

MARFIN POPULAR BANK PUBLIC CO LTD

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DATA AND INFORMATION FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2009

In accordance with the Decision 4/507/28.04.2009 of the Board of Directors of the Capital Markets Commission

The following data and information that derive from the financial statements aim to a general update for the financial position and results of Marfin Popular Bank Public Co Ltd (Bank) and of its Group. We therefore recommend to the reader, before making any kind of investment decision or other transaction with the Bank, to visit the website, where the financial statements as well as the review report of the chartered accountant whenever required, are posted.

Website of the Bank: www.laiki.com

Date of approval by the Board of Directors of the nine months financial statements: 26 November, 2009

MARFIN POPULAR BANK PUBLIC CO LTD GROUP CONDENSED INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME for the nine months ended 30 September 2009

	01/01 - 30/09/2009 € '000	Continuing operations 01/01 - 30/09/2008 € '000	Discontinued operations 01/01 - 30/09/2008 € '000	Total 01/01 - 30/09/2008 € '000	01/07 - 30/09/2009 € '000	Continuing operations 01/07 - 30/09/2008 € '000	Discontinued operations 01/07 - 30/09/2008 € '000	Total 01/07 - 30/09/2008 € '000
Net interest income	455.925	556.434	4.300	560.734	169.968	199.958	1.492	201.450
Net fee and commission income	164.541	221.500	875	222.375	60.665	75.151	106	75.257
Profit/(loss) on disposal and revaluation of securities	122.291	(23.302)	(184)	(23.486)	43.512	(21.227)	(360)	(21.587)
Foreign exchange and other income	59.132	84.653	42.376	127.029	16.524	33.227	10.568	43.795
Operating income	801.889	839.285	47.367	886.652	290.669	287.109	11.806	298.915
Staff costs	(271.086)	(248.895)	(11.396)	(260.291)	(91.618)	(89.024)	(3.797)	(92.821)
Depreciation and amortisation	(39.586)	(34.744)	(472)	(35.216)	(13.970)	(11.964)	(175)	(12.139)
Administrative expenses	(132.238)	(121.436)	(4.760)	(126.196)	(47.067)	(44.472)	(1.730)	(46.202)
Profit before provision for impairment of advances	358.979	434.210	30.739	464.949	138.014	141.649	6.104	147.753
Provision for impairment of advances	(183.882)	(69.889)	(9)	(69.898)	(60.291)	(22.680)	(9)	(22.689)
Profit before share of profit from associates	175.097	364.321	30.730	395.051	77.723	118.969	6.095	125.064
Share of profit from associates	11.464	1.871	-	1.871	4.567	728	-	728
Profit before tax	186.561	366.192	30.730	396.922	82.290	119.697	6.095	125.792
Tax	(41.815)	(57.612)	(6.400)	(64.012)	(27.638)	(19.537)	(755)	(20.292)
Profit for the period (A)	144.746	308.580	24.330	332.910	54.652	100.160	5.340	105.500
Attributable to:								
Owners of the Bank	143.918	299.005	24.317	323.322	53.587	97.578	5.340	102.918
Non-controlling interests	828	9.575	13	9.588	1.065	2.582	-	2.582
	144.746	308.580	24.330	332.910	54.652	100.160	5.340	105.500
Other comprehensive income for the period, net of tax (B)	104.161	(83.177)	(166)	(83.343)	52.762	(56.070)	265	(55.805)
Total comprehensive income for the period (A) + (B)	248.907	225.403	24.164	249.567	107.414	44.090	5.605	49.695
Total comprehensive income attributable to:								
Owners of the Bank	245.966	219.172	24.151	243.323	105.594	43.181	5.605	48.786
Non-controlling interests	2.941	6.231	13	6.244	1.820	909	-	909
	248.907	225.403	24.164	249.567	107.414	44.090	5.605	49.695
Earnings per share – for profit attributable to the owners of the Bank	17,2	36,8	3,0	39,8	6,4	11,8	0,6	12,4
Earnings per share – cent								

MARFIN POPULAR BANK PUBLIC CO LTD CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME for the nine months ended 30 September 2009

