



Nine month 2007 results

28 November 2007



Notes

- ▶ All 2006 figures are based on pro-forma data unless otherwise stated
- ▶ All loan figures refer to performing loans unless otherwise stated
- ▶ Any differences in aggregate figures or calculated growth rates are due to rounding

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Highlights of 9M07 results

9M07 Group results: P&L highlights

- ▶ Group net profit increased to €483.2m vs. €200.3m on a pro-forma basis in 9M06 and €107.2m as reported in 9M06, rising by 141% y/y on a pro-forma basis
- ▶ Total Group revenues up 55% y/y to €920.8m
- ▶ Group net interest income (NII) rose 40% y/y to €495.4m
- ▶ Net interest margin (NIM) for the group expanded by 26 bps y/y to 2.91%
- ▶ Headline operating cost increased by 16% y/y, while underlying operating cost (excluding amortization of intangible assets) rose 10%
- ▶ Cost-to-income ratio experienced a significant improvement, dropping from 52.3% to 39.1%
- ▶ Return on stated equity (RoE) reached 20.6% corresponding to a return on tangible equity (RoTE) of 41.2%; return on assets (RoA) expanded to 2.6% in 9M07 from 1.4% in 9M06

9M07 group results: balance sheet highlights

- ▶ Group net loans rose 44% y/y and 8% q/q to €16.5bn in 9M07; Group performing loans surged to €16.2bn, showing a 45% annual increase
- ▶ Group deposits surged by 39% y/y in 9M07 to €21.1bn
- ▶ NPLs ratio dropped from 7.8% in 9M06 to 5.1% in 9M07, with provisioning coverage rising from 63% to 65%; Group provisions charge was 9% lower y/y to €68.4m
- ▶ Cost of credit risk for the Group declined from 83 bps in 9M06 to 53 bps in 9M07
- ▶ Compared to end-2006, total assets rose by 29% to €29.1bn and total equity by 14% to €3.5bn reflecting strong business expansion

Recent developments

Acquisition of Lombard Bank Malta PLC

- ▶ In October 2007, MPB reached an agreement to acquire a 43% stake in Lombard Bank Malta PLC (LBM), the third largest bank in Malta, for €48.3m; equity, loans and deposits of LBM amounted to €47.2m, €331.6m and €410.4m respectively as of June 2007
- ▶ The transaction is part of MPB's strategy to leverage on Malta's improving attractiveness as an international business center, drawing from its Cyprus experience; the acquisition provides a platform for the group to expand both its customer base as well as services offered, and is consistent with the Group's strategy to become a key player of international business banking in Emerging Europe

MIG acquires a 5.02% stake in MPB

- ▶ On 12 October 2007, Marfin Investment Group (MIG) announced that it had already built a 5.02% stake in MPB positioning it as the second largest shareholder after Dubai Financial Group; based on MIG's announcement the acquisition of that stake reflects MIG's management positive view on MPB's attractiveness as a growth play in Greece, Cyprus and south-east Europe, and it is in conformity with the group's investment criteria defined as a minimum IRR of 25%

Bank of Cyprus entire stake sold

- ▶ MPB has successfully completed the disposal of its entire 8.2% stake in Bank of Cyprus (BoC) after that stake ceased to be of strategic importance, enabling MPB to realize a material capital gain

New branch opening

- ▶ Since the completion of the three-way merger, 30 June 2007, MPB has opened:
 - ⊕ 9 business centers (5 business centers opened in 3Q07)
 - ⊕ 8 new branches in Greece (5 branches opened in 3Q07)
 - ⊕ 1 new branch in Cyprus
 - ⊕ 15 new branches internationally (11 branches opened in 3Q07)

Dubai Financial increasing its stake

Dubai Financial Group (DFG)

On 31 October 2007, Dubai Financial Group undertook a series of initiatives as follows:

1. DFG bought a 2.5% stake in MPB from Andreas Vgenopoulos, Marfin's founder and current CEO, at €12 per share
 2. DFG decided to apply to the Central Bank of Cyprus in order to obtain its approval to increase its economic stake in MPB over time, subject to market conditions, up to 30%
 3. DFG has agreed with MPB to buy its 6.45% stake in MIG at the price of €7 per share in order to increase its shareholdings in MIG from 9.6% to 16.0%; this transaction is subject to an MPB shareholders approval and will not be effective before 31 January 2008, due to certain lock-up restrictions; finally, DFG publicly stated its intention to increase its stake in MIG over time, subject to market conditions, up to 20%
- ▶ As part of the above transaction Mr. A. Vgenopoulos will be joining DFG, as the Chairman of its subsidiary, DFG SOUTH EASTERN EUROPE, for a period of five years; Mr. A. Vgenopoulos will also be nominated by DFG and voted for serving in a top executive position in both MPB and MIG for a period of five years; during his term, Mr. A. Vgenopoulos is expected to lead an aggressive expansion of these companies in their respective areas of activity, appoint and supervise his successors and an expanding management team
 - ▶ The above transaction is part of a process reflecting DFG's intention to gain a far more meaningful exposure in Emerging Europe, but also use MPB and MIG as the two key platforms to attain its desired positioning in that region



Financial statements

Group income statement

(€m)	9M06 reported	9M06 proforma	9M07 reported	% change on proforma
Net interest income	257.2	354.9	495.4	39.6%
Net fee & commission income	78.2	154.0	230.9	49.9%
Financial & other income	53.3	85.4	122.9	43.9%
Income from exceptional items*	-	-	71.6	-
Total income	388.7	594.3	920.8	54.9%
Staff costs	(133.7)	(202.3)	(225.7)	11.6%
Other operating expenses	(54.3)	(87.5)	(99.3)	13.5%
Depreciation & amortization	(15.0)	(21.3)	(34.9)	63.8%
Operating expenses	(203.0)	(311.1)	(359.9)	15.7%
Provision for loan impairment	(55.7)	(75.5)	(68.4)	-9.4%
Profit/loss from associates	1.9	1.9	1.7	-10.5%
Profit before tax	131.9	209.6	494.2	135.8%
Tax	(20.6)	(41.5)	(68.8)	65.8%
Minority interest	(4.1)	(7.8)	(11.1)	-
MIG contribution (after minority interest)	-	40.0	68.9	72.3%
Net profit (after tax and minority interest)	107.2	200.3	483.2	141.2%

Key Group balance sheet items & ratios

(€m)	FY 2006	9M07	% ch.YTD
Loans to customers (net of provisions)	12,017	16,474	37.1%
Total assets	22,592	29,131	28.9%
Customer deposits	16,223	21,079	29.9%
Total equity	3,046	3,459	13.6%

Key ratios	9M06 proforma	9M07
Tier I *	9.6%	9.7%
Capital adequacy ratio *	12.8%	11.1%
Cost/income	52.3%	39.1%
NIM	2.65%	2.91%
NPLs	7.8%	5.1%
Provisioning	83 bps	53 bps
RoTangible Equity	22.3%	41.2%
RoA	1.43%	2.64%

9M07 vs. 9M06: balance sheet dynamics

Net loans:
€16.5bn, up 44%

- ▶ **Greece:** net loan book 48% higher y/y to €8.7bn, driven by improved efficiency of existing distribution capacity, as well as aggressive product launching and marketing campaigning; **Cyprus:** net loan book 36% higher at €5.9bn, reflecting efforts to assume leading position in key product areas, such as housing loans and SMEs, both growing by more than 60% y/y in 9M07

Deposits:
€21.1bn, up 39%

- ▶ **Greece:** 61% y/y growth attributed to aggressive launching of improved product offering; **Cyprus:** Strong deposit growth of 20% sustained by actively pursuing the IBB* initiative and deepening of retail customer relationships

Margins:
NIM at 2.91%,
+26 bps

- ▶ Margins are positively affected by widening deposit spread in both Greece and Cyprus, as well as improved asset utilization, thus offsetting ongoing asset spread compression in both countries

Asset quality:
NPLs at 5.1%,
-270 bps

- ▶ Strong NPL reduction reflects settlement of some sizeable cases in Cyprus as well as improved asset quality trends on both countries

Capital

- ▶ Robust capital position with core tier I ratio at 9.7%; capital adequacy ratio at 11.1%

International

- ▶ Gross loans up 53% to €1.9bn, and deposits up 46% to €1.4bn, leading NII 39% higher to €36.6m; international loan book 11.5% of total

* IBB: *International Business Banking*

9M07 vs. 9M06: Group income statement overview

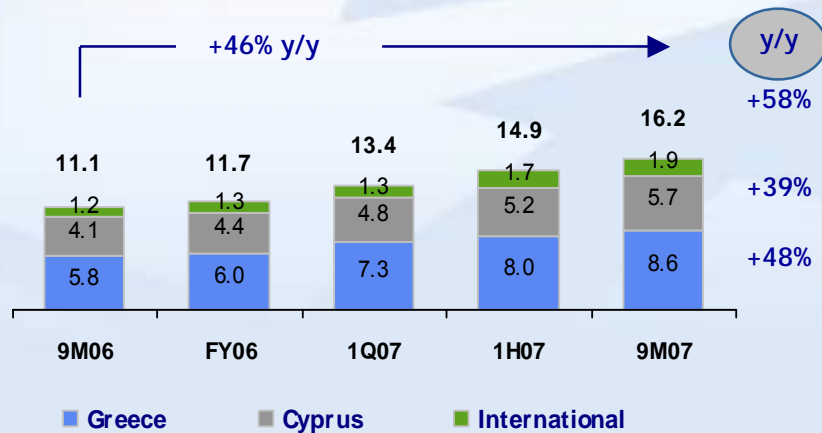
Revenues: €920.8m, +55%	▶ Underpinned by healthy growth in all categories; net interest income (+40%), fees & commissions (+50%) and financial & other income (+128%)
NII: €495.4m, +40%	▶ Stemming from strong net loan (+44% y/y) and deposit (+39% y/y) growth combined with expanding NIM driven by widening deposit spreads
Fees & commissions: €230.9m, +50%	▶ Cyprus: Fees & commissions income was 20% higher on strong business volumes; Greece: F&C rose 74% in 9M07, due to higher investment banking fees also related with the rights issue of MIG
Financial income: €194.5m, +128%	▶ Boosted by strong capital markets activity, successful disposal of BoC stake and more efficient treasury operations
OPEX: €360.0m, +16%	▶ Adjusting for €17m amortization of intangibles, OPEX was 10% higher, driven by efforts to expand faster in key product areas both in Greece and Cyprus
Provisions: €68.4m, -10%	▶ Reflecting improving asset quality trends especially in Cyprus, progress on settling some sizeable NPLs and collection initiatives
Net earnings: €483.2m, +141%	▶ Driven by strong asset growth, improved NIM, lower provisioning and MIG related revenues



