

BANK OF ATTICA S.A.
SUMMARY FINANCIAL STATEMENTS INFORMATION FOR THE PERIOD FROM 1 JANUARY 2006 TO 30 JUNE 2006
 (published according to law 2190/1920, article 135 and Decision on 17/336/21.04.2005 of the Capital Market Committee)

The figures presented below provide general information about the financial position and results of the Bank of Attica S.A. and the Group of the Bank of Attica. We suggest that the reader who wishes to make an investment decision or carry out any transaction involving the companies of the Group access the interim summary financial statements as at 30 June 2006 which have been prepared in compliance with the International Financial Reporting Standards.

COMPANY PROFILE

Head Office	23 Omirou Street, 106-72 Athens	
Company Registration Number	6067/06/B/86/06	
The interim summary financial statements were approved	At the Meeting of the Board of Directors held on 28 August 2006	
Website	www.atticabank.gr	
Chartered Accountants	Athanassia M. Arabatzis SOEL Reg. no 12821	Georgios N. Deligiannis SOEL Reg. no 15791
Auditing Company	GRANT THORNTON A.E.	
Type of auditor's report	In concordant opinion - The subject to emphasize	
	The subject to emphasize: it is suggested that there should be compliance of the Insurance Coverage Account of the Bank personnel with the Law 3371/2005 and possible repercussions the Bank might face due to this compliance. The Bank considers that there will be no additional liabilities other than those already recorded in its financial statements.	

BALANCE SHEET INFORMATION
 (amounts reported in Euro)

	GROUP		BANK	
	30 June 2006	31 December 2005	30 June 2006	31 December 2005
ASSETS				
Cash and balances with the central bank	133.394.872,08	93.310.798,19	133.391.161,58	93.308.964,11
Loans and advances to other credit institutions	361.659.673,52	344.718.719,51	360.234.061,97	344.687.862,82
Transaction portfolio	9.918.992,71	18.423.674,49	9.918.992,71	18.423.674,49
Derivative financial instruments	0,00	91.862,50	0,00	91.862,50
Loans and advances to customers (net of provisions)	1.961.872.316,33	1.787.541.986,75	1.903.466.452,40	1.726.824.947,12
Investment portfolio	168.039.771,58	145.947.643,82	177.786.130,45	154.597.437,07
Investments in associated undertakings	0,00	125.437,37	12.405.462,94	12.052.640,83
Intangible assets	6.576.969,01	7.084.034,47	6.490.514,84	6.986.958,60
Tangible fixed assets	33.032.584,56	31.848.837,98	31.963.287,71	31.512.806,37
Deferred tax assets	22.386.509,34	21.945.042,99	22.163.114,64	21.733.408,87
Other assets	71.241.229,66	64.100.016,22	64.677.596,10	58.621.712,91
TOTAL ASSETS	2.768.122.918,79	2.515.138.054,29	2.722.496.775,34	2.468.842.275,69
LIABILITIES				
Due to credit institutions	124.293.066,04	172.718.336,32	124.293.066,04	172.718.336,32
Due to customers	2.275.807.418,66	1.954.153.738,08	2.277.975.634,97	1.955.870.322,29
Derivative financial instruments	78.280,03	14.367,62	78.280,03	14.367,62
Bonds and other liabilities	148.960.349,39	148.985.631,66	99.389.393,39	99.360.371,66
Obligations for retirement benefits	35.749.859,59	37.436.420,45	35.680.462,58	37.341.124,09
Other provisions for risk and encumbrances	6.357.260,63	2.205.431,35	6.227.431,30	2.127.431,30
Deferred tax liabilities	750.064,23	713.135,89	749.973,67	713.045,33
Other liabilities	23.061.360,13	45.693.542,61	25.430.072,97	47.812.284,88
Total liabilities	2.615.057.658,70	2.361.920.603,98	2.569.824.314,95	2.315.957.283,49
EQUITY				
Share capital	28.902.268,50	28.902.268,50	28.902.268,50	28.902.268,50
Share premium	157.527.001,45	157.527.001,45	157.527.001,45	157.527.001,45
Accumulated profits/losses	(56.361.044,63)	(56.650.966,82)	(56.695.299,61)	(56.932.355,44)
Reserves	22.996.696,00	23.438.919,77	22.938.490,05	23.388.077,69
Bank of Attica shareholders' total equity	153.064.921,32	153.217.222,90	152.672.460,39	152.884.992,20
Minority interest in equity	338,77	227,41	0,00	0,00
Total shareholders' equity	153.065.260,09	153.217.450,31	152.672.460,39	152.884.992,20
TOTAL LIABILITIES AND EQUITY	2.768.122.918,79	2.515.138.054,29	2.722.496.775,34	2.468.842.275,69

