INTERIM FINANCIAL REPORT

For the period from 1st January to 30th June 2013

(In accordance with the Law 3556/2007)

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STATEMENT OF THE MEMBERS OF THE BOARD OF DIRECTORS
(According to Article 5 par. 2 of the Law 3556/2007)

To the best of our knowledge, the Interim Financial Statements were prepared in accordance with International Financial Reporting Standards, give a true and fair view of the assets, liabilities, equity and financial performance of Attica Bank S.A.. and of the group of companies included in the consolidated financial statements taken as a whole, in accordance with Art. 5 par. 3-5 of Law 3556/2007 and the Board of Directors' interim report as of 30 June 2013 provides all information required by Art. 5 par. 6 of Law 3556/2007.

Athens, 30 August 2013

For the Board of Directors

THE CHAIRMAN OF THE BOARD & CHIEF EXECUTIVE OFFICER	THE MEMBER OF THE BOARD	THE MEMBER OF THE BOARD
IOANNIS P. GAMVRILIS	ATHANASIOS E. PRESVELOS	PERIKLHS I. KARAISKOS
I.D. No AZ 995770	I.D. No AH 554151	I.D. No N 108445

BOARD OF DIRECTORS' INTERIM MANAGEMENT REPORT
(According to Law 3556/2007)

Introduction

Attica Bank, despite the exceptionally averse climate prevailing the Greek economy, has achieved its aim, which was the precondition for the continuance of its operations, and has been fully recapitalized by private shareholders (old and new). The trust demonstrated by private shareholders, and especially by the major shareholder E.T.A.A-T.S.M.E.D.E., represents recompense for the Bank and the rational management of its numbers, despite the great economic crisis and the continuous recession in which the country is in for six consecutive years.

The procedure of capital strengthening of the Bank by the amount of € 398.8 million, which was implemented equally by issue of new shares via cash payment and by issue of a convertible bond loan (CBL), was successfully completed on June 28th, 2013 and was affirmed, as regards the share capital increase, on July 2nd, 2013.

The domestic banking system is in the process of a rapid reformation and concentration of the sector, and following the safeguard of its capital base is asked to respond to the new conditions emerged and to play a crucial role to the attempt of the Greek economy to recover.

Upon the completion of the share capital increase and the subscription of the convertible bond issued by the Bank in the context of its recapitalization, Tier I ratio amounts to 10.4% and Core Tier I to 6.9%. It is noted that the calculation of the Core Tier I does not include the Convertible Bond Loan at the moment, as only the part of the amount drawn for the share capital increase has been used in the calculation. According to the terms of the share capital increase, as these are stated in the prospectus, when Core Tier I of the Bank and the Group are below the current threshold of 9%, as determined by the Bank of Greece, a number of Bonds are automatically converted to shares so that Core Tier I will not be below the minimum threshold.

Having accomplished the recapitalization goal, the priority over the following years is given to the maintenance of a satisfactory capital adequacy and the generation of internal capital, the fluent and low cost liquidity, the rational management of the loan portfolio, the further reduction of operational cost, the support of the real economy and the support of the customers through programs serving the principles of corporate social responsibility and corporate culture, as well as to the further strengthening of the cooperation with members of E.T.A.A.-T.S.M.E.D.E., which consists the major shareholder of the Bank, in order to expand the clientele of the Bank and to provide services of exceptional quality to the members of its major shareholder.

Key Figures and Results of the Bank

As regards the first semester of 2013, the key figures and results of the Bank, as well as their variation, were as follows:

- Total Assets of the Bank amounted to € 3,950.5 million, compared to € 3,906.3 million as at 31.12.2012 and € 3,956.9 million as at 30.06.2012.

- Total loans and advances to customers (loans and corporate bond loans), before impairment, amounted to € 3,700.8 million, an increase of 2.72% compared to 31.12.2012. The table below presents an analysis of loans and advances to customers.

Loans and Advances to customers (before impairment)					
(In million €)	**30.06.2013 (1)**	**31.12.2012 (2)**	**30.06.2012 (3)**	**Variation % (1)/(2)**	**Variation % (1)/(3)**
LOANS	**3,116.4**	**3,023.8**	**3,077.8**	**3.06%**	**1.25%**
From which:					
- Consumer loans	232.5	232.6	233.2	-0.03%	-0.29%
- Credit cards	56.1	55.7	55.3	0.83%	1.41%
- Housing loans	541.7	551.3	562.9	-1.75%	-3.76%
- Leasing	306.6	305.6	308.1	0.31%	-0.51%
CORPORATE BOND LOANS	**584.4**	**578.9**	**577.6**	**0.95%**	**1.18%**
TOTAL LOANS	**3,700.8**	**3,602.7**	**3,655.4**	**2.72%**	**1.24%**

- The amount of deposits amounted to € 2,769.6 million decreased by 5.52% compared to 31.12.2012 and increased by 9.82% compared to 30.06.2012.

- Bank's total own equity amounted to € 60.6 million as at 30.06.2013, compared to € 91.8 million as at 31.12.2012.

- Net interest income amounted to € 14.46 million showing a decrease of 51.5% compared to the first semester of 2012. This decrease is mainly attributable to the funding the Bank obtained from the Emergency Liquidity Assistance mechanism (E.L.A.) and the high cost associated, given that the recapitalization procedure was completed at the end of the first semester of 2013. In addition, the gradual de-escalation of interest rates of term deposits was at such an early stage that could not be captured in the income statement of the current period.

- Net income from commissions amounted to € 8.42 million, decreased by 1.8% compared to the first semester of the previous year.

- Financial activities resulted to a gain of € 1.45 million, compared to a loss of € 0.6 million for the first semester of 2012.

- Total income from operating activities amounted to € 25.16 million, showing a decrease of approximately 36.4% compared to the first semester of 2012.

- Personnel expenses amounted to € 26.41 million, showing a decreasing trend compared to the first semester of 2012.

- Credit risk provision expenses amounted to € 45.7 million for the period ended 30.06.2013. This amount includes € 5 million that refer to provisions for impairment losses on financial securities of the Bank. The provision for impaired loans for the 1st semester of 2013 amounts to € 40.7 million compared to € 76.9 million for the comparative period of 2012. The cumulative allowances amount to € 402.5 million, increased by approximately 11.3% compared to 31.12.2012.

- Losses before income tax, amounted to € 68.03 million, compared to loss of € 96.3 million for the first semester of 2012. Respectively, the after tax results, amounted to a loss of € 59.6 million, compared to a loss of € 80.5 million for the respective period of 2012.

- Total comprehensive income net of tax for the period amounted to losses of € 31.2 million.

As regards to the second quarter of 2013 results:

- The Bank's losses before income tax for the second quarter of 2013 amounted to € 41.9 million, compared to € 73.4 million losses for the second quarter of 2012.

- Losses after income tax recorded for the same period amounted to € 40.8 million, compared to € 76 million losses for the same period in 2012.

- Bank's total comprehensive income, net of tax, for the second quarter of 2013 amounted to € 18.8 million losses.

- Provision expense charged for impaired loans amounted to € 28.7 million for the period of the second quarter of 2013. Provision expense charged for the comparative period of 2012 amounted to € 66.1 million.

- The number of branches of the Bank as at 30.06.2013 amounted to 80, as was the case as at 31.12.2012.

Key Figures and Results on a Consolidation Basis

Based on the Consolidated Financial Statements, the key figures and results on a Group level are as follows:

- Total Assets of the Group amounted to € 3,945.5 million, compared to € 3,898.3 as at 31.12.2012, showing an increase of 1.2% approximately.

- Group's total own equity amounted to € 65.15 million as at 30.06.2013, compared to € 96.3 million as at 31.12.2012.

- General operating expenses before impairment amounted to € 15.6 million, reduced by approximately 5% compared to the 1st semester of 2012. The decrease of operational expenses and especially the decrease of personnel expenses comes as a result of the operational restructuring program of the Bank that continues rapidly, even after its recapitalization.

- Credit risk provision expenses amounted to € 45.7 million for the period ended 30.06.2013, out of which, € 5 million refer to provisions for impairment on financial securities of the Bank. The provision expense for impaired loans for the 1st semester of 2013 amounts to € 40.7 million compared to € 76.9 million for the comparative period of 2012. The cumulative allowances for loan losses amount to € 402.5 million, increased by 11.3% compared to 31.12.2012.

- The consolidated losses before income tax amounted to € 68 million compared to € 96.5 million losses in the first semester of 2012, while consolidated losses after income tax attributable to owners of the Bank amounted to € 59.6 million, compared to € 81.1 million losses in the first semester of 2012.

RESULTS ON A CONSOLIDATED BASIS			
(In € thousand)	**6M 2013**	**6M 2012**	**Variance %**
Net Interest Income	14,749.10	30,248.97	-51.24%
Net Fee and Commission Income	9,832.99	10,222.71	-3.81%
Gain/Loss from Financial Activities	1,453.97	191.77	658.17%
Other Income	836.98	1,828.24	-54.22%
Operating Income	**26,873.03**	**42,491.69**	**-36.76%**
Personnel Expenses	27,309.36	28,942.23	-5.64%
General Operating Expenses	15,633.70	16,435.80	-4.88%
Income from investments in associates	53.68	1,250.34	-95.71%
Total Operating Expenses	**42,996.74**	**46,628.38**	**-7.79%**
Profit / loss Before Impairment & Depreciation	**-16,123.71**	**-4,136.69**	289.77%
Depreciation	3,848.40	3,666.93	4.95%
Allowance for impairment losses	45,745.15	88,668.15	-48.41%
Other provisions	2,320.97	0.17	-
Profit before tax	**-68,038.22**	**-96,471.94**	-29.47%
Profit after Taxes	**-59,647.51**	**-81,090.67**	**-26.44%**
Total Comprehensive Income for the period after tax	**-31,192.21**	**-100,091.65**	**-68.84%**

- Basic earnings/(losses) per share amounted to € (0.2917), compared to € (0.3475) for the first semester of 2012.

As it concerns the second quarter of 2013 the figures and results are as follows:

- Group's losses before income tax for the second quarter of 2013 amounted to € 42.1 million, compared to € 72.3 million loss for the respective quarter of 2012.

- Losses after income tax for the same period amounted to € 40.9 million, compared to € 75.5 million losses for the comparative period of 2012.

- Group's total comprehensive income after tax for the second quarter of 2013 amounted to € 18.9 million losses.

- Provision expense charged for impaired loans amounted to € 28.7 million for the period of the second quarter of 2013. Provision expense charged for the comparative period of 2012 amounted to € 66.1 million.

The results before and after income tax for the companies of the Group are presented in the following table:

Company	**Profit/(loss) before income tax** *(in € thousand)*		**Profit/(loss) after income tax attributable to owners of the parent** *(in € thousand)*	
	6M 2013	**6M 2012**	**6M 2013**	**6M 2012**
Attica Bank S.A.	-68,026.75	-96,321.61	-59,636.22	-80,460.51
Attica Wealth Management Mutual Funds Management S.A.	89.32	-81.04	75.74	-59.01
Attica Finance S.A.	-155.90	-77.75	-67.21	-34.21
Attica Ventures S.A.	119.37	114.90	89.81	93.06
Attica Funds plc	46.01	46.28	35.65	37.86
Attica Bancassurance Agency S.A.	199.91	488.66	219.88	390.93
Attica Bank Properties S.A.	-257.52	-209.48	-257.52	-209.48
Stegasis Mortgage Finance plc	-	819.28	-	429.85
Zaitech Innovation Venture Capital Fund	-53.68	-1,250.34	-53.68	-1,250.34

"Stegasis Mortgage Finance plc", registered in the United Kingdom, is a special purpose company, in which the Bank has no direct interest, was ordered to dissolution and set under liquidation with the 27.06.2012 decision of the Board of Directors of the Bank, due to the cancelation of the securitization program of the Bank for which the maintaining was unprofitable. In particular, the purpose of the company's establishment was the securitization of part of mortgage portfolio to be used for low cost funding from the European Central Bank. This usage is no longer available due to the low credit rating of the securitized bonds. Holding the bonds until their next possible usage as collateral to the ECB or as a general funding instrument has been decided to be unprofitable due to the significant cost of maintaining the securitization program, i.e. cost related to the retention of the company, to the custodian fees, to the accounts administration Bank, to the vice-administrator and other contracted parties, to the swap contract and more, in conjunction with the high uncertainty due to the economic situation in Greece, as well as internationally for the eligibility of the Bonds as collaterals. The early termination of the securitization program requires Stegasis to assign and transfer all the securitized mortgages and their collaterals to the Bank.

Key financial ratios of the Bank and the Group

The following table lists the key financial ratios of balance sheet and operational policy as these are derived from the financial statements for the period ended 30.06.2013 along with the respective comparative ratios for year 2012 and the comparative period ended 30.06.2012, both on a standalone and on a consolidated basis.

These ratios show the priority and importance given by the Management of the Bank to credit risk and cost control.

	BANK			GROUP		
	30.06.2013	31.12.2012	30.06.2012	30.06.2013	31.12.2012	30.06.2012
BALANCE-SHEET RATIOS						
Due to customers/ Loans and advances to customers (before impairment)	74.84%	81.37%	68.99%	74.49%	80.99%	68.60%
Due to customers/Total Assets	70.11%	75.04%	63.74%	69.87%	74.85%	63.47%
Loans and advances to customers (net of impairment)/Total Assets	83.49%	82.97%	83.96%	83.59%	83.14%	84.09%
Total Equity/Total Assets	1.54%	2.35%	3.90%	1.65%	2.47%	4.03%
Total Equity/ Due to customers	2.19%	3.13%	6.12%	2.36%	3.30%	6.34%
OPERATIONAL POLICY RATIOS						
Total operating expenses less impairment and depreciation charges/Total Assets	1.10%	2.47%	1.10%	1.15%	2.56%	1.15%
Operating expenses before impairment and depreciation charges/Total operating income	173.32%	176.67%	110.39%	168.44%	167.95%	106.79%
Operating expenses before impairment and depreciation charges/Average Total Assets	1.12%	2.43%	1.10%	1.17%	2.29%	1.14%
Gross operating profit excluding interest/Average Total Assets	0.28%	0.34%	0.25%	0.31%	0.39%	0.31%
LOAN PORTFOLIO QUALITY RATIOS						
Allowance for impairment losses /Impaired and past due loans above 90 days	43.00%	43.40%	42.70%	43.00%	43.40%	42.70%
Allowance for impairment losses /Impaired and past due loans above 180 days	47.8%	49.80%	47.90%	47.8%	49.80%	47.90%

Important events occurred during the first semester of the fiscal year which had a significant impact on the financial statements

Increase of the nominal value of the common shares and simultaneous consolidation and reduction of the total number of common registered shares and reduction of the share capital for the purposes of setting-off cumulative losses.

The first Repeat Extraordinary General Meeting of the common shareholders held on 18.02.2013 decided among other:

i. The increase of the nominal value of each common registered, bearing voting right, share of the Bank from €0.35 to €2.45 per share with simultaneous consolidation and decrease of the total number of the Bank's common shares (reverse split) at a ratio of 7 existing shares for each new share, i.e. from 244,885,573 to 34,983,653 shares in total and the granting of authorization to the Bank's Board of Directors for the latter to decide on any remaining fractions of shares.

ii. The decrease of the share capital of the Bank by €75,214,854.65 by decreasing the nominal value of the common registered shares bearing voting rights, from € 2.45 to €0.30, in order to set off accumulated losses amounting to € 75,214,854.65, pursuant to article 4 of codified law 2190/1920. It is noted that the above said share capital decrease shall not affect the Bank's total own equity, nor shall it entail any adjustment to the price of the common shares of the Bank that are traded on the Athens Stock Exchange.

The aforementioned decisions have been approved by the self-invited Special General Meeting of the preference shareholders of the Bank, held on 02.04.2013.

Following the above, the total share capital of the Group as at 30.06.2013 amounts to € 110,695,095.80 divided to 34,983,653 common, registered shares of nominal value € 0.30 each and 286,285,714 preference shares of nominal value of € 0.35 each.

Dividend distribution of fiscal year 2012

According to Legislation (Law 3723/2008 and Law 3756/2009) referring to the plan for the enhancement of the liquidity of the Greek economy, participating Banks are not allowed to distribute dividends on their common shares, but only in the form of shares, excluding the treasury shares. Total dividends cannot exceed 35% of distributable profits. In the absence of distributable profit for the year 2012, the Bank will not distribute any dividends either on the common or the preference shares.

Treasury Shares

As at 30.06.2013, the Bank held 7,497 treasury shares of "Attica Bank S.A.." at a cost of € 97,332.30. These treasury shares were the result of the reverse split of 52,482 common registered shares held by the Bank as at 07.06.2103 that took place in the context of the share capital increase. The new shares represent 0.0214% of the total number of common shares bearing voting rights as at 30.06.2013. The remaining companies of the Group that are consolidated do not hold any shares of the Bank as at 30.06.2013.