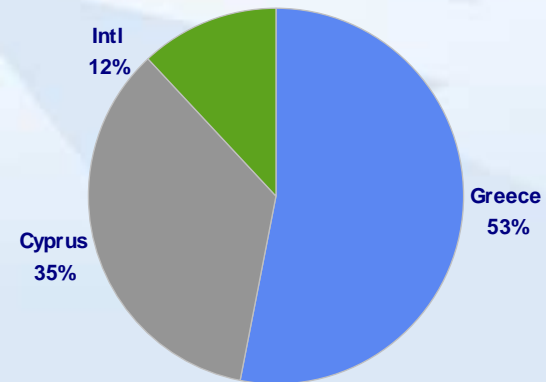
Group level analysis

Strong loan growth across all regions & products

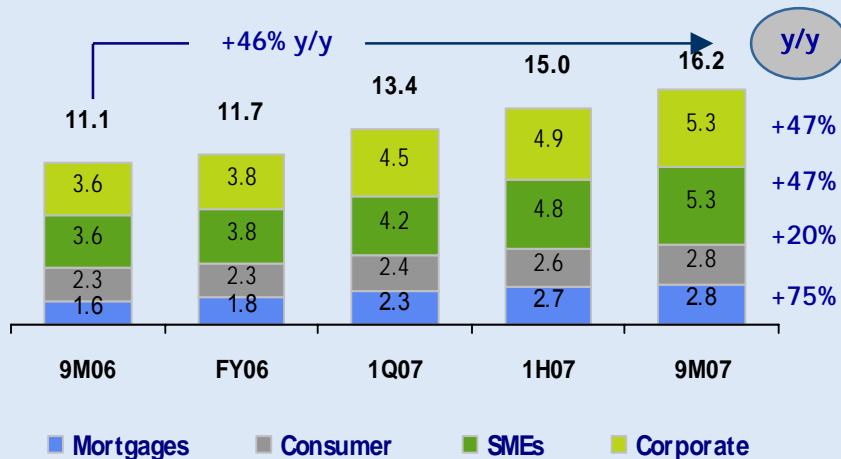
Loan book by region (€bn)



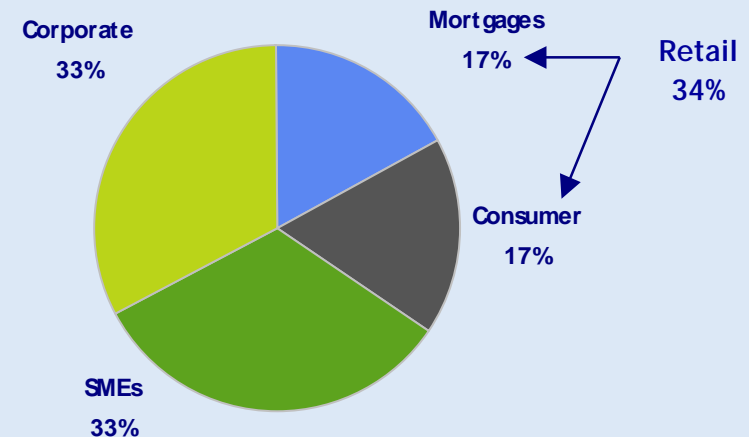
Loan book by region



Loan book by category (€bn)

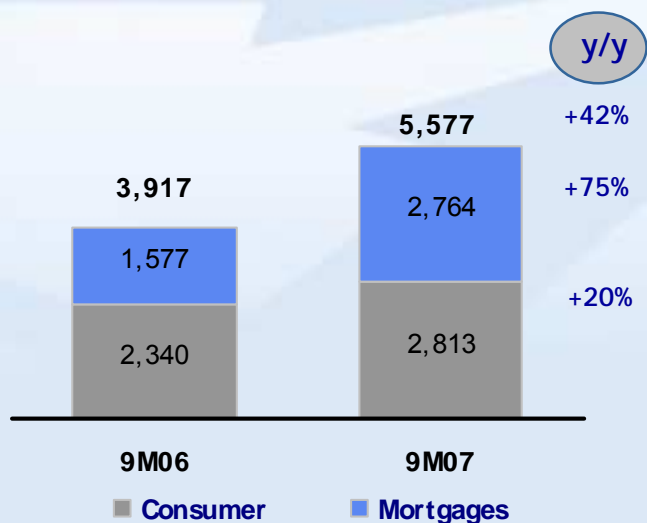


Loan book by category



Group - loan volumes

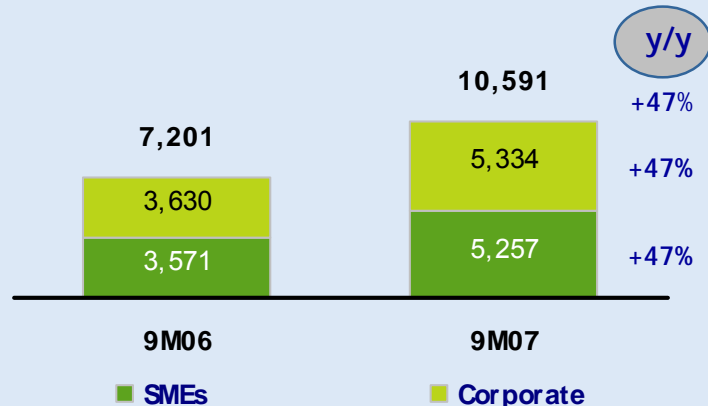
Retail loans (€m)



Retail loans

- ▶ Strong mortgage lending has been key driver both in Greece and Cyprus
- ▶ In Greece, the group's mortgage portfolio was up 89% in 9M07 y/y, driven by aggressive product launching and innovative marketing, aiming to establish Marfin Egnatia as a key player in the mortgage market
- ▶ In Cyprus, MPB is seeking to establish a leading position through innovative pricing and marketing, as well as aggressive product launching; mortgage loan balances were up 60% in 9M07 y/y

Business loans (€m)

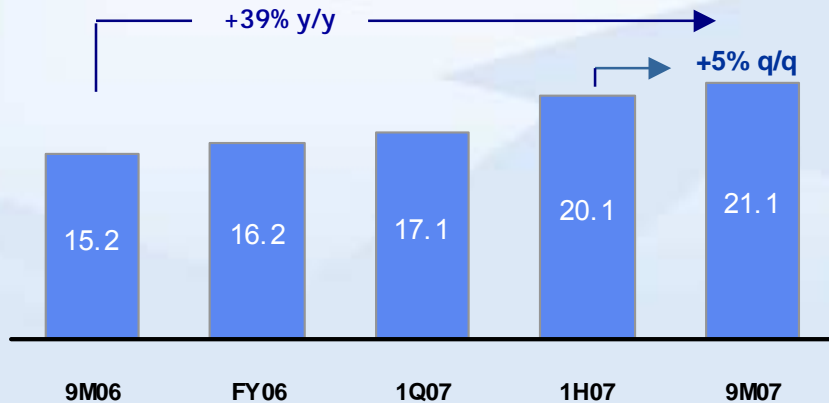


Business lending

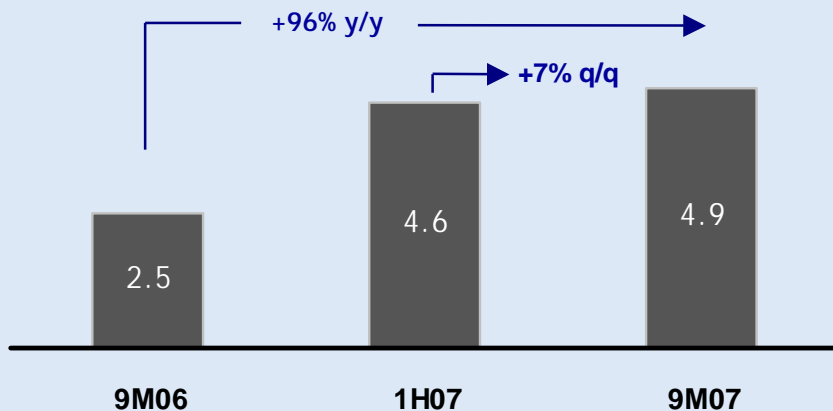
- ▶ Business lending surged by 47% on an annual basis in 9M07, with SMEs up 47% y/y
- ▶ Introduction of active client management platform, enrichment of product offering using MPB's higher value added product suite, and synergies within the group lead to an expanding customer base

Group - deposits

Total Group deposits (€bn)



Asset under management * - AUM (€bn)

