



**INTERIM SUMMARY
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE QUARTER ENDED
31 MARCH 2006**

In accordance with International Financial Reporting Standards

The Interim Summary Consolidated Financial Statements of the Bank for the first quarter in 2006, as well as the notes attached, have been approved by the Board of Directors at the meeting held on May 23, 2006 and have been posted on the Bank's website.

Athens, 23 May 2006

THE CHAIRMAN OF THE BOARD
OF DIRECTORS
& MANAGING DIRECTOR

THE CHIEF EXECUTIVE
OFFICER

THE ACCOUNTING
DEPARTMENT MANAGER

ANASTASSIOS IOAN. KOUMPLIS
I.D. No AB 065298

TRYFON EYAG. KOLLINTZAS
I.D. No AA 026187

CHRISTOS K. MARANTOS
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ATTICA BANK S.A.
 INTERIM SUMMARY CONSOLIDATED FINANCIAL STATEMENTS AS AT 31 MARCH 2006

INCOME STATEMENT

(Amounts reported in €)

	Note	QUARTER ENDED	
		31/03/2006	31/03/2005
Interest and similar income		35.660.991,76	33.508.872,04
Less: interest expense and similar charges		(15.799.455,90)	(14.112.819,64)
Net interest income		19.861.535,86	19.396.052,40
Fee and commission income		8.459.834,08	9.963.231,19
Less: fee and commission expense		(400.497,97)	(372.720,64)
Net fee and commission income		8.059.336,11	9.590.510,55
Income from dividends		444.625,00	631.061,32
Profit from financial transactions		2.166.034,26	80.861,51
Profit (loss) from investment portfolio		(57.373,56)	179.755,00
Other operating income		1.006.662,79	505.351,49
Operating income		31.480.820,46	30.383.592,27
Provisions for credit risks		(4.967.962,41)	(5.100.000,00)
Salaries, wages and personnel expenses		(13.426.839,23)	(13.715.824,46)
General operating expenses		(6.466.784,89)	(6.309.003,79)
Value adjustments		(1.430.317,89)	(1.191.365,25)
Total operating expenses		(26.291.904,42)	(26.316.193,50)
Profit before taxes		5.188.916,04	4.067.398,77
Less tax		(1.112.616,54)	(1.263.420,71)
Profit after taxes		4.076.299,50	2.803.978,06
<u>Distributed to:</u>			
Shareholders of the Bank		4.076.260,74	2.789.286,85
Minority shareholders		38,76	14.691,21
Basic and diluted earnings per share	3	0,05	0,03

ATTICA BANK S.A.
INTERIM SUMMARY CONSOLIDATED FINANCIAL STATEMENTS AS AT 31 MARCH 2006

BALANCE SHEET

(Amounts reported in €)

	Note	31/03/2006	31/12/2005
ASSETS			
Cash and balances with Central Bank		103.023.839,18	93.310.798,19
Due from other financial institutions		267.117.647,06	344.718.719,51
Trading portfolio		15.655.163,78	18.423.674,49
Derivative financial instruments – assets		72.182,24	91.862,50
Loans and advances to customers (after provisions)		1.887.434.690,51	1.787.541.986,75
Investment portfolio		168.150.616,90	145.947.643,82
Investments in subsidiaries	5	25.128,87	125.437,37
Intangible assets		6.788.761,58	7.084.034,47
Property, plant and equipment		31.587.992,72	31.848.837,98
Deferred tax assets		20.900.825,47	21.945.042,99
Other assets		50.210.595,32	64.100.016,22
Total assets		2.550.967.443,64	2.515.138.054,29
LIABILITIES			
Amounts owed to other financial institutions		91.924.205,52	172.718.336,32
Deposits due to customers and similar liabilities		2.059.209.544,65	1.954.153.738,08
Derivative financial instruments - liabilities		0,00	14.367,62
Issued bonds		148.908.847,78	148.985.631,66
Provisions for retirement benefits		37.370.757,56	37.436.420,45
Other provisions for risks and liens		2.305.431,30	2.205.431,35
Deferred tax liabilities		671.957,26	713.135,89
Other liabilities		53.568.711,33	45.693.542,61
Total liabilities		2.393.959.455,40	2.361.920.603,98
EQUITY			
Share capital		28.902.268,50	28.902.268,50
Share premium account		157.527.001,45	157.527.001,45
Accumulated profit/loss		(52.624.198,51)	(56.650.966,82)
Reserves		23.202.553,47	23.438.919,77
Net equity of company's shareholders		157.007.624,91	153.217.222,90
Minority rights		363,33	227,41
Total equity		157.007.988,24	153.217.450,31
Total liabilities and equity		2.550.967.443,64	2.515.138.054,29

