💋 attica bank

BANK OF ATTICA S.A

FINANCIAL STATEMENTS INFORMATION AS OF 31/12/2005 (published according to Law 2109/1200, art. 132 The figures presented below provide general information about the financial position and tresults of the Bank of Attics XA and the Group of the Bank of Attics XA and the Group of the Bank of Attics The rader who seeks to have a full picture about the financial position and the results of the Bank and the Attics XA and the Group of the Bank of Attics XA and the Attice XA and the A

	COMPANY PROFILE						
Head Office	23 Omirou Street, 106-72 Athens						
Company Registration Number	6067/06/B/86/06						
Prefecture:	Prefecture of Athens						
Board of Directors	Anastasios I. Koumplis - Chairman of the Board and Managing Director, Tryfon E. Kollintzas - Chief Executive Officer, Dimitrios A. Bouziakas - Vice Chairman, Kallegos Ch. Simantirakas, Spyridon A. Zvalesa, Joulia Compidis, Antonios D. Kaminaris, Augostinos M. Virzilasio, Tisodores A. Dargotis, Icamiss K. Vadiesa, Joulia Co. Armagou						
The financial statements were approved:	At the Meeting of the Board of Directors held on February 21st 2006						
The Certified Auditors	Efstathios G. Mitsou SOEL Reg. No. 13941	Alexandros D. Sfyris SOEL Reg. No.14861	Athanasia M. Arabatzi SOEL Reg. No. 12821				
Auditing Firm:	SOL S.A.		GRANT THORNTON S.A.				
Website:	www.atticabank.gr						
Type of Auditor Report	Unqualified opinion - Point of emphasis						
	Point of emphasis: It concerns the Bank's retirement benefit fund(A, A, K), covering the staff of the Bank and the liabilitiestund may arise as a result of the Bank being subject to Law 3371/2005. The Bank estimates that to additionaliabilities[apart from those mentioned in the financial statements) should arise do to the implementation of the provisions of the law.						

	BALANCE SHEET INFORMATIO? (amounts in euros)				INCOME STATEMENT INFORMATIO! (amounts in curve)				
	GROUP BANK			к	GROUP BANK				
ASSETS	December 31st 2005 D	ecember 31st 2004 I	December 31st 2005	December 31st 2004		January 1st	January 1st	January 1st	January 1st
Cash and balances with the central bank Loans and advances to other credit institutions	93.310.798,19 344.718.719,51	85.863.075,64 368.191.631,36	93.308.964,11 344.687.862,82	85.857.937,99 361.020.767,19	Interest and similar income	136.371.499,64	126.926.638,01	132.899.801,65	December 31st 123.994.784,06
Transaction portfolio Derivative financial instruments	18.423.674,49 91.862,50	46.780.652,52 5.604,46	18.423.674,49 91.862,50 1.726.824.947,12	18.710.944,81 5.604,46	Less: Interest and similar charges Net interest income	(59.170.186,36) 77.201.313,28	(52.625.408,48) 74.301.229,53	(57.353.333,55) 75.546.468,10	(52.861.983,91) 71.132.800,15
Loans and advances to customers (net of provisions) Investment portfolio Investments in associated undertakings	1.787.541.986,75 145.947.643,82 125.437,37	1.726.873.744,34 89.605.674,45 0,00	1.726.824.947,12 154.597.437,07 12.052.640,83	1.720.080.115,21 88.593.479,12 37.884.271,83	Fee and commission income Less: Fee and commission expenses	31.906.759,21 (1.166.651,85)	36.595.966,86 (525.459,47)	30.166.669,85 (1.170.704,25)	32.980.782,47 (821.829,38)
Intangible assets Tangible fixed assets	7.084.034,47 31.848.837,98	6.518.953,01 28.393.239,96	6.986.958,60 31.512.806,37	6.354.464,44 26.401.059,32	Net fee and commission income	30.740.107,36	36.070.507,39	28.995.965,60	32.158.953,09
Deferred tax assets Other assets	21.945.042,99 64.100.016,22	16.166.218,21 49.344.754,66	21.733.408,87 58.621.712,91	19.450.969,88 29.234.012,87	Dividend income Gains/ (losses) from trading	523.230,56 5.565.606,59	689.882,76 2.588.470,94	3.210.653,28 5.565.606,59	525.401,10 1.326.414,99