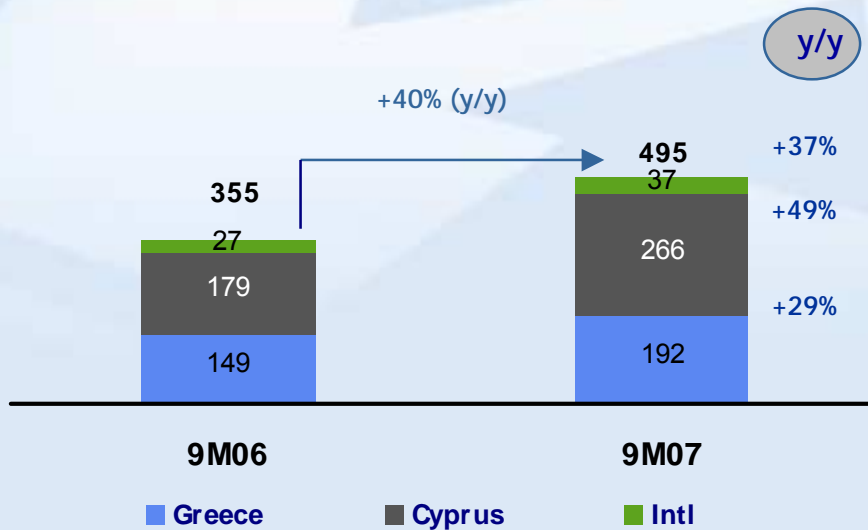


Key deposit dynamics

- ▶ 9M07 total deposits up 39% y/y and 5% q/q
- ▶ Market share in Greece jumps to 5.4% in Sep 2007 vs. 3.9% in Dec 2006
- ▶ Strong growth underpinned by:
 - ⊕ a series of new product launchings in Greece and Cyprus
 - ⊕ strong increase of foreign deposits in Cyprus, driven by the IBB division
 - ⊕ enhanced presence in SEE

Group net interest income

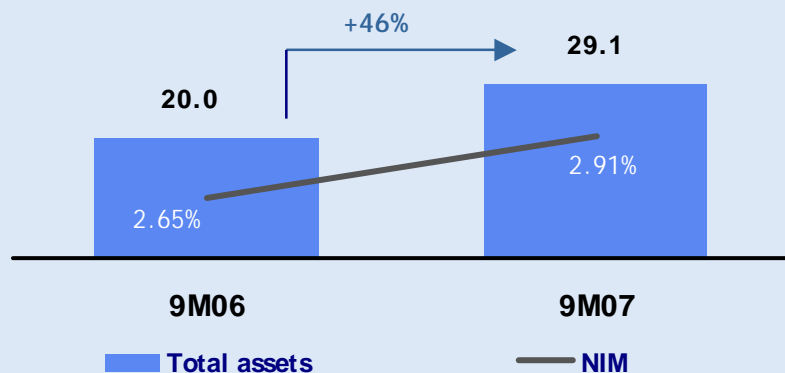
NII development by region (€m)



- ▶ Strong NII growth is underpinned by rapid loan and deposit growth on the Group's three key geographic areas of Greece, Cyprus and international, as well as resilient margins

- ▶ Strong growth in NII in Cyprus (+49% y/y) is driven by IBB deposit growth, onshore lending growth, and to a lesser extent write-backs

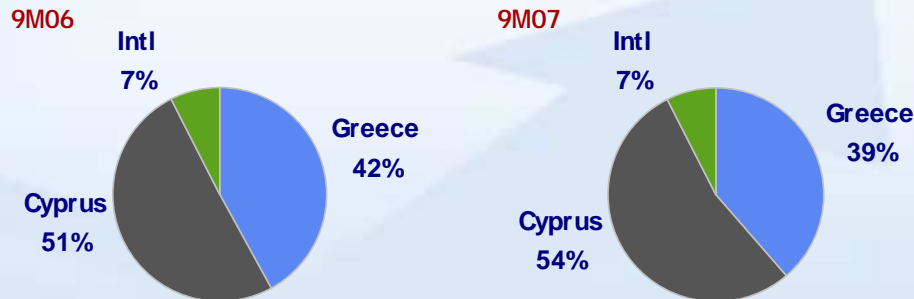
Net interest margin & total asset (€bn)



- ▶ The key driver behind resilient margins is the ongoing expansion of deposit spreads, both in Greece and Cyprus

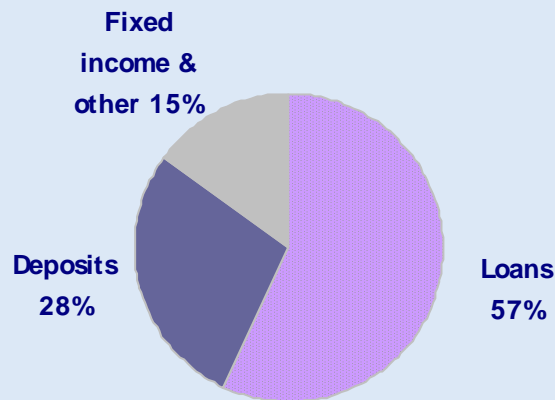
Group NII contribution by category & geography

NII composition by region (€bn)



- ▶ Currently Cyprus & Greece are the two most important contributors, accounting for 54% and 39% of Group's NII respectively; in Greece, lending expansion is what primarily drives NII, with FX deposits being the key driver in Cyprus

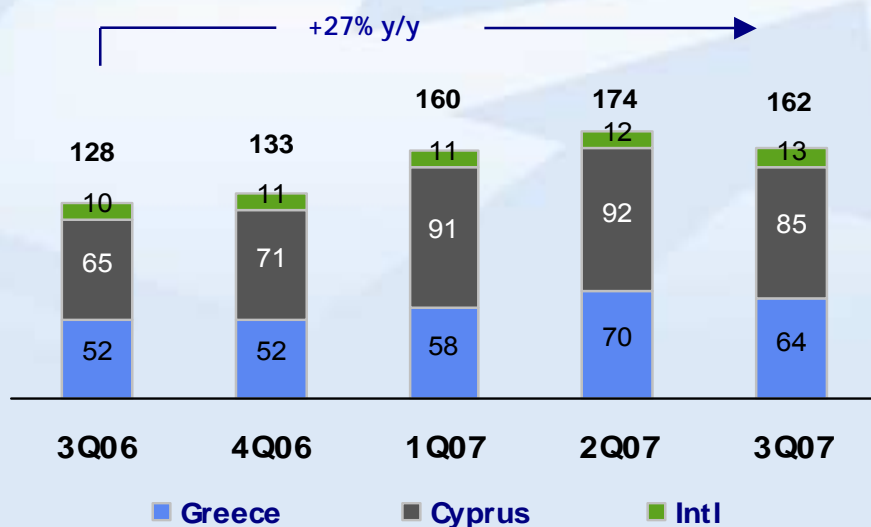
NII breakdown by category (€bn)



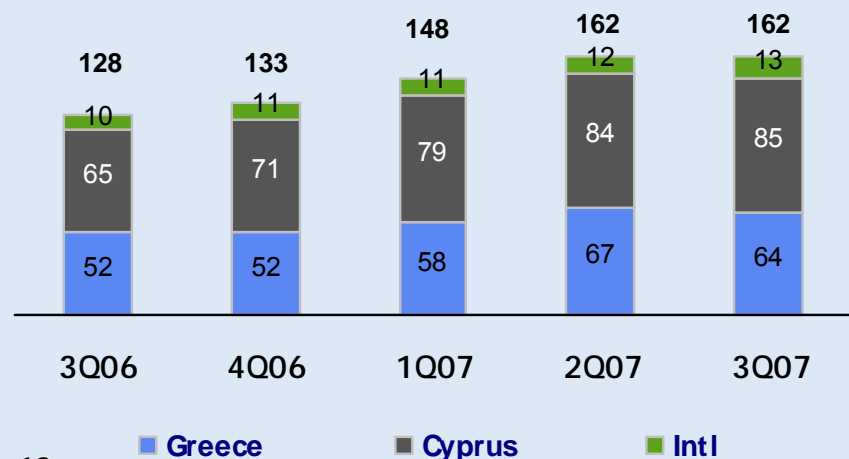
- ▶ In terms of product contribution, the Group is sufficiently balanced between loans, deposits and fixed income

Group NII quarterly evolution

Net interest income quarterly evolution (€m)



Net interest income ex-write backs (€m)



The decline in NII on a quarterly basis is attributed to:

Cyprus

- ⊕ Absence of write-backs; €12m and €8m in 1Q07 and 2Q07 respectively
- ⊕ Declining FX deposits, which dropped by 6% (from €5.8bn in 2Q07 to €5.4bn in 3Q07) (slide 32) reflecting the negative impact of (a) the translation of the US denominated deposits to the base currency (accounted for 2.5% of the impact) and (b) seasonality; FX deposits mainly grow towards the year-end

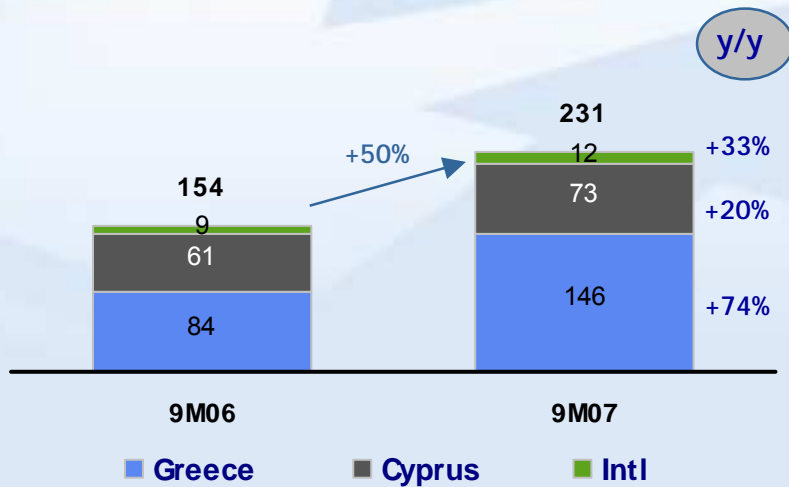
Greece

- ⊕ Absence of €3m write-backs
- ⊕ Material change on deposit mix, reflected on a decline in sight deposits from €3.7bn in 2Q07 to €2.74bn in 3Q07 and an increase of term deposits from €5.7bn to €7.5bn over the same period