Transactions with related parties

All transactions with related parties were conducted in the Group's usual and ordinary course of business and at arm's length. The aforementioned transactions which are separated in transactions with related companies and transactions with members of the management are for the period ended 30.06.2013 as follow:

A. TRANSACTIONS WITH RELATED COMPANIES

1. RECEIVABLES

Company	Attica Bank's Participation as at 30.06.2013	Partici-pation %	Loans	Income Receivable	Rents
Attica Wealth Management Mutual Funds Management S.A.	2,326,059.00	100.00%			
Attica Ventures S.A.	599,960.00	99.99%			
Attica Finance S.A.	1,699,564.80	55.00%	1,316,080.10		
Attica Funds PLC	20,415.01	99.99%			
Attica Bancassurance Agency S.A.	100,000.00	100.00%		1,400,000.00	1,676.58
Attica Bank Properties S.A.	7,060,000.00	100.00%		4,157.65	
Zaitech I Innovation Venture Capital Fund	17,079,991.66	50.00%			
Zaitech II Innovation Venture Capital Fund	3,942,200.00	92.00%			
Total	**32,828,190.47**		**1,316,080.10**	**1,404,157.65**	**1,676.58**

2. LIABILITIES

Company	Bond Loan	Time Deposits	Sight Deposits	Expenses Payable	Amount for the share capital increase
Attica Wealth Management Mutual Funds Management S.A.		2,350,000.00	267,671.16	548.33	
Attica Ventures S.A.			1,105,197.36		
Attica Finance S.A.		2,240,000.00	169,052.30		699,999.60
Attica Funds PLC	94,532,757.23		465,029.20		
Attica Bancassurance Agency S.A.		1,800,000.00	667,412.94		
Attica Bank Properties S.A.			6,458,682.14	4,304.51	
Zaitech I Innovation Venture Capital Fund		2,810,000.00	3,222.45		
Zaitech II Innovation Venture Capital Fund		1,060,000.00	3,500.91		
E.T.A.A. - T.S.M.E.D.E.		95,355,831.36	122,755,361.31		205,476,363.60
Total	**94,532,757.23**	**105,615,831.36**	**131,895,129.77**	**4,852.84**	**206,176,363.20**

3. INCOME

Company	Rents	Commission income	Interest Income
Attica Finance S.A.			30,950.40
Attica Bancassurance Agency S.A.	621.60	300,000.00	
Attica Bank Properties S.A.		1,601.10	
Total	**621.60**	**301,601.10**	**30,950.40**

4. EXPENSES

Company	Service rendering	Bond Loan Interest and Commission expenses	Interest Payable on Deposits
Attica Wealth Management Mutual Funds Management S.A.	71,274.46		58,690.69
Attica Ventures S.A.			20,522.10
Attica Finance S.A.			27,012.60
Attica Funds PLC		1,348,453.13	
Attica Bancassurance Agency S.A.			27,766.50
Attica Bank Properties S.A.	71,080.41		111,904.86
Zaitech I Innovation Venture Capital Fund			65,302.41
Zaitech II Innovation Venture Capital Fund			25,638.00
E.T.A.A. T.S.M.E.D.E.			11,966,261.78
Total	**142,354.87**	**1,348,453.13**	**12,303,098.94**

5. LETTERS OF GUARANTEE

Company	Letters of guarantee
Attica Finance S.A.	796,836.00
Attica Bank Properties S.A.	2,195.00
Total	**799,031.00**

B. TRANSACTIONS WITH MEMBERS OF THE MANAGEMENT

The transactions with members of the management (President and CEO, members of the Board of Directors, General Directors) as at 30.06.2013, concerning the Bank and the Group, are presented in the following table:

	BANK	GROUP
Loans	585,048.42	817,186.98
Deposits	642,861.88	724,691.03
Letters of Guarantee	140,441.42	140,441.42
Interest Received	8,770.87	11,430.67
Interest Paid	7,246.23	7,303.42
Wages and salaries	302,276.99	648,807.97
Board of Directors fees	90,907.70	231,083.49

Future Outlook

Based on the current economic environment, and the intense recession phase of the Greek economy, combined with the fiscal problems, the basic priorities of the Attica Bank Group for the following period are the following:

- Loan portfolio management

Ensuring the quality of the loan portfolio by optimizing the administration of overdue loans and collaterals. The policy adopted by the Group during the recent years has been successful and the latest reorganization contributes in providing further protection to the Group regarding the current conditions.

- Capital adequacy

Upon the completion of the share capital increase and the subscription of the convertible bond loan (CBL) the Bank issued in the context of its recapitalisation, Tier I ratio amounts to 10.4% and Core Tier I to 6.9%. It is noted that the calculation of the Core Tier I does not include the Convertible Bond Loan, as only the part of the amount drawn for the share capital increase has been used in the calculation. According to the terms of the share capital increase, as these are stated in the prospectus, when the Core Tier I of the Bank and the Group are below the current threshold of 9% as determined by the Bank of Greece, a number of Bonds are automatically converted to shares so that Core Tier I will not be below the minimum threshold. As a result, the ratio including the convertible bond loan, will be to a large extent higher than the minimum threshold set by the BoG and the objective is to further increase it by generating capital internally from the Bank's operations.

- Operating cost control

The further reduction of the operational cost and the personnel expenses in the context of certain initiatives that will take place the forthcoming period, which consist the necessary conditions for the restoration of the Group's operational profitability.

- Liquidity

The effective management of the Group's liquidity, taking under consideration the greater potentials and facilitation created by the recapitalization of the Bank, which results on one hand the detachment from the Emergency Liquidity Assistance (E.L.A) and the direct draw-down of funding from the European Central Bank and on the other hand, the return of deposits given the disappearance of uncertainty for the banking system.

- Synergies with members of the Engineers and Public Constructors Pension Fund (T.S.M.E.D.E.)

The Bank places great emphasis on developing its clientele basis by creating synergies with E.T.A.A – T.S.M.E.D.E. members, who represent the major shareholder of the Bank and the development of the comparative advantage resulting from the ownership structure, beneficial for both parties. Attica Bank has set the objective to strengthen its presence in the banking sector as a specialized and flexible bank, in order to contribute effectively to the recovery of Greek economy through its expertise and its friendliness that characterize the relations established with its customers.

Description of the most significant risks and uncertainties for the second semester of the fiscal year

Similar to other financial organizations, the Bank and its subsidiaries are exposed to a variety of risks most important of which are credit risk, liquidity risk and market risk. The Group has established an integrated risk management framework.

The recession that Greek economy still faces, in combination with the restrictive fiscal policy and the reduction of employment, has led to a significant increase of non-performing loans reflected in the results and the own equity of the Banks. It is noted though, that the large increase in tourist arrivals, the obvious improvement of the current account balance of the country and the expectation for the achievement of primary budget surplus this year, are clear indications of the reversal of the recessionary course of the Greek economy and the improvement of the economic position of the country.

The Attica Bank Group, attempting to confront with the aforementioned risks, elaborates a plan which sets directions such as the prevention in the risk management, the creditworthiness of credit options, the careful expansion of the clientele base, the placement of strict credit policies, the compliance to credit limits through credit scoring systems and indices as tools for evaluating risks. Within this framework, the Bank has proceeded into core organizational changes in its structure, which are constantly adapting to the current conditions.

CONDENSED INTERIM INDIVIDUAL & CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED

30 JUNE 2013

In accordance with International Accounting Standard 34

The Condensed Interim Individual and Consolidated Financial Statements of the Bank for the first semester of 2013, as well as the notes attached, have been approved by the Board of Directors at the meeting held on 30 August 2013 and have been posted on the Bank's website.

Athens, 30 August 2013

THE CHAIRMAN & CHIEF EXECUTIVE OFFICER	THE MEMBER OF THE BOARD OF DIRECTORS	THE CHIEF FINANCIAL OFFICER (C.F.O.)
IOANNIS P. GAMVRILIS	ATHANASIOS E. PRESVELOS	CHRISTOS K. MARANTOS
I.D. No AZ 995770	I.D. No AH 554151	I.D. No M 481653 E.C.G. LICENCE No 17216/A΄ CLASS

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Independent Auditors’ Report on Review of Condensed Interim Financial Information

(Translated from the original in Greek)

To the Shareholders of
ATTICA BANK S.A.

Introduction

We have reviewed the accompanying standalone and consolidated statement of financial position of ATTICA BANK S.A. (the “Bank”) as of 30 June 2013 and the related standalone and consolidated statements of income and comprehensive income, changes in equity and cash flows for the six-month period then ended and the selected explanatory notes, which comprise the interim financial information and which forms an integral part of the six-month financial report of article 5 of Law 3556/2007. The Bank’s management is responsible for the preparation and presentation of this condensed interim financial information in accordance with the International Financial Reporting Standards adopted by the European Union and specifically with IAS 34 “Interim Financial Reporting”. Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements 2410 "Review of interim financial information performed by the independent auditor of the entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with IAS 34 “Interim Financial Reporting”.

Emphasis of matter

Without qualifying our review conclusion, we draw attention to Note 24.4 to the condensed interim financial information, which refers to matters concerning the subsumption of the Bank employee's Complementary Pension Benefit Plan (L.A.K.) to the Unified Fund of Bank Employees Insurance (E.T.A.T.) as a result of the Bank's compliance with Law 3371/2005 on Pension Plans for Banks.

Report on other legal and regulatory requirements

Our review did not identify any inconsistency or disparity of the other information of the six-month financial report as provided for by article 5 of L. 3556/2007 with the accompanying interim financial information.

Athens, 30 August 2013

KPMG Certified Auditors A.E.
AM SOEL 114

Marios T. Kyriacou Certified Auditor Accountant AM SOEL 11121	Ioannis Achilas Certified Auditor Accountant AM SOEL 12831

INTERIM CONDENSED INCOME STATEMENT

GROUP

(Amounts in €)

	Note	From 1 January to 30 June 2013	From 1 January to 30 June 2012	From 1 April to 30 June 2013	From 1 April to 30 June 2012
Interest and similar income		95,002,187.89	112,668,885.26	47,169,171.19	54,290,180.34
Less : Interest expense and similar expenses		(80,253,091.19)	(82,419,919.08)	(37,722,281.01)	(40,955,223.12)
Net interest income		**14,749,096.70**	**30,248,966.18**	**9,446,890.18**	**13,334,957.22**
Fee and commission income		12,697,232.49	13,260,809.54	5,877,479.48	6,327,321.31
Less: Fee and commission expenses		(2,864,243.05)	(3,038,104.52)	(1,461,600.74)	(1,566,204.60)
Net fee and commission income		**9,832,989.44**	**10,222,705.02**	**4,415,878.74**	**4,761,116.71**
Profit / (loss) from trading activities		707,177.31	199,134.95	508,381.87	132,974.81
Profit / (loss) from investment portfolio		746,794.36	(7,360.74)	252,192.00	(7,360.74)
Other income / (Other expenses)		836,975.67	1,828,243.24	327,107.81	1,556,793.15
Operating income		**26,873,033.48**	**42,491,688.65**	**14,950,450.60**	**19,778,481.15**
Impairment loss on loans	**7**	(40,719,529.49)	(76,890,294.80)	(28,660,814.53)	(66,116,142.10)
Impairment loss on financial assets	**7**	(5,025,619.70)	(11,777,853.29)	(740,849.44)	(105,702.73)
Personnel expenses		(27,309,357.96)	(28,942,234.29)	(13,247,482.61)	(13,700,285.90)
General operating expenses		(17,954,670.94)	(16,435,978.04)	(12,493,960.37)	(9,651,079.11)
Depreciation		(3,848,397.37)	(3,666,932.89)	(1,852,478.02)	(1,831,763.12)
Total operating expenses		**(94,857,575.46)**	**(137,713,293.31)**	**(56,995,584.97)**	**(91,404,972.96)**
Income from investments in associates		(53,682.88)	(1,250,335.57)	(93,393.22)	(673,486.15)
Loss before income tax		**(68,038,224.86)**	**(96,471,940.23)**	**(42,138,527.59)**	**(72,299,977.96)**
Less: income tax	**8**	8,390,710.98	15,381,265.88	1,174,220.57	(3,198,361.77)
Loss for the period		**(59,647,513.88)**	**(81,090,674.35)**	**(40,964,307.02)**	**(75,498,339.73)**
Attributable to:					
Owners of the Bank		(59,592,529.57)	(81,062,689.52)	(40,939,092.55)	(75,488,147.85)
Non controlling interest		(54,984.31)	(27,984.83)	(25,214.47)	(10,191.88)
Earnings/(losses) per share for the period basic and diluted (in €)	**9**	**(0.2917)**	**(0.3475)**	**(0.2258)**	**(0.3165)**

INTERIM CONDENSED INCOME STATEMENT

BANK

(Amounts in €)

	Note	From 1 January to 30 June 2013	30 June 2012	From 1 April to 30 June 2013	30 June 2012
Interest and similar income		95,002,125.59	112,614,746.81	47,169,160.18	54,247,529.87
Less : Interest expense and similar expenses		(80,546,022.82)	(82,802,471.83)	(37,873,356.77)	(41,150,851.58)
Net interest income		**14,456,102.77**	**29,812,274.98**	**9,295,803.41**	**13,096,678.29**
Fee and commission income		11,354,228.24	11,687,442.71	5,373,102.57	5,537,045.08
Less: Fee and commission expenses		(2,933,428.17)	(3,113,237.59)	(1,493,511.09)	(1,594,400.48)
Net fee and commission income		**8,420,800.07**	**8,574,205.12**	**3,879,591.48**	**3,942,644.60**
Profit / (loss) from trading activities		705,552.18	(622,574.61)	507,701.31	(1,516,647.86)
Profit / (loss) from investment portfolio		746,322.61	0.00	252,192.00	0.00
Other income / (Other expenses)		832,441.41	1,810,338.56	322,300.90	1,538,841.89
Operating income		**25,161,219.04**	**39,574,244.05**	**14,257,589.10**	**17,061,516.92**
Impairment loss on loans	**7**	(40,719,529.49)	(76,890,294.80)	(28,660,814.53)	(66,116,142.10)
Impairment loss on financial assets	**7**	(5,025,619.70)	(11,672,150.56)	(740,849.44)	0.00
Personnel expenses		(26,409,652.06)	(28,075,686.08)	(12,724,958.85)	(13,277,609.43)
General operating expenses		(17,198,698.49)	(15,610,734.43)	(12,142,876.75)	(9,246,944.79)
Depreciation		(3,834,465.80)	(3,646,992.39)	(1,846,999.39)	(1,821,364.49)
Total operating expenses		**(93,187,965.54)**	**(135,895,858.26)**	**(56,116,498.96)**	**(90,462,060.81)**
Loss before income tax		**(68,026,746.50)**	**(96,321,614.21)**	**(41,858,909.86)**	**(73,400,543.89)**
Less: income tax	**8**	8,390,522.69	15,861,106.24	1,056,396.77	(2,576,673.72)
Loss for the period		**(59,636,223.81)**	**(80,460,507.97)**	**(40,802,513.09)**	**(75,977,217.61)**
Earnings/(losses) per share for the period basic and diluted (in €)	**9**	**(0.2919)**	**(0.3450)**	**(0.2251)**	**(0.3185)**

INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME

GROUP				
(Amounts in €)	From 1 January to		From 1 April to	
	30 June 2013	30 June 2012	30 June 2013	30 June 2012
Loss for the period after income tax recognized in the income statement	**(59,647,513.88)**	**(81,090,674.35)**	**(40,964,307.02)**	**(75,498,339.73)**
Amounts that may be reclassified in the income statement				
Change in available for sale securities reserve, after income tax	33,364,270.85	(17,889,725.44)	23,735,238.19	(4,095,830.21)
Amounts that may not be reclassified in the income statement				
Remeasurements of the defined benefit liability, after income tax	(4,908,971.01)	(1,111,255.10)	(1,704,789.60)	(1,111,255.10)
Total other comprehensive income recognized directly in equity, after income tax	**28,455,299.84**	**(19,000,980.54)**	**22,030,448.59**	**(5,207,085.31)**
Total comprehensive income, after income tax	**(31,192,214.04)**	**(100,091,654.89)**	**(18,933,858.43)**	**(80,705,425.04)**
Attributable to:				
Owners of the Parent	(31,137,229.73)	(100,063,670.06)	(18,908,643.96)	(80,695,233.16)
Non controlling interest	(54,984.31)	(27,984.83)	(25,214.47)	(10,191.88)

INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME

BANK				
(Amounts in €)	**From 1 January to**		**From 1 April to**	
	30 June 2013	**30 June 2012**	**30 June 2013**	**30 June 2012**
Loss for the period after income tax recognized in the income statement	**(59,636,223.81)**	**(80,460,507.97)**	**(40,802,513.09)**	**(75,977,217.61)**
Amounts that may be reclassified in the income statement				
Change in available for sale securities reserve, after income tax	33,364,228.76	(17,873,931.87)	23,735,230.82	(4,133,163.05)
Amounts that may not be reclassified in the income statement				
Remeasurements of the defined benefit liability, after income tax	(4,908,971.01)	(1,111,255.10)	(1,704,789.60)	(1,111,255.10)
Total other comprehensive income recognized directly in equity, after income tax	**28,455,257.75**	**(18,985,186.97)**	**22,030,441.22**	**(5,244,418.15)**
Total comprehensive income, after income tax	**(31,180,966.06)**	**(99,445,694.94)**	**(18,772,071.87)**	**(81,221,635.76)**

INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION

ASSETS		GROUP		BANK	
(Amounts in €)	Note	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Cash and balances with Central Bank		67,357,072.82	110,062,638.64	66,719,724.59	109,461,214.19
Due from other financial institutions		55,436,151.98	52,399,221.44	54,368,579.35	52,319,387.44
Derivative financial instruments – assets		1,108,825.77	509,029.32	1,108,825.77	509,029.32
Financial assets at fair value through profit or loss		49,062.87	12,877.49	49,062.87	12,877.49
Loans and advances to customers (net of impairment)	10	3,298,263,305.32	3,240,904,714.30	3,298,263,305.32	3,240,904,714.30
Available for sale financial assets	11	150,838,038.34	141,708,272.61	150,707,147.79	141,508,048.46
Investments held to maturity	12	10,501,108.48	19,868,398.19	10,501,108.48	19,868,398.19
Investments in subsidiaries	13	0.00	0.00	11,805,998.81	11,807,026.94
Investments in associates	14	20,502,932.48	21,443,313.16	21,022,191.66	21,908,889.46
Property, plant and equipment	15	34,893,596.79	35,106,584.46	33,336,937.95	34,868,381.24
Investment property	16	43,583,636.14	43,339,085.06	43,583,636.14	43,339,085.06
Intangible assets	17	25,931,200.95	22,996,540.73	25,561,191.44	22,647,460.73
Deferred tax assets		52,469,635.28	46,474,237.12	52,340,554.91	46,388,501.41
Other assets		184,593,236.69	163,454,226.92	181,150,013.99	160,762,258.54
Total Assets		**3,945,527,803.91**	**3,898,279,139.44**	**3,950,518,279.07**	**3,906,305,272.77**
LIABILITIES					
Due to financial institutions	18	562,079,715.36	730,931,136.17	562,079,715.36	730,931,136.17
Due to customers	19	2,756,551,690.44	2,917,703,558.15	2,769,641,151.69	2,931,371,388.02
Issued bonds	20	94,689,000.00	94,689,000.00	94,532,757.23	94,497,572.00
Defined benefit pension schemes	21	9,325,765.27	3,496,478.58	9,222,933.10	3,396,139.41
Other provisions		17,749,415.62	16,930,706.09	17,681,946.44	16,863,236.91
Deferred tax liabilities		3,572,072.22	3,752,274.52	3,542,030.30	3,648,801.48
Other liabilities		436,412,525.41	34,436,152.29	433,171,607.67	33,769,895.44
Total Liabilities		**3,880,380,184.32**	**3,801,939,305.80**	**3,889,872,141.79**	**3,814,478,169.43**
EQUITY					
Share capital (common shares)	22	10,495,095.90	85,709,950.55	10,495,095.90	85,709,950.55
Share capital (preference shares)	22	100,199,999.90	100,199,999.90	100,199,999.90	100,199,999.90
Share premium	22	362,112,778.18	362,112,778.18	362,112,778.18	362,112,778.18
Reserves	22	(9,001,795.24)	(37,463,794.93)	(9,189,436.24)	(37,644,693.99)
Retained earnings/ (losses)	22	(399,914,030.02)	(415,529,655.24)	(402,972,300.46)	(418,550,931.30)
Equity attributable to parent owners		**63,892,048.72**	**95,029,278.46**	**60,646,137.28**	**91,827,103.34**
Non controlling interest		1,255,570.87	1,310,555.18	0.00	0.00
Total Equity		**65,147,619.59**	**96,339,833.64**	**60,646,137.28**	**91,827,103.34**
Total liabilities and equity		**3,945,527,803.91**	**3,898,279,139.44**	**3,950,518,279.07**	**3,906,305,272.77**

INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY

(Amounts in €)

GROUP	Share capital (common shares)	Share capital (preference shares)	Share premium	Other reserves	Reserves	Retained earnings	Total	Non controlling interest	Total equity
Balance as at 01.01.2012	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(70,366,626.87)**	**14,080,551.42**	**(234,009,497.80)**	**257,727,155.38**	**1,395,467.33**	**259,122,622.71**
Loss for the period						(81,062,689.52)	**(81,062,689.52)**	(27,984.83)	**(81,090,674.35)**
Other comprehensive income, after income tax									
Change in fair value of available for sale securities, after income tax				(24,976,527.62)			**(24,976,527.62)**		**(24,976,527.62)**
Change in fair value of available for sale securities transferred to profit or loss, after income tax				7,086,802.18			**7,086,802.18**		**7,086,802.18**
Change in remeasurements of the defined benefit liability, after income tax				(1,111,255.10)			**(1,111,255.10)**		**(1,111,255.10)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**(19,000,980.54)**	**0.00**	**(81,062,689.52)**	**(100,063,670.06)**	**(27,984.83)**	**(100,091,654.89)**
Statutory reserve					5,289.62	(5,289.62)	**0.00**		**0.00**
Balance as at 30.06.2012	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(89,367,607.41)**	**14,085,841.04**	**(315,077,476.94)**	**157,663,485.32**	**1,367,482.50**	**159,030,967.82**
Balance as at 01.01.2013	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(51,550,188.12)**	**14,086,393.19**	**(415,529,655.24)**	**95,029,278.46**	**1,310,555.18**	**96,339,833.64**
Loss for the period						(59,592,529.57)	**(59,592,529.57)**	(54,984.31)	**(59,647,513.88)**
Other comprehensive income, after income tax									
Change in fair value of available for sale securities, after income tax				29,645,312.27			**29,645,312.27**		**29,645,312.27**
Change in fair value of available for sale securities transferred to profit or loss, after income tax				3,718,958.58			**3,718,958.58**		**3,718,958.58**
Change in remeasurements of the defined benefit liability, after income tax				(4,908,971.01)			**(4,908,971.01)**		**(4,908,971.01)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**28,455,299.84**	**0.00**	**(59,592,529.57)**	**(31,137,229.73)**	**(54,984.31)**	**(31,192,214.04)**
Decrease of share capital and write off of accumulated losses	(75,214,854.65)					75,214,854.65	0.00		**0.00**
Statutory reserve					6,699.84	(6,699.84)	**0.00**		**0.00**
Balance as at 30.06.2013	**10,495,095.90**	**100,199,999.90**	**362,112,778.18**	**(23,094,888.28)**	**14,093,093.04**	**(399,914,030.02)**	**63,892,048.72**	**1,255,570.87**	**65,147,619.59**

INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY

(Amounts in €)

BANK	Share capital (common shares)	Share capital (preference shares)	Share premium	Other reserves	Reserves	Retained earnings	Total equity
Balance as at 01.01.2012	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(70,366,626.88)**	**13,905,452.04**	**(237,664,020.65)**	**253,897,533.14**
Loss for the period						(80,460,507.97)	**(80,460,507.97)**
Other comprehensive income, after income tax							
Change in fair value of available for sale securities, after income tax				(24,876,171.87)			**(24,876,171.87)**
Change in fair value of available for sale securities transferred to profit or loss, after income tax				7,002,240.00			**7,002,240.00**
Change in remeasurements of the defined benefit liability, after income tax				(1,111,255.10)			**(1,111,255.10)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**(18,985,186.97)**	**0.00**	**(80,460,507.97)**	**(99,445,694.94)**
Balance as at 30.06.2012	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(89,351,813.85)**	**13,905,452.04**	**(318,124,528.62)**	**154,451,838.20**
Balance as at 01.01.2013	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(51,550,146.03)**	**13,905,452.04**	**(418,550,931.30)**	**91,827,103.34**
(Loss) for the period						(59,636,223.81)	**(59,636,223.81)**
Other comprehensive income, after income tax							
Change in fair value of available for sale securities, after income tax				29,645,270.18			**29,645,270.18**
Change in fair value of available for sale securities transferred to profit or loss, after income tax				3,718,958.58			**3,718,958.58**
Change in remeasurements of the defined benefit liability, after income tax				(4,908,971.01)			**(4,908,971.01)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**28,455,257.75**	**0.00**	**(59,636,223.81)**	**(31,180,966.06)**
Decrease of share capital and write off of accumulated losses	(75,214,854.65)					75,214,854.65	**0.00**
Balance as at 30.06.2013	**10,495,095.90**	**100,199,999.90**	**362,112,778.18**	**(23,094,888.28)**	**13,905,452.04**	**(402,972,300.46)**	**60,646,137.28**

INTERIM CONDENSED STATEMENT OF CASH FLOWS

	FOR THE PERIOD ENDED			
	GROUP		BANK	
(Amounts in €)	**30.06.2013**	**30.06.2012**	**30.06.2013**	**30.06.2012**
Cash flows from operating activities				
Interest and similar income	93,852,838.78	112,969,951.16	93,887,961.72	112,950,126.34
Interest paid	(79,941,407.16)	(86,233,517.08)	(80,234,342.48)	(86,616,069.83)
Dividends received	18,012.23	22,806.05	18,012.23	22,806.05
Commission received	12,574,051.61	12,672,676.02	11,231,047.36	11,099,309.19
Commission paid	(2,864,243.05)	(3,038,104.52)	(2,933,428.17)	(3,113,237.59)
Profit /(loss) from financial transactions	122,473.14	1,031,066.14	113,377.01	1,041,148.74
Other income	470,280.63	1,684,368.01	465,746.37	1,666,463.35
Cash payments to employees and suppliers	(51,273,786.64)	(53,617,290.42)	(49,619,929.49)	(51,931,137.36)
Tax paid	(332,066.83)	(293,111.18)	(272,789.26)	(168,646.52)
Cash flows from operating activities before changes in operating assets and liabilities	**(27,373,847.28)**	**(14,801,155.81)**	**(27,344,344.70)**	**(15,049,237.64)**
Changes in operating assets and liabilities				
Net (increase) / decrease in trading securities financial position	(40,220.58)	(373,036.42)	(40,220.58)	(376,332.57)
Net (increase) / decrease in loans and advances to customers	(98,078,120.51)	69,848,588.63	(98,078,120.51)	69,848,588.63
Net (increase) / decrease in other assets	(14,969,701.65)	12,113,005.60	(14,296,697.47)	12,910,146.34
Net increase / (decrease) in due to financial institutions	(168,851,420.81)	460,822,464.81	(168,851,420.81)	460,822,464.81
Net increase / (decrease) in deposits due to customers and similar liabilities	(161,151,867.71)	(582,088,610.51)	(161,730,236.33)	(580,726,043.92)
Net increase / (decrease) in other liabilities	(2,790,338.69)	3,083,436.37	(5,211,711.89)	1,071,311.05
Total changes in operating assets and liabilities of financial position	**(445,881,669.96)**	**(36,594,151.52)**	**(448,208,407.60)**	**(36,449,865.66)**
Net cash flow from operating activities	**(473,255,517.24)**	**(51,395,307.33)**	**(475,552,752.30)**	**(51,499,103.29)**
Cash flows from investing activities				
Acquisition of intangible assets	(4,791,249.16)	(3,646,828.69)	(4,767,907.41)	(3,645,784.69)
Acquisition of Property, Plant and Equipment	(1,798,143.71)	(520,343.96)	(468,168.76)	(513,389.45)
Acquisition of available for sale securities	(217,712.17)	(4,125,746.10)	(109,160.59)	(4,100,246.10)
Redemption / maturity of available for sale securities	26,336,896.06	60,026.99	26,336,896.06	60,026.99
Net gain on sale of available-for-sale securities	188,295.63	(7,360.74)	0.00	0.00
Acquisition of held to maturity securities	0.00	(7,872,717.70)	0.00	(7,872,717.70)
Maturity of held to maturity securities	9,372,395.47	0.00	9,372,395.47	0.00
Investments in subsidiaries	0.00	0.00	0.00	(100.00)
Investments in associates	386,696.13	(227,401.44)	386,696.13	(227,401.44)
Net gain on sale of participation in associates	521,850.61	0.00	521,850.61	0.00
Net cash flow from investing activities	**29,999,028.86**	**(16,340,371.64)**	**31,272,601.51**	**(16,299,612.39)**
Cash flows from financing activities				
Cash received for the share capital increase	403,587,853.10	0.00	403,587,853.10	0.00
Net cash flow from financing activities	**403,587,853.10**	**0.00**	**403,587,853.10**	**0.00**
Net increase/ (decrease) in cash and cash equivalents	**(39,668,635.28)**	**(67,735,678.97)**	**(40,692,297.69)**	**(67,798,715.68)**
Cash and cash equivalents at the beginning of the period	162,461,860.08	190,106,033.59	161,780,601.63	189,070,872.92
Cash and cash equivalents at the end of the period	**122,793,224.80**	**122,370,354.62**	**121,088,303.94**	**121,272,157.24**

1. GENERAL INFORMATION

"Attica Bank S.A." Group, ("the Group"), operates in the financial sector, providing a wide range of financial and banking services to individuals and companies.

The Group, besides the parent company, includes 6 subsidiaries, which operate in Greece and abroad (United Kingdom) and has 1,019 employees while the Bank has 996 employees. The number of branches of the Bank as at 30.06.2013 amounted to 80, as was the case as at 31.12.2012.

The parent company of the Group is "Attica Bank S.A.", (the "Bank"). "Attica Bank S.A." is a societé anonyme. The Registration Number of the Company is 6067/06/B/86/06. The Bank is listed in the Athens Stock Exchange (ASE). The address of the Bank's registered office is 23, Omirou Street in the prefecture of Athens (Postal Code 106-72).

These Interim Condensed Financial Statements have been approved by the Board of Directors on August 30, 2013.

The Bank's share is included in the following indices of Athens Stock Exchange: "FTSE/X.A.-X.A.K. Bank Index", "FTSE/X.A. Liquid Mid", "FTSE/X.A.-Banks", "FTSE/X.A. Mid Cap" and "FTSE/X.A.-Market".

2. BASIS OF PREPARATION

(2.1) Statement of Compliance

These Interim Condensed Financial Statements of the Bank for the six months period ended 30 June 2013 have been prepared in accordance with the International Accounting Standard 34 "Interim Financial Reporting" and must be reviewed in conjunction with the published annual financial statements for the year ended 31 December 2012.

(2.2) Accounting Estimates

The preparation of Financial Statements requires Management to make judgments, to use estimates and assumptions that affect the application of accounting policies and reported amounts of Assets and Liabilities, Income and Expense. Actual results may differ from those estimations.

The significant assumptions made by the Group for certain balances as well as the level of uncertainty affecting those estimates are consistent with those included in the preparation of the annual Consolidated Financial Statements for the year ended 31 December 2012.

(2.3) Reclassifications

It is noted at that the comparative figures of the period ended 30.06.2012 the Bank has reclassified items of income statement in order for the disclosed figures to be comparable.

(2.4) Going Concern

The Interim Condensed Financial Statements for the period ended 30.06.2013 have been prepared on a going concern basis. For the period concerning the 1st semester of 2013 the Group has reported losses that resulted in a decrease of equity, resulted from the reduced net interest income due to the continuing economic recession the Greek Economy has entered, which has led to the increased delinquencies and the reduction of the credit expansion with new loans, as well as to the high cost of funding for the Bank resulting from the effort made to maintain its deposit base and to constrain its dependence on the Eurosystem's liquidity as being unable to raise capital from the markets. The above contributed to the formation of the capital adequacy ratio and core tier ratio at rates lower than those set by the Bank of Greece.

The Management, following the successful subscription of both the share capital increase and the issued convertible bond loans (SBL), takes the continuity of the operations for granted and as a result, the financial statements are prepared on a going concern basis. In particular, the share capital increase has taken place and Convertible Bond Loans (CBL) have been issued which, for regulatory purposes are considered as part of equity. In particular, the Bank, following the resolutions of the Extraordinary General Meeting of the Shareholders held on 18th February 2013, decided the share capital increase by € 199.4 million and the issue of a CBL of € 199.4 million. Having obtained the relevant approvals from the supervisory authorities the share capital increase was successfully and fully completed on 28.06.2013 and affirmed on 02.07.2013, as regards both the share capital increase by issue of new shares and the issue of convertible bond loans.

Upon the completion of the share capital increase and the cover of the convertible bond Tier I ratio amounts to 10.4% and Core Tier I to 6.9%. It is noted that the calculation of the Core Tier I does not include the Convertible Bond Loan, as only the part of the amount drawn for the share capital increase has been used in the calculation. According to the terms of the share capital increase, as these are stated in the prospectus, when the Core Tier I of the Bank and the Group are below the current threshold of 9% as determined by the Bank of Greece, a number of Bonds are mandatorily converted to shares so that Core Tier I will not be below the minimum threshold.

Having accomplished its recapitalisation, the Bank aims to return to a profitable route and generate internal capital by taking the initiative over the following areas:

- Decrease of the operating costs through the restructuring plan of the Group.
- Reduction of the cost of funding, following the recapitalization of the Bank, by being detached from the Emergency Liquidity Assistance (E.L.A), by obtaining funding directly from European Central Bank and by reducing the interest rates on private deposits as a result of the stabilization of the banking system after being recapitalized.
- Targeted credit expansion under the credit criteria set by the economic depression and the continuous economic recession of the Greek economy, in order to generate new income.

(2.5) Application of new or amended standards and interpretations

There are a number of new standards and amendments to standards and interpretations with effective date after January 1st, 2014, which have not been applied for the preparation of these financial statements. The Group assesses the effect on equity from the implementation of these new standards when they will be approved by the European Union. The first estimation is that the most important consequences will come from IFRS 9 "Financial Instruments".

3. PRINCIPAL ACCOUNTING POLICIES

For the preparation of the financial statements of the period under review the same accounting policies with those adopted in the financial statements for the year ended 31 December 2012 were applied, after taking into account the following new standards, amendments of standards and interpretations, which were issued by the International Accounting Standards Board (IASB), adopted by the European Union and were applicable from 1.1.2013:

Amendment of International Accounting Standard 1 "Presentation of Items of Other Comprehensive Income"

The adoption of the above amendment by the Bank had no financial impact; however it led to changes in the presentation of the Statement of Comprehensive Income. In particular, the Statement of Comprehensive Income was amended so that items of other comprehensive income that may be reclassified subsequently to profit or loss are presented separately from those in which subsequent reclassification is not allowed.

Amendment of International Accounting Standard 19 "Employee Benefits"

The amendment of the standard has resulted in significant changes in the recognition and remeasurement of the cost of defined benefit obligations and the termination benefits (abolition of the corridor approach) and the definition of the expected return on plan assets, as well as the disclosure of all benefits to the employees. The key changes relate mainly to recognition of past service cost/curtailment, measurement of pension expense, disclosure requirements, treatment of expenses and taxes relating to employee benefit plans and distinction between "short term" and "other long term" benefits. The revised Standard provides better presentation of the financial position by fully recognizing the actuarial gains and losses in the statement of comprehensive income when they occur. The transition to IAS 19 did not have any impact on the interim condensed financial statements for the Group (note 21).

Adoption of Standards with no impact in the financial statements

- **International Financial Reporting Standard 13** "Fair Value Measurement"

This standard sets a number of directives in the fair value measurements according to International Financial Reporting Standards (IFRS).
In particular, this standard:

i. Defines fair value
ii. Sets out in a single IFRS a framework for measuring fair value and

iii. Requires disclosures about fair value measurements
The adoption of the above standard had as a result additional disclosures which are presented in note 4.