	01/01 - 30/09/2009 € '000	01/01 - 30/09/2008 € '000	01/07 - 30/09/2009 € '000	01/07 - 30/09/2008 € '000
Net interest income	224.351	286.322	78.367	98.272
Net fee and commission income	71.557	85.696	25.235	28.431
Profit/(loss) on disposal and revaluation of securities	44.037	48.519	21.611	(13.299)
Foreign exchange and other income	24.578	50.342	5.505	20.711
Operating income	364.523	470.879	130.718	134.115
Staff costs	(115.296)	(104.485)	(39.775)	(37.044)
Depreciation and amortisation	(6.935)	(6.997)	(2.651)	(2.522)
Administrative expenses	(39.196)	(33.452)	(13.879)	(11.021)
Profit before provision for impairment of advances	203.096	325.945	74.413	83.528
Provision for impairment of advances	(35.206)	(16.407)	(12.530)	-
Profit before tax	167.890	309.538	61.883	83.528
Tax	(13.829)	(26.915)	(4.862)	(10.165)
Profit for the period	154.061	282.623	57.021	73.363
Other comprehensive income for the period	100.533	(70.447)	52.581	(24.631)
Total comprehensive income for the period	254.594	212.176	109.602	48.732
Earnings per share - cent	18,4	34,8	6,8	8,8



MARFIN POPULAR BANK PUBLIC CO LTD GROUP
CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
30 September 2009

MARFIN POPULAR BANK PUBLIC CO LTD
CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION
30 September 2009

	30/09/2009 € '000	31/12/2008 € '000		30/09/2009 € '000	31/12/2008 € '000
Assets			Assets		
Cash and balances with Central Banks	747.373	1.839.670	Cash and balances with the Central Bank	93.066	191.301
Due from other banks	3.755.029	4.354.181	Due from other banks	2.747.789	3.438.808
Financial assets at fair value through profit or loss	261.987	356.919	Financial assets at fair value through profit or loss	44.550	122.581
Advances to customers	24.357.780	23.427.226	Advances to customers	9.524.457	9.031.470
Debt securities lending	932.377	938.295	Debt securities lending	303.059	303.306
Available-for-sale financial assets	5.594.884	3.606.173	Balances with subsidiary companies (Note 2)	2.946.689	1.151.507
Held-to-maturity financial assets	1.798.351	1.164.036	Available-for-sale financial assets	2.716.509	1.942.238
Other assets (Note 3)	694.743	663.338	Held-to-maturity financial assets	1.013.504	502.302
Investments in associates	109.556	99.473	Other assets (Note 3)	97.224	113.459
Intangible assets	1.644.339	1.642.983	Investments in subsidiary companies	2.517.501	2.441.385
Property and equipment	295.411	274.858	Investments in associates	107.598	97.272
			Intangible assets	5.723	5.927
Total assets	40.191.830	38.367.152	Property and equipment	155.832	151.345
			Total assets	22.273.501	19.492.901
Liabilities			Liabilities		
Due to other banks	8.049.331	6.863.205	Due to other banks	2.445.730	1.779.912
Customer deposits	24.552.176	24.828.269	Customer deposits	12.020.188	11.902.439
Senior debt	1.419.006	1.079.042	Senior debt	1.103.739	712.050
Loan capital	1.061.947	725.907	Loan capital	882.160	638.805
Other liabilities (Note 4)	1.363.795	1.301.153	Balances with subsidiary companies (Note 2)	1.790.212	576.784
			Other liabilities (Note 4)	481.531	491.651
Total liabilities	36.446.255	34.797.576	Total liabilities	18.723.560	16.101.641
Share capital and reserves attributable to the owners of the Bank			Share capital and reserves		
Share capital (Note 11)	716.016	705.607	Share capital (Note 11)	716.016	705.607
Share premium (Note 11)	2.161.217	2.144.141	Share premium (Note 11)	2.071.080	2.054.004
Reserves	707.082	580.073	Reserves	762.845	631.649
			Total equity	3.549.941	3.391.260
Non-controlling interests	161.260	139.755	Total equity and liabilities	22.273.501	19.492.901
Total equity	3.745.575	3.569.576			
Total equity and liabilities	40.191.830	38.367.152			

DATA OF CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
for the nine months ended 30 September 2009