- ▶ The significant increase of sight deposits in 2Q07 followed by a material decline in 3Q07 mirrors the pattern of customer funds related to the MIG rights issue i.e. customer funds initially placed within the Bank to participate on the MIG rights issue in 2Q07 thus subsequently converted into MIG shares
- ▶ The significant increase of term deposits in 3Q07 compared to 2Q07 corresponds to significant liquidity inflows by some of MPB's largest clients (slide 28)
- ▶ Effectively in 3Q07 the combined effect of declining (positive spread) sight deposits and rising (negative spread) term deposits had an adverse impact on quarterly NII evolution in 3Q07

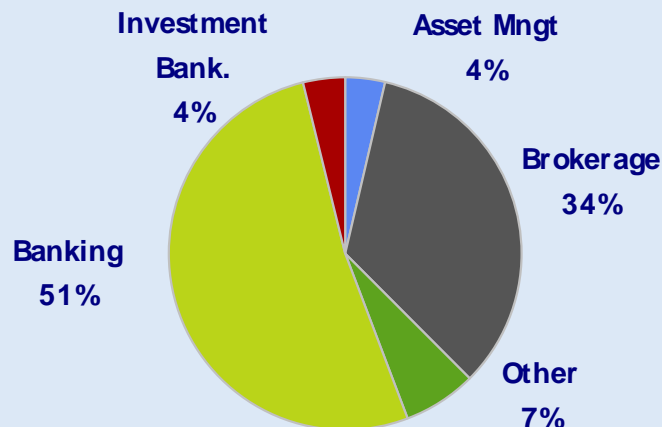
Group fees & commissions

Fees breakdown by region (€m)



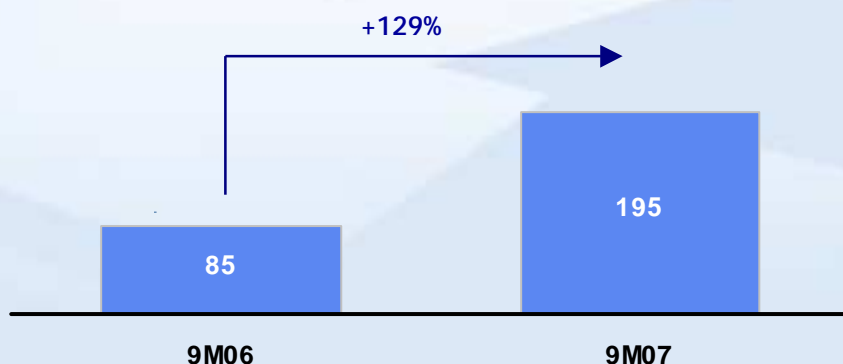
- ▶ Fees & commissions income in Greece was 50% higher, on strong investment banking fee income partly boosted by fee income related to MIG rights issue
- ▶ Strong growth in Cyprus was driven by solid volumes in banking related activities
- ▶ Good contribution from international operations

Fees composition 9M07, Greece & Cyprus



Group financial & other income

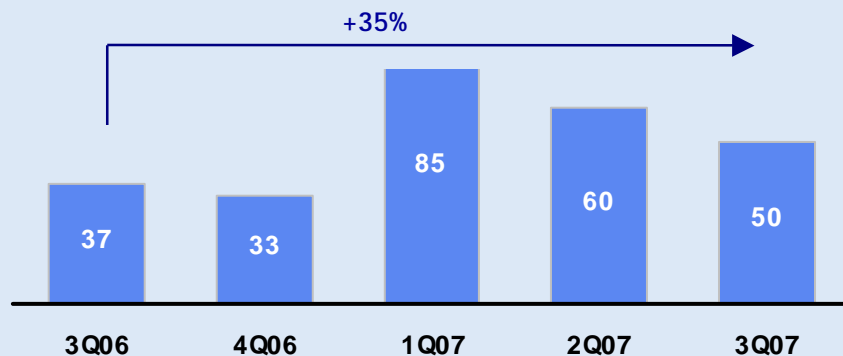
Financial & other income (€m)



► Financial & other income in 9M07 has more than doubled compared to a year earlier, positively affected by:

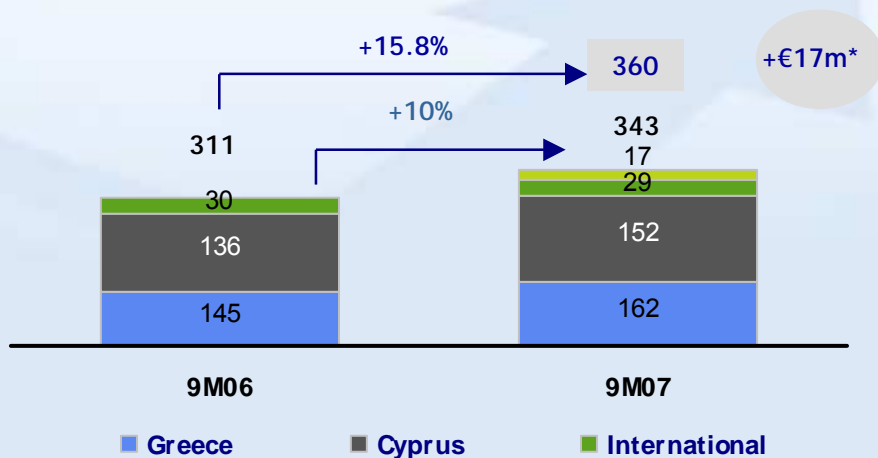
- ✦ strong capital markets activity
- ✦ efficient treasury operations
- ✦ insurance related revenues

Quarterly development (€m)



Cost successfully contained with Group cost-to-income falling to 39.1% in 9M07 from 52.3% in 9M06

Cost development by region (€m)



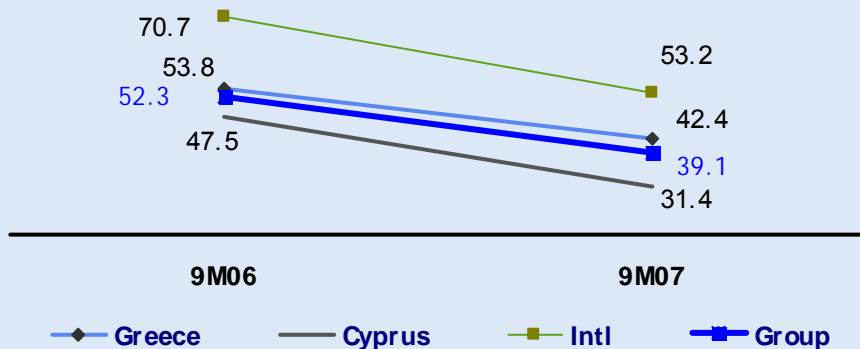
Greece

- ▶ Cost growth has been well contained rising by only 12% y/y in Greece in 9M07, despite dramatic business expansion and the completion of the three-way merger

Cyprus

- ▶ 9M07 Cyprus cost up 12%; 10% higher staff cost was accompanied by a 20% increase in other operating expenses, reflecting strong business expansion

Cost-to-income ratio (%) by region

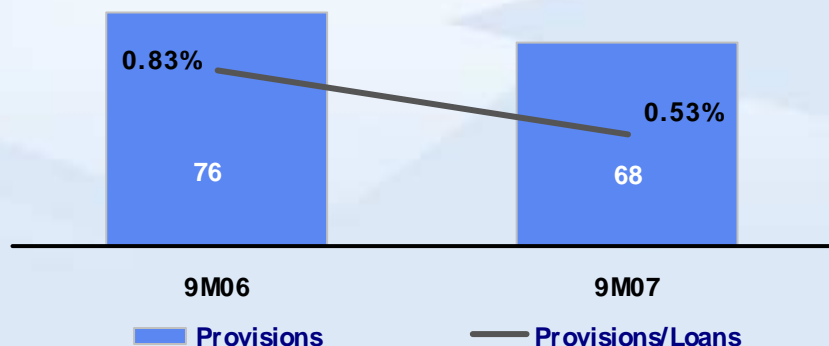


International operations

- ▶ Cost growth in international operations remained well contained despite strong expansion

Group asset quality dynamics

Provision charges (€m) & cost of credit risk



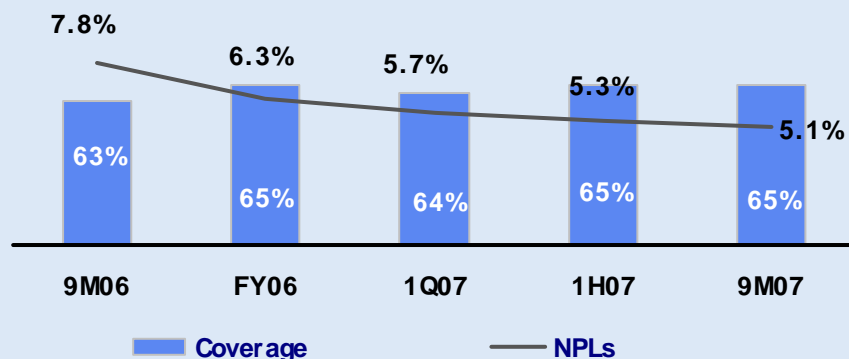
Market specific factors:

- ▶ strong GDP growth outlook in Greece & Cyprus
- ▶ sustained increase of asset values
- ▶ positive demographics