STATEMENT OF CHANGES IN EQUITY INFORMATION
 (amounts reported in Euro)

	GROUP		BANK	
	1 Jan - 30 June 2006	1 Jan - 30 June 2005	1 Jan - 30 June 2006	1 Jan - 30 June 2005
Equity at the beginning of period	153.217.450,31	187.933.037,22	152.884.992,20	162.040.759,42
Results after tax	297.299,06	(1.633.552,55)	237.055,83	(2.131.413,13)
Investment portfolio securities available for sale - evaluation	(449.587,64)	(387.182,74)	(449.587,64)	(387.182,74)
- transferred to results	0,00	0,00	0,00	0,00
Establishment of subsidiary	100,00	0,00	0,00	0,00
Minority dividends paid	(1,65)	(837.909,24)	0,00	0,00
Sale of subsidiary	0,00	(2.432.708,08)	0,00	0,00
Transferred to reserves	0,00	3.566.512,99		
Equity at the end of period	153.065.260,09	186.208.197,61	152.672.460,39	159.522.163,55

CASH FLOW STATEMENT INFORMATION
 (amounts reported in Euro)

	GROUP		BANK	
	30 June 2006	30 June 2005	30 June 2006	30 June 2005
Total inflows/(outflows) from operating activities	83.354.747,34	(215.190.351,17)	82.430.266,03	(155.908.792,90)
Total inflows/(outflows) from investment activities	(26.460.310,44)	(41.687.241,36)	(26.986.666,05)	(45.030.238,22)
Total inflows/(outflows) from financing activities	130.591,00	148.447.026,38	184.796,64	99.299.925,94
Total inflows/(outflows) for the period	57.025.027,90	(108.430.566,15)	55.628.396,62	(101.639.105,18)
Cash and cash equivalents at the beginning of the period	438.029.517,70	454.054.707,00	437.996.826,93	446.878.705,18
Cash and cash equivalents at the end of the period	495.054.545,60	345.624.140,85	493.625.223,55	345.239.600,00

INCOME STATEMENT INFORMATION
 (amounts reported in Euro)