TOTAL ASSETS	2.515.138.054,29	2.417.743.548,61	2.468.842.275,69	2.393.593.627,12	Gains/ (losses) from investments in securities Other operating income	367.879,76 2.660.792,35	1.735.868,33 3.140.793,56	351.233,69 2.609.173,78	1.717.603,15 2.987.902,67
LIABILITIES					Income from operating activities	117.058.929,90	118.526.752,51	116.279.101,04	109.849.075,15
Due to credit institutions Due to customers	172.718.336,32 1.954.153.738,08	88.017.383,14 2.065.800.088,66	172.718.336,32 1.955.870.322,29	88.017.383,14 2.085.067.207,80	Provisions made to cover eventual credit risks Wages and staff expenses	(44.300.000,00) (50.292.134,01)	(22.000.000,00) (50.606.819,67)	(44.000.000,00) (49.058.910,94)	(22.000.000,00) (46.953.922,12)
Derivative financial instruments Bonds and other liabilities	14.367,62 148.985.631,66	32.912,12 10.000.000,00	14.367,62 99.360.371,66	32.912,12 0,00	General operating expenses Depreciation	(28.250.855,26) (5.313.969,95)	(28.838.208,57) (4.947.915,36)	(27.507.284,91) (5.250.414,16)	(25.577.186,51) (4.758.385,46)
Obligations for retirement benefits Other provisions for risk and encumbrances	37.436.420,45 2.205.431,35	36.751.742,93 3.128.087,80	37.341.124,09 2.127.431,30	36.341.954,09 3.128.087,80	Total operating expenses	(128.156.959,22)	(106.392.943,60)	(125.816.610,01)	(99.289.494,09)
Deferred tax liabilities Other liabilities	713.135,89 45.693.542,61	352.941,03 25.727.355,71	713.045,33 47.812.284,88	331.877,40 18.633.445,35	Profit/(loss) before tax Tax	(11.098.029,32) 1.208.664,04	12.133.808,91 (5.867.254,55)	(9.537.508,97) 1.614.276,95	10.559.581,06 (5.411.919,83)
FOTAL LIABILITIES	2.361.920.603,98	2.229.810.511,39	2.315.957.283,49	2.231.552.867,70	Profit/(loss) after tax	(9.889.365,28)	6.266.554,36	(7.923.232,02)	5.147.661,23
EQUITY					Distributed as follows: Shareholders of the Bank	(9.889.377,77)	5.957.901,20		
Shre capital Share premium	28.902.268,50 157.527.001,45	28.902.268,50 157.527.001,45	28.902.268,50 157.527.001,45	28.902.268,50 157.527.001,45	Share in minority profit	12,49	308.653,16		
Accumulated profits/losses Reserves	(56.650.966,82) 23.438.919,77 153.217.222.90	(52.719.318,25) 26.372.355,07 160.082.306.77	(56.932.355,44) 23.388.077,69 152.884.992.20	(49.583.652,70) 25.195.142,17 162.040.759.42	Profit after tax per share- Basic (in euro) Proposed dividend/share (in£)	(0,12)	0,07	(0,10)	0,06
Bank of Attica shareholders' total equity Minority interest in equity	153.217.222,90	160.082.306,77	152.884.992,20	162.040.759,42	r roposea arviaena/snare (inc.)				-
Total shareholers' equity	153.217.450,31	187.933.037,22	152.884.992,20	162.040.759,42					
TOTAL LIABILITIES AND EQUITY	2.515.138.054,29	2.417.743.548,61	2.468.842.275,69	2.393.593.627,12					
STATEMENT OF C	CHANGES IN EQ (amounts in euros)	UITY INFORM	ATION		CASH FLOW	V STATEMENT IN	FORMATION		
	(amounts in curos)	₽	BAN	к			_		
	January 1st	January 1st December 31st	January 1st December 31st	January 1st		GROU		BANI	
Equity at the beginning of the period	December 31st 187.933.037,22	179.454.495,49	162.040.759,42	December 31st 155.103.245,74	Total inflows/(outflows) from operating activities	December 31st 2005 1 (98.150.179,56)	68.845.598,20	(56.082.171,87)	82.065.837,50
Profit/ (loss) after tax	(9.889.365,28	6.266.554,3€	(7.923.232,02	5.147.661,2:	Total inflows/(outflows) from investment activiti	(69.823.672,63	28.370.995,6	(52.055.275,50	29.483.454,0
Investment portfolio -Securities available for sale	(1.239.526,87	(105.347,70)	(1.239.526,87	(105.347,70)	Total inflows/(outflows) from financing activiti	151.948.662,85 (16.025.189.30)	10.292.401.10	99.255.569,11 (8.881.878,25)	292.361,10
