## Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: CY006 MARFIN POPULAR BANK PUBLIC CO LTD

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Capital position CRD3 rules	Million EUR	% RWA	References to COREP reporting			
A) Common equity before deductions (Original own funds without hybrid instruments	2,288		COREP CA 1.1 - hybrid instruments and government support measures other than			
and government support measures other than ordinary shares) (+)	•		ordinary shares			
Of which: (+) eligible capital and reserves	4,252		COREP CA 1.1.1 + COREP line 1.1.2.1			
Of which: (-) intangibles assets (including goodwill)	-1,539		Net amount included in T1 own funds (COREP line 1.1.5.1)			
Of which: (-/+) adjustment to valuation differences in other AFS assets (1)	0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)			
B) Deductions from common equity (Elements deducted from original own funds) (-)	-14		COREP CA 1.3.T1* (negative amount)			
Of which: (-) deductions of participations and subordinated claims	-11		Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)			
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	0		COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)			
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)			
C) Common equity (A+B)	2,274	8.15%				
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government			
D) Other Existing government support measures (+)	0					
E) Core Tier 1 including existing government support measures (C+D)	2,274	8.15%	Common equity + Existing government support measures included in T1 other than ordinary shares			
Shortfall to 9% before application sovereign capital buffer	238	0.85%	9%RWA-Core Tier 1 including existing government support measures; if >0.			
F) Hybrid instruments not subscribed by government	0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government			
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	2,274	8.15%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)			
RWA as of end September 2011 including add-on for CRD3 (2)	27,903					
Of which: RWA add-on for CRD III as of end September 2011 (2)	30					
Sovereign Capital buffer						
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	0		Please report the prudential filter as a positive number if the AFS revaluation reserve for sovereign assets is negative. Please report the prudential filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a prudential filter on AFS sovereign assets, please fill in zero.			
H) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios (3).	1,733		Difference between the book value and the fair value at the reference date. Please provide a positive number if the book value is larger than the fair value of sovereign assets. Please provide a negative number if the book value is smaller than the fair value of the sovereign assets.			
Sovereign capital buffer for exposures in EEA (G+H)	1,733	6.21%	Sum of Prudential filter and valuation. If negative it is set to 0			
			ON DIMA (Our Tire 4 in India projection and an artist of the Control of the Contr			
Overall Shortfall after including sovereign capital buffer	1,971	7.06%	9%RWA-(Core Tier 1 including existing government support measures-Sovereign capital buffer for exposures in EEA); if >0.			

- Notes and definitions
  (1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.
  (2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.
  (3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

