

The figures presented below provide information about the financial position of Marfin Financial Group S.A. We recommend to the reader, prior to making any investment decision or other transaction concerning the Company, to visit the Company's website (www.marfingroup.gr)

Chartered Accountant: KONSTANTINOU SOTIRIOS

Auditing Company: GRANT THORNTON S.A.

Review Report: UNQUALIFIED

	BALANCE SHEET INFORMATION				CASH FLOW STATEMENT INFORMATION			
	Amounts in thousands of Euros				Amounts in thousands of Euros			
	30th Sep 2005	30th Dec 2004			1/01-30/09/2005	1/01-30/09/2004		
ASSETS								
Non-current assets	770	858						
Loans and advances to customers	15.155	10.314						
Other non-current assets	280.674	270.056						
Total assets	296.599	281.228						
Liabilities								
Long-term liabilities	47.810	42.178						
Short-term liabilities to credit institutions	10.000							
Other short-term liabilities	5.035	6.120						
Total liabilities	62.845	48.298						
Shareholders' equity	233.754	232.930						
Total shareholders' equity	233.754	232.930						
Total liabilities and shareholders' equity	296.599	281.228						
	INCOME STATEMENT INFORMATION							
	Amounts in thousands of Euros							
	01/01-30/09/2005	01/01-30/09/2004	01/07-30/09/2005	01/07-30/09/2004				
Revenues	27.852	18.061	5.144	(2.171)				
Profits / (losses) before tax, financing and investment results	25.615	12.078	4.322	(3.052)				
Profits / (losses) before tax, financing, investment results and depreciation	25.730	12.231	4.362	(3.025)				
Profit before tax	23.465	9.870	3.577	(3.783)				
Less tax	(5.367)	(1.144)	(1.014)	(29)				
Profit after tax	18.098	8.726	2.563	(3.812)				
Net profit for the period attributable to shareholders	18.098	8.726	2.563	(3.812)				
Basic earnings per share	0,724	0,336	0,103	-0,147				
					STATEMENT OF CHANGES IN EQUITY INFORMATION			
	Amounts in thousands of Euros							
	30/9/2005	30/9/2004						
Balance at the beginning of the period	232.929	253.143						
Increase / (decrease) in share capital	(11.250)	0						
Dividends proposed	(8.750)	0						
Retained earnings	2.727	6.892						
Profit / (loss) after tax	18.098	8.726						
Cancellation of treasury shares	0	(37.153)						
Balance at the end of the period	233.754	231.608						

Notes

- 1) The accounting policies adopted according to the International Financial Reporting Standards, have been applied.
- 2) Tax authorities have audited Marfin Financial Group's tax position for the year up to and including 2003
- 3) Property, plant and equipment are free of any liens or incumbrances
- 4) There are no disputes or litigations or arbitrations as well as pending court decisions that might have a significant effect on the financial position of Marfin Financial Group Holdings S.A.
- 5) The number of staff employed by Marfin Financial Group S.A. as at 30 September 2005 was 9
- 6) The total of dividends from subsidiaries and long-term participations in other companies as well as transactions in the trading portfolio are included in the "operating activities" in the income statement and cash flow statement

Marousi, 14 November 2005

CHAIRMAN OF THE BOARD OF DIRECTORS

MANOLIS XANTHAKIS

ID No 096480

A DIRECTOR

EOTIOS KARATZENIS

I.D. No. M 073684

THE ACCOUNTING SUPERVISORS

CHRISTOPHE VIVIEN

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AGEL OS LENTIS

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