DATA OF CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY
for the nine months ended 30 September 2009

	01/01 - 30/09/2009 € '000	01/01 - 30/09/2008 € '000		01/01 - 30/09/2009 € '000	01/01 - 30/09/2008 € '000
Total equity, 1 January	3.569.576	3.482.218	Total equity, 1 January	3.391.260	3.362.285
Total comprehensive income for the period	248.907	249.567	Total comprehensive income for the period	254.594	212.176
Increase in share capital and share premium	27.485	151.427	Increase in share capital and share premium	27.485	151.427
Dividend	(124.519)	(278.842)	Dividend	(124.519)	(278.842)
Other changes in non-controlling interests	23.590	(21.074)	Other changes	1.121	4.849
Other changes	536	70.426			
Total equity, 30 September	3.745.575	3.653.722	Total equity, 30 September	3.549.941	3.451.895

DATA OF CONDENSED INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS
for the nine months ended 30 September 2009

DATA OF CONDENSED INTERIM STATEMENT OF CASH FLOWS
for the nine months ended 30 September 2009

	01/01 - 30/09/2009 € '000	01/01 - 30/09/2008 € '000		01/01 - 30/09/2009 € '000	01/01 - 30/09/2008 € '000
Net cash (used in)/from operating activities from continuing operations	(105.573)	1.455.034	Net cash (used in)/from operating activities	(217.379)	603.488
Net cash used in operating activities from discontinued operations	-	(64.575)	Net cash used in investing activities	(1.168.649)	(557.999)
Total net cash (used in)/from operating activities	(105.573)	1.390.459	Net cash from/(used in) financing activities	567.258	(63.766)
Net cash used in investing activities from continuing operations	(2.280.417)	(2.417.482)	Effects of exchange rate changes	2.252	(3.605)
Net cash from investing activities from discontinued operations	-	31.621	Net decrease in cash and cash equivalents	(816.518)	(21.882)
Total net cash used in investing activities	(2.280.417)	(2.385.861)	Cash and cash equivalents at beginning of period	3.288.050	3.006.627
Net cash from/(used in) financing activities from continuing operations	632.434	(2.988)	Cash and cash equivalents at end of period	2.471.532	2.984.745
Net cash from financing activities from discontinued operations	-	-			
Total net cash from/(used in) financing activities	632.434	(2.988)			
Effects of exchange rate changes	(3.675)	(881)			
Net decrease in cash and cash equivalents	(1.757.231)	(999.271)			
Cash and cash equivalents at beginning of period	5.283.772	5.018.066			
Cash and cash equivalents at end of period	3.526.541	4.018.795			