ATTICA BANK S.A.

INTERIM SUMMARY CONSOLIDATED FINANCIAL STATEMENTS AS AT 31 MARCH 2006

INTERIM STATEMENT OF CHANGES IN EQUITY

(Amounts reported in €)

	Share capital	Treasury shares	Share premium	Reserves	Accumulated profit/loss	Minority rights	Total equity
Balances as at 01/01/2005	28.902.268,50	0,00	157.527.001,45	26.372.355,07	(52.719.318,25)	27.850.730,45	187.933.037,22
Results after taxes					2.789.286,85	14.691,21	2.803.978,06
Investment portfolio							
Securities available for sale							
- evaluation				(228.068,80)			(228.068,80)
- transfer to results					(24.060,91)	(84.632,19)	(108.693,10)
Minority dividends paid						(837.906,74)	(837.906,74)
Transferred to reserves					(183.506,57)	(169.053,85)	(352.560,42)
Balances as at 31/03/2005	28.902.268,50	0,00	157.527.001,45	26.144.286,27	50.137.598,88	26.773.828,88	189.209.786,22
Balances as at 01/01/2006	28.902.268,50	0,00	157.527.001,45	23.438.919,78	(56.650.966,82)	227,40	153.217.450,31
Results after taxes					4.076.260,74	38,76	4.076.299,50
Investment portfolio							
-securities available for sale							
evaluatio				(243.361,57)			(243.361,57)
Establishment of a subsidiary						100,00	100,00
Minority dividends paid					(42.497,17)	(2,83)	(42.500,00)
Reserves formed due to distribution				6.995,26	(6.995,26)		0,00
Balances as at 31/03/2006	28.902.268,50	0,00	157.527.001,45	23.202.553,47	(52.624.198,51)	363,33	157.007.988,24

