CONDENSED INTERIM INDIVIDUAL & CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED

30 SEPTEMBER 2013

In accordance with International Accounting Standard 34

The Condensed Interim Individual and Consolidated Financial Statements of the Bank for the first nine month period of 2013, as well as the notes attached, have been approved by the Board of Directors at the meeting held on 29 November 2013 and have been posted on the Bank's website.

Athens, 29 November 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

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INTERIM CONDENSED INCOME STATEMENT

GROUP

(Amounts in €)

	Note	From 1 January to 30 September 2013	From 1 January to 30 September 2012	From July to 30 September 2013	From July to 30 September 2012
Interest and similar income		142,452,059.02	166,570,698.78	47,449,871.13	53,901,813.52
Less : Interest expense and similar expenses		(111,751,971.92)	(127,883,459.32)	(31,498,880.73)	(45,463,540.24)
Net interest income		**30,700,087.10**	**38,687,239.46**	**15,950,990.40**	**8,438,273.28**
Fee and commission income		20,159,803.17	20,096,667.25	7,462,570.68	6,835,857.71
Less: Fee and commission expenses		(4,346,401.49)	(4,454,523.67)	(1,482,158.44)	(1,416,419.15)
Net fee and commission income		**15,813,401.68**	**15,642,143.58**	**5,980,412.24**	**5,419,438.56**
Profit / (loss) from trading activities		6,504,587.59	667,292.01	5,797,410.28	468,157.06
Profit / (loss) from investment portfolio		(124,618.35)	(7,360.74)	(871,412.71)	0.00
Other income / (Other expenses)		1,257,059.75	2,841,121.62	420,084.08	1,012,878.38
Operating income		**54,150,517.77**	**57,830,435.93**	**27,277,484.29**	**15,338,747.28**
Impairment loss on financial assets	**7**	(59,012,768.88)	(106,668,148.09)	(13,267,619.69)	(18,000,000.00)
Personnel expenses		(41,496,177.88)	(43,201,166.07)	(14,186,819.92)	(14,258,931.78)
General operating expenses		(27,402,473.43)	(24,868,149.16)	(9,447,802.49)	(8,432,172.12)
Depreciation		(5,657,750.74)	(5,533,515.32)	(1,809,353.37)	(1,866,582.43)
Total operating expenses		**(133,569,170.93)**	**(180,270,978.64)**	**(38,711,595.47)**	**(42,557,685.33)**
Income from investments in associates		127,284.67	(1,354,385.39)	180,967.55	(104,049.82)
Loss before income tax		**(79,291,368.49)**	**(123,794,928.09)**	**(11,253,143.63)**	**(27,322,987.86)**
Less: income tax	**8**	10,079,531.62	15,349,960.31	1,688,820.65	(31,305.57)
Loss for the period		**(69,211,836.86)**	**(108,444,967.78)**	**(9,564,322.98)**	**(27,354,293.43)**
Attributable to:					
Owners of the Bank		(69,560,900.31)	(108,396,656.40)	(9,968,370.74)	(27,333,966.88)
Non controlling interest		349,063.45	(48,311.38)	404,047.76	(20,326.55)
Earnings/(losses) per share for the period basic and diluted (in €)	**9**	**(0.1255)**	**(0.4673)**	**(0.0088)**	**(0.1198)**

INTERIM CONDENSED INCOME STATEMENT

BANK
(Amounts in €)

	Note	From 1 January to 30 September 2013	From 1 January to 30 September 2012	From 1 July to 30 September 2013	From 1 July to 30 September 2012
Interest and similar income		142,451,996.21	166,510,148.78	47,449,870.62	53,895,401.97
Less : Interest expense and similar expenses		(112,132,582.69)	(128,463,353.03)	(31,586,559.87)	(45,660,881.20)
Net interest income		**30,319,413.52**	**38,046,795.75**	**15,863,310.75**	**8,234,520.77**
Fee and commission income		17,694,261.86	17,771,185.98	6,340,033.62	6,083,743.27
Less: Fee and commission expenses		(5,301,092.49)	(4,552,258.18)	(2,367,664.32)	(1,439,020.59)
Net fee and commission income		**12,393,169.37**	**13,218,927.80**	**3,972,369.30**	**4,644,722.68**
Profit / (loss) from trading activities		6,503,846.66	(150,914.60)	5,798,294.48	471,660.01
Profit / (loss) from investment portfolio		(125,090.10)	0.00	(871,412.71)	0.00
Other income / (Other expenses)		1,253,330.29	2,823,527.74	420,888.88	1,013,189.18
Operating income		**50,344,669.74**	**53,938,336.69**	**25,183,450.70**	**14,364,092.64**
Impairment loss on financial assets	**7**	(59,012,768.88)	(106,562,445.36)	(13,267,619.69)	(18,000,000.00)
Personnel expenses		(40,297,813.91)	(41,963,510.36)	(13,888,161.85)	(13,887,824.28)
General operating expenses		(26,031,421.21)	(23,747,300.82)	(8,832,722.72)	(8,136,566.39)
Depreciation		(5,637,134.02)	(5,503,865.94)	(1,802,668.22)	(1,856,873.55)
Total operating expenses		**(130,979,138.02)**	**(177,777,122.48)**	**(37,791,172.48)**	**(41,881,264.22)**
Loss before income tax		**(80,634,468.28)**	**(123,838,785.78)**	**(12,607,721.78)**	**(27,517,171.57)**
Less: income tax	**8**	10,198,412.26	15,897,505.15	1,807,889.57	36,398.91
Loss for the period		**(70,436,056.02)**	**(107,941,280.63)**	**(10,799,832.21)**	**(27,480,772.66)**
Earnings/(losses) per share for the period basic and diluted (in €)	**9**	**(0.1269)**	**(0.4654)**	**(0.0094)**	**(0.1204)**

The attached notes (pages 13 to 43) form an integral part of these Interim Condensed Financial Statements of 30 September 2013

INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME

GROUP				
(Amounts in €)	**From 1 January to**		**From 1 July to**	
	30 September 2013	**30 September 2012**	**30 September 2013**	**30 September 2012**
Loss for the period after income tax recognized in the income statement	**(69,211,836.86)**	**(108,444,967.78)**	**(9,564,322.98)**	**(27,354,293.43)**
Items that are or may be reclassified in the income statement				
Change in available for sale securities reserve, after income tax	34,524,252.85	(15,469,349.70)	1,159,982.00	2,420,375.73
Items that will never be reclassified in the income statement				
Revaluation of property, plant and equipment, after income tax	0.00	(61,052.99)	0.00	(61,052.99)
Remeasurements of the defined benefit liability. after income tax	(7,127,583.36)	(174,200.96)	(2,218,612.35)	937,054.14
Total other comprehensive income recognized directly in equity, after income tax	**27,396,669.49**	**(15,704,603.65)**	**(1,058,630.35)**	**3,296,376.89**
Total comprehensive income, after income tax	**(41,815,167.37)**	**(124,149,571.43)**	**(10,622,953.33)**	**(24,057,916.55)**
Attributable to:				
Owners of the Parent	(42,164,230.82)	(124,101,260.05)	(11,027,001.09)	(24,037,590.00)
Non controlling interest	349,063.45	(48,311.38)	404,047.76	(20,326.55)

INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME

BANK				
(Amounts in €)	**From 1 January to**		**From 1 July to**	
	30 September 2013	**30 September 2012**	**30 September 2013**	**30 September 2012**
Loss for the period after income tax recognized in the income statement	**(70,436,056.02)**	**(107,941,280.63)**	**(10,799,832.21)**	**(27,480,772.66)**
Items that are or may be reclassified in the income statement				
Change in available for sale securities reserve, after income tax	34,524,210.76	(15,461,773.17)	1,159,982.00	2,412,158.70
Items that will never be reclassified in the income statement				
Revaluation of property, plant and equipment, after income tax	0.00	(61,052.99)	0.00	(61,052.99)
Remeasurements of the defined benefit liability, after income tax	(7,127,583.36)	(174,200.96)	(2,218,612.35)	937,054.14
Total other comprehensive income recognized directly in equity, after income tax	**27,396,627.40**	**(15,697,027.12)**	**(1,058,630.35)**	**3,288,159.85**
Total comprehensive income, after income tax	**(43,039,428.62)**	**(123,638,307.75)**	**(11,858,462.56)**	**(24,192,612.81)**

INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION

ASSETS		GROUP		BANK	
(Amounts in €)	**Note**	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Cash and balances with Central Bank		52,920,232.32	110,062,638.64	52,722,063.89	109,461,214.19
Due from other financial institutions		23,506,538.14	52,399,221.44	23,291,282.01	52,319,387.44
Derivative financial instruments – assets		830,037.02	509,029.32	830,037.02	509,029.32
Financial assets at fair value through profit or loss		482,565.55	12,877.49	352,042.76	12,877.49
Loans and advances to customers (net of impairment)	**10**	3,352,305,246.64	3,240,904,714.30	3,352,305,246.64	3,240,904,714.30
Available for sale financial assets	**11**	138,603,153.79	141,708,272.61	138,603,153.79	141,508,048.46
Investments held to maturity	**12**	6,752,403.47	19,868,398.19	6,752,403.47	19,868,398.19
Investments in subsidiaries	**13**	0.00	0.00	11,806,515.26	11,807,026.94
Investments in associates	**14**	20,760,793.75	21,443,313.16	21,099,085.38	21,908,889.46
Property, plant and equipment	**15**	34,417,098.06	35,106,584.46	32,864,170.91	34,868,381.24
Investment property	**16**	50,583,636.14	43,339,085.06	50,583,636.14	43,339,085.06
Intangible assets	**17**	25,998,842.93	22,996,540.73	25,621,536.88	22,647,460.73
Deferred tax assets		53,605,999.47	46,474,237.12	53,510,206.99	46,388,501.41
Other assets		188,328,309.24	163,454,226.92	184,535,717.69	160,762,258.54
Total Assets		**3,949,094,856.52**	**3,898,279,139.44**	**3,954,877,098.83**	**3,906,305,272.77**
LIABILITIES					
Due to financial institutions	**18**	244,957,214.16	730,931,136.17	244,957,214.16	730,931,136.17
Due to customers	**19**	3,111,759,735.75	2,917,703,558.15	3,125,936,421.33	2,931,371,388.02
Derivatives financial instruments - liabilities		596,083.08	0.00	596,083.08	0.00
Issued bonds	**20**	79,256,000.00	94,689,000.00	79,117,747.45	94,497,572.00
Defined benefit pension schemes	**21**	12,192,455.85	3,496,478.58	12,088,377.68	3,396,139.41
Other provisions		17,634,018.74	16,930,706.09	17,566,549.56	16,863,236.91
Deferred tax liabilities		2,536,121.66	3,752,274.52	2,506,822.60	3,648,801.48
Other liabilities		33,044,624.03	34,436,152.29	30,726,271.27	33,769,895.44
Total Liabilities		**3,501,976,253.27**	**3,801,939,305.80**	**3,513,495,487.13**	**3,814,478,169.43**
EQUITY					
Share capital (common shares)	**22**	309,901,917.90	85,709,950.55	309,901,917.90	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
Convertible bond loan	**22**	99,406,822.20	0.00	99,406,822.20	0.00
Share premium	**22**	355,893,070.95	362,112,778.18	355,893,070.95	362,112,778.18
Reserves	**22**	(10,060,425.60)	(37,463,794.93)	(10,248,066.59)	(37,644,693.99)
Retained earnings/ (losses)	**22**	(409,882,400.74)	(415,529,655.24)	(413,772,132.66)	(418,550,931.30)
Equity attributable to parent owners		**445,458,984.61**	**95,029,278.46**	**441,381,611.70**	**91,827,103.34**
Non controlling interest		1,659,618.64	1,310,555.18	0.00	0.00
Total Equity		**447,118,603.25**	**96,339,833.64**	**441,381,611.70**	**91,827,103.34**
Total liabilities and equity		**3,949,094,856.52**	**3,898,279,139.44**	**3,954,877,098.83**	**3,906,305,272.77**

INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY

(Amounts in €) GROUP	Share capital (common shares)	Share capital (preference shares)	Convertible bond loan	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**	**0.00**	**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							(108,396,656.40)	**(108,396,656.40)**	(48,311.38)	**(108,444,967.78)**
Other comprehensive income, after income tax										
Available-for-sale financial assets – change in fair value, after income tax					(22,556,151.89)			**(22,556,151.89)**		**(22,556,151.89)**
Available-for-sale financial assets – reclassified to profit or loss, after income tax					7,086,802.19			**7,086,802.19**		**7,086,802.19**
Revaluation of property, plant and equipment, after income tax					(61,052.99)			**(61,052.99)**		**(61,052.99)**
Change in remeasurements of the defined benefit liability, after income tax					(174,200.96)			**(174,200.96)**		**(174,200.96)**
Total comprehensive income, after income tax	**0.00**	**0.00**	**0.00**	**0.00**	**(15,704,603.65)**	**0.00**	**(108,396,656.40)**	**(124,101,260.05)**	**(48,311.38)**	**(124,149,571.43)**
Statutory reserve						5,841.77	(5,841.77)	**0.00**		**0.00**
Balance as at 30.09.2012	**85,709,950.55**	**100,199,999.90**	**0.00**	**362,112,778.18**	**(86,071,230.52)**	**14,086,393.19**	**(342,411,995.97)**	**133,625,895.33**	**1,347,155.95**	**134,973,051.27**

(Amounts in €)

GROUP	Share capital (common shares)	Share capital (preference shares)	Convertible bond loan	Share premium	Other reserves	Reserves	Retained earnings	Total	Non controlling interest	Total equity
Balance as at 01.01.2013	**85,709,950.55**	**100,199,999.90**	**0.00**	**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							(69,560,900.31)	**(69,560,900.31)**	349,063.45	**(69,211,836.86)**
Other comprehensive income, after income tax										
Available-for-sale financial assets – change in fair value, after income tax					29,799,603.79			**29,799,603.79**		**29,799,603.79**
Available-for-sale financial assets – reclassified to profit or loss, after income tax					4,724,649.07			**4,724,649.07**		**4,724,649.07**
Change in remeasurements of the defined benefit liability, after income tax					(7,127,583.36)			**(7,127,583.36)**		**(7,127,583.36)**
Total comprehensive income, after income tax	**0.00**	**0.00**	**0.00**	**0.00**	**27,396,669.49**	**0.00**	**(69,560,900.31)**	**(42,164,230.83)**	**349,063.45**	**(41,815,167.37)**
Statutory reserve					6,699.84		(6,699.84)	**0.00**		**0.00**
Decrease of share capital and write off of accumulated losses	(75,214,854.65)						75,214,854.65	**0.00**		**0.00**
Share capital increase of common shares	199,406,822.10							**199,406,822.10**		**199,406,822.10**
Issue of convertible bond loan			199,406,822.00					**199,406,822.10**		**199,406,822.10**
Share capital increase of common shares after conversion of convertible bond loan	99,999,999.90		(99,999,999.90)					**0.00**		**0.00**
Share capital increase expenses				(6,219,707.23)				**(6,219,707.23)**		**(6,219,707.23)**
Balance as at 30.09.2013	**309,901,917.90**	**100,199,999.90**	**99,406,822.20**	**355,893,070.95**	**(24,146,818.79)**	**14,086,393.19**	**(409,882,400.74)**	**445,458,984.61**	**1,659,618.64**	**447,118,603.25**

INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY

(Amounts in €) BANK	Share capital (common shares)	Share capital (preference shares)	Convertible bond loan	Share premium	Other reserves	Reserves	Retained earnings	Total equity
Balance as at 01.01.2012	**85,709,950.55**	**100,199,999.90**	**0.00**	**362,112,778.18**	**(70,366,626.88)**	**13,905,452.04**	**(237,664,020.65)**	**253,897,533.14**
Loss for the period							(107,941,280.63)	**(107,941,280.63)**
Other comprehensive income, after income tax								
Available-for-sale financial assets – change in fair value, after income tax					(22,464,013.17)			**(22,464,013.17)**
Available-for-sale financial assets – reclassified to profit or loss, after income tax					7,002,240.00			**7,002,240.00**
Revaluation of property, plant and equipment, after income tax					(61,052.99)			**(61,052.99)**
Change in remeasurements of the defined benefit liability, after income tax					(174,200.96)			**(174,200.96)**
Total comprehensive income, after income tax	**0.00**	**0.00**	**0.00**	**0.00**	**(15,697,027.12)**	**0.00**	**(107,941,280.63)**	**(123,638,307.75)**
Balance as at 30.09.2012	**85,709,950.55**	**100,199,999.90**	**0.00**	**362,112,778.18**	**(86,063,654.00)**	**13,905,452.04**	**(345,605,301.29)**	**130,259,225.39**

(Amounts in €) BANK	Share capital	Share capital	Convertible bond loan	Share premium	Other reserves	Reserves	Retained earnings	Total equity
Balance as at 01.01.2013	85,709,950.55	100,199,999.90	0.00	362,112,778.18	(51,550,146.03)	13,905,452.04	**(418,550,931.30)**	**91,827,103.34**
Loss for the period							(70,436,056.02)	**(70,436,056.02)**
Other comprehensive income, after income tax								
Available-for-sale financial assets – change in fair value, after income tax					29,799,561.70			**29,799,561.70**
Available-for-sale financial assets – reclassified to profit or loss, after income tax					4,724,649.07			**4,724,649.07**
Change in remeasurements of the defined benefit liability, after income tax					(7,127,583.36)			**(7,127,583.36)**
Total comprehensive income, after income tax	**0.00**	**0.00**	**0.00**	**0.00**	**27,396,627.40**	**0.00**	**(70,436,056.02)**	**(43,039,428.62)**
Decrease of share capital and write off of accumulated losses	(75,214,854.65)						75,214,854.65	**0.00**
Share capital increase of common shares	199,406,822.10							**199,406,822.10**
Issue of convertible bond loan			199,406,822.10					**199,406,822.10**
Share capital increase of common shares after conversion of convertible bond loan	99,999,999.90		(99,999,999.90)					**0.00**
Share capital increase expenses				(6,219,707.23)				**(6,219,707.23)**
Balance as at 30.09.2013	**309,901,917.90**	**100,199,999.90**	**99,406,822.20**	**355,893,070.95**	**(24,153,518.63)**	**13,905,452.04**	**(413,772,132.66)**	**441,381,611.70**

INTERIM CONDENSED STATEMENT OF CASH FLOWS

	FOR THE PERIOD ENDED			
	GROUP		BANK	
(Amounts in €)	**30.09.2013**	**30.09.2012**	**30.09.2013**	**30.09.2012**
Cash flows from operating activities				
Interest and similar income	140,844,568.02	163,845,338.46	140,897,680.66	163,836,537.08
Interest paid	(107,352,126.54)	(126,871,686.04)	(107,732,741.00)	(127,451,579.75)
Dividends received	93,081.24	90,694.56	93,081.24	90,694.56
Commission received	20,218,610.87	19,239,187.57	17,753,069.56	16,913,706.30
Commission paid	(4,346,401.49)	(4,454,523.67)	(5,301,092.49)	(4,552,258.18)
Profit /(loss) from financial transactions	601,070.70	1,049,483.11	600,841.45	1,049,483.11
Other income	703,044.54	2,709,146.34	699,315.08	2,691,552.47
Cash payments to employees and suppliers	(74,931,301.19)	(76,286,538.39)	(72,364,615.50)	(74,040,977.64)
Tax paid	(3,493,759.22)	(373,920.20)	(3,429,418.65)	(168,646.52)
Cash flows from operating activities before changes in operating assets and liabilities	**(27,663,213.06)**	**(21,052,818.25)**	**(28,783,879.64)**	**(21,631,488.57)**
Changes in operating assets and liabilities on financial position				
Net (increase) / decrease in trading securities financial position	(450,990.66)	3,695.74	(332,500.08)	10,156.21
Net (increase) / decrease in loans and advances to customers	(164,028,640.32)	65,969,601.48	(164,028,640.32)	65,969,601.48
Net (increase) / decrease in other assets	(24,777,674.56)	22,359,168.46	(23,677,051.41)	23,156,067.43
Net increase / (decrease) in due to financial institutions	(485,973,922.01)	362,694,342.69	(485,973,922.01)	362,694,342.69
Net increase / (decrease) in deposits due to customers and similar liabilities	194,056,177.60	(409,578,955.75)	194,565,033.31	(408,346,786.97)
Net increase / (decrease) in other liabilities	(4,417,527.27)	(8,284,200.96)	(5,932,267.20)	(9,411,873.73)
Total changes in operating assets and liabilities of financial position	**(485,592,577.23)**	**33,163,651.66**	**(485,379,347.72)**	**34,071,507.11**
Net cash flow from operating activities	**(513,255,790.29)**	**12,110,833.41**	**(514,163,227.36)**	**12,440,018.53**
Cash flows from investing activities				
Acquisition of intangible assets	(5,826,745.98)	(4,788,661.85)	(5,793,154.34)	(4,778,857.85)
Result on sale of property, plant and equipment	(2,161,394.47)	(698,074.34)	(831,419.52)	(693,994.84)
Acquisition of Property, Plant and Equipment	0.00	3,860.00	0.00	3,860.00
Acquisition of available for sale securities	(109,160.59)	(4,125,746.10)	(109,160.59)	(4,100,246.10)
Redemption / maturity of available for sale securities	37,841,950.29	3,567,565.98	37,841,950.29	3,574,926.72
Result on sale of available-for-sale securities	188,295.63	0.00	0.00	0.00
Acquisition of held to maturity securities	0.00	13,808,663.00	0.00	13,808,663.00
Maturity of held to maturity securities	13,121,965.80	0.00	13,121,965.80	0.00
Investments in subsidiaries	0.00	0.00	0.00	(100.00)
Investments in associates	309,802.41	(1,682,629.67)	309,802.41	(1,682,629.67)
Result on sale of participation in associates	521,850.61	0.00	521,850.61	0.00
Net cash flow from investing activities	**43,886,563.70**	**6,084,977.02**	**45,061,834.66**	**6,131,621.26**
Cash flows from financing activities				
Repayment of issued notes	(9,259,800.00)	0.00	(9,259,800.00)	0.00
Proceeds from issue of share capital and convertible bond loan	398,813,644.20	0.00	398,813,644.20	0.00
Share capital increase expenses	(6,219,707.23)	0.00	(6,219,707.23)	0.00
Net cash flow from financing activities	**383,334,136.97**	**0.00**	**383,334,136.97**	**0.00**
Net increase/ (decrease) in cash and cash equivalents	**(86,035,089.62)**	**18,195,810.43**	**(85,767,255.73)**	**18,571,639.79**
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	**76,426,770.46**	**208,301,844.02**	**76,013,345.90**	**207,642,512.71**

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 1,011 employees while the Bank has 988 employees. The number of branches of the Bank as at 30.09.2013 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 and the General Commercial Registration Number is 255501000. 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 November 29, 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 and the Group for the nine months period ended 30 September 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 that the comparative figures of the period ended 30.09.2012 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 30.09.2013 have been prepared on a going concern basis.