NOTES																										
1.	The Condensed Interim Consolidated Financial Statements for the nine months ended 30 September, 2009 were approved for publication by decision of the Board of Directors of the Bank on 26 November, 2009. The condensed interim consolidated financial statements for the nine months ended 30 September, 2009 have been prepared in accordance with International Accounting Standard 34 "Interim Financial Reporting" as issued by the International Accounting Standards Board and adopted by the European Union. The condensed interim consolidated financial statements are presented in Euro, which is the functional and presentation currency of the Bank. All amounts are rounded to the nearest thousand, unless where reported otherwise. The condensed interim consolidated financial statements for the nine months ended 30 September, 2009 have not been audited by the Group's external independent auditors. The Group's external independent auditors have conducted a review in accordance with the International Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity".																									
2.	Balances as at 30 September, 2009 arising from transactions with subsidiary companies are presented on the Bank's Balance Sheet as "Balances with subsidiary companies".																									
3.	Other assets at 30 September, 2009 include an amount of € 38.590 thousands tax receivable for the Group (31 December, 2008: € 39.006 thousands). They also include an amount of € 78.398 thousands deferred tax asset for the Group (31 December, 2008: € 85.375 thousands).																									
4.	Other liabilities for the Group at 30 September, 2009 include an amount of € 32.190 thousands current tax liabilities (31 December, 2008: € 45.626 thousands) and € 130.645 thousands deferred tax liabilities (31 December, 2008: € 126.721 thousands). Other liabilities for the Bank at 30 September, 2009 include € 6.556 thousands current tax liabilities (31 December, 2008: € 4.308 thousands) and an amount of € 11.123 thousands deferred tax liabilities (31 December, 2008: € 11.123 thousands).																									
5.	The number of staff employed by the Group at 30 September, 2009 was 8.809 (corresponding period in 2008: 9.248) and by the Bank 2.484 (corresponding period in 2008: 2.698).																									
6.	<p><u>Prior year adjustments:</u></p> <p>(a) <u>Acquisition of Lombard Bank Malta Plc</u> In March 2009, the Bank completed the fair valuation and purchase price allocation for the acquisition of Lombard Bank Malta Plc. Based on adjustments to the preliminary accounting adopted in the consolidated financial statements for the year ended 31 December, 2008, the Group recognised € 10,5 m intangible assets, which relate to the estimated fair value for core deposits and customer relationships. The results were charged with amortisation of the intangible assets recognised amounting to € 501 thousands. A deferred tax liability of € 3,7 m in relation to the aforementioned intangible assets has also been recognised.</p> <p>(b) <u>Acquisition of Rossiysky Promyishlenny Bank (Rosprombank)</u> In September 2009, the Bank completed the fair valuation and purchase price allocation for the acquisition of Rosprombank. Based on adjustments to the preliminary accounting adopted in the consolidated financial statements for the year ended 31 December, 2008, the Group recognised € 10,6 m intangible assets, which relate to the estimated fair value for core deposits and customer relationships. The results were charged with amortisation of the intangible assets recognised amounting to € 570 thousands. A deferred tax liability of € 2,1 m in relation to the aforementioned intangible assets has also been recognised.</p> <p>(c) <u>Group insurance businesses</u> The condensed interim consolidated income statement for the period ended 30 September, 2008 has been restated to reflect the classification of the insurance operations of the Group as discontinued operations.</p>																									
7.	<p><u>Investments in subsidiary companies:</u></p> <p>(a) <u>Merger through the absorption of Marfin Egnatia Bank S.A. by Marfin Popular Bank Public Co Ltd</u> The Boards of Directors of Marfin Egnatia Bank S.A. and of its parent company Marfin Popular Bank Public Co Ltd convened on 15 September, 2009 and decided the continuation of the merger process of the two banks through the absorption of Marfin Egnatia Bank S.A. by Marfin Popular Bank Public Co Ltd. The Boards of Directors authorised the legal representatives of the two Banks, in conjunction with their financial and legal advisors, to proceed with all necessary steps for the implementation of these decisions and for the creation of the Common Cross-Border Merger Plan as well as for the provision of the Reports by the Boards of Directors addressed to the General Meetings of Shareholders in which all legal and financial aspects of the merger for shareholders, creditors and employees will be outlined. The merger will be effected according to the provisions of the EU Directive 2005/56/EC regarding cross-border mergers