

**ATTICA BANK S.A.**

Company Registration Number: 6067/06/B/86/06

G.C.R. Number: 255501000

Head office: 23 Omirou Street, 106-72 Athens

**FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM 1 JANUARY 2013 TO 30 SEPTEMBER 2013**  
 (In accordance with decision No 4/507/28.04.2009 of the Board of Directors of the Capital Market Commission)

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

**COMPANY PROFILE**

Company's website:	www.atticabank.gr
Date of approval by the Board of Directors of the nine month condensed interim financial statements:	At the Meeting of the Board of Directors held on November 29, 2013

**STATEMENT OF FINANCIAL POSITION**  
 (amounts reported in euro)

	GROUP		BANK	
	30 Sept 2013	31 Dec 2012	30 Sept 2013	31 Dec 2012
<b>ASSETS</b>				
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)	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	138.603.153,79	141.708.272,61	138.603.153,79	141.508.048,46
Investments held to maturity	6.752.403,47	19.868.398,19	6.752.403,47	19.868.398,19
Investments in subsidiaries	0,00	0,00	11.806.515,26	11.807.026,94
Investments in associates	20.760.793,75	21.443.313,16	21.099.085,38	21.908.889,46
Property, plant and equipment	34.417.098,06	35.106.584,46	32.864.170,91	34.868.381,24
Investment property	50.583.636,14	43.339.085,06	50.583.636,14	43.339.085,06
Intangible assets	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
<b>Total Assets</b>	<b>3.949.094.856,52</b>	<b>3.898.279.139,44</b>	<b>3.954.877.098,83</b>	<b>3.906.305.272,77</b>
<b>LIABILITIES</b>				
Due to 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	3.125.936.421,33	2.931.371.388,02
Derivative financial instruments-liabilities	596.083,08	0,00	596.083,08	0,00
Debt securities issued	79.256.000,00	94.689.000,00	79.117.747,45	94.497.572,00
Defined benefit pension schemes	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
<b>Total Liabilities</b>	<b>3.501.976.253,27</b>	<b>3.801.939.305,80</b>	<b>3.513.495.487,13</b>	<b>3.814.478.169,43</b>
<b>EQUITY</b>				
Share capital (common shares)	309.901.917,90	85.709.950,55	309.901.917,90	85.709.950,55
Share capital (preference shares)	100.199.999,90	100.199.999,90	100.199.999,90	100.199.999,90
Convertible bond loan	99.406.822,20	0,00	99.406.822,20	0,00
Share premium	355.893.070,95	362.112.778,18	355.893.070,95	362.112.778,18
Reserves	(10.060.425,60)	(37.463.794,93)	(10.248.066,59)	(37.644.693,99)
Retained earnings/(losses)	(409.882.400,74)	(415.529.655,24)	(413.772.132,66)	(418.550.931,30)
<b>Equity attributable to owners of the Bank</b>	<b>445.458.984,61</b>	<b>95.029.278,46</b>	<b>441.381.611,70</b>	<b>91.827.103,34</b>
Non controlling interests	1.659.618,64	1.310.555,18	0,00	0,00
<b>Total Equity</b>	<b>447.118.603,25</b>	<b>96.339.833,64</b>	<b>441.381.611,70</b>	<b>91.827.103,34</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3.949.094.856,52</b>	<b>3.898.279.139,44</b>	<b>3.954.877.098,83</b>	<b>3.906.305.272,77</b>

**STATEMENT OF CHANGES IN EQUITY**  
 (amounts reported in euro)

	GROUP		BANK	
	01 Jan 30 Sept 2013	01 Jan 30 Sept 2012	01 Jan 30 Sept 2013	01 Jan 30 Sept 2012
<b>Total Equity at the beginning of period (01.01.2013 and 01.01.2012 respectively)</b>	<b>96.339.833,64</b>	<b>259.122.622,71</b>	<b>91.827.103,34</b>	<b>253.897.533,14</b>
Total comprehensive income after income tax	(41.815.167,37)	(124.149.571,43)	(43.039.428,62)	(123.638.307,75)
Share capital increase and issuance of 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
<b>Total Equity at the end of the period (30.09.2013 and 30.09.2012 respectively)</b>	<b>447.118.603,25</b>	<b>134.973.051,27</b>	<b>441.381.611,70</b>	<b>130.259.225,39</b>