The Management, following the successful subscription of both the share capital increase and the issued convertible bond loans (CBL), 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.

The Board of Directors in its meeting of 30 August 2013 decided the partial conversion of the issued Convertible Bond Loan (CBL) and especially 333,333,333 notes with a nominal value of EUR 0.30 to a total value of 99,999,999.90 EUR in common registered voting shares in order to increase the share capital by the amount of EUR 99,999,999.90, divided into 333,333,333 common registered voting shares with a nominal value of 0.30 euro. At the hearing on 3 September 2013 the Board certified the payment of the share capital of the Bank due to conversion of the convertible bond loan into ordinary shares. After completion of the above change the total amount of share capital including preference shares amounts to EUR 410,101,917.80 and the amount of the Convertible Bond Loan has been reduced to EUR 99,406,822.20.

Upon the completion of the share capital increase, the cover of the Convertible Bond Loan (CBL) and the partially conversion to common shares of the Convertible Bond Loan, Tier I ratio amounts to 12.4% and Core Tier I to 9.4%. 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.

After reaching the objective of recapitalization of the Bank and the positive effect this had on the cost of funding, the net result before impairment for the third quarter (period from 01/07/2013 to 30/09/2013) amounted to a gain of EUR 2 million approximately.

With the completion of the Bank's restructuring actions to reduce operating costs with fixed characteristics, which are expected to be completed by the end of the year, Attica Bank creates the basis for recovery in a profitable base and to the creation of internal capital from next year 2014, closing the cycle of losses that the unprecedented economic crisis and recession created.

(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	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Due from other financial institutions	23,506,538.14	52,399,221.44	23,506,538.14	52,399,221.44
Loans and advances to customers (net of impairment)	3,352,305,246.64	3,240,904,714.30	3,353,952,203.14	3,244,965,416.92
Investments held to maturity	6,752,403.47	19,868,398.19	18,228,980.00	22,079,769.70
	Book value		**Fair value**	
Financial Liabilities	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Due to other financial institutions	244,957,214.16	730,931,136.17	244,957,214.16	730,931,136.17
Due to customers	3,111,759,735.75	2,917,703,558.15	3,111,759,735.75	2,917,703,558.15
Issued bonds	79,256,000.00	94,689,000.00	47,553,600.00	39,317,713.47

Fair value of Statement of Financial Position items	BANK			
	Book value		Fair value	
Financial Assets	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Due from other financial institutions	23,291,282.01	52,319,387.44	23,291,282.01	52,319,387.44
Loans and advances to customers (net of impairment)	3,352,305,246.64	3,240,904,714.30	3,353,952,203.14	3,244,965,416.92
Investments held to maturity	6,752,403.47	19,868,398.19	18,228,980.00	22,079,769.70
	Book value		**Fair value**	
Financial Liabilities	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Due to other financial institutions	244,957,214.16	730,931,136.17	244,957,214.16	730,931,136.17
Due to customers	3,125,936,421.33	2,931,371,388.02	3,125,936,421.33	2,931,371,388.02
Issued bonds	79,117,747.45	94,497,572.00	47,553,600.00	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				
30.09.2013	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	35,174,467.79	102,087,900.00	1,340,786.00	**138,603,153.79**
Financial instruments at fair value through profit or loss	482,565.55	0.00	0.00	**482,565.55**
Derivative financial instruments - assets	830,037.02	0.00	0.00	**830,037.02**
Derivative financial instruments - liabilities	0.00	596,083.08	0.00	**596,083.08**

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**
Derivative financial instruments - assets	422,382.74	86,646.58	0.00	**509,029.32**

BANK				
30.09.2013	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	35,174,467.79	102,087,900.00	1,340,786.00	**138,603,153.79**
Financial instruments at fair value through profit or loss	352,042.76	0.00	0.00	**352,042.76**
Derivative financial instruments - assets	830,037.02	0.00	0.00	**830,037.02**
Derivative financial instruments - liabilities	0.00	596,083.08	0.00	**596,083.08**

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**
Derivative financial instruments - assets	422,382.74	86,646.58	0.00	**509,029.32**

During the period ended 30.09.2013, 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 12.4% and Core Tier I to 9.4%. 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:

Retail Banking
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.

Corporate Banking
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 September 2013				
Net income				
- interest	(35,506,959.08)	72,293,016.78	(6,085,970.60)	**30,700,087.10**
- commission	2,162,456.02	14,162,162.97	(511,217.30)	**15,813,401.68**
- trading results and other income	456,393.10	707,170.60	6,473,465.28	**7,637,028.99**
- intersegment results	34,326,516.38	(41,869,397.20)	7,542,880.82	**(0.00)**
Net Total Income	**1,438,406.42**	**45,292,953.15**	**7,419,158.20**	**54,150,517.77**
Income from investments in associates	0.00	0.00	127,284.67	**127,284.67**
Loss before income tax	**(66,972,183.04)**	**(10,473,828.93)**	**(1,845,356.51)**	**(79,291,368.49)**
Income tax				10,079,531.63
Loss for the period				**(69,211,836.86)**
Other segment items				
Allowance for impairment losses	(15,655,023.64)	(36,973,084.34)	0.00	**(52,628,107.98)**
Allowance for impairment losses on investment securities	0.00	0.00	(6,384,660.90)	**(6,384,660.90)**
Depreciation	(1,205,995.44)	(4,216,205.80)	(235,549.51)	**(5,657,750.74)**
Total Assets as at 30.09.2013	809,040,873.02	2,835,367,665.98	304,686,317.52	**3,949,094,856.52**
Total Liabilities as at 30.09.2013	(2,201,864,306.20)	(1,220,259,863.99)	(79,852,083.08)	**(3,501,976,253.27)**

(Amounts in €)	Retail Banking	Corporate Banking	Treasury	Total
From 1 January to 30 September 2012				
Net income				
- interest	(34,432,550.20)	80,874,440.61	(7,754,650.95)	**38,687,239.46**
- commission	1,619,954.15	14,210,266.19	(188,076.76)	**15,642,143.58**
- trading results and other income	1,140,782.23	1,601,206.21	759,064.45	**3,501,052.89**
- intersegment results	30,927,040.41	(46,802,484.39)	15,875,443.98	**(0.00)**
Net Total Income	**(744,773.41)**	**49,883,428.62**	**8,691,780.72**	**57,830,435.93**
Income from investments in associates	0.00	0.00	(1,354,385.39)	**(1,354,385.39)**
Loss before income tax	**(31,766,200.17)**	**(85,036,418.54)**	**(6,982,309.38)**	**(123,794,928.09)**
Income tax				15,349,960.31
Loss for the period				**(108,444,967.78)**
Other segment items				
Allowance for impairment losses	(14,795,954.72)	(80,094,340.08)	0.00	**(94,890,294.80)**
Allowance for impairment losses on investment securities	0.00	0.00	(11,777,853.29)	**(11,777,853.29)**
Depreciation	(1,249,674.70)	(4,092,121.48)	(191,719.14)	**(5,533,515.32)**
Total Assets as at 30.09.2012	874,729,268.38	2,865,047,167.78	253,792,461.84	**3,993,568,897.99**
Total Liabilities as at 30.09.2012	(2,379,226,855.06)	(1,384,556,938.75)	(94,812,052.88)	**(3,858,595,846.72)**