of limited liability companies which has been incorporated in the Cypriot and Greek legislation through laws L.186(1)/2007 and L.3777/2009 respectively. It is anticipated that within the following two months the Boards of Directors of the two banks will convene to approve the Common Cross-Border Merger Plan and the Reports by the Boards addressed to the General Meetings of Shareholders. Within the same timeframe, it is anticipated that the Opinions by the independent financial experts, appointed by the legal and administrative authorities, regarding the methods of determination of the share exchange ratios, the suitability of the said methods as well as any technical challenges in utilizing the aforementioned methods will be compiled and will be submitted to the General Meetings of Shareholders. The General Meetings of Shareholders of the two banks are expected to convene in order to approve the Common Cross-Border Merger Plan before the current year-end. Following obtaining all necessary approvals, the legal completion of the merger process is anticipated with the first quarter of 2010.</p> <p>(b) <u>Increase in shareholding in Marfin Egnatia Bank S.A.</u> During the first nine months ended 30 September, 2009, 66.000 shares of Marfin Egnatia Bank S.A. were acquired for € 108.000. An amount of € 122.000 relating to the excess of the Bank's interest in the fair value of the identifiable net assets of Marfin Egnatia Bank S.A. was recognised in the results for 2009. This acquisition increases the Bank's holding in Marfin Egnatia Bank S.A. by 0,02%.</p> <p>(c) <u>Increase in shareholding in Investment Bank of Greece S.A.</u> In May 2009, Marfin Egnatia Bank S.A. acquired 3.000 shares in its subsidiary Investment Bank of Greece S.A. These were acquired for € 233.000 and increase Marfin Egnatia Bank S.A. holding in its subsidiary from 92,19% to 92,27%. Goodwill from this increase was € 36.000.</p> <p>(d) <u>Acquisition of CLR Capital Public Ltd and change in shareholding in Marfin CLR Public Co Ltd</u> According to the terms of the Reorganisation and Merger Plan dated 1 August, 2008, CLR Capital Public Ltd merged with Laiki Investments (Financial Services) Public Company Ltd (renamed to Marfin CLR Public Co Ltd on 5 January, 2009). On 9 January, 2009 Marfin CLR Public Co Ltd decided to issue and allocate 85.713.000 new ordinary shares of Marfin CLR Public Co Ltd to the shareholders of CLR Capital Public Ltd. As a result of this new issue the Bank's shareholding in Marfin CLR Public Co Ltd decreased to 52,97%. In March 2009, the Bank acquired an additional 4,2 m shares of Marfin CLR Public Co Ltd for € 1,4 m. This acquisition brings the Bank's holding to 54,45%. Goodwill arising on the additional shares acquired was € 224.000.</p> <p>(e) <u>Increase of share capital of Marfin Bank JSC Belgrade</u> In September 2009, an increase of the share capital of Marfin Bank JSC Belgrade was made for the amount of € 15 m, which was fully covered by the Bank. As a result the Bank's holding increased from 98,21% to 98,71% and an additional goodwill of € 29.000 arose.</p> <p>(f) <u>Increase in shareholding in Lombard Bank Malta Plc</u> In April 2009, Lombard Bank Malta Plc paid a dividend of € 2.278.000. The amount attributable to the Bank, which was re-invested, was € 981.000. Additionally, in April 2009, the Bank acquired 500.000 shares of Lombard Bank Malta Plc for € 1,3 m. The aforementioned bring the Bank's holding to 44,9% and the goodwill arising was € 462.000.</p> <p>(g) <u>Increase of share capital of IBG Investments S.A.</u> During the first nine months of 2009 an increase of the share capital of IBG Investments S.A. was made for the amount of € 419.000, which was covered by Investment Bank of Greece S.A. (90%) and IBG Capital S.A. (10%) pro rata, based on the respective shareholdings.</p> <p>(h) <u>Increase of share capital of Marfin Bank (Romania) S.A.</u> On 27 July, 2009 Marfin Bank (Romania) S.A. increased its share capital by € 10 m. This increase, which was approved by the Central Banks of Greece and Romania, was fully covered by Marfin Egnatia Bank S.A. as the remaining shareholders waived their rights. As a result, the shareholding of Marfin Egnatia Bank S.A. increased to 99,23%.</p> <p>(i) <u>Synergatis Plc</u> Synergatis Plc was incorporated in the United Kingdom on 23 April, 2009 with principal activities the issue of debentures with tangible securities. Synergatis Plc is a special purpose entity and is included in the interim condensed consolidated financial statements using the full consolidation method, as its activities are wholly to serve the needs of the Group. In August 2009 the securitisation of bonds and other corporate loans for the total amount of € 2,3 bln was completed. The issue of the debentures from the securitisation was delivered by Synergatis Plc. All the debentures are held by Group companies.</p> <p>More information on the subsidiary companies that are included in the consolidation at 30 September, 2009 are presented in note 17 of the condensed interim consolidated financial statements.</p>																									