INTERIM CASH FLOW STATEMENT (Amounts reported in €)	QUARTER ENDED	
	31/03/2006	31/03/2005
Cash flows from operating activities		
Interest and similar income	35.660.991,76	33.508.872,04
Proceeds from customers		
Interest paid	(15.799.455,90)	(14.112.830,14)
Dividends received	444.625,00	179.755,00
Commission received	8.459.834,08	9.963.231,19
Commission paid	(400.497,97)	(372.720,64)
Profit (loss) from financial trading	2.166.034,26	505.351,49
Other income	1.006.662,79	0,00
Cash payments to employees and suppliers	(19.621.899,47)	(19.606.078,58)
Tax paid	(85.860,21)	(1.922.701,95)
Cash flows from operating activities before changes in operating assets and liabilities	11.830.434,34	8.142.878,41
Changes in operating assets and liabilities		
Net (increase) / decrease in government bonds		
Net (increase) / decrease in due from Central Bank		
Net (increase) / decrease in trading securities	2.768.510,71	(5.100.057,39)
Net (increase) / decrease in due from other financial institutions		
Net (increase) / decrease in loans and advances to customers	(104.780.666,17)	(16.087.656,88)
Net (increase) / decrease in other assets	13.889.422,38	(5.648.303,90)
Net (increase) / decrease in due to other credit institutions	(80.794.130,80)	(21.895.378,40)
Net (increase) / decrease in deposits due to customers and similar liabilities	105.055.806,57	(119.913.032,94)
Net (increase) / decrease in other liabilities	7.615.979,49	11.776.525,24
Net cash flow from operating activities	(44.414.643,48)	(148.725.025,87)
Cash flows from investment activities		
Purchases of intangible assets	(159.725,44)	(46.164,92)
Purchase of property, plant and equipment	(982.694,11)	(3.542.868,88)
Purchases of held to maturity investment securities	(26.582.837,69)	(22.040.600,00)
Purchase of available for sale investment securities	4.136.503,04	(21.992.729,04)
Profit / loss from sale of available for sale securities	(57.373,56)	186.821,17
Investments in subsidiaries - Net of Cash (acquired)	407,02	(18.155,04)
Disposal of subsidiaries shares - Net of Cash (acquired)		
Return of capital due to winding-up of subsidiary company		
Net cash flow from investment activities	(23.645.720,74)	(47.453.696,71)
Cash flows from financing activities		
Proceeds from issue of debt securities	104.520,12	204.508.144,94
Proceeds from issue of shares or other securities	100.000,00	0,00
Repayment of liabilities from debt securities	5.312,64	(48.790.000,00)
Profit / loss from measurement of derivatives	0,00	(318.156,80)
Dividends paid	(37.500,00)	(17.076,16)
Purchase of treasury shares		
Profit / loss from sale of treasury shares		
	172.332,76	155.382.911,99
Net cash flow from financing activities		
Effect of exchange rate changes on cash and cash equivalents		
	(67.888.031,46)	(40.795.810,59)
Net increase / (decrease) in cash and cash equivalents	438.029.517,70	454.054.707,00
Cash and cash equivalents at beginning of year		
	370.141.486,24	413.258.896,41

1. GENERAL INFORMATION

The Group of Attica “the Group” operates mostly in the financial sector providing a wide range of financial and banking services to individuals and companies.

The Group employs 1.161 staff and operates in Greece.

The parent company of the Group is Attica Bank, “the Bank”, which is a societe anonyme with registration number 6060/06/B/86/06, listed on the Athens Stock Exchange. The address of the Bank’s registered office is 23, Omirou street, 106-72 Athens, and the competent prefecture is the Prefecture of Athens. The same prefecture is also competent for the other Group companies.

2. KEY ACCOUNTING POLICIES

(2.1) Basis of presentation of Financial Statements

The interim summary consolidated Financial Statements of the Bank for the quarter ended 31 March 2006 have been compiled in accordance with the International Accounting Standard 34 “Interim Financial Reporting” and must be reviewed along with the published annual financial statements for the year ended 31 December 2005.

(2.2) Key Accounting Principles

For the preparation of the summary consolidated Financial Statements of the interim period the accounting principles applied have been the ones adopted by the Bank and implemented for the annual financial statements of the year ended 31 December 2005.

(2.3) Accounting Estimates

The significant assumptions made by the Bank for the estimation of several accounting balances as well as the source of uncertainty affecting those estimates are the ones taken into account for the preparation of the annual consolidated Financial Statements for the year ended 31 December 2005.

3. BASIC AND DILUTED EARNINGS PER SHARE

(Amounts reported in €)

DESCRIPTION	31/03/2006	31/03/2005
Earnings after tax	4.076.260,74	2.789.286,85
Weighted average number of shares	82.577.910	82.577.910
Basic and diluted earnings per share	0,05	0,03

4. COMPANIES OF THE GROUP

31/03/2006		
Company	Country of incorporation	% Participation
- Attikis Leasing S.A.	Greece	99,99%
- Attiki Mutual Funds Management S.A.	Greece	100,00%
- Attica Ventures S.A.	Greece	99,99%
- Technical and Training Company for Software Support and High Technology S.A.	Greece	99,99%
- Attica Bankassurance Agency S.A.	Greece	99,99%