BANK (Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 September 2013				
Net income				
- interest	(35,553,698.42)	71,959,082.54	(6,085,970.60)	**30,319,413.52**
- commission	1,469,656.05	11,434,730.63	(511,217.30)	**12,393,169.37**
- trading results and other income	456,393.10	702,228.46	6,473,465.28	**7,632,086.85**
- intersegment results	34,326,516.38	(41,869,397.20)	7,542,880.82	**(0.00)**
Net Total Income	**698,867.11**	**42,226,644.43**	**7,419,158.20**	**50,344,669.74**
Loss before income tax	**(67,325,559.74)**	**(11,336,267.35)**	**(1,972,641.18)**	**(80,634,468.28)**
Income tax				10,198,412.26
Loss for the period				**(70,436,056.02)**
Other segment items				
Allowance for impairment losses	(15,655,023.64)	(36,973,084.34)	0.00	**(52,628,107.98)**
Allowance for impairment losses on investment securities	0.00	0.00	(6,384,660.90)	**(6,384,660.90)**
Depreciation	(1,205,995.44)	(4,195,589.08)	(235,549.51)	**(5,637,134.02)**
Total Assets as at 30.09.2013	807,707,604.38	2,842,874,107.64	304,295,386.81	**3,954,877,098.83**
Total Liabilities as at 30.09.2013	(2,209,364,970.10)	(1,224,416,686.50)	(79,713,830.53)	**(3,513,495,487.13)**

(Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 September 2012				
Net income				
- interest	(34,469,938,59)	80,271,886,15	(7,755,151,80)	**38,046,795,75**
- commission	860,314,61	12,548,628,64	(190,015,45)	**13,218,927,80**
- trading results and other income	1,140,782,23	1,592,050,95	(60,220,04)	**2,672,613,14**
- intersegment results	30,940,823,30	(46,757,514,78)	15,816,691,49	**0,00**
Net Total Income	**(1,528,018,45)**	**47,655,050,95**	**7,811,304,20**	**53,938,336,69**
Loss before income tax	**(32,493,549,44)**	**(85,003,730,59)**	**(6,341,505,75)**	**(123,838,785,78)**
Income tax				15,897,505,15
Loss for the period				**(107,941,280,63)**
Other segment items				
Allowance for impairment losses	(14,795,954,72)	(80,094,340,08)	0,00	**(94,890,294,80)**
Allowance for impairment losses on investment securities	0,00	0,00	(11,672,150,56)	**(11,672,150,56)**
Depreciation	(1,249,674,70)	(4,062,472,10)	(191,719,14)	**(5,503,865,94)**
Total Assets as at 30.09.2012	873,509,777,86	2,873,262,105,54	253,440,045,95	**4,000,211,929,35**
Total Liabilities as at 30.09.2012	(2,386,537,961,56)	(1,388,811,532,31)	(94,603,210,09)	**(3,869,952,703,96)**

7. IMPAIRMENT LOSSES ON FINANCIAL ASSETS

	GROUP		BANK	
	30.09.2013	**30.09.2012**	**30.09.2013**	**30.09.2012**
Impairment losses on loans	(52,628,107.98)	(94,890,294.80)	(52,628,107.98)	(94,890,294.80)
Allowance for impairment losses on loans	**(52,628,107.98)**	**(94,890,294.80)**	**(52,628,107.98)**	**(94,890,294.80)**
Impairment on other financial instruments available for sale	(6,384,660.90)	0.00	(6,384,660.90)	0.00
Impairment on Greek Government Bonds available for sale	0.00	(8,858,502.73)	0.00	(8,752,800.00)
Impairment on Greek Government Bonds held to maturity	0.00	(2,919,350.56)	0.00	(2,919,350.56)
Allowance for impairment losses on other financial assets	**(6,384,660.90)**	**(11,777,853.29)**	**(6,384,660.90)**	**(11,672,150.56)**
Total	**(59,012,768.88)**	**(106,668,148.09)**	**(59,012,768.88)**	**(106,562,445.36)**

8. INCOME TAX

Income tax for the first nine month 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 and onwards 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 €)	30.09.2013			30.09.2012		
DESCRIPTION	**Before Income Tax**	**Income Tax**	**After Income Tax**	**Before Income Tax**	**Income Tax**	**Before Income Tax**
Items that are or may be reclassified to income statement						
Change in available for sale securities reserve	41,678,971.75	(7,154,718.90)	34,524,252.85	(19,336,675.99)	3,867,326.29	(15,469,349.70)
Items that will never be reclassified to income statements						
Revaluation of property, plant and equipment reserve	0.00	0.00	0.00	(76,316.24)	15,263.25	(61,052.99)
Remeasurements of the defined benefit liability	(9,881,126.63)	2,753,543.27	(7,127,583.36)	(217,751.20)	43,550.24	(174,200.96)
Total	**31,797,845.12**	**(4,401,175.63)**	**27,396,669.49**	**(19,630,743.43)**	**3,926,139.78**	**(15,704,603.65)**

Income tax related to components of other comprehensive income

BANK (Amounts in €)	30.09.2013			30.09.2012		
DESCRIPTION	**Before Income Tax**	**Income Tax**	**After Income Tax**	**Before Income Tax**	**Income Tax**	**Before Income Tax**
Items that are or may be reclassified to income statement						
Change in available for sale securities reserve	41,678,919.14	(7,154,708.38)	34,524,210.76	(19,327,205.34)	3,865,432.16	(15,461,773.17)
Items that will never be reclassified to income statements						
Revaluation of property, plant and equipment reserve	0.00	0.00	0.00	(76,316.24)	15,263.25	(61,052.99)
Remeasurements of the defined benefit liability	(9,881,126.63)	2,753,543.27	(7,127,583.36)	(217,751.20)	43,550.24	(174,200.96)
Total	**31,797,792.51**	**(4,401,165.11)**	**27,396,627.40**	**(19,621,272.78)**	**3,924,245.65**	**(15,697,027.12)**

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

GROUP	(amounts in €)			
DESCRIPTION	01.01 - 30.09.2013	01.01 – 30.09.2012	01.07 – 30.09.2013	01.07 – 30.09.2012
Losses for the period attributable to owners of the Parent	(69,560,900.31)	(108,396,656.40)	(9,968,370.74)	(27,333,966.88)
less: accrued dividend of preference shares after income tax	(5,561,100.00)	(6,011,999.99)	(1,853,700.00)	(2,004,000.00)
Losses for the period attributable to ordinary equity owners of the Bank	**(75,122,000.31)**	**(114,408,656.39)**	**(11,822,070.74)**	**(29,337,966.88)**
Weighted average number of shares for the period	598,789,383	244,833,091	1,349,905,200	244,833,091
Adjusted weighted average number of shares for the period	598,789,383	244,833,091	1,349,905,200	244,833,091
Earnings / (losses) per share – Basic (in €)	**(0.1255)**	**(0.4673)**	**(0.0088)**	**(0.1198)**