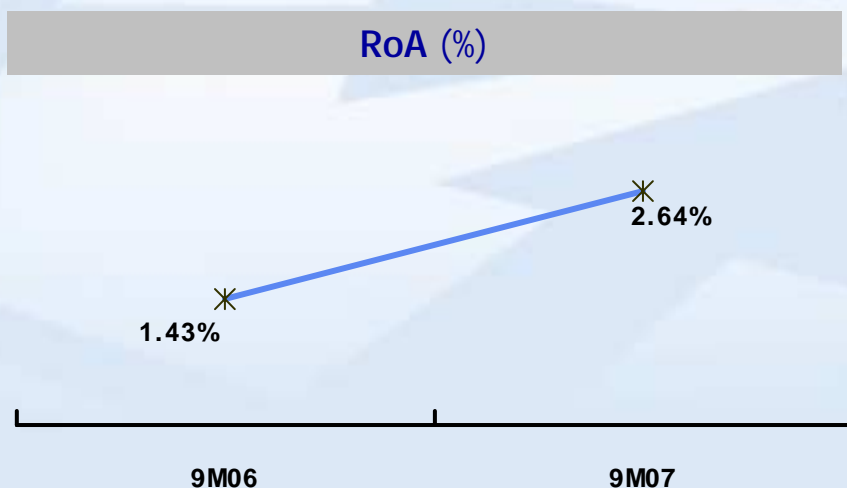
Company specific factors:

- ▶ improving systems for collections
increased focus on risk-based pricing and enhanced segmentation
- ▶ improving asset mix via increasing importance of the mortgage book

NPLs* & coverage ratio



Capital & RoA



- ▶ Strong capital position combined with comfortable liquidity position allows for rapid asset deployment over the medium-term

Group capital dynamics

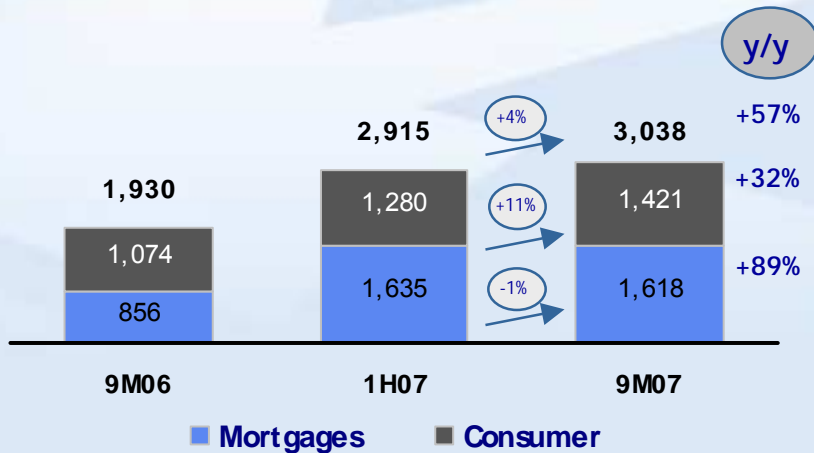
(€m)	FY 2006	9M07E
Tier I capital	1,539	1,824
Regulatory funds	1,932	2,089
RWAs	13,427	18,863
Tier I ratio	11.5%	9.7%
Capital Adequacy Ratio	14.4%	11.1%



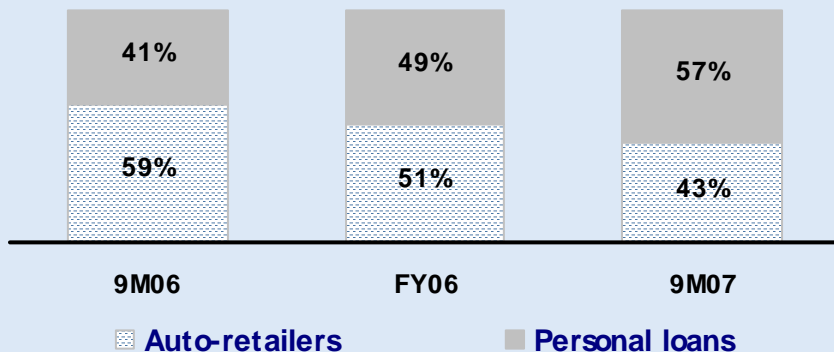
Regional analysis

Greece - retail loans

Total retail loans - Greece (€m)



Consumer loans composition - Greece

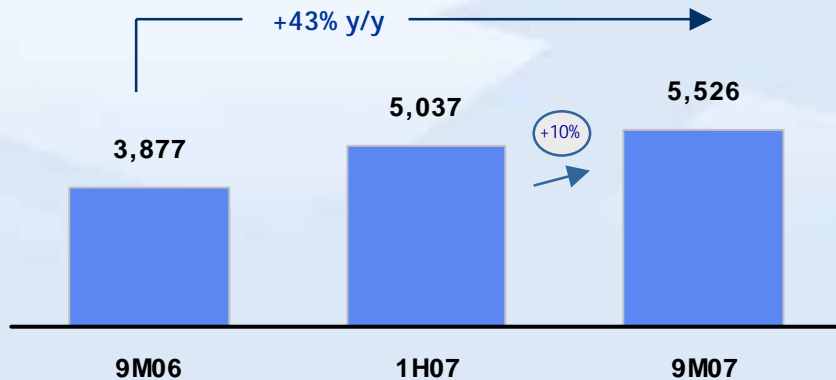


Robust loan growth

- ▶ Market share in mortgages increased to 2.5% in September 2007 from 1.6% in September 2006; market share in total household reached 3.1% in September 2007 versus 2.4% a year earlier
- ▶ Efficient front office integration allowed aggressive product launching despite ongoing process of operational and legal merger
- ▶ Superior product price flexibility versus peer group, which still faces back book constrains on pricing
- ▶ Significant improvement of brand awareness and deepening of customer franchise due to enlarged branch network and aggressive product launching
- ▶ Diversification from auto-retailers towards personal loans enhances asset mix

Greece - business lending

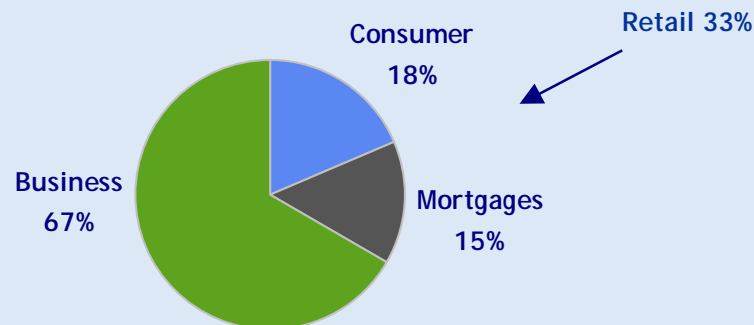
Total business loans - Greece (€m)



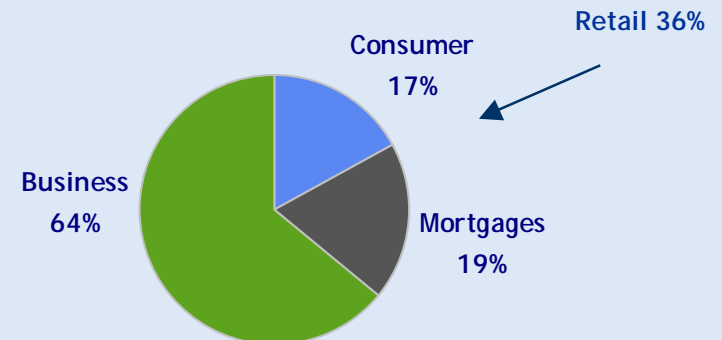
Business loans increased by 43% y/y in 9M07

- ▶ Total business loans reached €5.5bn in 9M07, increasing by 10% q/q
- ▶ Main focus of introducing a new approach, based on proactive thinking, emphasis on higher value added products and realization of cross selling
- ▶ Market share increase in business lending to 5.7% in September 2007 from 4.3% September 2006

Greek loan book composition 9M06

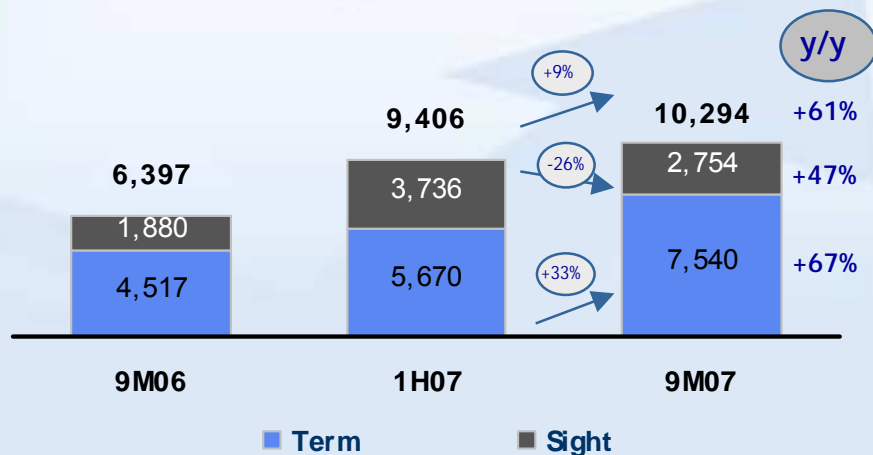


Greek loan book composition 9M07

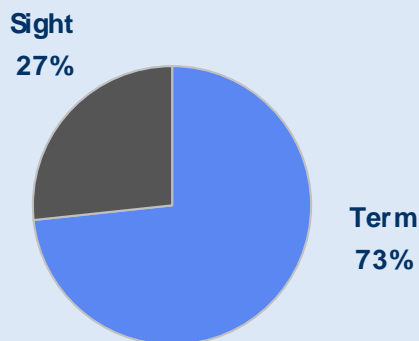


Greece - deposits

Total deposits - Greece (€m)