- **International Financial Reporting Standard 10** "Consolidated Financial Statements"

- **International Financial Reporting Standard 11** "Joint Arrangements"

- **International Financial Reporting Standard 12** "Disclosure of Interests in Other Entities"

- **Amendment of International Financial Reporting Standard 10** "Consolidated Financial Statements"

- **International Financial Reporting Standard 11** "Joint Arrangements"

- **Amendment of International Financial Reporting Standard 12** "Disclosure of Interests in Other Entities": Transition Guidance

- **Amendment of International Accounting Standard 27** "Separate Financial Statements" (Regulation 1254/11.12.2012)

- **Amendment of International Accounting Standard 28** "Investments in Associates and Joint Ventures" (Regulation 1254/11.12.2012)

- **Amendment of International Financial Reporting Standard 7** "Financial Instruments: Disclosures"

- **Amendment of International Financial Reporting Standard 1** "Government loans"

- **Amendment of International Accounting Standard 32** "Financial Instruments: Presentation - Offsetting financial assets and financial liabilities"

- **Interpretation 20** "Stripping costs in the production phase of a surface mine"

The adoption of the above standards and amendments has no effect on the financial statements of the Bank and the Group.

It is noted that in accordance with the Regulation for the adoption of the above new standards and amendments by the European Union, they should be applied no later than the period beginning at 01.01.2014. The Bank, however, decided their adoption by 01.01.2013 in accordance with the mandatory implementation set by the International Accounting Standards Board.

The adoption by the European Union of new standards, interpretations or amendments by 31.12.2013, which have been issued or may be issued during the year by the International Accounting Standards Board (IASB), and their mandatory or optional adoption for periods beginning on or after 01.01.2013, may retrospectively affect the periods presented in these interim condensed financial statements.

4. FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES

The following table presents the book as well as the fair values of financial instruments (financial assets and financial liabilities) that are not measured at fair value in the Group's statement of financial position.

Fair value of Statement of Financial Position items	GROUP			
	Book value		Fair value	
Financial Assets	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Due from other financial institutions	55,436,151.98	52,399,221.44	55,436,151.98	52,399,221.44
Loans and advances to customers (net of impairment)	3,298,263,305.32	3,240,904,714.30	3,301,464,594.55	3,244,965,416.92
Investments held to maturity	10,501,108.48	19,868,398.19	21,528,387.38	22,079,769.70
	Book value		**Fair value**	
Financial Liabilities	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Due to other financial institutions	562,079,715.36	730,931,136.17	562,079,715.36	730,931,136.17
Due to customers	2,756,551,690.44	2,917,703,558.15	2,756,551,690.44	2,917,703,558.15
Issued bonds	94,689,000.00	94,689,000.00	47,391,844.50	39,317,713.47

Fair value of Statement of Financial Position items	BANK			
	Book value		Fair value	
Financial Assets	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Due from other financial institutions	54,368,579.35	52,319,387.44	54,368,579.35	52,319,387.44
Loans and advances to customers (net of impairment)	3,298,263,305.32	3,240,904,714.30	3,301,464,594.55	3,244,965,416.92
Investments held to maturity	10,501,108.48	19,868,398.19	21,528,387.38	22,079,769.70
	Book value		**Fair value**	
Financial Liabilities	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Due to other financial institutions	562,079,715.36	730,931,136.17	562,079,715.36	730,931,136.17
Due to customers	2,769,641,151.69	2,931,371,388.02	2,769,641,151.69	2,931,371,388.02
Issued bonds	94,532,757.23	94,497,572.00	47,391,844.50	39,317,713.47

The fair value of due from and due to other financial institutions carried at amortized cost does not differ substantially from the corresponding carrying value since the maturity of the majority of them is less than one month.

The fair value of loans and advances to customers and due to customers is calculated by discounting the expected future cash flows (outflows and inflows correspondingly). The fair value of issued bonds represents the price at which the liability can be settled between knowledgeable contractual parties willing to carry out the transaction at fair price.

The fair values reflect the estimates at the date of the preparation of the financial statements. These estimates are subject, among others, to adjustments depending on the prevailing market conditions at the date of measurement. The above calculations represent the most suitable estimates and are based on particular assumptions. Taking into account the fact that these calculations include the uncertainty element, it is probable that the fair values might not represent the price at which such financial instruments can be finally sold or settled in the future.

The financial instruments which are measured or disclosed at fair value are classified to the following three levels based on the significance of the inputs used in making the fair value measurements as follows:

• Level 1: quoted market prices (unadjusted) in an active market for relevant assets and liabilities,

• Level 2: directly or indirectly observable inputs

• Level 3: arising from unobservable inputs used in valuation methods.

In case that on initial recognition of financial instruments the fair value differs from the transaction price, the difference is recognized directly to profit and loss only when the financial instrument is measured based on level 1 and 2 inputs. In case the financial instrument is measured based on level 3 inputs, the difference from the initial recognition is not recorded directly to profit and loss and it can be subsequently recognized at the level that the measurement of financial instrument is based on observable prices while taking into account its nature and the time value.

Inputs which do not satisfy the criteria of classification to the level 1, but are observable, either directly or indirectly are classified to level 2. The above mentioned inputs are the following:

- Quoted market prices in an active market for similar assets or liabilities
- Other observable data for the asset or liability which is measured, for example:
    - Interest rates and yield curves
    - Implied volatility
    - Credit spreads

The main methods which are used for the fair value measurement in Level 2 are the reference to the current fair value of another instrument that is substantially the same, the discounting method and option pricing models.

The non observable prices are classified to Level 3. The non observable prices which are used for the estimation of fair value include correlations, long term volatility, expected cash flows, discounted interest rates, credit spreads and other parameters that relate to specific transactions and are defined by the Group. The main methods used for the measurement of fair value for Level 3 is the discounting method, the multiples and option pricing models.

More specifically, the following should be noted:

- The fair value of non listed shares as well as shares not traded in an active market is defined based on the provisions of the Group for the future profitability of the issuer after taking into account the expected growth rate of its operations as well as the weighted average cost of capital which is used as a discounted interest rate. Given that the above parameters are mainly non observable the valuation of these shares is classified into Level 3.

- Level 3 also includes debt securities for which the market is considered inactive due to the lack of liquidity, i.e. in case where the issuer is under liquidation. In these cases the expected cash flows from the debt securities are calculated by the Group based on their expected recoverability.

The Group on each balance sheet date evaluates the possible alternatives for the determination of non observable prices, assesses their impact on the calculation of fair value and finally selects those non observable prices that are consistent with the current market conditions, as well as with the method it applies for the calculation of fair value.

Below is presented a table which classifies certain financial instruments at fair value at each balance sheet date, depending on the quality of the data used to estimate the fair value.

GROUP				
30.06.2013	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	46,813,352.34	101,658,900.00	2,365,786.00	**150,838,038.34**
Financial instruments at fair value through profit or loss	49,062.87	0.00	0.00	**49,062.87**
Derivatives-assets	727,334.66	381,491.11	0.00	**1,108,825.77**
31.12.2012	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	134,231,486.61	6,136,000.00	1,340,786.00	**141,708,272.61**
Financial instruments at fair value through profit or loss	12,877.49	0.00	0.00	**12,877.49**
Derivatives-assets	422,382.74	86,646.58	0.00	**509,029.32**

BANK				
30.06.2013	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	46,682,461.79	101,658,900.00	2,365,786.00	**150,707,147.79**
Financial instruments at fair value through profit or loss	49,062.87	0.00	0.00	**49,062.87**
Derivatives-assets	727,334.66	381,491.11	0.00	**1,108,825.77**
31.12.2012	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	134,031,262.46	6,136,000.00	1,340,786.00	**141,508,048.46**
Financial instruments at fair value through profit or loss	12,877.49	0.00	0.00	**12,877.49**
Derivatives-assets	422,382.74	86,646.58	0.00	**509,029.32**

During the period ended 30.06.2013 a Convertible Bond of Bank of Cyprus was transferred from level 1 to level 3 in relation to 31.12.2012 (Note 11), and as a result the outstanding balance of the financial instruments classified in level 3 on 30 June 2013 amounted to € 2,365,786.00.

In addition, during the period ended 30.06.2013, a bond of nominal value EUR 100,200,000.00, which the Bank acquired under the provisions of Law 3723/2008 for the redemption of the preference shares issued to the Greek State and which is exempted from the PSI program, was transferred from level 1 to level 2 in relation to 31.12.2012. The bond is not trading in an active market (available prices representing actual, regular and on an arm's length transactions) and thus, the Group, taking under consideration the fair value of identical assets and the observable prices for market variables that affect the price of the asset, has determined its fair value at EUR 94,889,400.00.

5. CAPITAL ADEQUACY

The Group has used special services monitoring the capital adequacy at regular time intervals and presenting the results of their calculations every three months to the Bank of Greece that acts as a supervising body of Credit Institutions.

The Capital Adequacy Ratio is defined as the proportion of Supervisory Equity over the Assets and the Balance Sheet items weighted against the risk involved.

The basic aim of Attica Bank is to maintain its capital receivables in compliance with the regulatory framework as it is set by the supervisory authorities of the country so that Attica Bank is capable of continuing the course of its normal operation and maintaining its capital basis at such a level that does not prevent the realization of its business plan.

Upon the completion of the share capital increase and the subscription of the Convertible Bond Loan (CBL) Tier I ratio amounts to 10.4% and Core Tier I to 6.9%. It is noted that the calculation of the Core Tier I does not include the Convertible Bond Loan, as only the part of the amount drawn for the share capital increase has been used in the calculation. According to the terms of the share capital increase, as these are stated in the prospectus, when the Core Tier I of the Bank and the Group are below the current threshold of 9% as determined by the Bank of Greece, a number of Bonds are mandatorily converted to shares so that Core Tier I will not be below the minimum threshold.

It is noted that the above Index Core Equity (Core Tier I) and the aforementioned Tier I Capital (Tier I) are calculated under the provisions of PDBG 2630/29.10.2010 "Defining equity of credit institutions having their head office in Greece" as last amended by no. 13-28/03/2013 Act of the Executive Committee of the Bank of Greece to the provisions of Law 3601/2007 "Taking up and pursuit business of credit institutions, capital adequacy of credit institutions and investment firms and other provisions".

6. OPERATING SEGMENTS

The operating segments are disclosed in a way that they cover all the activities of the Group, while offering the appropriate information to the Management, which is essential for the decision making. The operating segments of the Bank's operations are the following:

<u>Retail Banking</u>
The segment includes the total of private individuals as well as professionals. Via the network of the Bank's branches and the central services, the Bank provides its clients with the whole range of traditional services as well as the specialized investment services and products.

<u>Corporate Banking</u>
The segment includes all the credit services offered to enterprises and corporations. In addition to the lending, the Bank provides the clients that belong to the above category with a wide range of products and services related to consulting, financial and investment nature of business as well as currency transactions.

Capital management / Treasury
The segment includes the Bank's capital management, intermediary services at mutual funds disposal, the Bank's securities management as well as treasury services and private individual securities management.

The other income that comprises real estate property management, loans to employees and interest from reduced assurance loans etc, has been allocated proportionally to the three aforementioned segments.

GROUP (Amounts in €)	Retail Banking	Corporate Banking	Treasury	Total
From 1 January to 30 June 2013				
Net income				
- interest	(25,194,507.66)	45,270,236.75	(5,326,632.42)	**14,749,096.70**
- commission	997,996.54	8,590,055.23	244,937.66	**9,832,989.44**
- trading results and other income	306,135.18	513,098.27	1,471,713.89	**2,290,947.34**
- intersegment results	22,790,113.61	(27,635,271.32)	4,845,157.71	**0.00**
Net Total Income	**(1,100,262.33)**	**26,738,118.93**	**1,235,176.85**	**26,873,033.48**
Income from investments in associates	0.00	0.00	(53,682.88)	**(53,682.88)**
Loss before income tax	**(22,181,745.62)**	**(39,787,067.97)**	**(6,069,411.27)**	**(68,038,224.86)**
Income tax				8,390,710.98
Loss for the period				**(59,647,513.88)**
Other segment items				
Allowance for impairment losses	(10,394,374.53)	(30,325,154.96)	0.00	**(40,719,529.49)**
Allowance for impairment losses on investment securities	0.00	0.00	(5,025,619.70)	**(5,025,619.70)**
Depreciation	(834,903.65)	(2,833,639.70)	(179,854.02)	**(3,848,397.37)**
Total Assets as at 30.06.2013	819,240,117.98	2,787,310,849.10	338,976,836.84	**3,945,527,803.91**
Total Liabilities as at 30.06.2013	(2,515,539,051.80)	(1,270,152,132.52)	(94,689,000.00)	**(3,880,380,184.32)**

(Amounts in €)	Retail Banking	Corporate Banking	Treasury	Total
From 1 January to 30 June 2012				
Net income				
- interest	(20,915,299.99)	54,233,006.08	(3,068,739.91)	**30,248,966.18**
- commission	1,411,314.14	8,995,251.80	(183,860.93)	**10,222,705.02**
- trading results and other income	796,600.56	1,003,900.96	219,515.93	**2,020,017.45**
- intersegment results	19,342,785.91	(28,371,794.39)	9,029,008.48	**0.00**
Net Total Income	**635,400.62**	**35,860,364.45**	**5,995,923.58**	**42,491,688.65**
Income from investments in associates	0.00	0.00	(1,250,335.57)	**(1,250,335.57)**
Loss before income tax	**(20,923,033.61)**	**(66,590,877.79)**	**(8,958,028.83)**	**(96,471,940.23)**
Income tax				15,381,265.88
Loss for the period				**(81,090,674.35)**
Other segment items				
Allowance for impairment losses	(10,747,711.35)	(66,142,583.45)	0.00	**(76,890,294.80)**
Allowance for impairment losses on investment securities	0.00	0.00	(11,777,853.29)	**(11,777,853.29)**
Depreciation	(828,282.49)	(2,690,272.23)	(148,378.17)	**(3,666,932.89)**
Total Assets as at 30.06.2012	860,579,500.21	2,794,560,673.83	295,668,439.51	**3,950,808,613.54**
Total Liabilities as at 30.06.2012	(2,293,370,561.09)	(1,403,518,254.50)	(94,888,830.13)	**(3,791,777,645.72)**

BANK (Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 June 2013				
Net income				
- interest	(25,222,274.14)	45,005,009.33	(5,326,632.42)	**14,456,102.77**
- commission	468,786.55	7,707,075.85	244,937.67	**8,420,800.07**
- trading results and other income	306,135.18	506,467.13	1,471,713.89	**2,284,316.20**
- intersegment results	22,790,113.61	(27,635,271.32)	4,845,157.71	**0.00**
Net Total Income	**(1,657,238.80)**	**25,583,280.99**	**1,235,176.85**	**25,161,219.04**
Loss before income tax	**(22,381,652.12)**	**(39,629,365.98)**	**(6,015,728.40)**	**(68,026,746.50)**
Income tax				8,390,522.69
Loss for the period				**(59,636,223.81)**
Other segment items				
Allowance for impairment losses	(10,394,374.53)	(30,325,154.96)	0.00	**(40,719,529.49)**
Allowance for impairment losses on investment securities	0.00	0.00	(5,025,619.70)	**(5,025,619.70)**
Depreciation	(834,903.65)	(2,819,708.13)	(179,854.02)	**(3,834,465.80)**
Total Assets as at 30.06.2013	817,671,566.79	2,794,338,661.56	338,508,050.72	**3,950,518,279.07**
Total Liabilities as at 30.06.2013	(2,521,950,146.44)	(1,273,389,238.12)	(94,532,757.23)	**(3,889,872,141.79)**

(Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 June 2012				
Net income				
- interest	(20,934,469.42)	53,815,484.31	(3,068,739.91)	**29,812,274.98**
- commission	881,178.11	7,876,887.93	(183,860.93)	**8,574,205.12**
- trading results and other income	796,600.56	990,931.95	(599,768.56)	**1,187,763.95**
- intersegment results	19,342,785.91	(28,371,794.39)	9,029,008.48	**0.00**
Net Total Income	**86,095.16**	**34,311,509.80**	**5,176,639.09**	**39,574,244.05**
Loss before income tax	**(21,411,689.92)**	**(66,488,649.27)**	**(8,421,275.02)**	**(96,321,614.21)**
Income tax				15,861,106.24
Loss for the period				**(80,460,507.97)**
Other segment items				
Allowance for impairment losses	(10,747,711.35)	(66,142,583.45)	0.00	**(76,890,294.80)**
Allowance for impairment losses on investment securities	0.00	0.00	(11,672,150.56)	**(11,672,150.56)**
Depreciation	(828,282.49)	(2,670,331.73)	(148,378.17)	**(3,646,992.39)**
Total Assets as at 30.06.2012	859,261,305.31	2,802,385,893.44	295,247,521.41	**3,956,894,720.16**
Total Liabilities as at 30.06.2012	(2,300,127,128.26)	(1,407,653,201.35)	(94,662,552.35)	**(3,802,442,881.96)**

7. IMPAIRMENT LOSSES ON FINANCIAL ASSETS

	GROUP		BANK	
	30.06.2013	**30.06.2012**	**30.06.2013**	**30.06.2012**
Impairment losses on loans	(40,719,529.49)	(76,890,294.80)	(40,719,529.49)	(76,890,294.80)
Allowance for impairment losses on loans	**(40,719,529.49)**	**(76,890,294.80)**	**(40,719,529.49)**	**(76,890,294.80)**
Impairment on other debt instruments available for sale	(5,025,619.70)		(5,025,619.70)	
Impairment on Greek Government Bonds available for sale		(8,858,502.73)		(8,752,800.00)
Impairment on Greek Government Bonds held to maturity		(2,919,350.56)		(2,919,350.56)
Allowance for impairment losses on other financial assets	**(5,025,619.70)**	**(11,777,853.29)**	**(5,025,619.70)**	**(11,672,150.56)**
Total	**(45,745,149.19)**	**(88,668,148.09)**	**(45,745,149.19)**	**(88,562,445.36)**

8. INCOME TAX

Income tax for the first semester of 2013 was calculated based on actual figures as well as the nature of income and expenses with relation to the current tax law. According to IAS 12, deferred tax was calculated for temporary differences between accounting and tax basis.

The income tax from 01.01.2013 is 26% compared to 20% at 31.12.2012. The difference of six percentage points (6%) resulted to the deferred tax assets increased relating to losses that have been recognized in prior periods and concern mainly the exchange of Greek Government bond as part of the PSI+ program.

