public Company Ltd it was decided to start the merger procedures with the absorbance of CLR Capital Public Ltd. Laiki Investment will participate in the new Group by 70% and CLR Capital by 30%. The decision is subject to an ordinary legal – accounting – tax audit.
On 16 October, 2007 the Bank announced that it has reached an agreement for the acquisition of 43% of the share capital of Lombard Bank Malta Plc (LBM) by the major shareholders BSI SA Lugano and other international investors against the sum of € 48,3 m. According to its unaudited accounts, on 30 June, 2007, LBM had capital and reserves of € 47,2 m, while its total deposits and loans stood at € 410,4 m and € 331,6 m respectively. The agreement is subject to the safeguard of the necessary approvals by the supervisory authorities of Cyprus and Malta.
On 31 October, 2007 it was announced that Dubai Financial Group will increase its stake in the Bank up to 30%, subject to the safeguard of the necessary approvals by the Central Bank of Cyprus. In this regard Dubai Financial Group purchased 19,8 m shares of the Bank at the price of € 12 per share from Mr. Andreas Vgenopoulos increasing its economic stake in the Bank from 17,4% to 19,9%. It also entered in a derivative structure with a market participant in relation to 8,2 m shares of the Bank, whilst maintaining the economic interests in such shares.
On 20 November, 2007 the Bank announced that the Board of Directors decided to hold an Extraordinary General Meeting on 17 December, 2007 to examine and approve: (a) The replacement of the regulations of the Articles of Association that involve the duty of chairman at general meetings and Board meetings, (b) The approval of the sale to Dubai Financial Group LLC of 53.532.184 shares, that is 6,45% of the share capital that the Bank holds in Marfin Investment Group S.A. at the price of € 7 per share and (c) The conversion of the Bank's share capital from Cyprus pounds to €. The nominal value of the share will be converted and will increase from C£ 0,50 to € 0,86. The nominal capital of the Bank will be converted and will increase from C£ 475 m divided into 950 m shares of nominal value C£ 0,50 each to € 817 m divided into 950 m shares of nominal value € 0,86 each. The issued share capital will be converted and will increase from C£ 398.341.382 (€ 680.606.659,44) to € 685.147.177,04 divided into 796.682.764 shares of nominal value € 0,86 each and that this increase will be carried out with the capitalization of part of the share premium.

Nicosia, 29 November, 2007

VICE CHAIRMAN	**CHIEF EXECUTIVE OFFICER**	**DEPUTY CHIEF EXECUTIVE OFFICER**	**CHIEF FINANCIAL OFFICER**
NEOCLIS LYSANDROU	**ANDREAS VGENOPOULOS**	**CHRISTOS STYLIANIDES**	**ANNITA PHILIPPIDOU**
Identity Card No. 156006	**Identity Card No. 231260**	**Identity Card No. 553033**	**Identity Card No. 704873**