**CASH FLOW STATEMENT**  
 (amounts reported in euro)

	GROUP		BANK	
	01 Jan 30 Sept 2013	01 Jan 30 Sept 2012	01 Jan 30 Sept 2013	01 Jan 30 Sept 2012
Total inflows/(outflows) from operating activities	(513.255.790,29)	12.110.833,41	(514.163.227,36)	12.440.018,53
Total inflows/(outflows) from investing activities	43.886.563,70	6.084.977,02	45.061.834,66	6.131.621,26
Total inflows/(outflows) from financing activities	383.334.136,97	0,00	383.334.136,97	0,00
<b>Total inflows/(outflows) for the period</b>	<b>(86.035.089,62)</b>	<b>18.195.810,43</b>	<b>(85.767.255,73)</b>	<b>18.571.639,79</b>
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
<b>Cash and cash equivalents at the end of the period</b>	<b>76.426.770,46</b>	<b>208.301.844,02</b>	<b>76.013.345,90</b>	<b>207.642.512,71</b>

**STATEMENT OF COMPREHENSIVE INCOME**  
 (amounts reported in euro)

	GROUP		GROUP		BANK		BANK	
	01 Jan 30 Sept 2013	01 Jan 30 Sept 2012	01 Jul 30 Sept 2013	01 Jul 30 Sept 2012	01 Jan 30 Sept 2013	01 Jan 30 Sept 2012	01 Jul 30 Sept 2013	01 Jul 30 Sept 2012
Interest and similar income	142.452.059,02	166.570.698,78	47.449.871,13	53.901.813,52	142.451.996,21	166.510.148,78	47.449.870,62	53.895.401,97
Less: Interest expense and similar expenses	(111.751.971,92)	(127.883.459,32)	(31.498.880,73)	(45.463.540,24)	(112.132.582,69)	(128.463.353,03)	(31.586.559,87)	(45.660.881,20)
<b>Net interest income</b>	<b>30.700.087,10</b>	<b>38.687.239,46</b>	<b>15.950.990,40</b>	<b>8.438.273,28</b>	<b>30.319.413,52</b>	<b>38.046.795,75</b>	<b>15.863.310,75</b>	<b>8.234.520,77</b>
Fee and commission income	20.159.803,17	20.096.667,25	7.462.570,68	6.835.857,71	17.694.261,86	17.771.185,98	6.340.033,62	6.083.743,27
Less: Fee and commission expenses	(4.346.401,49)	(4.454.523,67)	(1.482.158,44)	(1.416.419,15)	(5.301.092,49)	(4.552.258,18)	(2.367.664,32)	(1.439.020,59)
<b>Net fee and commission income</b>	<b>15.813.401,68</b>	<b>15.642.143,58</b>	<b>5.980.412,24</b>	<b>5.419.438,56</b>	<b>12.393.169,37</b>	<b>13.218.927,80</b>	<b>3.972.369,30</b>	<b>4.644.722,68</b>
Profit/(loss) from financial activities	6.379.969,24	659.931,27	4.925.997,57	468.157,06	6.378.756,56	(150.914,60)	4.926.881,77	471.660,01
Other income/(Other expenses)	1.257.059,75	2.841.121,62	420.084,08	1.012.878,38	1.253.330,29	2.823.527,74	420.888,88	1.013.189,18
<b>Operating income</b>	<b>54.150.517,77</b>	<b>57.830.435,93</b>	<b>27.277.484,29</b>	<b>15.338.747,28</b>	<b>50.344.669,74</b>	<b>53.938.336,69</b>	<b>25.183.450,70</b>	<b>14.364.092,64</b>
Impairment loss on financial assets	(59.012.768,88)	(106.668.148,09)	(13.267.619,69)	(18.000.000,00)	(59.012.768,88)	(106.562.445,36)	(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)	(40.297.813,91)	(41.963.510,36)	(13.888.161,85)	(13.887.824,28)
General operating expenses	(27.402.473,43)	(24.868.149,16)	(9.447.802,49)	(8.432.171,12)	(26.031.421,21)	(23.747.300,82)	(8.832.722,72)	(8.136.566,39)
Depreciation	(5.657.750,74)	(5.533.515,32)	(1.809.353,37)	(1.866.582,43)	(5.637.134,02)	(5.503.865,94)	(1.802.668,22)	(1.856.873,55)
<b>Total operating expenses</b>	<b>(133.569.170,93)</b>	<b>(180.270.978,64)</b>	<b>(38.711.595,47)</b>	<b>(42.557.685,33)</b>	<b>(130.979.138,02)</b>	<b>(177.777.122,48)</b>	<b>(37.791.172,48)</b>	<b>(41.881.264,22)</b>
Income from investments in associates	127.284,67	(1.354.385,39)	180.967,55	(104.049,82)	0,00	0,00	0,00	0,00
<b>Loss before income tax</b>	<b>(79.291.368,49)</b>	<b>(123.794.928,09)</b>	<b>(11.253.143,63)</b>	<b>(27.322.987,86)</b>	<b>(80.634.468,28)</b>	<b>(123.838.785,78)</b>	<b>(12.607.721,78)</b>	<b>(27.517.171,57)</b>
Less: income tax	10.079.531,63	15.349.960,31	1.688.820,65	(31.305,57)	10.198.412,26	15.897.505,15	1.807.889,57	36.398,91
<b>Loss for the period</b>	<b>(69.211.836,86)</b>	<b>(108.444.967,78)</b>	<b>(9.564.322,98)</b>	<b>(27.354.293,43)</b>	<b>(70.436.056,02)</b>	<b>(107.941.280,63)</b>	<b>(10.799.832,21)</b>	<b>(27.480.772,66)</b>
Owners of the Parent	(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)				
<b>Other comprehensive income for the period, after income tax</b>	<b>27.396.669,49</b>	<b>(15.704.603,65)</b>	<b>(1.058.630,35)</b>	<b>3.296.376,89</b>	<b>27.396.627,40</b>	<b>(15.697.027,12)</b>	<b>(1.058.630,35)</b>	<b>3.288.159,85</b>
<b>Total comprehensive income for the period, after income tax</b>	<b>(41.815.167,37)</b>	<b>(124.149.571,43)</b>	<b>(10.622.953,33)</b>	<b>(24.057.916,55)</b>	<b>(43.039.428,62)</b>	<b>(123.638.307,75)</b>	<b>(11.858.462,56)</b>	<b>(24.192.612,81)</b>
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)				
<b>Earnings / (losses) after income tax per share (in euro)</b>								
Basic	(0,1255)	(0,4673)	(0,0088)	(0,1198)	(0,1269)	(0,4654)	(0,0094)	(0,1204)