The income tax recognized in other comprehensive income is presented below:

Income tax related to components of other comprehensive income						
GROUP						
(Amounts in €)		**30.06.2013**			**30.06.2012**	
DESCRIPTION	**Before Income Tax**	**Income Tax**	**After Income Tax**	**Before Income Tax**	**Income Tax**	**Before Income Tax**
Amounts that may be reclassified in the income statement						
Change in available for sale securities reserve, after income tax	40,111,417.99	(6,747,147.14)	33,364,270.85	(22,362,145.67)	4,472,420.23	(17,889,725.44)
Amounts that may not be reclassified in the income statement						
Remeasurements of the defined benefit liability, after income tax	(6,883,001.85)	1,974,030.84	(4,908,971.01)	(1,389,068.88)	277,813.78	(1,111,255.10)
Total	**33,228,416.14**	**(4,773,116.30)**	**28,455,299.84**	**(23,751,214.55)**	**4,750,234.01**	**(19,000,980.54)**

Income tax related to components of other comprehensive income						
BANK						
(Amounts in €)		**30.06.2013**			**30.06.2012**	
DESCRIPTION	**Before Income Tax**	**Income Tax**	**After Income Tax**	**Before Income Tax**	**Income Tax**	**Before Income Tax**
Amounts that may be reclassified in the income statement						
Change in available for sale securities reserve, after income tax	40,111,375.90	(6,747,147.14)	33,364,228.76	(22,342,403.71)	4,468,471.84	(17,873,931.87)
Amounts that may not be reclassified in the income statement						
Remeasurements of the defined benefit liability, after income tax	(6,883,001.85)	1,974,030.84	(4,908,971.01)	(1,389,068.88)	277,813.78	(1,111,255.10)
Total	**33,228,374.05**	**(4,773,116.30)**	**28,455,257.75**	**(23,731,472.59)**	**4,746,285.62**	**(18,985,186.97)**

9. EARNINGS / (LOSS) PER SHARE FOR THE PERIOD – BASIC AND DILUTED (IN €)

GROUP	(amounts in €)			
DESCRIPTION	01.01 - 30.06.2013	01.01 - 30.06.2012	01.04 – 30.06.2013	01.04 – 30.06.2012
Losses for the period attributable to owners of the Parent	(59,592,529.57)	(81,062,689.52)	(40,939,092.55)	(75,488,147.85)
less: accrued dividend of preference shares after income tax	(3,707,400.00)	(4,008,000.00)	(1,853,700.00)	(2,004,000.00)
Losses for the period attributable to ordinary equity owners of the Bank	**(63,299,929.57)**	**(85,070,689.52)**	**(42,792,792.55)**	**(77,492,147.85)**
Weighted average number of shares for the period	217,006,757	244,833,091	189,486,207	244,833,091
Adjusted weighted average number of shares for the period	217,006,757	244,833,091	189,486,207	244,833,091
Earnings / (losses) per share – Basic (in €)	**(0.2917)**	**(0.3475)**	**(0.2258)**	**(0.3165)**

BANK	(amounts in €)			
DESCRIPTION	01.01 - 30.06.2013	01.01 - 30.06.2012	01.04 – 30.06.2013	01.04 – 30.06.2012
Losses for the period attributable to owners of the Parent	(59,636,223.81)	(80,460,507.97)	(40,802,513.09)	(75,977,217.61)
less: accrued dividend of preference shares after income tax	(3,707,400.00)	(4,008,000.00)	(1,853,700.00)	(2,004,000.00)
Losses for the period attributable to ordinary equity owners of the Bank	**(63,343,623.81)**	**(84,468,507.97)**	**(42,656,213.09)**	**(77,981,217.61)**
Weighted average number of shares for the period	217,006,757	244,833,091	189,486,207	244,833,091
Adjusted weighted average number of shares for the period	217,006,757	244,833,091	189,486,207	244,833,091
Earnings / (losses) per share – Basic (in €)	**(0.2919)**	**(0.3450)**	**(0.2251)**	**(0.3185)**

Basic earnings per share were calculated based on the weighted average number of shares outstanding, which is determined by the number of shares in circulation at the beginning of the year, taking into consideration the consolidation and reduction (reverse split) of the outstanding common shares from 244,885,573 to 34,983,653 common shares that took place during the period on a 7 existing common shares for 1 new share exchange rate, as this was determined upon the resolutions of the Extraordinary General Meeting of the Shareholders on 18.02.2013, weighted by a time variable, less the weighted average number of common treasury shares held by the Bank during the period.

Profit or loss for the period has been adjusted by the accrued dividend after income tax on preference shares of L.3723/2008 for the closing period, regardless of whether it has been approved for distribution or not, as required by IAS 33, paragraph 14.
It is noted that as at 30.06.2013, as well as at the comparative period, there are no potential dilutive shares to adjust the weighted average number of common shares of the period and therefore there is no difference between basic and diluted earnings per share.

10. LOANS AND ADVANCES TO CUSTOMERS (NET OF IMPAIRMENT)

(amounts in €)	GROUP		BANK	
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Credit cards	56,127,699.29	55,665,757.55	56,127,699.29	55,665,757.55
Consumer loans	232,476,213.95	232,550,445.73	232,476,213.95	232,550,445.73
Mortgages	541,696,727.44	551,334,970.67	541,696,727.44	551,334,970.67
Other	15,151,852.27	16,247,312.38	15,151,852.27	16,247,312.38
Loans to private Individuals	**845,452,492.95**	**855,798,486.33**	**845,452,492.95**	**855,798,486.33**
Agricultural sector	20,059,074.74	19,666,727.57	20,059,074.74	19,666,727.57
Commerce	509,283,376.83	499,127,969.65	509,283,376.83	499,127,969.65
Industrial sector	444,127,466.62	414,593,993.36	444,127,466.62	414,593,993.36
Small industries	73,153,756.49	75,383,619.83	73,153,756.49	75,383,619.83
Tourism	144,819,699.72	139,608,593.60	144,819,699.72	139,608,593.60
Shipping	18,267,432.70	18,531,097.55	18,267,432.70	18,531,097.55
Construction sector	626,219,968.72	562,619,456.73	626,219,968.72	562,619,456.73
Other	674,217,758.50	674,256,054.73	674,217,758.50	674,256,054.73
Loans to corporate entities	**2,510,148,534.32**	**2,403,787,513.02**	**2,510,148,534.32**	**2,403,787,513.02**
Public sector	**38,622,396.81**	**37,502,305.82**	**38,622,396.81**	**37,502,305.82**
Net investment in finance lease	**306,563,664.04**	**305,622,074.27**	**306,563,664.04**	**305,622,074.27**
Loans and advances to customers (before impairment)	**3,700,787,088.12**	**3,602,710,379.44**	**3,700,787,088.12**	**3,602,710,379.44**
Provisions for impairment losses on loan	**(402,523,782.80)**	**(361,805,665.14)**	**(402,523,782.80)**	**(361,805,665.14)**
Loans and advances to customers (net of impairment)	**3,298,263,305.32**	**3,240,904,714.30**	**3,298,263,305.32**	**3,240,904,714.30**

Loans under the Greek State guarantee and loans to the Greek State

(amounts in €)	GROUP	BANK
Loans under the Greek State guarantee		
30 June 2013	107,180,188,21	107,180,188,21
31 December 2012	108,885,542.82	108,885,542.82
Loans to the Greek State		
30 June 2013	38,622,396.81	38,622,396.81
31 December 2012	39,681,370.19	39,681,370.19

The table above presents the balance of loans provided by the Bank to individuals and corporations, that is guaranteed by the Greek State, as well as the loans provided to the wider public sector.

11. FINANCIAL ASSETS AVAILABLE FOR SALE

(Amounts in €)	GROUP		BANK	
CLASSIFICATION BY TYPE AND MARKET	30.06.2013 Fair Value	31.12.2012 Fair Value	30.06.2013 Fair Value	31.12.2012 Fair Value
Greek Government Bonds-Domestic– not from the exchange program	94,889,400.00	63,126,000.00	94,889,400.00	63,126,000.00
Greek Government Bonds-Domestic received from the exchange program	2,356,875.00	2,291,941.93	2,356,875.00	2,103,750.00
Greek Government Bonds	**97,246,275.00**	**65,417,941.93**	**97,246,275.00**	**65,229,750.00**
Corporate- Listed –Domestic	1,025,000.00	1,302,170.00	1,025,000.00	1,302,170.00
Corporate- Listed –Foreign	3,412,000.00	2,697,500.00	3,412,000.00	2,697,500.00
Corporate Listed –Foreign received from the exchange program (EFSF)	11,311,874.12	37,616,147.09	11,311,874.12	37,616,147.09
Corporate Listed Bonds	**15,748,874.12**	**41,615,817.09**	**15,748,874.12**	**41,615,817.09**
Corporate -Non Listed –Domestic	803,612.67	803,612.67	803,612.67	803,612.67
Corporate -Non Listed –Foreign	7,221,726.12	6,650,824.76	7,221,726.12	6,650,824.76
Corporate Non Listed Bonds	**8,025,338.79**	**7,454,437.43**	**8,025,338.79**	**7,454,437.43**
Bonds	**121,020,487.91**	**114,488,196.45**	**121,020,487.91**	**114,300,004.52**
Listed shares-Domestic	4,703,379.30	2,661,850.99	4,572,488.75	2,649,818.77
Listed shares- Foreign	8,043.55	10,024.06	8,043.55	10,024.06
Non Listed shares-Domestic	537,173.33	537,173.33	537,173.33	537,173.33
Shares	**5,248,596.18**	**3,209,048.38**	**5,117,705.63**	**3,197,016.16**
Mutual fund units - Domestic	6,205,218.58	5,762,677.28	6,205,218.58	5,762,677.28
Mutual fund units - Foreign	18,363,735.67	18,248,350.50	18,363,735.67	18,248,350.50
Mutual fund units	**24,568,954.25**	**24,011,027.78**	**24,568,954.25**	**24,011,027.78**
Financial assets available for sale	**150,838,038.34**	**141,708,272.61**	**150,707,147.79**	**141,508,048.46**

Certain Bond issued by the Greek Government is included in the category "Greek Government Bonds – not from the exchange program" of nominal value € 100.2 million and fair value of € 94.9 million acquired under the provisions of L.3723/2008. The Bank has tested the above bonds for impairment according to IAS 39 and no impairment loss was recognized in the period ended 30.06.2013, as was the case in the previous years. The non recognition of impairment losses in financial statements is provisional, due to the fact that the aforementioned bonds were not eligible to participate in the exchange program of the Greek Government Bonds under the PSI program and to the fact that the completion of the exchange program and the buy-back of the bonds from the Greek Government has recovered the Greek debt sustainability and as such, no negative effect on the expected cash flows of the bonds is anticipated.

It is emphasized that the Bank has classified the aforementioned bonds as Available for Sale and as a result they are measured at fair value. This classification affects directly the equity of the Bank by the difference of the bond's nominal value and its fair value.

In compliance with the amendments to IAS 39, the Group for the 2nd semester of 2008 has determined investments in bonds and shares for which has the intention to hold and not to proceed to their disposal in the nearest future. These investments include shares owned by the

Bank, listed on the Athens Stock Exchange, which at 01.07.2008 were transferred from "Trading Portfolio Securities" to "Available for Sale Securities", with a fair and book value of € 4,204,199.05 as at 30.06.2013. The change in the fair value of these investments for the period ended 30.06.2013 after reclassifying losses from the reserve in income statement, resulted in a gain of € 118,417.76, while the remaining reserve amounted to € 525,322.98.

It is noted that during the current period the Group has tested the equity investment securities including bonds, shares, mutual funds units and other interests for impairment, based on the signs of impairment according to the IAS 39 and recognized impairment losses of € 5 million that charged the results of the year. The respective amount charged in the 2012 results amounted to € 6.1 million. Out of the above amount of € 5 million, an amount of € 4 million approximately concerns Convertible Bonds of Bank of Cyprus with nominal value of € 5 million, while the remaining € 1 million refers to impairment on other financial assets. The above Bond will be converted into shares of Class C in according to the Law on Remediation and Other Credit Institutions of 2013, order under Articles 5 (12) (a), 7 (1) & 12, under recovery of capital adequacy of the Bank of Cyprus through the reorganization measure by its own resources.

12. INVESTMENTS HELD TO MATURITY

(Amounts in €)	**GROUP**		**BANK**	
CLASSIFICATION BY TYPE AND MARKET	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Greek Government Bonds-Domestic– not from the exchange program	6,752,403.51	6,752,403.51	6,752,403.51	6,752,403.51
Greek Government bonds	**6,752,403.51**	**6,752,403.51**	**6,752,403.51**	**6,752,403.51**
Corporate Listed – Foreign from the exchange program (EFSF)	3,748,704.97	13,115,994.68	3,748,704.97	13,115,994.68
Corporate Listed Bonds	**3,748,704.97**	**13,115,994.68**	**3,748,704.97**	**13,115,994.68**
Investments held to maturity	**10,501,108.48**	**19,868,398.19**	**10,501,108.48**	**19,868,398.19**

13. INVESTMENTS IN SUBSIDIARIES

(Amounts in €)

30.06.2013

Company	**Country of Incorporation**	**Number of shares**	**Holding percentage %**	**Equity** (% holding percentage of the owner)	**Acquisition cost**	**Carrying amount**
1. Attica Wealth Management Mutual Funds Management S.A.	Greece	198,300	100.00%	3,108,154.98	2,326,059.00	2,326,059.00
2. Attica Ventures S.A.	Greece	15,000	99.99%	1,249,510.79	599,960.00	599,960.00
3. Attica Finance S.A.	Greece	382,166	55.00%	1,611,761.22	1,699,564.80	1,699,564.80
4. Attica Funds plc	United Kingdom	17,500	99.99%	594,085.00	20,415.01	20,415.01
5. Attica Bancassurance Agency S.A.	Greece	10,000	100.00%	2,496,157.31	100,000.00	100,000.00
6. AtticaBank Properties S.A.	Greece	70,600	100.00%	6,591,325.63	7,060,000.00	7,060,000.00
Investments in subsidiaries					**11,805,998.81**	**11,805,998.81**

31.12.2012

Company	**Country of Incorporation**	**Number of shares**	**Holding percentage %**	**Equity** (% holding percentage of the owner)	**Acquisition cost**	**Carrying amount**
1. Attica Wealth Management Mutual Funds Management S.A.	Greece	198,300	100,00%	3,032,374.63	2,326,059.00	2,326,059.00
2. Attica Ventures S.A.	Greece	15,000	99.99%	1,159,700.18	599,960.00	599,960.00
3. Attica Finance S.A.	Greece	382,166	55.00%	1,678,971.59	1,699,564.80	1,699,564.80
4. Attica Funds plc	United Kingdom	17,500	99.99%	558,434.00	21,443.14	21,443.14
5. Attica Bancassurance Agency S.A.	Greece	10,000	100.00%	2,276,281.10	100,000.00	100,000.00
6. AtticaBank Properties S.A.	Greece	70,600	100.00%	6,848,842.36	7,060,000.00	7,060,000.00
7. Stegasis Mortgage Finance plc	United Kingdom	-	-	-	-	-
Investments in subsidiaries					**11,807,026.94**	**11,807,026.94**

"Stegasis Mortgage Finance plc", registered in the United Kingdom, was a special purpose company, in which the Bank had no direct interest, was ordered to dissolution and set under liquidation with the 27.06.2012 decision of the Board of Directors of the Bank, due to the cancelation of the securitization program of the Bank for which the maintaining was unprofitable. In particular, the purpose of the company's establishment was the securitization of part of mortgage portfolio to be used for low cost funding from the European Central Bank. This usage is no longer available due to the low credit rating of the securitized bonds. Holding the bonds until their next possible usage as collateral to the ECB or as a general funding instrument has been decided to be unprofitable due to the significant cost of maintaining the securitization program, i.e. cost related to the retention of the company, to the custodian fees, to the accounts administration Bank, to the vice-administrator and other contracted parties, to the swap contract and more, in conjunction with the high uncertainty due to the economic situation in Greece, as well as internationally for the eligibility of the Bonds as collaterals. The early termination of the securitization program requires Stegasis to assign and transfer all the securitized mortgages and their collaterals to the Bank.

14. INVESTMENTS IN ASSOCIATES

30.06.2013

Company name	Country of incorporation	Participation %
Zaitech Innovation Venture Capital Fund I	Greece	50.00%
Zaitech Innovation Venture Capital Fund II	Greece	92.00%

31.12.2012

Company name	Country of incorporation	Participation %
Zaitech Innovation Venture Capital Fund I	Greece	50.00%
Zaitech Innovation Venture Capital Fund II	Greece	92.00%

Zaitech Innovation Venture Capital Fund has been recognized as an associate according to IAS 28 "Investments in Associates" and it has been consolidated under the equity method of accounting for both periods ended as at 30.06.2013 and 31.12.2012.

The Bank as the main shareholder of Zaitech Innovation Venture Capital Fund exercises significant influence on the investing committee of the Venture Capital that has the exclusive responsibility for the investments made, as well as for their liquidation.

This significant influence is the result of an agreement between the Bank that is the trustee and its subsidiary Attica Ventures A.E. that has the management of the Capital Fund, which is the custody and the main unit holders of the Fund, Attica Bank S.A. and the New Economy Development Fund (TANEO).

The participating interest of the Bank as at 30.06.2013 in Zaitech Innovation Venture Capital Fund I amounted to € 17,079,991.66, while for Zaitech Innovation Venture Capital Fund II, which was established during September 2010, the respective participating interest amounts to € 3,942,200.00. The proportionate share of losses charged to the consolidated results for the above investment for the first semester of 2013 amounted to €53,682.88

15. PROPERTY, PLANT AND EQUIPMENT

The Group's property, plant and equipment are used either by the Bank or by the Group's companies for operational purposes or for managerial purposes. The net book value of these assets as at 30.06.2013 amounted to € 34,893,596.79 compared to the amount of € 35,106,584.46 as at 31.12.2012 for the Group and € 33,336,937.95 as at 30.06.2013 compared to € 34,868,381.24 as at 31.12.2012 for the Bank.