Tax for profits transferred directly to equity Capital Increase	3.573.504,66	2.814.290,00 40.00	6.991,67 0.00	2.396.556,87	Total inflows/(outflows) for the period	(16.025.189,30)	107.508.994,95	(8.881.8/8,25)	111.841.652,69
sale of subsidiary company Minority interest in equit	(2.432.708,08) (837.909,23	0,00 (39.055,50)	0,00 0,00	0,00 0,00	Cash and cash equivalents at the beginning of the period	454.054.707,00	346.545.712,05	446.878.705,18	335.037.052,49
Return of capital due to the winding-up of a subsidiary company Diminution of the value of real estat	(23.889.582,11)	0,00	0,00	0,00	Cash and cash equivalents at the end of the period	438.029.517,70	454.054.707,00	437.996.826,93	446.878.705,18
	0,00	(457.939,43)	0,00	(501.356,72) 162.040.759.42					
	153.217.450.31	187.933.037.22							
Equity at the end of period	153.217.450,31	187.933.037,22	132.884.392,20						
Equity at the end of period					ADDITIONAL	L FIGURES AND IN	FORMATION		
	HE BEGINNING	OF THE PERIO	DD BETWEEN O	GREEK AND	ADDITIONAI 1. The consolidation of December 31st that was effected using the metho			panies:	
Equity at the end of period RECONCILIATION OF EQUITY AT T	HE BEGINNING	OF THE PERIO	DD BETWEEN O	GREEK AND	1. The consolidation of December 31st that was effected using the metho COMPANY			Domicile	% Holding
Equity at the end of period RECONCILIATION OF EQUITY AT T	HE BEGINNING FINANCIAL REF	OF THE PERIC	DD BETWEEN O		1. The consolidation of December 31st that was effected using the method				% Holding 100,00% 99,99%
Equity at the end of period RECONCILIATION OF EQUITY AT T	HE BEGINNING FINANCIAL REF (amounts in euros) GROU	OF THE PERIO PORTING STAN	DD BETWEEN (DARDS BAN	к	The consolidation of December 31st that was effected using the methe COMPANY • ATTIKI MUTUAL FUNDS MANAGEMENT S.A. • ATTIKA VENTURES S.A.			Domicile Greece	100,00% 99,99%
Equity at the end of period RECONCILIATION OF EQUITY AT T	HE BEGINNING FINANCIAL REF (amounts in euros) GROU	OF THE PERIO PORTING STAN	DD BETWEEN (DARDS BAN		The consolidation of December 31st that was effected using the methe COMPANY - ATTIKI MUTUAL FUNDS MANAGEMENT S.A.			Domicile Greece	100,00%
Equity at the end of period RECONCILIATION OF EQUITY AT T INTERNATIONAL	HE BEGINNING FINANCIAL REF (amounts in euros) GROU	OF THE PERIO PORTING STAN	DD BETWEEN (DARDS BAN	к	The consolidation of December 31st that was effected using the methe COMPANY • ATTIKI MUTUAL FUNDS MANAGEMENT S.A. • ATTIKA VENTURES S.A.	od of "equity accounting" in		Domicile Greece Greece	100,00% 99,99%
Equity at the end of period RECONCILIATION OF EQUITY AT T INTERNATIONAL : Equity at the beginning of period (Greek Accounting Standards) Less: Own shares Provisions for etimement benefit obligation	HE BEGINNING FINANCIAL REF (amounts in curos) GROI January 1st 2005 211.966.500,91 0,01 0.135.71922	OF THE PERIO PORTING STAN UP January 1st 2004 227,380,082,23 (9,625,536,54 (3,175 97,21)	DD BETWEEN C IDARDS January 1st 2005 185.462.642,07 0.00 1.666.70,00	7K January 1st 2004 209.469.965,22 (3.013.869,20	The consolidation of December 31st that was effected using the methe COMPANY - ATTIKI MUTUAL FUNDS MANAGEMENT S.A. - ATTIKA VENTURES S.A. - ATTIKIS LEASING S.A. - TECHNICAL AND TRAINING COMPANY FOR SOFTWARE SI AND HIGH TECHNOLOGY S.A.	od of "equity accounting" in	cludes the following com	Domicile Greece Greece Greece	100,00% 99,99% 99,99%