Greek deposits composition 9M07

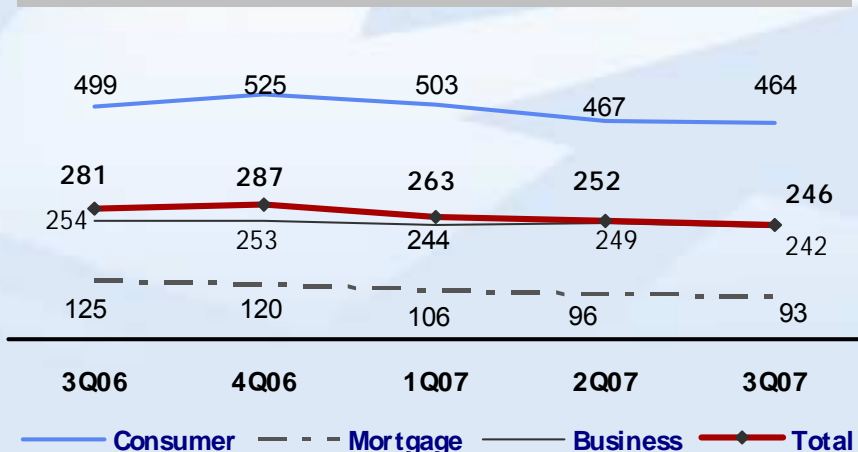


Key deposit dynamics

- ▶ 9M07 deposits up 61% y/y and 9% q/q
- ▶ Over the last three quarters, deposit mix has been affected by significant inflows of customer funds initially placed as sight deposits in 2Q07 and subsequently converted into MIG shares in 3Q07; thus negatively affecting sight deposit balances in 3Q07
- ▶ The significant increase of sight deposits in 2Q07 followed by a material decline in 3Q07 mirrors the pattern of customer funds related to the MIG rights issue i.e. customer funds initially placed within the Bank to participate on the MIG rights issue in 2Q07 thus subsequently converted into MIG shares
- ▶ The significant increase of term deposits in 3Q07 compared to 2Q07 corresponds to significant liquidity inflows by some of MPB's largest clients

Greece - spreads

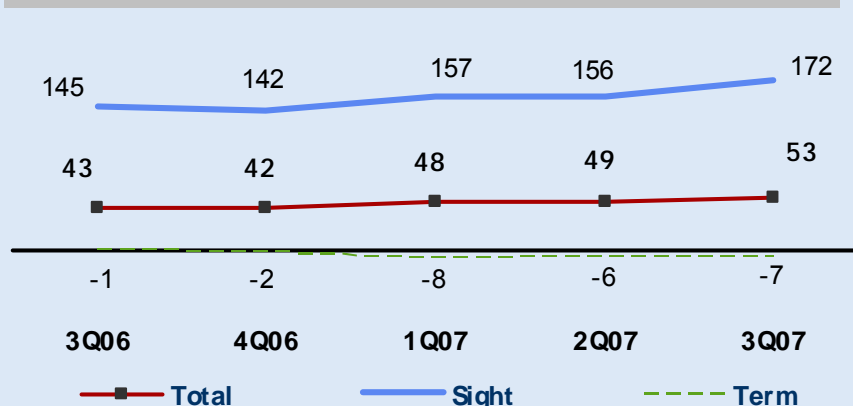
Loan spreads - Greece (bps)



Loan spreads

- ▶ Continuous emphasis on value-added structure finance based products underlines resilience on business spreads amid growing competition
- ▶ Relatively resilient consumer spreads, reflect improving asset mix, i.e. increasing contribution of consumer finance and credit cards, and relative declining exposure in car financing
- ▶ Stabilization of mortgage spreads on a sequential basis reflect lack of back book

Deposit spreads - Greece (bps)

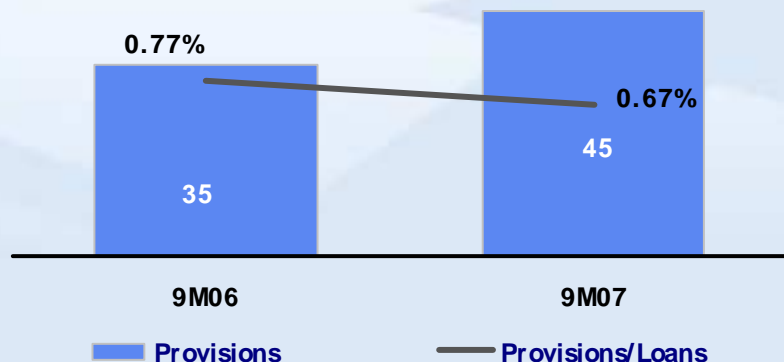


Deposit spreads

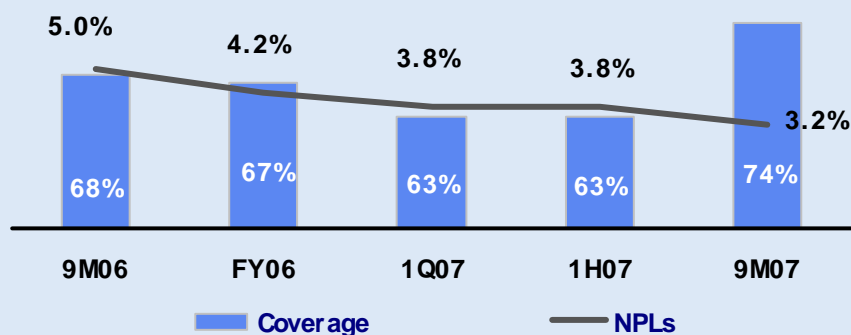
- ▶ Widening of deposit spreads is reflecting the deepening of the Group's customer franchise, launching of initiatives, and material improvement of brand awareness
- ▶ 3Q07 deposit spread at 53 bps versus 42 bps in 4Q 2006 and 49 bps in 2Q07

Asset quality dynamics Greece

Provision charges (€m) & cost of credit risk



NPLs & coverage ratio



Market specific factors

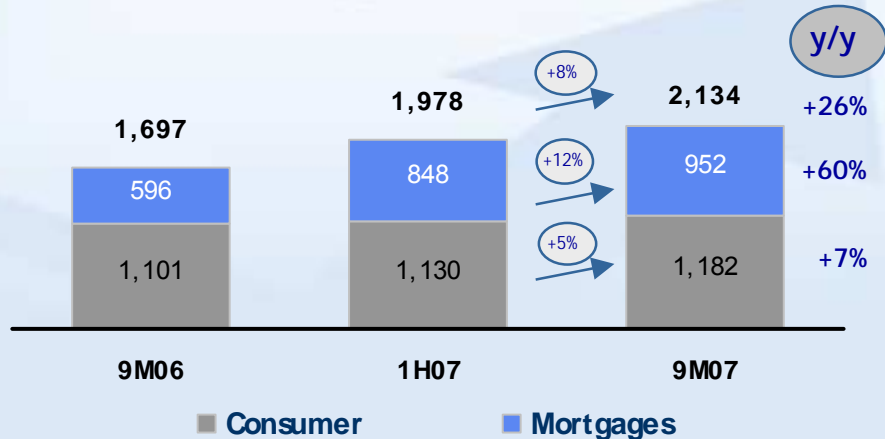
- ▶ strong GDP growth outlook
- ▶ sustained increase of asset values
- ▶ sustainable, disposable income growth and positive demographics
- ▶ low corporate and household debt/GDP
- ▶ understated income levels reflect the large size of the unofficial economy

Company specific factors

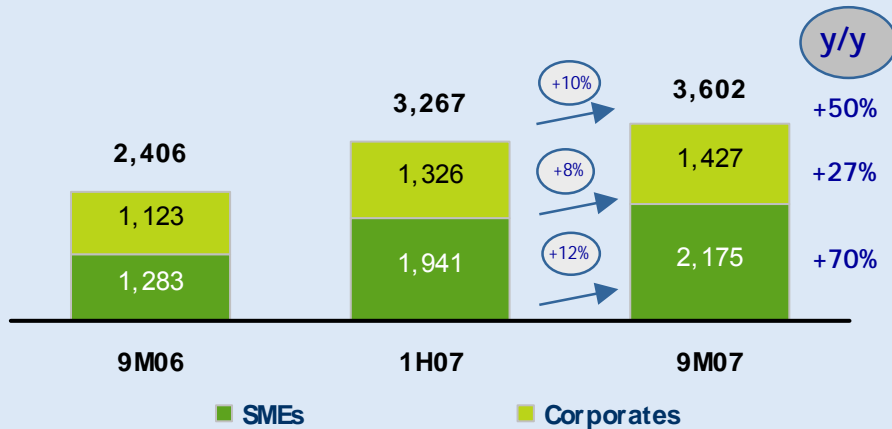
- ▶ recent loan portfolio clean-up has reduced NPL level
- ▶ improving systems and increased focus on risk-based pricing and enhanced segmentation
- ▶ improving asset mix via increasing importance of the mortgage loan book

Cyprus - loan volumes

Retail loans - Cyprus (€m)



Business loans - Cyprus (€m)