The total amount of additions of Group's property, plant and equipment for the first semester of 2013 was € 1,798,143.71 and for the Bank the total amount was 468,168.76. Transfers amounted to € 18,095.24 for both the Group and the Bank. As far as the Group is concerned, out of the total amount of € 1,798,143.71 million, € 1,328,240.00 concerns acquisitions of equipment of a company the Bank indirectly participates (subsidiary of a company, which the Bank owns shares representing 100% of its share capital). The remaining amount concerns by € 54,057.44 improvements on Groups' buildings of the first semester of 2013, by € 339,049.49 acquisition of furniture and other equipment out of which, the amount of € 1,734.95 concerns acquisitions from the subsidiaries of the Group, and by € 76,796.78 Bank's leasehold improvements.

Within the first semester of 2013 there are no sales or write-offs of fixed assets of the Group or impairment of their value.

It should be noted that as 30.06.2013 there are no significant contractual commitments that legally bound the Bank and its subsidiaries to purchase any property, plant and equipment and which have not been posted on their books.

For the comparative period ended 30.06.2012 the total amount of additions of Group's property, plant and equipment was € 520,343.96 out of which, € 513,389.45 concerns the Bank. Out of the total amount, € 41,393.43 concerns improvements of buildings within the first semester of 2012, € 262,682.78 concerns purchases of furniture and other equipment, and € 216,267.75 concerns leasehold improvements. The additions during the first semester of 2012 come exclusively from the Bank, except from the acquisitions of furniture and other equipment, for which, out of the total amount of € 262,682.78 an amount of € 6,954.51 concerns the subsidiaries of the Group.

16. INVESTMENT PROPERTY

The net book value of investment property as at 30.06.2013 amounted to € 43,583,636.14 compared to € 43,339,085.06 as at 31.12.2012.

During the first semester of 2013 additions amounted to € 205,602.45 and concerned improvements made to property acquired by the Bank through auction procedures for the settlement of claims not collected.

The change in the fair value of the investment property acquired within the first semester of 2013 is stated in "other income/ (other expenses)" caption of income statement for the period and amounts to € 38,948.63.

For the comparative period ended 30.06.2012, investment property additions amounted to € 651,564.88 and the change in the fair value for that period amounted to € 103,023.78.

For the period ended 30.06.2013 the fair value of investment property does not differ from their book value as recorded in the Bank's accounting books.

17. INTANGIBLE ASSETS

Intangible assets of the Group consist of software programs, which at 30.06.2013 amounted to € 25,931,200.95 compared to € 22,996,540.73 as at 31.12.2012, and for the Bank amounted to € 25,561,191.44 as at 30.06.2013 compared to € 22,647,460.73 as at 31.12.2012.

Additions of intangible assets within the first semester of 2013 amounted to € 4,791,249.16 and refer to purchase of new software programs of total amount € 4,791,249.16, out of which an amount of € 23,341.75 concerns subsidiaries' purchases and an amount of € 4,767,907.41 concerns purchases from the Bank.

Within the first quarter of 2013 intangible assets of the Bank of € 37,418.19 have been written-off, while there were no sales or impairment of intangible assets of the Group.

As at 30.06.2013, development of software programs, for which the Bank is legally bound, were still in progress and amounted at that date to € 336,305.00.

As far as the subsidiaries is concerned, as at 30.06.2013 there were no significant contractual commitments that legally bound them, to purchase any intangible assets and that have not been posted in their books.

For the comparative period ended 30.06.2012, the additions of intangible assets of the Group amounted to € 3,646,828.69 and relate to purchases of new software, out of which € 3,645,784.69 concerns the Bank and € 1,044.00 concerns the subsidiaries of the Group.

18. DUE TO OTHER FINANCIAL INSTITUTIONS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Sight Deposits	14,992,953.86	15,077,653.18	14,992,953.86	15,077,653.18
Interbank term deposits	520,382,263.00	692,000,000.00	520,382,263.00	692,000,000.00
Term deposits other than interbank	26,704,498.50	23,853,482.99	26,704,498.50	23,853,482.99
Due to other financial institutions	**562,079,715.36**	**730,931,136.17**	**562,079,715.36**	**730,931,136.17**

"Interbank term deposits" as at 30.06.2013 include € 520 million from ELA (Emergency Liquidity Assistance). For the comparative year ended 31.12.2012 an amount of € 180 million had been drawn from ELA and an amount of € 510 million from European Central Bank.

19. DUE TO CUSTOMERS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Current accounts	10,558,222.55	14,156,342.88	10,558,222.55	14,156,342.88
Saving accounts	296,404,085.08	301,093,790.81	296,404,085.08	301,093,790.81
Term deposits	1,513,542,137.60	1,397,119,538.88	1,513,542,137.60	1,397,119,538.88
Blocked	48,359.67	56,080.73	48,359.67	56,080.73
Deposits from individuals	**1,820,552,804.90**	**1,712,425,753.30**	**1,820,552,804.90**	**1,712,425,753.30**
Sight accounts	87,361,018.69	121,708,689.31	95,860,479.94	132,951,519.18
Term deposits	257,588,641.32	373,479,865.11	262,178,641.32	375,904,865.11
Blocked	130,274,464.74	128,930,455.47	130,274,464.74	128,930,455.47
Deposits from corporations	**475,224,124.75**	**624,119,009.89**	**488,313,586.00**	**637,786,839.76**
Sight accounts	185,640,838.58	102,804,842.12	185,640,838.58	102,804,842.12
Term deposits	244,079,583.63	454,473,505.73	244,079,583.63	454,473,505.73
Blocked	10,114.57	10,312.75	10,114.57	10,312.75
Public sector deposits	**429,730,536.78**	**557,288,660.60**	**429,730,536.78**	**557,288,660.60**
Sight accounts	8,442,605.05	3,460,052.20	8,442,605.05	3,460,052.20
Saving accounts	2,766,463.69	1,539,664.53	2,766,463.69	1,539,664.53
Other Deposits	**11,209,068.74**	**4,999,716.73**	**11,209,068.74**	**4,999,716.73**
Other due to customers	**19,835,155.27**	**18,870,417.63**	**19,835,155.27**	**18,870,417.63**
Due to customers	**2,756,551,690.44**	**2,917,703,558.15**	**2,769,641,151.69**	**2,931,371,388.02**

20. ISSUED BONDS

(Amounts in €)	GROUP			
	30.06.2013		31.12.2012	
DESCRIPTION	**Average interest**	**Carrying amount**	**Average interest**	**Carrying amount**
SUBORDINATED BOND LOAN (LOWER TIER II)	2.82%	94,689,000.00	3.40%	94,689,000.00
Issued bonds		**94,689,000.00**		**94,689,000.00**

(Amounts in €)	BANK			
	30.06.2013		31.12.2012	
DESCRIPTION	**Average interest**	**Carrying amount**	**Average interest**	**Carrying amount**
SUBORDINATED BOND LOAN (LOWER TIER II)	2.82%	94,532,757.23	3.40%	94,497,572.00
Issued bonds		**94,532,757.23**		**94,497,572.00**

The interest expense charge in the profit or loss accounts of the current period for the service of the above bonds amounted to € 1,375,981.47 for the Bank. As regards to the Group's profit and loss accounts, the charge amounted to € 1,319,167.47 and is recorded in "Interest expense and similar expense".

Under the article 2 of L.3723/2008 and relatively to the 2nd Pillar of measures for the enhancement of liquidity of the economy, the Bank at 30.06.2010 issued under the Greek State's guarantee, through the EMTN program (Medium Term Note) a bond loan of a total face value of € 215 million, 3 years duration, carrying a floating rate based on 3month Euribor plus 5% spread, which is separated in 2,150 bonds with a face value of € 100 thousand per bond. The commission that the Bank is charged from its participation in the program and that has been paid to the Greek State is determined to 75 b.p. The bond in question matured in 30.06.2013.

Furthermore, through the same program, the Bank issued on 30.12.2010, another bond loan of a total face value of € 285 million, carrying a floating rate based on 3month Euribor plus 4.75%

spread, which is separated in 2,850 bonds with a face value of € 100 thousand per bond. The Bank acquired the bonds at their issuance cost and can proceed to the sale or cancellation of the bonds at any time but not after their maturity date. Because of its nature and purpose the specific bond loan does not appear in the category "Issued Bonds". Until the aforementioned sale or cancellation, the bonds could be used as guarantee for the direct raise of funds from European system, in accordance with the current Greek and European Banking legislation or to be used for other purposes. The commission that the Bank is charged from its participation in the program and that is paid to the Greek State is determined for the bond of € 285 million to 140 b.p.

21. DEFINED BENEFIT PENSION SCHEME

The accounting policy for the defined benefit pensions schemes has changed from 1.1.2013 onwards, following the application of the revised International Accounting Standard (IAS) 19, as adopted by the European Union in the 4th quarter of 2012. The amended standard includes amendments that refer to primary changes, such as the abolition of the application of corridor approach and the concept of expected return on plan assets, as well as to simple interpretations and restatements. The application of the revised standard has no significant effect on the interim financial statements of the Group for year 2013, as the Group recognizes the all gains or losses from the remeasurement of the defined benefit liability and asset in other comprehensive income for the period they occur. The Group has changed the accounting policy from year 2010 in order to represent in a more reasonable way its financial position, facilitating the transition to the amended IAS 19.

22. SHARE CAPITAL, SHARE PREMIUM, TREASURY SHARES, RESERVES, ACCUMULATED PROFIT (LOSS) AND NON CONTROLLING INTEREST

(Amounts in €)	GROUP		BANK	
DESCRIPTION	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Paid up (common shares)	10,495,095.90	85,709,950.55	10,495,095.90	85,709,950.55
Paid up (preference shares)	100,199,999.90	100,199,999.90	100,199,999.90	100,199,999.90
Share Capital	**110,695,095.80**	**185,909,950.45**	**110,695,095.80**	**185,909,950.45**
Share premium	**362,112,778.18**	**362,112,778.18**	**362,112,778.18**	**362,112,778.18**
Reserves	**(9,001,795.24)**	**(37,463,794.93)**	**(9,189,436.24)**	**(37,644,693.99)**
Accumulated profit/(loss)	**(399,914,030.02)**	**(415,529,655.24)**	**(402,972,300.46)**	**(418,550,931.30)**
Non controlling interest	**1,255,570.87**	**1,310,555.18**	**-**	**-**
Total Equity	**65,147,619.59**	**96,339,833.64**	**60,646,137.28**	**91,827,103.34**

Share capital

The first Repeat Extraordinary General Meeting of the common shareholders held on 18.2.2013 decided among other:

i. The increase of the nominal value of each common registered, bearing voting right, share of the Bank from €0.35 to €2.45 per share with simultaneous consolidation and decrease of the total number of the Bank's common shares (reverse split) at a ratio of 7 existing shares for each new share, i.e. from 244,885,573 to 34,983,653 shares in total and the granting of authorization to the Bank's Board of Directors for the latter to decide on any remaining fractions of shares.

ii. The decrease of the share capital of the Bank by €75,214,854.65 by decreasing the nominal value of the common registered shares bearing voting rights, from € 2.45 to €0.30, in order to set off accumulated losses amounting to € 75,214,854.65, pursuant to article 4 of codified law 2190/1920. It is noted that the above said share capital decrease shall not affect the Bank's total own equity, nor shall it entail any adjustment to the price of the common shares of the Bank that are traded on the Athens Stock Exchange.

The aforementioned decisions have been approved by the self-invited Special General Meeting of the preference shareholders of the Bank.

Following the above, the total share capital of the Group as at 30.06.2013 amounts to € 110,695,095.80 divided to:

a) 34,983,653 common, registered shares bearing voting rights of nominal value € 0.30 each and

b) 286,285,714 preference shares of nominal value of € 0.35 each which are redeemable. The shares of this category have been issued under the provisions of L. 3723/2008 "Program for the enhancement of liquidity of the Greek Economy". These shares are of indefinite duration and are subject to redemption by the Bank upon the relative approvals of the Bank of Greece. Furthermore, these shares bear a fixed non-cumulative return of 10% if the requirements of Article 44 of C.L 2190/1920 apply and at the same time distributable profits exist. Thus, for the payment of the fixed non-cumulative interest of 10% the resolutions of the Annual General Meeting of the shareholders of the Bank is required. The aforementioned characteristics as far as the nature, the category and the decision making process are concerned, suggest the classification of the aforementioned shares as equity.

It is noted that under the provisions of Law 3844/2010 and in particular, under the provisions of article 39 of the law, the return on preference shares has a step-up feature of 2% annually, if after five years following the issuance, the preference shares have not been redeemed.

Furthermore, according to Law 4093/2012, it is being determined that the fixed return of 10% on the preference shares owned by the Greek State under the provisions of Law 3723/2008 is payable, on departure from the C.L. 2190/1920, except in cases where the above payment would result in a reduction of the Bank's Core Tier I ratio below the minimum threshold required.

Treasury shares

Following the resolution of the Extraordinary General Assembly of the Shareholders on 20 November 2008, the Bank had decided that for purposes of distribution of shares to those entitled from the stock option plan in the second year in effect or for other purposes of potential distribution of shares or options to personnel, the Bank would acquire up to 31 August 2009 up to one million (1,000,000) own shares, which corresponded to 0.73% of the Bank's share capital at that time, at a maximum and minimum price of € 4.50 and € 1.30 respectively.

In case the aforementioned shares acquired remained undistributed, the Board of Directors would present to a future General Assembly of the Bank's Shareholders the issue of using these shares, within the framework of a future stock option plan or distribution of shares to personnel of the Bank or its related companies, in compliance with the requirements of Article 16, par. 3 b of the C.L. 2190/1920.

Following this decision, which approved the establishment of the share buyback program, the Bank acquired up to 31.12.2008, 5,700 treasury shares of "Attica Bank S.A." at a cost of € 10,516 that represented 0.0042% of the total number of shares at that date.

For the period from 1.2.2009 to 18.2.2009 the Bank acquired 46,782 treasury shares "Attica Bank S.A." at a cost of € 101,736.55. As a result, the Bank at 31.12.2009 held 52,482 treasury shares of "Attica Bank S.A.", including those acquired until December of 2008, at a total cost of € 112,252.55, which represented 0.0214% of its total number of common bearing voting rights shares as at 31.12.2009. After the sale of the rights corresponding to these shares resulted from the share capital increase via a rights issue in favor of existing shareholders according to the Extraordinary General Assembly of the Shareholders held on 08/07/2009, which was completed during the last month of the closing period, the cost of the treasury shares of the Bank amounted to € 97,332.30. The amount is not presented in Share capital as the Bank has created a reserve of equal amount especially for these shares.

Upon the resolutions of the first Repeat Extraordinary General Assembly of the Shareholders held on 18.02.2013, according to which the consolidation and reduction (reverse split) of the total number of common shares at an exchange ratio of 7 old common shares for each 1 new share has been decided, the number of treasury shares of "Attica Bank S.A." amounted as at 07.06.2013 to 7,497 at the same cost of € 97,332.30. The treasury shares as at 30.06.2013 represented the 0.0214% of the total common, bearing voting rights, shares.

According to Article 28 of Law 3756/2009 "Intangible Securities System, concerning capital markets, tax and other provisions", all banks participating under the terms of the liquidity plan of the Ministry of Economy and Finance, are not allowed to buy treasury shares during the period of their participation in the program. For this reason, the last purchase of treasury shares took place on 18/2/2009.

According to decision 1/503/13.3.2009 of the Board of Directors of the Capital Market Commission, which was published in the first quarter of 2009, the purchase of own shares and any future share acquisition of other company is considered as an acceptable market practice.

Share Capital Increase

The Bank for upon the resolutions of the Extraordinary General Meeting on 18.2.2013 decided as far as its recapitalization is concerned:

a) The Share Capital Increase ("SCI") of the Bank, via payment in cash and issuance of new common registered shares, of € 199,406,822.10 via the issuance of 664,689,407 new common registered shares bearing voting rights of nominal value € 0.30 and sale price of € 0.30 per share, in order to raise funds up to € 199.4 million. The selling price may be higher than the market price on the ex-rights date. The new shares will be issued via a rights issue to existing common shareholders at an exchange rate of 19 new common shares for each one old common share. Before the full subscription of new shares, a reverse split it will be preceded at a ratio of 1 new share for every 7 old shares. The process of consolidating shares with a simultaneous increase of their nominal value (reverse split) will not change the balance of the total own equity of the Bank.

b) Issuance of a Bond loan, with bonds convertible to common registered shares of the Bank ("CBL" or "Convertible Bond Loan") up to € 199.4 million, compulsorily convertible after a period of five years in common registered shares of the Bank, with cancellation of the pre-emptive right of existing shareholders in favor of shareholders (old and/or new), who will have previously participated in the share capital increase through the payment of cash (first decision) of the Extraordinary General Meeting held on 18.02.2013. Each (1) bond grants the bondholder the right of conversion of each one of his bonds into one (1) ordinary share with voting rights of the Issuer of nominal value thirty Euro cents (€ 0.30) as at the issuance date of the Bond loan according to the conversion price. The interest rate of the bond loan has been determined at 9% annually and it is payable on the condition that distributable reserves exist and that the Bank complies with the minimum capital adequacy ratio, especially with the minimum rate of the Core Tier I as determined by the relevant legislation. It is noted that the Bank may, at any time, before any Interest Date, at its discretion, decide not to pay interest on the Bonds. Bondholders bear the right of optional conversion of bonds to common shares semi-annually, starting on 15.01.2014. In addition, the Bank of Greece may decide the mandatory conversion of the bonds to common shares in case the requirements of the minimum limits of capital adequacy as determined by the supervisory authority are not met.

Within the context of the above decisions, the Bank, having obtained the relevant approvals from the supervisory authorities, successfully and fully completed both the share capital increase via issuance of new common shares as mentioned above, and the subscription of the Convertible Bond Loan in its entirety. The procedure of capital strengthening as regards both parts (SCI and CBL) was completed on 28.06.2013 and as far as the share capital increase is concerned, was affirmed on 02.07.2013.