Equity at the end of period RECONCILIATION OF EQUITY AT T INTERNATIONAL Equity at the beginning of period (Greek Accounting Standards) Leve: Owner startes: Provisions for referement benefit obligation Versions and other post-retirement obligation Versions and other post-retirement obligation	HE BEGINNING FINANCIAL REF (amounts in curos) GROI January 1st 2005 211.966.500,91 001 115.71922. (30.679.222,09 165.725,51	OF THE PERIO PORTING STAN January 1st 2004 227.380.082.23 (0.525.83.54 (3.175.977.21 (2) 986.067.00 6.938.625.11	DD BETWEEN C IDARDS BAN January 1st 2005 185.462.642.07 0.00 1.646.707.222.09 101.877.46	K January 1st 2004 209.469.965,22 (9.625.836,54 (3.013.869,20 (29.986.067,00 6.938.625,11	The consolidation of December 31st that was effected using the methe CORPANY - ATTIKI MUTUAL FUNDS MANAGEMENT S.A. - ATTIKI MUTUAL FUNDS MANAGEMENT S.A. - ATTIKIS LEASING S.A. - TECHNICAL AND TRAINING COMPANY FOR SOFTWARE SI AND HIGH TECHNOLOGY S.A. - TECHNICAL AND TRAINING COMPANY FOR SOFTWARE SI AND HIGH TECHNOLOGY S.A. - The accounting priciples adopted by the Intensional Financial Rep - Property, plant and equipment are for of liens or encumbrances.	od of "equity accounting" in UPPORT	cludes the following com	Domicile Greece Greece Greece	100,00% 99,99% 99,99%
Equity at the end of period RECONCILIATION OF EQUITY AT T INTERNATIONAL Equity at the beginning of period (Greek Accounting Standards) Less: Own shares Twoisions and other post-actionent obligation Workings for retirement benefit obligation Workings and the pro-actionent obligation Workings and the pro-actionent obligation Workings and the period (Greek Accounting Standards) Magnetized the translation of archived life of fixed assets Wignation due to revealation of archived life of fixed assets Wignation of the transplus terms in Asset	HE BEGINNING FINANCIAL REF (amounts in curos) GROI January 1st 2005 211.966.500.91 003 1.15.70.27 (0.67.922.20) 1.577.5.51 2.656.068.21 (2.956.497.21)	OF THE PERIO PORTING STAN January 1st 2004 227,380,082,23 (0.255,3854) (1.357721 (2.956,667,00) 6938 (25,11) 752,047,44 (2.708,806,42)	DD BETWEEN C IDARDS BAN January 1st 2005 185.462.642.07 0.6677 0222.09 001877 42.265.068,9 01.859.361,9	K January 1st 2004 209.469,965,22 (9.625,836,54 (3.013,869,20 29.986,667,10 6.938,625,11 752,047,44 (1.818,487,44	The consolidation of December 31st that was effected using the methe CORPANY - ATTIKI MUTUAL FUNDS MANAGEMENT S.A. - ATTIKI MUTUAL FUNDS MANAGEMENT S.A. - ATTIKIS LEASING S.A. - TECHNICAL AND TRAINING COMPANY FOR SOFTWARE SI AND HIGH TECHNOLOGY S.A. The accounting priciples adopted by the Intenational Financial Rep B. Property, plant and equipment are for of lines or encumbrances. 4. A 500.000 provision has been made for fingious cases against the system and the syst	d of "equity accounting" in JPPORT worting Standards have been te Bank, following the Lega	cludes the following com upplied.	Domicile Greece Greece Greece Greece	100,00% 99,99% 99,99%
Equity at the end of period RECONCILIATION OF EQUITY AT T INTERNATIONAL I Equity at the beginning of period (Greek Accounting Standards) Less: Own shares Twoissions of or retirement benefit obligatio Twoissions for retirement benefit obligatio Musiment due to evaluation of incel lift of fixed asset Musiment due to revisation of and all fire of fixed asset Musiment due to evaluation of the fixed asset Musiment due to evaluation of the due to fixed asset Musiment due to evaluation of the of all for fixed asset Munimition of the value of imvestmen Munimition of the value of imvestmen	HE BEGINNING FINANCIAL REF (amounts in curos) GROI January 1st 2005 211.966.500,91 0.001 1.315.71922.00 1.65 726.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.725.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 2.266.755.51 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