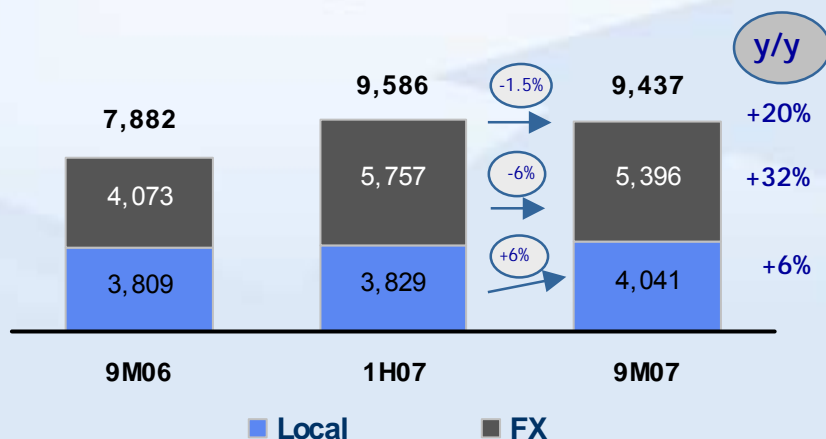


Key loan volume drivers

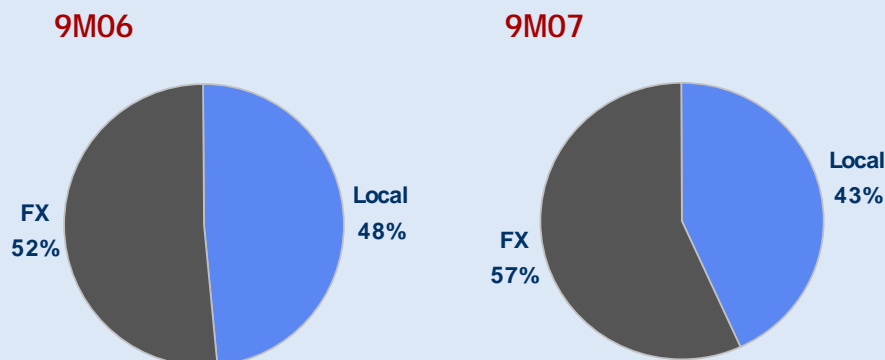
- ▶ Key growth segments: robust building and construction activity, driven by local and foreign demand and positive demographic factors
- ▶ Personal and professional loans have grown strongly on the back of improving disposable income levels and an uplift in consumer confidence
- ▶ New product initiatives focusing on housing and consumer lending
- ▶ Continuous market share gains from co-ops and other banks continue; market share on total loans (incl. co-ops) reached 19.1% in September 2007 from 17.4% in December 2006

Cyprus - deposits

Total deposits - Cyprus (€m)



Cyprus deposits composition



Market & company specific deposits drivers

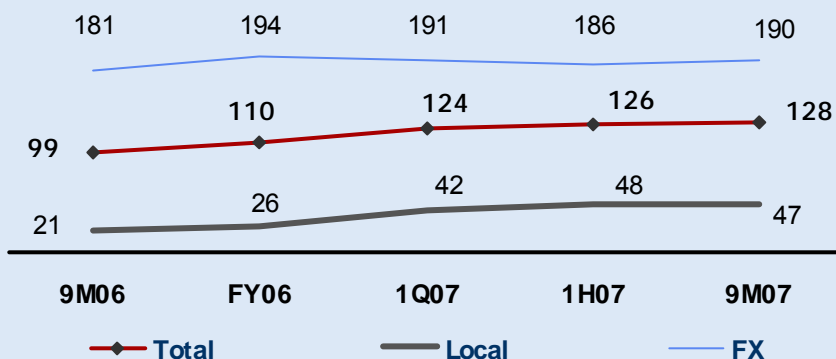
- ▶ Cyprus pound deposits are gradually converting to Euro ahead of the entry into the Eurozone scheduled for January 2008
- ▶ Product launching initiatives and loyalty schemes to capture market share from co-ops and other competitors
- ▶ FX deposits have increased by 32% y/y, primarily driven by the IBB division; however, FX deposits have dropped by 6% on a quarterly basis, reflecting the negative impact of (a) the translation of the US denominated deposits to the base currency (accounted for 2.5% of the impact) and (b) seasonality
- ▶ Cyprus is developing into an international business hub, due to the low tax regime and its entry into the Eurozone
- ▶ MPB is ideally positioned to capture the rapidly increasing market of FX deposits, due to its large scale and relationships with introducers
- ▶ Market share in total deposits (incl. co-ops) reached 22.0% in September 2007 vs. 21.4% in December 2006
- ▶ MPB's presence in SEE attracts new business opportunities

Cyprus - spreads

Loans spreads - Cyprus Bank (bps)



Deposit spreads - Cyprus Bank (bps)



Loan spreads

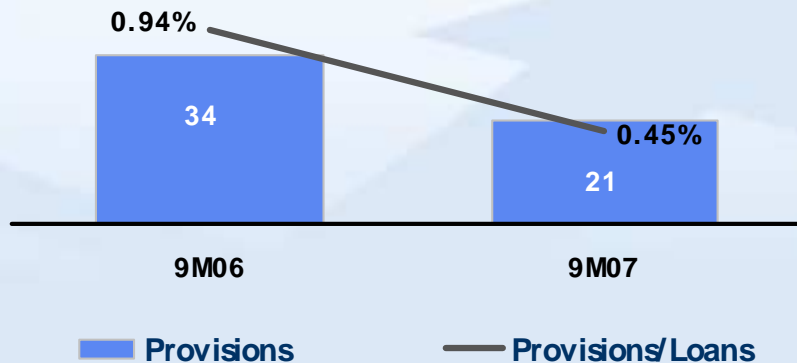
- ▶ Ongoing compression of asset spreads reflects combination of increasing competition, mainly by local players, and sustained improving economic conditions; the latter underpins ongoing asset value increase and disposable income levels and reduced cost of credit

Deposit spreads

- ▶ Cyprus pound: broadly stable Cyprus pound spreads despite rising competition
- ▶ Rising FX spread reflects increasing contribution from higher spread transactional accounts, thus counterbalancing the negative impact on spreads from declining US interest rates
- ▶ Blended deposit spreads are rising, due to positive mix effect from faster growing higher spread FX deposits

Asset quality dynamics Cyprus

Provision charges (€m) & cost of credit risk



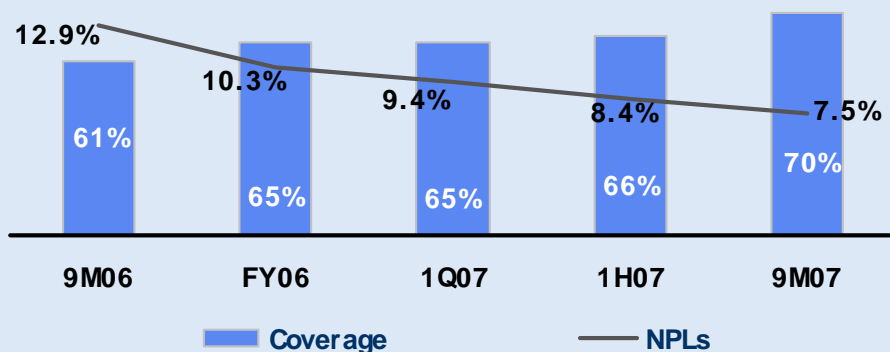
Market specific factors:

- ▶ strong GDP growth outlook
- ▶ sustained increase of asset values
- ▶ gradual improvement in repayment culture and stricter adherence to repayment schedules

Company specific factors:

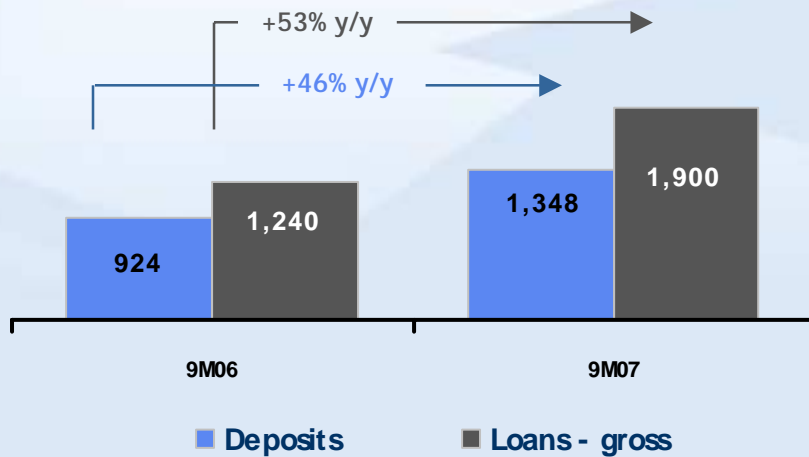
- ▶ Improving systems for collections of loans in arrears
- ▶ increased focus on risk-based pricing and enhanced segmentation
- ▶ improving asset mix via increasing importance of the mortgage book
- ▶ settlement of sizable non-performing loans

NPLs & coverage ratio

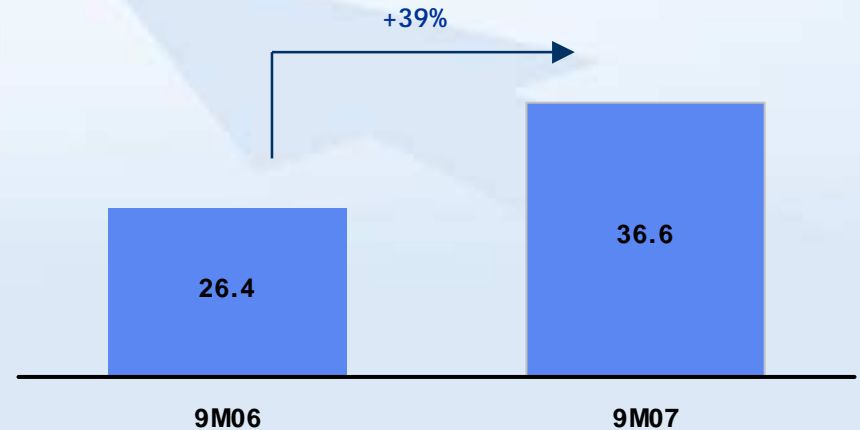


International - total volumes, margins

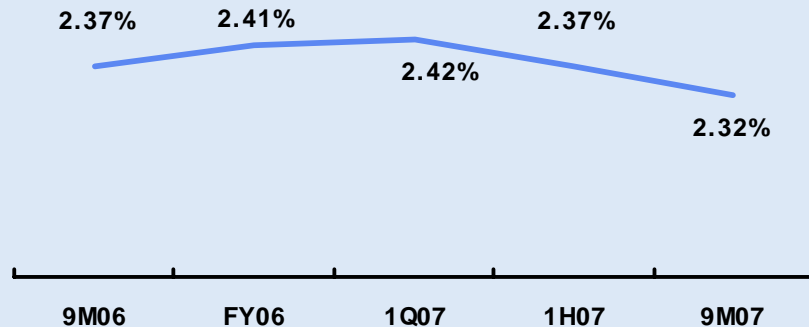
Total volumes - international (€m)