23. RELATED PARTY TRANSACTIONS

DESCRIPTION	GROUP		BANK	
A. RELATED COMPANIES TRANSACTIONS	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
A1. Receivables	1,316,080.10	0.00	35,550,104.80	35,379,129.03
Liabilities	220,079,747.11	370,914,973.15	332,048,571.20	479,089,264.63
Amount for Capital Increase	206,176,363.20	0.00	206,176,363.20	0.00
Total Liabilities	**426,256,110.31**	**370,914,973.15**	**538,224,934.40**	**479,089,264.63**
A2. Off Balance sheet items	796,836.00	0.00	799,031.00	720.00
	30.06.2013	**30.06.2012**	**30.06.2013**	**30.06.2012**
A3. Income	30,904.96	0.00	333,173.10	821.40
Expenses	11,975,946.43	17,601,224.15	13,793,906.94	20,587,558.23
B. TRANSACTIONS WITH MEMBERS OF THE MANAGEMENT	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
B1. Receivables (Loans)	817,186.98	1,050,401.99	585,048.42	809,185.25
Liabilities (Deposits)	612,104.03	481,129.00	595,072.48	463,469.37
Amount for Capital Increase	112,587.00	0.00	47,789.40	0.00
Total Liabilities	**724,691.03**	**481,129.00**	**642,861.88**	**463,469.37**
B2. Off Balance sheet items	140,441.42	0.00	140,441.42	0.00
	30.06.2013	**30.06.2012**	**30.06.2013**	**30.06.2012**
B3. Interest Income	11,430.67	15,157.51	8,770.87	11,026.47
Interest Expense	7,303.42	73,622.48	7,246.23	73,530.51
	30.06.2013	**30.06.2012**	**30.06.2013**	**30.06.2012**
B4. Salaries and wages	648,807.97	715,359.54	302,276.99	462,590.00
Directors' fees	231,083.49	150,160.24	90,907.70	82,861.84
Total fees of members of the Bank's management	**879,891.46**	**865,519.78**	**393,184.69**	**545,451.84**

Transactions with related companies include subsidiaries of the Group, as set out in note 13, and the main shareholder of the Bank E.T.A.A.-T.S.M.E.D.E.

Transactions with members of the Group's Management concern the Bank's Members of the Board and the General Directors. All loans to members of management a) were granted under the usual business operations b) included the same terms, including interest rates and collateral, with similar loans in the same period in the third, and c) not involving a higher than normal risk repayment or contain other unfavorable features.

24. CONTINGENT LIABILITIES AND COMMITMENTS

24.1 OFF BALANCE SHEET LIABILITIES AND PLEDGED ASSETS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	**30.06.2013**	**31.12.2012**	**30.06.2013**	**31.12.2012**
Contingent liabilities				
Letters of guarantee	379,153,734.96	346,562,428.91	379,153,734.96	346,562,428.91
Letters of credit	8,327,635.01	2,695,192.00	8,327,635.01	2,695,192.00
Contingent liabilities from forward contracts	115,946,629.90	105,215,071.17	115,946,629.90	105,215,071.17
Total	**503,427,999.87**	**454,472,692.08**	**503,427,999.87**	**454,472,692.08**
Unused credit limits				
- Up to 1 year maturity	456,898,292.87	457,470,192.87	456,898,292.87	457,470,192.87
- Over 1 year maturity	19,658,954.03	19,658,954.03	19,658,954.03	19,658,954.03
Total	**476,557,246.90**	**477,129,146.90**	**476,557,246.90**	**477,129,146.90**
Pledged assets				
European Central Bank (ECB)				
- Available for sale securities	0.00	142,221,467.42	0.00	142,221,467.42
- Held to maturity securities	0.00	36,798,645.47	0.00	36,798,645.47
- Securities of "Loans & advances to customers" portfolio	0.00	30,000,000.00	0.00	30,000,000.00
- Overdraft	0.00	70,000,000.00	0.00	70,000,000.00
- Cash Collateral	0.00	10,000,000.00	0.00	10,000,000.00
- Bond issued by Attica Bank (EMTN)	0.00	500,000,000.00	0.00	500,000,000.00
Total commitments to ECB	**0.00**	**789,020,112.89**	**0.00**	**789,020,112.89**
Emergency Liquidity Assistance (E.L.A.)				
- Available for sale securities	15,750,000.00	0.00	15,750,000.00	0.00
- Held to maturity securities	27,426,250.00	0.00	27,426,250.00	0.00
- Bond issued by Attica Bank	285,000,000.00	0.00	285,000,000.00	0.00
- Bond acc. to 2/3042/0023a/15.01.09 AFS portfolio	100,200,000.00	0.00	100,200,000.00	0.00
- Other loans	1,161,664,189.00	775,077,581.00	1,161,664,189.00	775,077,581.00
Total commitments to E.L.A.	**1,590,040,439.00**	**775,077,581.00**	**1,590,040,439.00**	**775,077,581.00**
Total off-balance sheet liabilities and pledged assets	**2,570,025,685.77**	**2,495,699,532.87**	**2,570,025,685.77**	**2,495,699,532.87**

As at 30.06.2013 loans and other debt instruments of total nominal value € 1,590,040,439.00 were pledged as collateral to the Bank of Greece for liquidity amounting to € 520,000,000.00 from the emergency liquidity mechanism (E.L.A).

24.2 TAX LIABILITIES

Attica Bank S.A. has not been audited by the tax authorities for the years 2009 and 2010. The other companies of the Group have not been audited by the tax authorities for the year 2010. For year 2011, all companies of the Group under the Greek tax authorities jurisdiction, made use of the provisions introduced by the Article 21 of L. 3943/2011 and by the issue of the respective tax certificates the tax year is considered as completed as contemplated in the Article 6 of POL. 1159/22.7.2011.

As concerns the year ended 31 December 2012, the tax audit is in progress and the relevant tax certificate will be issued at a date following the publication of the financial statements of the period ended 31.3.2013 according to the provisions of the relevant legislation. In any case, the Management of the Bank believes that no tax differences that will materially affect the financial statements will arise from the unaudited tax years.

For the tax unaudited years 2009 and 2010 the Group has posted a provision amounted to € 6,411,324.74, out of which € 6,349,278.77 concern the Bank, while the remaining € 62 thousand concerns the other companies of the Group. The aforementioned amount includes a provision for unrecovered tax assets from Greek State relating to withholding taxes from interest of bonds and corporate bond loans. According to the estimations made by the Bank's management the provision is considered to be adequate and any tax differences arising from the tax unaudited years are not expected to materially affect the equity of the Bank.

24.3 LEGAL CASES

The amount expected to arise from litigious cases against the Group, according to the Legal Department of the Bank, amounted to € 1,801,884.15, for which a relevant provision has been recorded. Amount of € 1,796,460.94 from the aforementioned amount concerns the Bank.

24.4 LAW 3554/16 APRIL 2007 "INCOME POLICY PERIOD 2007, TAX AND OTHER STATUTES"

The Extraordinary General Meeting of the shareholders of the Bank, held on 16th September 2005, as it arises from its minutes decided the rescission of the Group insurance contract between the Bank, the Employees' Association and ETHNIKI GENERAL INSURANCE CO. A.E., concerning the section Capital Management of Additional Insurance and Complementary Pension Benefits (L.A.K.), and its subjection to the regulations of L. 3371/2005. In the frame of this decision the Bank recognized in the Financial Statements of 1 January 2004 (making use of the relevant option of IFRS 1), a liability of € 26,958 thousand, which was directly charged to Equity. During the period from 1.1 to 31.12.2004 the additional charge of the Bank through the Income Statement amounted to € 644 thousand. For the six month period of 2005, when the plan existed at the Bank as for defined benefits, the amount charged to the results amounted to € 220 thousand.

The above amounts arose from a special financial study realized by a group of independent actuaries. The accounting treatment followed is in accordance with L. 3371/2005, which enabled the credit institutions to present in the financial statements of 2005 the financial result of the subject to these provisions of law.

Upon resolution of the aforementioned Extraordinary General Meeting, the BoD of the Bank at its session held on 14.12.2005, proceeded in an appeal against the relative contract. Afterwards, in accordance with its appeal of 28.04.2006, the Bank required the subject of the account for Insurance Cover of the employees of the Bank to the Unified Fund of Bank Employees Insurance (ETAT) as well as to Law 3371/2005, as it is applied following the amendment of the Law 3455/2006.

The Law 3554/2007 as taking into account the content of Article 9, publicized on April 16, 2007, regulated in a particular way the regime concerning the insured and retired employees of Attica Bank. In compliance with the aforementioned Article, those insured until 31/12/1992, as well as those retired who are subject to the same category belonging to Capital Management of Additional Insurance and Complementary Pension Benefits (L.A.K.), are introduced as from 1.1.2007 to the Unified Fund of Bank Employees Insurance (ETAT). The relevant decision of E.T.A.T. N. 67 of the 61st session as at 8.5.2007 was publicized.

In accordance with the aforementioned, the Bank deposited to ETAT up to 31.12.2012 the amount of its six first installments, an amount of € 7,625,000.00 for each year. There was further deposited by the Bank to ETAT the lump sum amounting to € 770 thousand that pertains to the return of tax contributions of 01.01.1993 insured in L.A.K. In the first quarter of 2013 the Bank deposited to E.T.A.T the seventhly installment. The aforementioned amounts arose from the special financial research carried out by the Ministry of Economy and Finance.

Concerning the introduction of Complementary Pension Benefits (L.A.K.) into ETAT, there was made a reversal claim Num. 4686/2006 by the Association of Attica Bank Employees as against the Num. 22/23/17-5-2006 decision of ETAT.

Furthermore, there were made reversal claims Num 4693/2007 by the Greek Association of Attica Bank Pensioners as against the decision of E.T.A.T. 61/8-5-2007 and 4635/2007 reversal claim by the Capital Management of Additional Insurance and Complementary Pension Benefits as against the decision of E.T.A.T. 61/8-5-2007. The aforementioned reversal claims were heard in the Supreme Court of the Council of State on 26.9.2008.

Furthermore, there are pending reversal claims made by the associations of employees of third party banks as against the PD 209/2006 making provisions for the ETAT operation. The Bank has exercised the claim in favor of the PD on ETAT The aforementioned claims were also heard in the Supreme Court of the Council of State on 26.9.2008.

For the aforementioned legal cases, the Supreme Court of the Council of State publicized the 2197- 2202/2010 decision. According to the provisions of the decision, the introduction of Complementary Pension Funds (including LAK I) in E.T.A.T has been finalized as legally sound and constitutional, provided that it is a temporary measure for the management of insurance and pension cases until the civil courts decide upon the decomposition of Complementary Pension Funds and release the Banks from their relative obligations. Consequently, the decision of the Council of State is considered as temporary and the permanent decision will be heard by the civil courts.

Concerning the introduction of Complementary Pension Benefits (L.A.K.) into ETAT claim made by the Association of Attica Bank Employees etc, it was overruled following Num. 2970/2008 decision of the First Instance Court of Athens. An appeal (10508/2010) against the decision 2970/2008 has been made, after the decision heard by the Supreme Court of the Council of State, with identification number 2954/2010 and is going to be discussed in the Court of Appeal as at 18.09.2012. Due to the work-stoppage of the court officials, the appeal has been postponed for 16.04.2013, when the case was discussed and the issue of the decision, which will be irrevocable and instantly active, is pending.

In addition, reference is made to the related legal case of the Commercial Bank of Greece concerning the submission of its Pension Benefit Plan to ETAT Fund in which under the No. 4007/2009 decision of the Athens Court of Appeal the formation of ETAT and the submission of Pension Plans of Banks to ETAT was decided as unconstitutional. The Commercial Bank of Greece made an appeal to be discussed in Hellenic Supreme Court of Civil and Penal Law, of which the decision of 9/2012 has reversed the above decision of the Athens Court of Appeal and has committed the case back to the Court of Appeal for discussion. Among others, the Supreme Court has adjudged that the provisions for the submission of the fund of Insurance Cover of the employees of the Commercial Bank of Greece to ETAT are not unconstitutional and that the denouncement made from the Bank was based on significant reasoning and in accordance with the law. The significant reasoning refers to the provisions of IFRSs for the accounting presentation of the deficit of the related Pension Fund to the Financial Statements of the Bank. The decision upon that case will have an impact on the case of Attica Bank.

Consequently, the legal issues of the introduction of L.A.K I into E.T.A.T. will be finalized by the Court of Appeal of Athens. However, the arising legal issues are novel and particularly complicated, therefore it is not possible to reliably estimate the final outcome of the proceedings.

25. EVENTS AFTER 30 JUNE 2013

a) Share capital increase

The Board of Directors affirmed on 02.07.2013 the share capital increase via payment of cash and issuance of new shares, upon the resolutions of the first Repeat Extraordinary General Meeting of the shareholders of the Bank held on 18.02.2013. Upon the aforementioned affirmation the share capital was increased by € 199.4 million via the issuance of 664,689,407 shares of nominal value € 0.30. The new shares were listed on the Athens Stock Exchange on 10.07.2013. In addition, the Convertible Bond Loan (CBL) of € 199.4 million the Bank issued in the context of its recapitalization procedure upon the resolutions of the first Repeat Extraordinary General Meeting held on 18.02.2013, was fully subscribed by the major shareholder and private investors.

b) Issuance of bond loan in the context of Law 2723/2008

The Bank issued on 26.07.2013, under the guarantee of the Greek State and under the provisions of Medium Term Note program, a bond loan of total nominal value of € 215 million, of 3 years duration and bearing a variable 3 month Euribor plus a spread of 12%, which is divided into 2,150 unregistered bonds of nominal value € 100 thousand each. The commission that the Bank has been charged from its participation in the program and which is payable to the Greek State is determined to 79 b.p.

c) Share capital increase via partial conversion of the Convertible Bond Loan (CBL)

The Board of Directors of the Bank held on 30.08.2013, having received the relevant authorization from the General Assembly of the shareholders, decided the share capital increase via partial conversion of the Convertible Bond Loan (CBL) into shares of total value € 99,999,999.90 according to the terms of program applying to the issue of the bonds, in order to achieve the minimum threshold of Core Tier I as this is determined by the Bank of Greece. The new shares issued amount to 333,333,333 of nominal value € 0.30 each and will be listed on the Athens Stock Exchange after the relevant approvals are obtained from the supervisory authorities. The amount of the convertible bond loan is limited by the respective amount and amounts to € 99,406,822.2 divided into 331,356,074 bonds of nominal value € 0.30 each.

d) Income tax

The passing of Law 4172/23.07.2013 "Income tax, urgent measures for application of Law 4046/2012, Law 4093/2012 and Law 4127/2013 and other provisions" is about to bring changes in the tax legislation, which also concern banking institutions.

ATTICA BANK S.A.

Company Registration Number: 6067/06/B/86/06
G.C.R. Number: 255501000
Head office: 23 Omirou Street, 106-72 Athens
FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM 1 JANUARY 2013 TO 30 JUNE 2013
(In accordance with decision No 4/507/28.04.2009 of the Board of Directors of the Capital Market Commission)

The data and information presented below, which derive from the condensed interim financial statements aim at a general information on the financial position and results of AtticaBank S.A. and the Group of Attica Bank S.A. We therefore recommend the reader, prior to making any investment decision or other transaction concerning the companies of the Group of Attica Bank S.A., to visit the Bank's web site, where the condensed interim financial statements are posted, as well as the auditor's review report, when required.