urity		GROSS DIRECT LONG EXPOSURES (acc value gross of provisions) <sup>(1)</sup>	ounting (gross of				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and write-off on	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Maturity	Country	of which: <u>loar</u> <u>advances</u> in the and Loans receivables po	e HTM and	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0 0		0 0	0	0	0	0	0		0	0	0
1Y 2Y	M Y Y Y Y Austria Y Y Ott	0 0		0 0	0	0	0	0	0		0	0	0
SY 5Y		0 0		0 0	0	0	0	0	0		0	0	0
10Y		336 0 0 0		336 336 0 0	0	0	0	0	0		0	36 0	-35 0
Tot		336 0		336 336	0	Ö	0	0	0	0	0	36	-35
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0		0 0	0	0	0	0	0		0	0	0
2Y		0 0		0 0 0	0	0	0	0	0		0	0	0
5Y	Belgium	0 0		0 0	0	0	0	0	0		0	0	0
10Y		0 0		0 0	0	0	0	0	0		0	0	0
Tot		Ŏ Ŏ		0 0	Ö	Ö	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0		0 0	0	0	0	Ō	0		0	Ō	0
2Y		0 0		0 0 0	0	0	0	0	0		0	0	0
5Y	Bulgaria	0 0		0 0	0	0	0	0	0		0	Ō	0
10Y		0 0		0 0	0	0	0	0	0		0	0	0
Tot		Ŏ Ŏ		0 0	0	Ö	0	0	0	0	0	0	0
3M 1Y		0 0 108 0		0 0 108 5	0	0	0	Ö	105		0	0	0
2Y	Cyprus	115 0 6 0		115 115 6 6	0	0	0	0	0		0	-31 0	-3 0
5Y		51 0		51 0	0	0	0	0	50		0	0	0
10Y		56 0 0 0		56 0 0 0	0	0	0	0	55 0		0	0	0
Tot		337 0		337 126	Ö	Ö	0	0	211 0	0	0	-31 0	-3
3M 1Y		0 0		0 0	0	0	0	0	0		0	Ō	0
2Y		0 0		0 0	0	0	0	0	0		0	0	0
5Y	Czech Republic	0 0		0 0	0	0	0	0	0		0	0	0
2Y 3Y 5Y 10Y 15Y Tot		0 0 0		0 0	0	0	0	0	0		0	0	0
Tot		0 0		0 0	0	0	0	0	0	0	0	0	0
1Y		0 0		0 0	0	0	0	0	0		0	Ö	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		0 0		0 0	0	0	0	0	0		0	0	0
5Y	Denmark	0 0		0 0	0	0	0	0	0		0	0	0
15Y		0 0		0 0	0	0	Ö	0	Ö		0	0	0
Tot 3M		0 0		0 0	0	0	0	0	0	0	0	0	0
1Y		0 0		0 0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y	Estonia	0 0		0 0	0	0	Ō	Ō	Ö		0	Ō	0
5Y	Estoria	0 0		0 0	0	0	0	0	0		0	0	0
10Y 15Y Tot		0 0		0 0	0	0	Ō	0	0		Ö	Ö	0
		0 0		0 0	0	0	0	0	0	0	0	0	0
1Y		0 0		0 0	0	Ō	0	0	0		0	0	0
3Y	Finland	0 0		0 0	0	0	0	Ō	0		0	Ō	0
5Y	i ii nallu	0 0		0 0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0		0 0	0	0	Ö	0	0		0	Ö	0
3M		0 0		0 0	0	0	0	0	0	U	0	0	0
1٧		0 0		0 0	0	0	0	0	0		0	0	0
3Y	France	0 0		0 0	0	0	0	0	0		0	0	0
2Y 3Y 5Y 10Y 15Y Tot	i iante	0 0		0 0	0	0	0	0	0		0	0	0
15Y		0 0		0 0	0	0	0	Ō	0		Ö	Ö	0
lot		0 0		0 0	U	0	0	0	0	U	U	U	0

turity		GROSS DIRECT LONG EX	(POSURES (accounting rovisions) (1)	(gross of provisions a	nd write-off exposures (I	CT POSITIONS long) net of cash short po nere there is maturity mai	osition of sovereign debt	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Maturity	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y		1 0	0	0	0	0	1 0	0	0	0		0	0	0
3Y 5Y	Germany	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		1	Ó	1	Ŏ	0	1	0	0	0 40	0	0	0	0
1Y		40 204	0	40 204	0 132	0	0 17	0	0	56 1,427		0	0	0
2Y 3Y	o (5)	1,459 151	0	1,459 151	<u>4</u> 5	0	0 2	0	0	135		0	0	0
5Y	Greece (5)	346 686	0	346 686	0 29	0	0	0	0	350 615		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		138 3,023	0	138 3,023	30 198	0	1 20	0	0	94 2.718	102	0	Ö	0
3M		0	0	0	0	0	0	0	0	0	132	Ö	ő	0
1Y 2Y		0	0	0	0	0	0	0	Ö	Ö		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Hungary	10 0	0	10	10 0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		10	0	10	10	Ö	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y		0	0	0	0	0	0	0	0	Ö		Ö	0	0
2Y 3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	0	ő	0	0	0	0	0	Ö		Ö	Ö	Ö
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
10Y		43	0	43	43	0	0	0	0	0		0	-8 0	-8 0
15Y Tot		43	0	43	43	Ö	0	0	0	0	0	0	-8 0	-8 0
1Y		0	0	0	0	0	0	Ō	Ö	0		0	Ō	0
2Y 3Y	land .	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Italy	0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0	0	0		0	Ö	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y 3Y	Liechtenstein	0	0	0	0	0	0	0	0	Ö		0	0	0
5Y 10Y	LieUnteristen)	0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
1Y 2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y 5Y	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y 3Y	Luxembourg	0	0	0	0	0	0	Ö	Ö	Ö		0	0	Ö
3M 1Y 2Y 3Y 5Y 10Y 15Y	caxembourg	0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0