BANK	(amounts in €)			
DESCRIPTION	01.01 - 30.09.2013	01.01 – 30.09.2012	01.07 – 30.09.2013	01.07 – 30.09.2012
Losses for the period attributable to owners of the Parent	(70,436,056.02)	(107,941,280.63)	(10,799,832.21)	(27,480,772.66)
less: accrued dividend of preference shares after income tax	(5,561,100.00)	(6,011,999.99)	(1,853,700.00)	(2,004,000.00)
Losses for the period attributable to ordinary equity owners of the Bank	**(75,997,156.02)**	**(113,953,280.62)**	**(12,653,532.21)**	**(29,484,772.66)**
Weighted average number of shares for the period	598,789,383	244,833,091	1,349,905,200	244,833,091
Adjusted weighted average number of shares for the period	598,789,383	244,833,091	1,349,905,200	244,833,091
Earnings / (losses) per share – Basic (in €)	**(0.1269)**	**(0.4654)**	**(0.0094)**	**(0.1204)**

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 period, 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, the share capital increase paid in cash through issuance of new 664,689,407 common shares on nineteen (19) new shares for 1 existing share exchange rate and the issuance of convertible bond loan for 664,689,407 shares, 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 30.09.2013, 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	
	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Credit cards	56,842,625.53	55,665,757.55	56,842,625.53	55,665,757.55
Consumer loans	232,370,007.88	232,550,445.73	232,370,007.88	232,550,445.73
Mortgages	537,287,775.33	551,334,970.67	537,287,775.33	551,334,970.67
Other	14,487,705.17	16,247,312.38	14,487,705.17	16,247,312.38
Loans to private Individuals	**840,988,113.91**	**855,798,486.33**	**840,988,113.91**	**855,798,486.33**
Agricultural sector	20,104,496.10	19,666,727.57	20,104,496.10	19,666,727.57
Commerce	511,925,138.50	499,127,969.65	511,925,138.50	499,127,969.65
Industrial sector	444,746,578.39	414,593,993.36	444,746,578.39	414,593,993.36
Small industries	72,558,362.04	75,383,619.83	72,558,362.04	75,383,619.83
Tourism	146,030,205.39	139,608,593.60	146,030,205.39	139,608,593.60
Shipping	17,948,870.00	18,531,097.55	17,948,870.00	18,531,097.55
Construction sector	653,588,901.58	562,619,456.73	653,588,901.58	562,619,456.73
Other	719,513,687.96	674,256,054.73	719,513,687.96	674,256,054.73
Loans to corporate entities	**2,586,416,239.96**	**2,403,787,513.02**	**2,586,416,239.96**	**2,403,787,513.02**
Public sector	**38,350,275.73**	**37,502,305.82**	**38,350,275.73**	**37,502,305.82**
Net investment in finance lease	**300,982,978.33**	**305,622,074.27**	**300,982,978.33**	**305,622,074.27**
Loans and advances to customers (before impairment)	**3,766,737,607.93**	**3,602,710,379.44**	**3,766,737,607.93**	**3,602,710,379.44**
Provisions for impairment losses on loans	**(414,432,361.29)**	**(361,805,665.14)**	**(414,432,361.29)**	**(361,805,665.14)**
Loans and advances to customers (net of impairment)	**3,352,305,246.64**	**3,240,904,714.30**	**3,352,305,246.64**	**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 September 2013	142,725,357.02	142,725,357.02
31 December 2012	108,885,542.82	108,885,542.82
Loans to the Greek State		
30 September 2013	38,350,275.73	38,350,275.73
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	30.09.2013 Fair Value	31.12.2012 Fair Value	30.09.2013 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	2,648,475.00	2,291,941.93	2,648,475.00	2,103,750.00
Greek Government Bonds	**97,537,875.00**	**65,417,941.93**	**97,537,875.00**	**65,229,750.00**
Corporate- Listed –Domestic	0.00	1,302,170.00	0.00	1,302,170.00
Corporate- Listed –Foreign	3,442,499.11	2,697,500.00	3,442,499.11	2,697,500.00
Corporate Listed –Foreign received from the exchange program (EFSF)	2,259.00	37,616,147.09	2,259.00	37,616,147.09
Corporate Listed Bonds	**3,444,758.11**	**41,615,817.09**	**3,444,758.11**	**41,615,817.09**
Corporate -Non Listed –Domestic	803,612.67	803,612.67	803,612.67	803,612.67
Corporate -Non Listed –Foreign	7,650,726.12	6,650,824.76	7,650,726.12	6,650,824.76
Corporate Non Listed Bonds	**8,454,338.79**	**7,454,437.43**	**8,454,338.79**	**7,454,437.43**
Bonds	**109,436,971.90**	**114,488,196.45**	**109,436,971.90**	**114,300,004.52**
Listed shares-Domestic	3,396,989.08	2,661,850.99	3,396,989.08	2,649,818.77
Listed shares- Foreign	10,852.32	10,024.06	10,852.32	10,024.06
Non Listed shares-Domestic	537,173.33	537,173.33	537,173.33	537,173.33
Shares	**3,945,014.73**	**3,209,048.38**	**3,945,014.73**	**3,197,016.16**
Mutual fund units - Domestic	6,744,570.04	5,762,677.28	6,744,570.04	5,762,677.28
Mutual fund units - Foreign	18,476,597.12	18,248,350.50	18,476,597.12	18,248,350.50
Mutual fund units	**25,221,167.16**	**24,011,027.78**	**25,221,167.16**	**24,011,027.78**
Financial assets available for sale	**138,603,153.79**	**141,708,272.61**	**138,603,153.79**	**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 30.09.2013, 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 € 3,081,684.12 as at 30/09/2013. The change in fair value of these investments for the period ended 30.09.2013 after reclassifying losses from the reserve in income statement resulted in a loss of €903,381.91, while the remaining reserve amounted to € 826,912.51.

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 € 6.4 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 € 6.4 million, an amount of €5 million concerns convertible bonds of Bank of Cyprus with nominal value of € 5 million. The remaining amount €1.4 million concerns impairment of other securities.

12. INVESTMENTS HELD TO MATURITY

(Amounts in €)	GROUP		BANK	
CLASSIFICATION BY TYPE AND MARKET	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Greek Government Bonds-Domestic– not from the exchange program	6,752,403.47	6,752,403.51	6,752,403.47	6,752,403.51
Greek Government bonds	**6,752,403.47**	**6,752,403.51**	**6,752,403.47**	**6,752,403.51**
Corporate Listed – Foreign from the exchange program (EFSF)	0.00	13,115,994.68	0.00	13,115,994.68
Corporate Listed Bonds	**0.00**	**13,115,994.68**	**0.00**	**13,115,994.68**
Investments held to maturity	**6,752,403.47**	**19,868,398.19**	**6,752,403.47**	**19,868,398.19**

13. INVESTMENTS IN SUBSIDIARIES

(Amounts in €)

30.09.2013

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%	3,164,108,96	2,326,059,00	2,326,059.00
2. Attica Ventures S.A.	Greece	15,000	99.99%	1,312,833,33	599,960,00	599,960.00
3. Attica Finance S.A.	Greece	382,166	55.00%	2,105,592,22	1,699,564,80	1,699,564.80
4. Attica Funds plc	United Kingdom	17,500	99.99%	614,641,00	20,931,46	20,931.46
5. Attica Bancassurance Agency S.A.	Greece	10,000	100.00%	2,609,725,26	100,000,00	100,000.00
6. AtticaBank Properties S.A.	Greece	70,600	100.00%	6,495,104,53	7,060,000,00	7,060,000.00
Investments in subsidiaries					**11,806,515,26**	**11.806.515,26**

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

30.09.2013		
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 30.09.2013 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 30.09.2013 in Zaitech Innovation Venture Capital Fund I amounted to € 17,156,885.38, 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 9 month of 2013 amounted to €127,284.67 .