31/12/2005

Company	Country of incorporation	% Participation
- Attikis Leasing S.A.	Greece	99,99%
- Attiki Mutual Funds Management S.A.	Greece	100,00%
- Attica Ventures S.A.	Greece	99,99%
- Technical and Training Company for Software Support and High Technology S.A.	Greece	99,99%

5. INVESTMENTS IN SUBSIDIARIES

Company	Country of incorporation	Number of shares	% participation	% minority	Cost price	Book value
1. Attica Funds PLC	UK	17.500	99,99%	0,01%	25.128,87	25.128,87

Participating interest in subsidiary companies includes the cost value of the company ATTICA FUNDS PLC registered in London, which was established in March 2005. The share capital of that company is £ 17.499,75 which, translated at the exchange rate as at 31 March 2006, is € 25.128,87. Financial figures of that company would have an insignificant impact on the consolidated financial statements of the Group, had they been included in the consolidation as at 31/03/2006.

6. RELATED PARTY TRANSACTIONS

(Amounts reported in €)

DESCRIPTION	31/03/2006	31/12/2005
TRANSACTIONS WITH MEMBERS OF THE BANK'S MANAGEMENT		
Loans	182.700,58	214.686,57
Deposits	1.585.000,00	1.573.000,00
	31/03/2006	31/03/2005
Salaries and wages	266.235,45	208.684,12
Directors' fees	35.198,34	67.736,94
Total fees of members of the Bank's management	301.433,79	276.421,06

7. CONTINGENT LIABILITIES AND COMMITMENTS

7.1 OFF BALANCE SHEET LIABILITIES AND PLEDGED ASSETS

(Amounts reported in €)

DESCRIPTION	31/03/2006	31/12/2005
Contingent liabilities		
Guarantee letters	451.017.908,99	441.824.079,03
Letters of credit	27.632.633,61	27.190.431,53
Contingent liabilities from forward contracts	531.536.454,31	55.928.924,16
	1.010.186.996,91	524.943.434,72
Pledged assets		
<u>Central Bank</u>		
Investment portfolio – held to maturity investment securities	6.500.000,00	6.500.000,00
<u>E.T.E.S.E.P. SA</u>		
Investment portfolio – held to maturity investment securities	3.500.000,00	3.500.000,00
	10.000.000,00	10.000.000,00

Pledged assets	11.027.914,43	10.243.128,03
Off balance sheet liabilities and pledged assets	1.031.214.911,34	545.186.562,75

Of the pledged assets an amount of € 3.500.000,00 pertains to government bonds pledged to secure the insurance margin to the Clearance Transactions on Derivatives S.A. (E.T.E.S.E.P. SA) in connection with transactions on derivatives and an amount of € 6.500.000,00 pertains to government bonds pledged to the Bank of Greece to cover intra-day transactions.

7.2 TAX LIABILITIES

The Bank has been audited by the tax authorities up to year 2004 inclusive, Investment and Financial, Consulting, Training Services and High Technology in Information Systems and Telecommunications S.A. up to year 2002, Attica Financial Leasing S.A. has not been audited for the years 2002, 2003 and 2004 as well as the company Attica AEDAK for the years 2002, 2003, 2004 and the company Attica S.A. Management of Mutual Fund in Business Investments has not been audited for the year 2004.

For the unaudited years the Companies of the Group have made a provision, which is considered adequate to cover any contingent additional future liabilities which may arise from the tax inspection of those years. For the financial year 2007 (accounting period 2006) income tax rate has been reduced from 32% to 29%, in compliance with article 109 par. 1 of law 2238/1994

7.3 LEGAL CASES

According to the legal department of the Bank, the amount expected to arise from litigious cases against the Bank is €800.000,00 for which a relevant provision has been made. There are not litigious claims against the other companies of the Group.

8. EVENTS SUBSEQUENT TO 31 MARCH 2006

There are no significant events.