	GROUP		GROUP		BANK		BANK	
	1 Jan - 30 June 2006	1 Jan - 30 June 2005	1 April - 30 June 2006	1 April - 30 June 2005	1 Jan - 30 June 2006	1 Jan - 30 June 2005	1 April - 30 June 2006	1 April - 30 June 2005
Interest and similar income	73.689.755,40	67.717.621,50	38.028.763,64	34.208.749,46	71.488.684,34	65.682.370,72	36.898.888,04	33.004.432,43
Less: Interest and similar charges	(33.546.114,64)	(29.017.933,25)	(17.746.658,74)	(14.905.113,61)	(32.273.575,88)	(28.465.151,38)	(17.089.646,07)	(14.352.772,82)
Net interest income	40.143.640,76	38.699.688,25	20.282.104,90	19.303.635,85	39.215.108,46	37.217.219,34	19.809.241,97	18.651.659,61
Fee and commission income	17.936.676,60	16.309.762,12	9.476.842,52	6.346.530,93	16.657.027,27	15.672.595,17	8.842.141,04	7.510.983,64
Less: Fee and commission expenses	(728.205,06)	(625.801,20)	(327.707,09)	(253.080,56)	(739.977,63)	(621.593,70)	(342.534,22)	(253.784,56)
Net fee and commission income	17.208.471,54	15.683.960,92	9.149.135,43	6.093.450,37	15.917.049,64	15.051.001,47	8.499.606,82	7.257.199,08
Dividend income	391.809,27	656.767,54	(52.815,73)	477.012,54	731.307,62	1.509.279,16	286.682,62	505.117,43
Gains/ (losses) from trading	1.326.378,03	2.288.179,08	(839.656,23)	1.657.117,76	1.326.378,03	1.470.245,16	(839.656,23)	945.143,50
Gains/ (losses) from investments in securities	(158.202,79)	335.606,15	(100.829,23)	254.744,64	(164.016,95)	326.634,22	(102.237,37)	250.650,43
Other operating income	2.097.641,91	1.171.270,22	1.090.979,12	665.918,73	2.134.859,82	1.118.598,53	1.132.662,89	627.613,00
Income from operating activities	61.009.738,72	58.835.472,16	29.528.918,26	28.451.879,89	59.160.686,62	56.692.977,88	28.786.300,70	28.237.383,05
Provisions made to cover eventual credit risks	(10.722.431,08)	(18.040.000,00)	(5.754.468,67)	(12.940.000,00)	(10.022.431,08)	(18.040.000,00)	(5.134.468,67)	(12.940.000,00)
Wages and staff expenses	(29.357.845,56)	(25.844.826,32)	(15.931.006,33)	(12.129.001,86)	(28.672.006,45)	(25.073.113,34)	(15.610.390,91)	(12.306.785,75)
General operating expenses	(17.784.048,02)	(11.434.417,60)	(11.317.263,13)	(5.125.413,81)	(17.432.769,12)	(10.899.381,85)	(11.118.611,68)	(5.241.880,33)
Depreciation	(2.903.502,10)	(2.603.338,75)	(1.473.184,21)	(1.411.973,50)	(2.877.508,39)	(2.527.322,82)	(1.475.251,31)	(1.371.419,00)
Total operating expenses	(60.767.826,76)	(57.922.582,67)	(34.475.922,34)	(31.606.389,17)	(59.004.715,04)	(56.539.818,01)	(33.338.722,57)	(31.860.085,08)
Profit before tax	241.911,96	912.889,49	(4.947.004,08)	(3.154.509,28)	155.971,58	153.159,87	(4.552.421,87)	(3.622.702,03)
Tax	55.387,10	(2.546.442,04)	1.168.003,64	(1.283.021,33)	81.084,25	(2.284.573,00)	1.095.282,27	(1.130.567,81)
Profit after tax	297.299,06	(1.633.552,55)	(3.779.000,44)	(4.437.530,61)	237.055,83	(2.131.413,13)	(3.457.139,60)	(4.753.269,84)
Distributed as follows:								
Shareholders of the Bank	297.283,21	(2.257.864,45)	(3.778.977,53)	(5.047.151,30)				
Share in minority profit	15,85	624.311,90	(22,91)	609.620,69				
Profit after tax per share - Basic (in Euro)	0,004	(0,03)			0,003	(0,03)		

ADDITIONAL FIGURES AND INFORMATION

1. The consolidation of June 30, 2006 which was effected based on the full consolidation method includes the following companies:

COMPANY	DOMICILE	% PARTICIPATION
ATTIKI MUTUAL FUNDS MANAGEMENT S.A.	GREECE	100,00%
ATTICA VENTURES S.A.	GREECE	99,99%
ATTIKIS LEASING 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	99,90%
- ATTICA FUNDS PLC	UNITED KINGDOM	99,99%

2. The accounting principles adopted by International Financial Reporting Standards (I.F.R.S.) have been applied.

3. Property, plant and equipment are free of liens or encumbrances.

4. A € 800,000 provision has been made for litigious cases against the Bank, following the Legal Services' estimate of future payments. There has also been made a provision of 4 million Euro as the largest estimated loss due to financial irregularities in a department of the Bank's network.

5. The Bank has been audited by the tax authorities for the years up to 2004. As for the unaudited financial years, the Bank and its subsidiaries have made provisions in accordance with the I.F.R.S.

6. The number of staff employed by the companies of the Group at the end of the current period was 1.161 whereas for the Bank it was 1.143.

7. The balance of loans and deposits of the Bank with associated undertakings in accordance with IAS 24 as at 30.06.2006 were € 31.459.598,26 and € 9.152.419,55 respectively. The amounts of income and expenditure in accordance with IAS 24 as at 30.06.2006 were € 505.335,63 and € 429.893,23 respectively.

8. The consolidation as at 30/06/2006 does not include ATTIKI INVESTMENTS S.A. because the firm was wound up in July 2005. The above firm had been included in the consolidated figures as at 30/06/2005.

ATHENS, 28 AUGUST 2006

THE CHAIRMAN OF THE BOARD OF DIRECTORS AND CHIEF EXECUTIVE OFFICER

 TRYPHON E. KOLLINTZAS
 I.D. No AA 026187

VICE CHAIRMAN OF THE BOARD OF DIRECTORS

 DIMITRIOS A. BOUZIAKAS
 I.D. No. N 180730

THE ACCOUNTING DEPARTMENT MANAGER

 CHRISTOS K. MARANTOS
 I.D. No M 481653
 E.C.G. LICENSE No 17216/A' CLASS