Country  Cou	(including the fair always of 23st Ptow and fair value to Cash Ptow and fair value hedging contracts) (4/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (+)	hedging contracts on AFS sovereign assets (+/-) (4) 0 0 0 0 0 0
15t	0 0 0 0 0 0	0 0 0	0
15t	0 0 0 0 0 0	0 0 0	0
15t	0 0 0 0 0 0	0 0 0	0
SY	0 0 0 0 0 0	0	0
3M	0 0 0 0 0	0	ō
3M	0 0 0		0
2Y	0	0	0
SY   Netherlands   O   O   O   O   O   O   O   O   O		0	0
151		0	0
13M 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Ö	Ö
11/1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
	0	0	0
3Y Norway 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
107	0	0	0
1	0	0	0
17Y 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
2Y 8 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
ST   Poland   13   0   13   13   0   0   0   0   0   0   0   0   0	0	0	0
15Y 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ö	0	0
3M 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
3Y   Portugal   0   0   0   0   0   0   0   0   0	0	0	0
10Y 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
Tot 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
3M	0	0	0
2Y 27 0 27 0 0 0 0 0 0 25 3	0	Ü	Ü
SY   Komania   20   0   20   0   0   0   0   0   0	0	0	0
SM	0	0	0
No.	0	0	0
17	0	0	ő
3Y   Stovakia	0	0	0
10Y	0	0	0
Tot 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
3m	0	0	0
2Y   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	ő
SY	0	0	0
SM	0	0	0
SM	0	0	0
Y	0	0	0
3Y   Spain   0   0   0   0   0   0   0   0   0	0	0	0
10Y 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
Tot 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
2Y	0	0	Ö
197 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
15Y 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0

turity		GROSS DIRECT LONG EX					osition of sovereign debt	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	JRES <sup>(3)</sup> alance sheet)  Memo Item			Reserve AFS sovereign assets (gross the fair value of	Fair value of Cash flow and fair value
Residual Ma	Country		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	in HTM and Loans	write-off on Sovereign assets (loans, advances and debt securities) (+)	value of Cash flow and	Cash flow and fair	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
2Y	:	0	0	0	0	0	0	0	0	0		0	0	0
3Y	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Officed Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL EEA 30	4,002	0	4,002	850	0	21	0	0	3,042	102	0	-3	-45

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

  (2) The banks disclose the exposures in the "Financial assess held for trading" portfolio after foldsetting the cash repositions having the same maturities.

  (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or
- accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with
- full or partial government guarantees by central, regional and local governments

  (4) According with CEBS Guidelines on prudential filters is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

  (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

# Composition of RWA as of 30 September 2011

Name of the bank: CY006

## MARFIN POPULAR BANK PUBLIC CO LTD

### (in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA (1)	27,873	27,903
RWA for credit risk	25,663	25,663
RWA Securitisation and re-securitisations	1,570	1,570
RWA Other credit risk	24,093	24,093
RWA for market risk	296	326
RWA operational risk	1,914	1,914
Transitional floors <sup>(2)</sup>	-	-
RWA Other	-	-

### Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

Not applicable

Name of the bank: CY006 MARFIN POPULAR BANK PUBLIC CO LTD

		OS) and other contracts (1)
0(0)	Bank is protection seller	Bank is protection buyer
Country (2)	Notional amount	Notional amounts
	outstanding	outstanding
Austria	(3)	(3)
Belgium		
Bulgaria		
Cyprus		
Czech Republic	-	-
Denmark	-	-
Estonia	-	-
Finland	-	-
France	-	
Germany	-	
Greece	_	
Hungary	-	-
Iceland	-	-
Ireland	-	-
Italy	-	-
Latvia	-	-
Liechtenstein	_	-
Lithuania		
Luxembourg	_	
Malta		
Netherlands	-	-
Norway	-	-
Poland	-	-
	-	-
Portugal Romania	-	-
Slovakia	-	-
Slovakia		-
	-	-
Spain	=	-
Sweden	=	-
United Kingdom	-	-

<sup>(1)</sup> It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

<sup>(2)</sup> The country identifies the reference entity single name of the CDS and other contracts.

<sup>(3)</sup> Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.