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 30.09.2013 amounted to € 34,417,098.06 compared to the amount of € 35,106,584.46 as at 31.12.2012 for the Group and € 32,864,170.91 as at 30.09.2013 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 9 months of 2013 was € 2,161,394.47 and for the Bank the total amount was 831,419.52. 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 € 2,161,394.47 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 € 60,017.44 improvements on Groups' buildings of the first nine months of 2013, by € 561,362.96 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 € 211,774.07 Bank's leasehold improvements.

Within the first 9 months 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 30.09.2013 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 30.09.2012 the total amount of additions of Group's property, plant and equipment was € 698,074.35 out of which, € 693,994.84 concerns the Bank. Out of the total amount, € 54,692.19 concerns improvements of buildings within the first nine months of 2012, €7,720.00 concerns purchases of vehicles, € 341,059,54 concerns purchases of furniture and other equipment, and € 294,602.62 concerns leasehold improvements. The additions during the first 9 months of 2012 come exclusively from the Bank, except from the acquisitions of furniture and other equipment, for which, out of the total amount of € 341,059.54 an amount of € 4,079.51 concerns the subsidiaries of the Group.

16. INVESTMENT PROPERTY

The net book value of investment property as at 30.09.2013 amounted to € 50,583,636.14 compared to € 43,339,085.06 as at 31.12.2012.

During the first 9 months of 2013 additions amounted to € 7,205,602.45 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 nine months 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 30.09.2012, investment property additions amounted to € 811,220.88 and the change in the fair value for that period amounted to € 103,023.78.

For the period ended 30.09.2013 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 30.09.2013 amounted to € 25,998,842.93 compared to € 22,996,540.73 as at 31.12.2012, and for the Bank amounted to € 25,621,536.88 as at 30.09.2013 compared to € 22,647,460.73 as at 31.12.2012.

Additions of intangible assets within the first 9 months of 2013 amounted to € 5,826,745.98 and refer to purchase of new software programs of total amount € 5,826,745.98, out of which an amount of € 33,591.64 concerns subsidiaries' purchases and an amount of € 5,793,154.34 concerns purchases from the Bank.

Within the first 9 months of 2013 intangible assets of the Bank of € 35,669.26 have been written-off, while there were no sales or impairment of intangible assets of the Group.

As at 30.09.2013, development of software programs, for which the Bank is legally bound, were still in progress and amounted at that date to € 333,305.00.

As far as the subsidiaries is concerned, as at 30.09.2013 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 30.09.2012, the additions of intangible assets of the Group amounted to € 4,788,661.25 and relate to purchases of new software, out of which € 4,778,857.85 concerns the Bank and € 9,083.4 concerns the subsidiaries of the Group.

18. DUE TO OTHER FINANCIAL INSTITUTIONS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Sight Deposits	9,694,745.22	15,077,653.18	9,694,745.22	15,077,653.18
Interbank term deposits	213,000,000.00	692,000,000.00	213,000,000.00	692,000,000.00
Term deposits other than interbank	22,262,468.94	23,853,482.99	22,262,468.94	23,853,482.99
Due to other financial institutions	**244,957,214.16**	**730,931,136.17**	**244,957,214.16**	**730,931,136.17**

"Interbank term deposits" as at 30.09.2013 include € 210 million from European Central Bank. 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	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Current accounts	11,289,599.53	14,156,342.88	11,289,599.53	14,156,342.88
Saving accounts	308,856,371.42	301,093,790.81	308,856,371.42	301,093,790.81
Term deposits	1,682,967,491.55	1,397,119,538.88	1,682,967,491.55	1,397,119,538.88
Blocked	809.27	56,080.73	809.27	56,080.73
Deposits from individuals	**2,003,114,271.77**	**1,712,425,753.30**	**2,003,114,271.77**	**1,712,425,753.30**
Sight accounts	124,228,182.74	121,708,689.31	131,749,868.32	132,951,519.18
Term deposits	306,346,336.30	373,479,865.11	313,001,336.30	375,904,865.11
Blocked	159,473,958.74	128,930,455.47	159,473,958.74	128,930,455.47
Deposits from corporations	**590,048,477.78**	**624,119,009.89**	**604,225,163.36**	**637,786,839.76**
Sight accounts	95,886,755.58	102,804,842.12	95,886,755.58	102,804,842.12
Term deposits	403,839,009.08	454,473,505.73	403,839,009.08	454,473,505.73
Blocked	10,114.57	10,312.75	10,114.57	10,312.75
Public sector deposits	**499,735,879.23**	**557,288,660.60**	**499,735,879.23**	**557,288,660.60**
Sight accounts	8,389,196.57	3,460,052.20	8,389,196.57	3,460,052.20
Saving accounts	2,295,098.83	1,539,664.53	2,295,098.83	1,539,664.53
Other Deposits	**10,684,295.40**	**4,999,716.73**	**10,684,295.40**	**4,999,716.73**
Other due to customers	**8,176,811.57**	**18,870,417.63**	**8,176,811.57**	**18,870,417.63**
Due to customers	**3,111,759,735.75**	**2,917,703,558.15**	**3,125,936,421.33**	**2,931,371,388.02**

20. ISSUED BONDS

(Amounts in €)	GROUP			
	30.09.2013		31.12.2012	
DESCRIPTION	**Average interest**	**Carrying amount**	**Average interest**	**Carrying amount**
SUBORDINATED BOND LOAN (LOWER TIER II)	2.82%	79,256,000.00	3.40%	94,689,000.00
Issued bonds		**79,256,000.00**		**94,689,000.00**

(Amounts in €)	BANK			
	30.09.2013		31.12.2012	
DESCRIPTION	**Average interest**	**Carrying amount**	**Average interest**	**Carrying amount**
SUBORDINATED BOND LOAN (LOWER TIER II)	2.82%	79,117,747.45	3.40%	94,497,572.00
Issued bonds		**79,117,747.45**		**94,497,572.00**

The Bank in accordance with the decision of the Board of Directors meeting held on 24 April 2013 and following the successful completion of the share capital increase which decided by the extraordinary General Assembly held on 18.02.2013, announced a voluntary offer to the holders of the Subordinated floating Rate Guaranteed Notes (Lower Tier II) due 2015 (ISIN: XS0215582148), issued by Attica Funds and guaranteed by the Bank, with nominal value € 94,389,000.00, to tender their Notes for purchase by the Bank for cash at a price of 60% of the principal amount of the relevant notes, plus the amount of the accrued interest in respect of such notes. The duration of the offer was from 11/09/2013 to 25/09/2013 and the result of this tender offer was that an amount of €15,433,000 was purchased by the Bank at the price of € 9,259,800.00 resulting in a profit of € 6,173,200 which after deducting the relevant costs amounted to € 5,605,624.82.

The interest expense charge in the profit or loss accounts of the current period for the service of the above bonds amounted to € 2,080,466.94 for the Bank. As regards to the Group's profit and loss accounts, the charge amounted to € 1,994,297.94 and is recorded in "Interest expense and similar expenses".

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.

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..