8.	The Annual General Meeting of the shareholders of the Bank, held on 19 May, 2009 approved the payment of a dividend of € 0,15 per share of nominal value € 0,85, of a total amount of € 124.519 thousands (corresponding period 2008: € 278.842 thousands, € 0,35 per share). The dividend was paid to the shareholders on 12 June, 2009. The Annual General Meeting also approved the Dividend Re-investment Scheme proposed by the Board of Directors.																									
9.	There are no charges in favour of third parties against Group fixed assets at 30 September, 2009.																									
10.	As at 30 September, 2009 there were pending litigations against the Group in connection with its activities. Based on legal advice, the Board of Directors believe 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 recognised in the condensed interim consolidated financial statements regarding these cases.																									
11.	During the nine months ended 30 September, 2009, the share capital of the Bank increased by € 10.409 thousands and the share premium by € 17.076 thousands, due to the dividend re-investment. Details regarding the movement in share capital and share premium are presented in note 13 of the condensed interim consolidated financial statements.																									
12.	<p><u>Related party transactions for the period 1 January, 2009 to 30 September, 2009:</u></p> <table border="1"> <thead> <tr> <th></th> <th>Group € '000</th> <th>Bank € '000</th> </tr> </thead> <tbody> <tr> <td>Income</td> <td>13.459</td> <td>34.757</td> </tr> <tr> <td>Expenses</td> <td>14.297</td> <td>19.516</td> </tr> <tr> <td>Receivables</td> <td>8.419</td> <td>2.950.506</td> </tr> <tr> <td>Payables</td> <td>258.000</td> <td>1.998.212</td> </tr> <tr> <td>Transactions and compensation of directors and key management personnel</td> <td>5.493</td> <td>2.104</td> </tr> <tr> <td>Advances and commitments of directors and key management personnel</td> <td>340.570</td> <td>234.672</td> </tr> <tr> <td>Deposits by directors and key management personnel</td> <td>80.836</td> <td>29.232</td> </tr> </tbody> </table>			Group € '000	Bank € '000	Income	13.459	34.757	Expenses	14.297	19.516	Receivables	8.419	2.950.506	Payables	258.000	1.998.212	Transactions and compensation of directors and key management personnel	5.493	2.104	Advances and commitments of directors and key management personnel	340.570	234.672	Deposits by directors and key management personnel	80.836	29.232
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13.	<p><u>Post balance sheet events:</u> The Board of Directors of Marfin Popular Bank Public Co Ltd at its meeting held on 13 November, 2009, having taken into account the book value of the merging companies in accordance with the Financial Statements and the Transformation Balance Sheet dated 30 June, 2009, approved the Common Draft Terms of Cross Border Merger through absorption of Marfin Egnatia Bank S.A. by Marfin Popular Bank Public Co Ltd and prepared the Report of the Board of Directors on the above Merger in accordance with Article 2011D of Companies Law. The share exchange ratio of the absorbed company recommended to be approved at the General Meetings of the merging companies is the following: 0,6726990008 new common ordinary shares of Marfin Popular Bank Public Co Ltd of € 0,85 nominal value each, for each existing ordinary share of Marfin Egnatia Bank S.A. of € 1,27 nominal value each. As a result of the issue of new shares the issued share capital of Marfin Popular Bank Public Co Ltd will be increased by 5.781.121 new common ordinary shares of € 0,85 nominal value each. The shareholders of Marfin Popular Bank Public Co Ltd continue to hold the same number of shares which they held before the beginning of the results of the merger. The above share exchange ratio and all the terms of the Common Draft Terms of Cross Border Merger are subject to the approval of the General Meetings of the merging companies and on condition of obtaining the mandatory permissions and approvals of the responsible Authorities. On 23 November, 2009 Marfin Popular Bank Public Co Ltd announced that the Common Draft Terms of Cross-Border Merger through absorption of Marfin Egnatia Bank S.A. by Marfin Popular Bank Public Co Ltd has been subjected to the publication requirements of the provisions of the (Cyprus) Company law of 2007 and the (Greek) Law 3777/2009. In particular, it was submitted to the Registrar of Companies of the Republic of Cyprus on 19 November, 2009 and published in the Gazette of the Republic of Cyprus on 20 November, 2009 and was also submitted to the Companies Registry of the Directorate of Societes Anonymes and Credit at the General Secretariat of the Ministry of Finance, Competitiveness and Mercantile Marine (former Ministry of Development) on 20 November, 2009.</p>	
Nicosia, 26 November, 2009		
EXECUTIVE VICE CHAIRMAN ANDREAS VGENOPOULOS Identity Card No. K231260	GROUP CHIEF EXECUTIVE OFFICER EFTHIMIOS BOULOUTAS Identity Card No. X501092/02	GROUP CHIEF FINANCIAL OFFICER ANNITA PHILIPPIDOU Identity Card No. 704873