NII - international (€m)



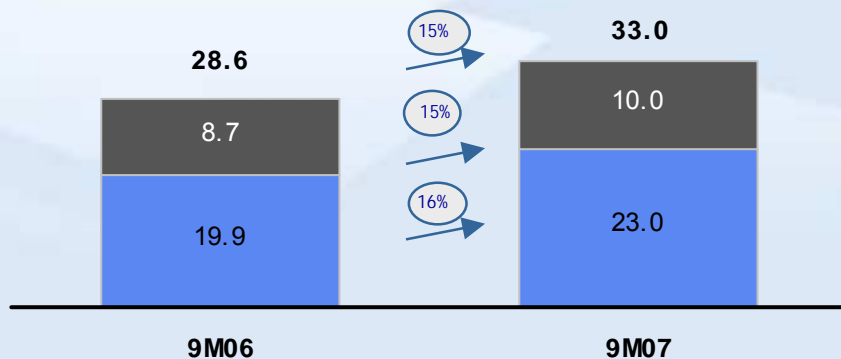
Net interest margin - international



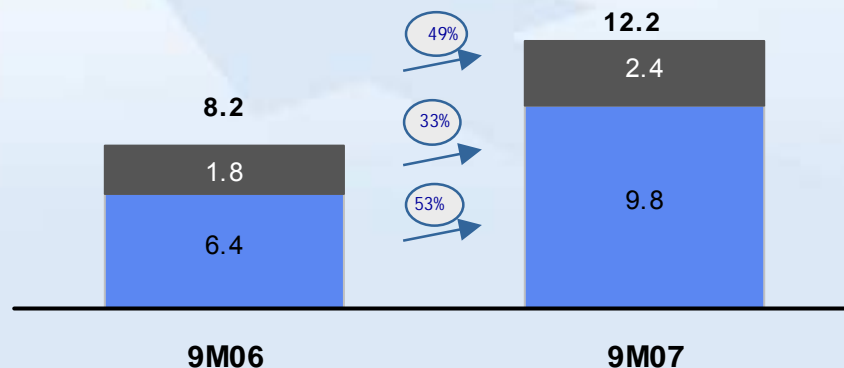
- ▶ The Group's international network showed 53% increase in total gross loan volumes and 46% in deposits in 9M07 vs. 9M06 leading to a 39% rise in NII
- ▶ Asset mix effect towards increasing contribution from Emerging Europe should continue underpinning a favorable NIM trend

International - developed countries (UK & Guernsey, Australia)

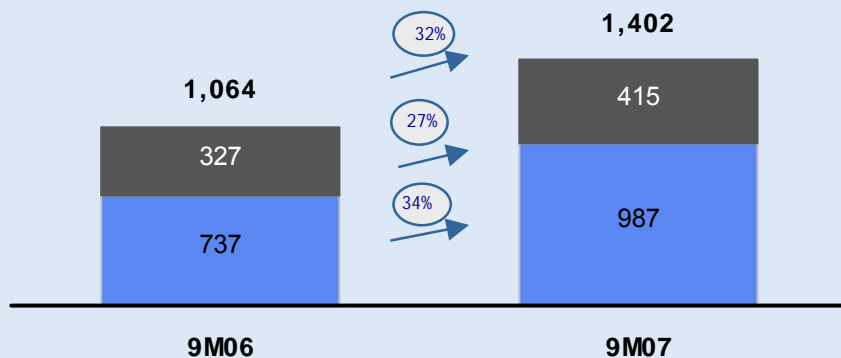
Total income (€m)



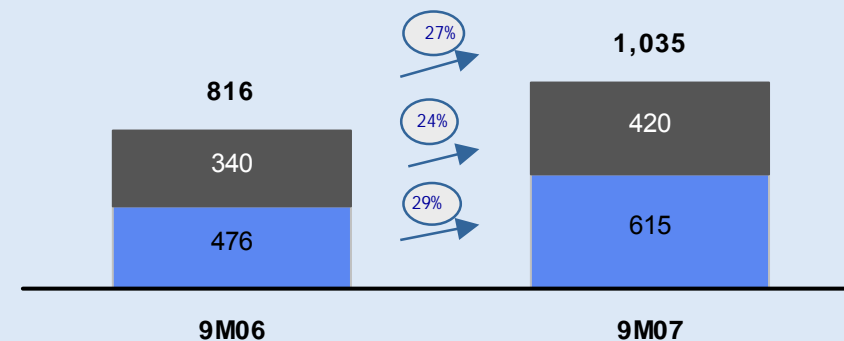
Net profit (€m)



Loan volumes - gross (€m)



Deposit volumes (€m)

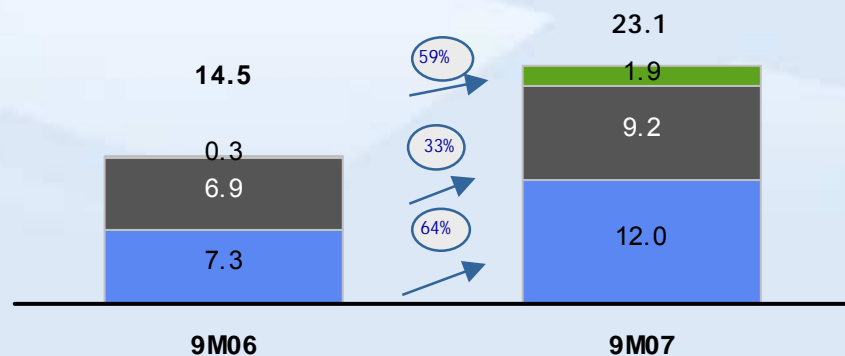


UK

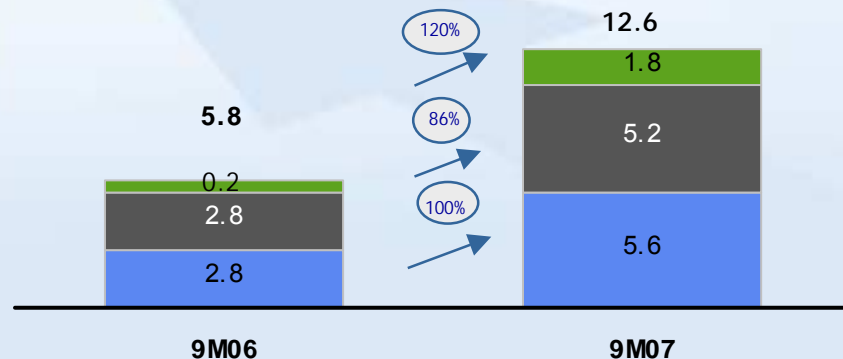
Australia

International - emerging markets (Romania, Serbia, Estonia, Ukraine)

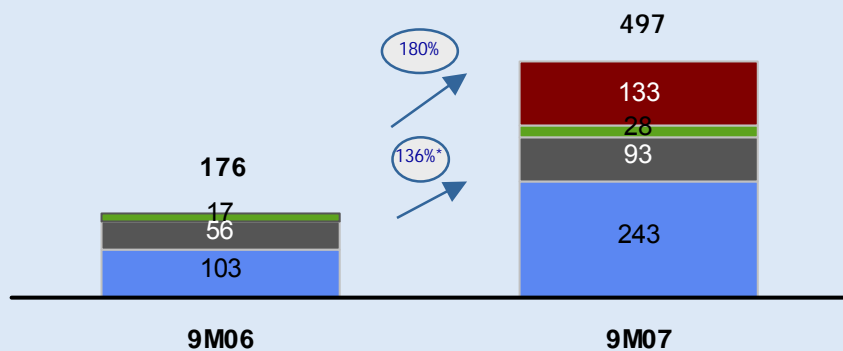
Total income (€m)



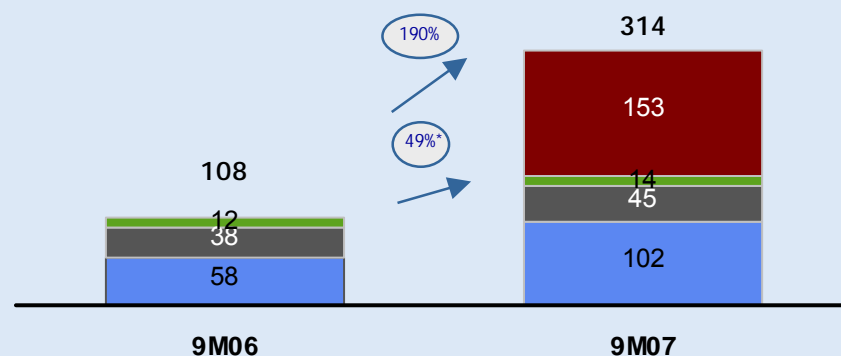
Net interest income (€m)



Loan volumes - gross (€m)



Total deposits (€m)



■ Romania
 ■ Serbia
 ■ Estonia

■ Ukraine

* Proforma growth excl. Ukraine

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