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 4^{th} 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	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Paid up (common shares)	309,901,917.90	85,709,950.55	309,901,917.90	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	**410,101,917.80**	**185,909,950.45**	**410,101,917.80**	**185,909,950.45**
Share premium	**355,893,070.95**	**362,112,778.18**	**355,893,070.95**	**362,112,778.18**
Convertible bond loan	**99,406,822.20**	**0.00**	**99,406,822.20**	**0.00**
Reserves	**(10,060,425.60)**	**(37,463,794.93)**	**(10,248,066.59)**	**(37,644,693.99)**
Accumulated profit/(loss)	**(409,882,400.74)**	**(415,529,655.24)**	**(413,772,132.66)**	**(418,550,931.30)**
Non controlling interest	**1,659,618.64**	**1,310,555.18**	**-**	**-**
Total Equity	**447,118,603.25**	**96,339,833.64**	**441,381,611.70**	**91,827,103.34**

<u>Share capital</u>

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 authorization to the Bank's Board of Directors so that the latter can 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, bearing voting right, shares from €2.45 to €0.30 each, in order to set off accumulated losses amounting to €75,214,854.65, pursuant to article 4 of Law 2190/1920. It is noted that the aforementioned 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.

iii. The increase of the Bank's share capital by €199,406,822.10 through the payment of cash and the issuance of 664,689,407 new common registered, bearing voting rights, shares of nominal value of €0.30 each. The offer price of the new shares is €0.30 per share, which can be higher than the market price of existing shares on the date that they will start trading ex-rights. Pre-emptive rights will be granted to existing common shareholders at a ratio of 19 new common shares for each existing common share, with the aim of raising capital amounting up to € 199.4 million.

iv. The issuance of a convertible bond (CBL or Convertible Bond Loan), converting into common, registered shares of the Bank, in accordance with art. 3a of Law 2190/1920 and art. 8 of Law 3156/2003, amounting up to € 200 million, compulsorily convertible after a period of five years with cancellation of the pre-emptive right of existing shareholders in favor of the shareholders (old and/or new) who will have previously participated in the share capital increase of the Bank.

The extraordinary General Meeting of the Shareholders held on 18.02.2013 authorized the Board of Directors of the Bank to handle any other issue related to the other terms and conditions of the share capital increase through the issuance of new shares and to the issuance of the Bond mentioned.

These decisions were approved by the General meeting of the preference shareholders of the Bank held on 02.04.2013. The Bank's process recapitalization amounted to € 398.8 million, which on a half took place with the issuance of new shares paid in cash and half by issuance of Convertible Bond Loan (CBL), completed successfully on 28 June 2013 and as concerns share capital increase this was certified on 2 July 2013.

Among the terms included in the issued Bond Loan in article 26 with title <Compulsory Conversion> and in subparagraph 26.12 said the following: If a Contingency Event or Viability Event takes place part or all of the Notes shall be compulsorily converted into common shares of the Bank on the basis of the Compulsory/Optional Conversion Ratio. Similarly, in the statement (Form 2) signed by each bondholder, who took part in the above Bond Loan, contained term under which is provided to the Bank, in its capacity as "Issuer" of the Notes, irrevocable instruction and authorization to proceed to any necessary action to convert the bonds into new shares in the event that will take place Contingency Event as defined in subparagraph 26.12 (Mandatory Conversion) of the Bond Loan.

The Board of Directors of Attica Bank S.A., considering the above, on the meeting of 30.8.2013, decided the increase of the Bank's share capital in order to be complaint in the long term with the requirement of Bank of Greece which is the minimum Core Tier I ratio of 9%.
The aforementioned share capital increase took place after the conversion of part the convertible bond loan to common shares and especially by the amount of € 99,999,999.90 with the issuance of 333.333.333 new common shares with nominal value of € 0.30 each. The partial conversion was certified on the 3rd of September 2013.

Following the above, the total share capital of the Group as at 30.09.2013 amounts to € 410,101,917.80 divided to:

a) 1,033,006,393 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.

It is noted that during the share capital increase the Bank did not exercise its rights from treasury shares and did not proceed in the sale of those due to essentially zero price.

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.

23. RELATED PARTY TRANSACTIONS

DESCRIPTION	GROUP		BANK	
A. RELATED COMPANIES TRANSACTIONS	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
A1. Receivables	1,159,487.23	0.00	35,471,232.90	35,379,129.03
Liabilities	274,270,312.93	370,914,973.15	367,567,107.83	479,089,264.63
A2. Off Balance sheet items	686,836.00	0.00	689,892.00	720.00
	30.09.2013	**30.09.2012**	**30.09.2013**	**30.09.2012**
A3. Income	51,214.77	0.00	354,040.27	1,210.70
Expenses	14,354,208.29	20,719,526.74	18,331,821.48	24,682,756.80
B. TRANSACTIONS WITH MEMBERS OF THE MANAGEMENT	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
B1. Receivables (Loans)	829,553.10	1,050,401.99	601,996.04	809,185.25
Liabilities (Deposits)	613,035.85	481,129.00	596,710.15	463,469.37
B2. Off Balance sheet items	140,441.42	0.00	140,441.42	0.00
	30.09.2013	**30.09.2012**	**30.09.2013**	**30.09.2012**
B3. Interest Income	19,172.29	21,220.92	14,356.43	15,884.98
Interest Expense	10,859.31	75,287.43	10,781.97	75,166.66
	30.09.2013	**30.09.2012**	**30.09.2013**	**30.09.2012**
B4. Salaries and wages	943,720.30	1,049,542.44	542,946.64	672,599.56
Directors' fees	421,652.14	220,040.05	140,863.46	125,027.56
Total management fees	**1,365,372.44**	**1,269,582.49**	**683,810.10**	**797,627.12**

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 Members of the Board and the General Directors of the Bank and the Group companies. 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	**30.09.2013**	**31.12.2012**	**30.09.2013**	**31.12.2012**
Contingent liabilities				
Letters of guarantee	374,079,502.00	346,562,428.91	374,079,502.00	346,562,428.91
Letters of credit	4,319,450.08	2,695,192.00	4,319,450.08	2,695,192.00
Contingent liabilities from forward contracts	143,268,379.84	105,215,071.17	143,268,379.84	105,215,071.17
Total	**521,667,331.92**	**454,472,692.08**	**521,667,331.92**	**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	18,255,390.00	19,658,954.03	18,255,390.00	19,658,954.03
Total	**475,153,682.87**	**477,129,146.90**	**475,153,682.87**	**477,129,146.90**
Pledged assets				
European Central Bank (ECB)				
- Available for sale securities	104,700,000.00	142,221,467.42	104,700,000.00	142,221,467.42
- Held to maturity securities	23,674,000.00	36,798,645.47	23,674,000.00	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
- Other Loans	258,398,069.00	0.00	258,398,069.00	0.00
- Bond issued by Attica Bank (EMTN)	500,000,000.00	500,000,000.00	500,000,000.00	500,000,000.00
Total commitments to ECB	**886,772,069.00**	**789,020,112.89**	**886,772,069.00**	**789,020,112.89**
Emergency Liquidity Assistance (E.L.A.)				
- Other loans	0.00	775,077,581.00	0.00	775,077,581.00
Total commitments to E.L.A.	**0.00**	**775,077,581.00**	**0.00**	**775,077,581.00**
Total off-balance sheet liabilities and pledged assets	**1,883,593,083.79**	**2,495,699,532.87**	**1,883,593,083.79**	**2,495,699,532.87**

As at 30.09.2013 loans and other debt instruments of total nominal value € 886,772,069.00 were pledged as collateral to the European Central Bank for liquidity amounting to € 210,000,000.00 .

24.2 TAX LIABILITIES

For the open tax years 2009 and 2010 of the Bank, a tax audit is in progress, which is expected to be completed by the end of the year. The other Group companies have not been audited for 2010. For year 2012, 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.

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 € 1,686,487.27, for which a relevant provision has been recorded. Amount of € 1,681,064.06 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. This appeal was discussed at a hearing of 16.4.2013 and thereon the decision 6168/2013 of the Athens Court of Appeals was published by which the appeal is rejected entirely. This decision is immediately enforceable, but is subject to appeal to Supreme Court of the Council of State within the prescribed period.

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.

25. EVENTS AFTER 30 SEPTEMBER 2013

There are no significant subsequent events.