COMPANY PROFILE

Company's website:	www.atticabank.gr	
Date of approval by the Board of Directors of A' semester condensed interim financial statements:	At the Meeting of the Board of Directors held on 30 August 2013	
Staturoty auditors:	Marios T. Kyriacou AM SOEL 11121	Ioannis Achilas AM SOEL 12831
Audit Firm:	KPMG Ceritfied Auditors A.E	
Type of auditors' review report:	Unqualified opinion - Emphasis of matter	

STATEMENT OF FINANCIAL POSITION

(amounts reported in euro)

	GROUP		BANK	
ASSETS	**30 Jun 2013**	**31 Dec 2012**	**30 Jun 2013**	**31 Dec 2012**
Cash and balances with Central Bank	67,357,072.82	110,062,638.64	66,719,724.59	109,461,214.19
Due from other financial institutions	55,436,151.98	52,399,221.44	54,368,579.35	52,319,387.44
Derivative financial instruments - assets	1,108,825.77	509,029.32	1,108,825.77	509,029.32
Financial assets at fair value through Profit or Loss	49,062.87	12,877.49	49,062.87	12,877.49
Loans and advances to customers (net of impairment)	3,298,263,305.32	3,240,904,714.30	3,298,263,305.32	3,240,904,714.30
Available for sale financial assets	150,838,038.34	141,708,272.61	150,707,147.79	141,508,048.46
Investments held to maturity	10,501,108.48	19,868,398.19	10,501,108.48	19,868,398.19
Investments in subsidiaries	0.00	0.00	11,805,998.81	11,807,026.94
Investments in associates	20,502,932.48	21,443,313.16	21,022,191.66	21,908,889.46
Property, plant and equipment	34,893,596.79	35,106,584.46	33,336,937.95	34,868,381.24
Investment property	43,583,636.14	43,339,085.06	43,583,636.14	43,339,085.06
Intangible assets	25,931,200.95	22,996,540.73	25,561,191.44	22,647,460.73
Deferred tax assets	52,469,635.28	46,474,237.12	52,340,554.91	46,388,501.41
Other assets	184,593,236.69	163,454,226.92	181,150,013.99	160,762,258.54
Total Assets	**3,945,527,803.91**	**3,898,279,139.44**	**3,950,518,279.07**	**3,906,305,272.77**
LIABILITIES				
Due to financial institutions	562,079,715.36	730,931,136.17	562,079,715.36	730,931,136.17
Due to customers	2,756,551,690.44	2,917,703,558.15	2,769,641,151.69	2,931,371,388.02
Issued bonds	94,689,000.00	94,689,000.00	94,532,757.23	94,497,572.00
Defined benefit pension schemes	9,325,765.27	3,496,478.58	9,222,933.10	3,396,139.41
Other provisions	17,749,415.62	16,930,706.09	17,681,946.44	16,863,236.91
Deferred tax liabilities	3,572,072.22	3,752,274.52	3,542,030.30	3,648,801.48
Other liabilities	436,412,525.41	34,436,152.29	433,171,607.67	33,769,895.44
Total Liabilities	**3,880,380,184.32**	**3,801,939,305.80**	**3,889,872,141.79**	**3,814,478,169.43**
EQUITY				
Share capital (common shares)	10,495,095.90	85,709,950.55	10,495,095.90	85,709,950.55
Share capital (preference shares)	100,199,999.90	100,199,999.90	100,199,999.90	100,199,999.90
Share premium	362,112,778.18	362,112,778.18	362,112,778.18	362,112,778.18
Reserves	(9,001,795.24)	(37,463,794.93)	(9,189,436.24)	(37,644,693.99)
Retained earnings/(losses)	(399,914,030.02)	(415,529,655.24)	(402,972,300.46)	(418,550,931.30)
Equity attributable to owners of the Bank	**63,892,048.72**	**95,029,278.46**	**60,646,137.28**	**91,827,103.34**
Non controlling interests	1,255,570.87	1,310,555.18	0.00	0.00
Total Equity	**65,147,619.59**	**96,339,833.64**	**60,646,137.28**	**91,827,103.34**
TOTAL LIABILITIES AND EQUITY	**3,945,527,803.91**	**3,898,279,139.44**	**3,950,518,279.07**	**3,906,305,272.77**

STATEMENT OF CHANGES IN EQUITY

(amounts reported in euro)

	GROUP		BANK	
	1 Jan 30 Jun 2013	**1 Jan 30 Jun 2012**	**1 Jan 30 Jun 2013**	**1 Jan 30 Jun 2012**
Total Equity at the beginning of period (01.01.2013 and 01.01.2012 respectively)	**96,339,833.64**	**259,122,622.71**	**91,827,103.34**	**253,897,533.14**
Total comprehensive income after income tax	(31,192,214.04)	(100,091,654.89)	(31,180,966.06)	(99,445,694.94)
Total Equity at the end of the period (30.06.2013 and 30.06.2012 respectively)	**65,147,619.59**	**159,030,967.82**	**60,646,137.28**	**154,451,838.20**

CASH FLOW STATEMENT

(amounts reported in euro)

	GROUP		BANK	
	1 Jan 30 Jun 2013	**1 Jan 30 Jun 2012**	**1 Jan 30 Jun 2013**	**1 Jan 30 Jun 2012**
Total inflows/(outflows) from operating activities	(473,255,517.24)	(51,395,307.33)	(475,552,752.30)	(51,499,103.29)
Total inflows/(outflows) from investing activities	29,999,028.86	(16,340,371.64)	31,272,601.51	(16,299,612.39)
Total inflows/(outflows) from financing activities	403,587,853.10	0.00	403,587,853.10	0.00
Total inflows/(outflows) for the period	**(39,668,635.28)**	**(67,735,678.97)**	**(40,692,297.69)**	**(67,798,715.68)**
Cash and cash equivalents at the beginning of the period	162,461,860.08	190,106,033.59	161,780,601.63	189,070,872.92
Cash and cash equivalents at the end of the period	**122,793,224.80**	**122,370,354.62**	**121,088,303.94**	**121,272,157.24**

STATEMENT OF COMPREHENSIVE INCOME

(amounts reported in euro)

	GROUP		GROUP		BANK		BANK	
	1 Jan - 30 Jun 2013	**1 Jan - 30 Jun 2012**	**1 Apr - 30 Jun 2013**	**1 Apr - 30 Jun 2012**	**1 Jan - 30 Jun 2013**	**1 Jan - 30 Jun 2012**	**1 Apr - 30 Jun 2013**	**1 Apr - 30 Jun 2012**
Interest and similar income	95,002,187.89	112,668,885.26	47,169,171.19	54,290,180.34	95,002,125.59	112,614,746.81	47,169,160.18	54,247,529.87
Less: Interest expense and similar expenses	(80,253,091.19)	(82,419,919.08)	(37,722,281.01)	(40,955,223.12)	(80,546,022.82)	(82,802,471.83)	(37,873,356.77)	(41,150,851.58)
Net interest income	**14,749,096.70**	**30,248,966.18**	**9,446,890.18**	**13,334,957.22**	**14,456,102.77**	**29,812,274.98**	**9,295,803.41**	**13,096,678.29**
Fee and commission income	12,697,232.49	13,260,809.54	5,877,479.48	6,327,321.31	11,354,228.24	11,687,442.71	5,373,102.57	5,537,045.08
Less: Fee and commission expenses	(2,864,243.05)	(3,038,104.52)	(1,461,600.74)	(1,566,204.60)	(2,933,428.17)	(3,113,237.59)	(1,493,511.09)	(1,594,400.48)
Net fee and commission income	**9,832,989.44**	**10,222,705.02**	**4,415,878.74**	**4,761,116.71**	**8,420,800.07**	**8,574,205.12**	**3,879,591.48**	**3,942,644.60**
Profit/(loss) from financial activities	1,453,971.67	191,774.21	760,573.87	125,614.07	1,451,874.79	(622,574.61)	759,893.31	(1,516,647.86)
Other income/(Other expenses)	836,975.67	1,828,243.24	327,107.81	1,556,793.15	832,441.41	1,810,338.56	322,300.90	1,538,841.89
Operating income	**26,873,033.48**	**42,491,688.65**	**14,950,450.60**	**19,778,481.15**	**25,161,219.04**	**39,574,244.05**	**14,257,589.10**	**17,061,516.92**
Impairment loss on loans	(40,719,529.49)	(76,890,294.80)	(28,660,814.53)	(66,116,142.10)	(40,719,529.49)	(76,890,294.80)	(28,660,814.53)	(66,116,142.10)
Impairment loss on financial assets	(5,025,619.70)	(11,777,853.29)	(740,849.44)	(105,702.73)	(5,025,619.70)	(11,672,150.56)	(740,849.44)	0.00
Personnel expenses	(27,309,357.96)	(28,942,234.29)	(13,247,482.61)	(13,700,285.90)	(26,409,652.06)	(28,075,686.08)	(12,724,958.85)	(13,277,609.43)
General operating expenses	(17,954,670.94)	(16,435,978.04)	(12,493,960.37)	(9,651,079.11)	(17,198,698.49)	(15,610,734.43)	(12,142,876.75)	(9,246,944.79)
Depreciation	(3,848,397.37)	(3,666,932.89)	(1,852,478.02)	(1,831,763.12)	(3,834,465.80)	(3,646,992.39)	(1,846,999.39)	(1,821,364.49)
Total operating expenses	**(94,857,575.46)**	**(137,713,293.31)**	**(56,995,584.97)**	**(91,404,972.96)**	**(93,187,965.54)**	**(135,895,858.26)**	**(56,116,498.96)**	**(90,462,060.81)**
Income from investments in associates	(53,682.88)	(1,250,335.57)	(93,393.22)	(673,486.15)	0.00	0.00	0.00	0.00
Loss before income tax	**(68,038,224.86)**	**(96,471,940.23)**	**(42,138,527.59)**	**(72,299,977.96)**	**(68,026,746.50)**	**(96,321,614.21)**	**(41,858,909.86)**	**(73,400,543.89)**
Less: income tax	8,390,710.98	15,381,265.88	1,174,220.57	(3,198,361.77)	8,390,522.69	15,861,106.24	1,056,396.77	(2,576,673.72)
Loss for the period	**(59,647,513.88)**	**(81,090,674.35)**	**(40,964,307.02)**	**(75,498,339.73)**	**(59,636,223.81)**	**(80,460,507.97)**	**(40,802,513.09)**	**(75,977,217.61)**
Owners of the Parent	(59,592,529.57)	(81,062,689.52)	(40,939,092.55)	(75,488,147.85)				
Non controlling interest	(54,984.31)	(27,984.83)	(25,214.47)	(10,191.88)				
Other comprehensive income for the period, after income tax	**28,455,299.84**	**(19,000,980.54)**	**22,030,448.59**	**(5,207,085.31)**	**28,455,257.75**	**(18,985,186.97)**	**22,030,441.22**	**(5,244,418.15)**
Total comprehensive income for the period, after income tax	**(31,192,214.04)**	**(100,091,654.89)**	**(18,933,858.43)**	**(80,705,425.04)**	**(31,180,966.06)**	**(99,445,694.94)**	**(18,772,071.87)**	**(81,221,635.76)**
Owners of the Parent	(31,137,229.73)	(100,063,670.06)	(18,908,643.96)	(80,695,233.16)				
Non controlling interest	(54,984.31)	(27,984.83)	(25,214.47)	(10,191.88)				
Earnings / (losses) after income tax per share (in euro)								
Basic	(0.2917)	(0.3475)	(0.2258)	(0.3165)	(0.2919)	(0.3450)	(0.2251)	(0.3185)

ADDITIONAL FIGURES AND INFORMATION

1. Emphasis of matter: In the disclosures made in note 24.4 to the Condensed Interim Financial Statements, which refer to matters concerning the subsumption of the Bank's employees Complementary Pension Benefits Plan (L.A.K) to the Unified Fund of Bank Employees Insurance (E.T.A.T), as a result of the Bank's compliance with Law 3371/2005 on Pension Plans for Banks.
2. The Bank and the Group have applied the same accounting principles under the International Financial Reporting Standards (I.F.R.S.), as at 31.12.2012 after taking into consideration the new standards, amendments and interpretations enacted from 1.1.2013 and onwards, as set out in note 3 to the Condensed Interim Financial Statements.
3. The fixed assets of the Group are free from liens.
4. "Attica Bank S.A." has not been audited by the tax authorities for the years 2009 and 2010. The other companies of the Group have not been audited by the tax authorities for the year 2010. For the year 2011, all companies of the Group under the Greek tax authorities jurisdiction, made use of the provisions introduced by the Article 21 of L. 3943/2011 and by the issue of the respective tax certificates the tax year is considered as completed as contemplated in the Article 6 of POL. 1159/22.7.2011. As concerns the year ended 31 December 2012 the tax audit is in progress and the relevant tax certificate will be issued at a date following the publication of the Financial Statements according to the provisions of the relevant legislation. In any case, the Management of the Bank believes that no tax differences that will materially affect the financial statements will arise from the unaudited tax years.For the tax unaudited years 2009 and 2010 the Group has posted a provision amounting to € 6,411,324.74, out of which € 6,349,278.77 concern the Bank, while the remaining amount concerns the other companies of the Group. The aforementioned amount includes a provision for non-recoverable tax assets. Analytical information about unaudited tax years of the Bank and its subsidiaries is provided in note 24.2 of the Condensed Interim Financial Statements.
5. The amount expected to arise from litigious cases as contingent liability against the Group is, according to the Legal Department, € 1,801,884.15, out of which € 1,796,460.94 concerns the Bank and for which a relevant provision has been recorded. The provisions posted for other than litigious cases and unaudited tax years amount to € 9,536,206.73 for both the Group and the Bank.
6. Notes 13 and 14 of the Condensed Interim Financial Statements present in detail the Group companies consolidated, their country of incorporation, the direct or indirect participation of the Bank in their share capital, as well as the consolidation method applied for each one of these companies.
7. The Condensed Interim Consolidated Financial Statements of 30 June 2013, do not include "Stegasis Mortgage Finance plc", which was included in the consolidated financial statements of 31.12.2012 and 30.06.2012. "Stegasis Mortgage Finance plc", which was a special purpose company registered in the United Kingdom, was ordered to dissolution and winding-up upon the resolution of the Board of Directors of the Bank on 27.06.2012. There are no companies that have not been included in the consolidation as at 30.06.2013, and there is no case of change in the consolidation method of a company for the current period, in comparison to the comparative period. Analytical information is provided in note 13 of the Interim Condensed Financial Statements for the period ended 30.06.2013.
8. The number of staff employed by the companies of the Group at the end of the current period was 1,019 whereas, for the Bank it was 996. At the end of the respective period of the previous year the number of staff employed by the companies of the Group was 1,040 whereas for the Bank it was 1,014.
9. The Group's related parties transactions comprise:
   - with related companies: receivables € 1,316,080.10, liabilities € 426,256,110.31 out of which € 206,176,363.20 refer to the Share Capital Increase and € 220,079,747.11 refer to other liabilities, off balance sheet items € 796,836.00, income 30,904.96, expenses € 11,975,946.43.
   - with members of the Management: receivables € 817,186.98, liabilities € 724,691.03 out of which € 112,587.00 refer to the Share Capital Increase and € 612,104.03 refer to other liabilities, off balance sheet items € 140,441.42, income € 11,430.67, expenses € 887,194.88, out of which the amount of € 879,891.46 refers to salaries and wages, while the remaining amount of € 7,303.42 refers to interest expenses for the Group.

   As far as the Bank is concerned:
   - with related companies: receivables € 35,550,104.80, liabilities € 538,224,934.40 out of which € 206,176,363.20 refer to the Share Capital Increase and € 332,048,571.20 refer to other liabilities, out of balance sheet items € 799,031.00, income € 333,173.10, expenses 13,793,906.94 .
   - with members of the Management: receivables € 585,048.42, liabilities € 642,861.88 out of which € 47,789.40 refer to the Share Capital Increase and € 595,072.48 refer to other liabilities, out of balance sheet items € 140,441.42, income € 8,770.87, expenses € 400,430.92, out of which the amount of € 393,184.69 refers to salaries and wages, while the remaining amount of € 7,246.23 refers to interest expenses for the Bank.
10. "Other comprehensive income for the period, net of tax" of the Comprehensive Income Statement of the current, as well as for the comparative period for the Bank and the Group, includes the net change of the Bank's Available for Sale reserve amounting to € 33,364,228.76 in contrast with the comparative period which was negative € (17,873,931.87), while for the Group the respective amounts are € 33,364,270.85 and € (17,889,725.44). There are also included for the period for both Bank and Group the actuarial losses on defined benefit plans of € (4,908,971.01), while for the comparative period the amount was € (1,111,255.10).
11. As at 30 June 2013, the Bank held 7,497 treasury shares of "Attica Bank S.A." of total cost € 97,332.30. These treasury shares represent 0.0214% of the total number of common shares bearing voting rights as at that date. The other companies of the Group that are included in the consolidation do not hold any shares of the Bank as at 30 June 2013.
12. The Bank, having adopted the amendments of the IAS 39 and IFRS 7, transferred on 01.07.2008 shares listed in the Athens Stock Exchange from "Trading portfolio securities" to "Available for sale securities", of a fair and book value of € 4,204,199.05 as at 30.06.2013. For further analysis refer to note 11 of the condensed interim financial statements for the period ended 30.06.2013.
13. The Bank, made certain reclassifications of items of the Income Statement of the Financial Statements of the comparative period ended 30.06.2012, in order for the disclosed figures to be absolutely comparable. Analytical information is provided in note 2.3 of the Condensed Interim Financial Statements for the period ended 30.06.2013.
14. According to the provisions of the article 2 of L.3723/2008 the Bank issued on 30.06.2010 a bond loan of a total face value of € 215 million under the Greek State's guarantee, through the EMTN program (Medium Term Note), which matured on 30.06.2013. Furthermore, through the same program, the Bank issued on 30.12.2010 under the Greek Government's guarantee, a bond loan of € 285 million. Analytical information is presented in note 20 of the Condensed Interim Financial Statements for the period ended 30.06.2013.
15. There have been no discontinued operations as far as the both the Group and the Bank are concerned.
16. The Group does not hold in its portfolio any government debt of other countries.
17. In accordance with the resolutions of the Ordinary General Meeting held on 09.07.2013, the Bank did not distribute any dividends on its common shares or on the preference shares undertaken by the Greek Government in the context of Law 3723/2008, due to failure to meet the criteria as defined by the provisions of C.L. 2190/1920.
18. The Board of Directors of the Bank affirmed on 02.07.2013 the share capital increase via payment in cash and issuance of new shares, as decided by the first Repeat Extraordinary Meeting of the Shareholders of the Bank held on 18.02.2013. According to the aforementioned affirmation, the share capital increased by € 199.4 million via issuance of 664,689,407 shares of nominal value € 0.30. The new shares were listed in the Athens Stock Exchange on 10.07.2013.In addition, the Convertible Bond Loan (CBL) of € 199.4 million issued by the Bank as part of the recapitalization process and in accordance with the decision of first Repeat Extraordinary Meeting of the Shareholders of the Bank held on 18.02.2013, was fully subscribed by the major shareholder and private investors.
19. The Bank issued on 26.07.2013, under the Greek State's guarantee , through the EMTN (Medium Term Note), a bond loan of a total face value of € 215 million, of 3 years duration, bearing a variable 3 months Euribor rate plus a spread of 12%, which is divided into 2,150 unregistered bonds of nominal value € 100 thousand each.
20. Upon the resolutions of the Board of Directors of the Bank held on 30.08.2013, the share capital increase was decided upon authorization received for that purpose by the General Assembly of the shareholders, via partial conversion of the Convertible Bond Loan (CBL) into shares of total value € 99,999,999.90 according to the terms of program applying to the issue of bonds, in order to achieve the minimum threshold of Core Tier I as determined by the Bank of Greece. The new shares issued amount to 333,333,333 of nominal value € 0.30 each and will be listed on the Athens Stock Exchange after the relevant approvals are obtained from the supervisory authorities. The amount of the convertible bond was limited by the respective amount and amounts to € 99,406,822.2, divided into 331,356,074 bonds of nominal value € 0.30 each.

ATHENS 30 AUGUST 2013

THE CHAIRMAN & CHIEF EXECUTIVE OFFICER	THE MEMBER OF THE BOARD OF DIRECTORS	THE CHIEF FINANCIAL OFFICER (C.F.O.)
IOANNIS P. GAMVRILIS I.D. No AZ 995770	ATHANASIOS E. PRESVELOS I.D. No AH 554151	CHRISTOS K. MARANTOS I.D. No M 481653 E.C.G. LICENCE No 17216/A' CLASS