**ADDITIONAL FIGURES AND INFORMATION**

- The Bank and the Group have applied the same accounting principles under the International Financial Reporting Standards (I.F.R.S.), as at 31.12.2012 after taking into consideration the new standards, amendments and interpretations enacted from 1.1.2013 and onwards, as set out in note 3 to the Condensed Interim Financial Statements.
- The fixed assets of the Group are free from liens.
- 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 the fiscal year 2010. For the 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 as contemplated in the Article 6 of P.O.L. 1159/22.7.2011. As concerns the year ended 31 December 2012 the tax audit is in progress and the relevant tax certificate will be issued at a date following the publication of the Financial Statements according to the provisions of the relevant legislation. In any case, the Management of the Bank believes that no tax differences that will materially affect the financial statements will arise from the unaudited tax years. For the tax unaudited years 2009 and 2010 the Group has posted a provision amounting to € 6,411,324.74, out of which € 6,349,278.77 concern the Bank, while the remaining amount concerns the other companies of the Group. The aforementioned amount includes a provision for non-recoverable tax assets. Analytical information about unaudited tax years of the Bank and its subsidiaries is provided in note 24.2 of the Condensed Interim Financial Statements.
- The amount expected to arise from litigious cases as contingent liability against the Group is, according to the Legal Department, € 1,686,487.27, out of which € 1,681,064.06 concerns the Bank and for which a relevant provision has been recorded. The provisions posted for other than litigious cases and unaudited tax years amount to € 9,536,206.73 for both the Group and the Bank.
- Notes 13 and 14 of the Condensed Interim Financial Statements present in detail the Group companies consolidated, their country of incorporation, the direct or indirect participation of the Bank in their share capital, as well as the consolidation method applied for each one of these companies.
- The Condensed Interim Consolidated Financial Statements of 30 September 2013, do not include "Stegasis Mortgage Finance plc", which was included in the consolidated financial statements of 31.12.2012 and 30.09.2012. "Stegasis Mortgage Finance plc", which was a special purpose company registered in the United Kingdom, was ordered to dissolution and winding-up upon the resolution of the Board of Directors of the Bank on 27.06.2012. There are no companies that have not been included in the consolidation as at 30.06.2013, and there is no case of change in the consolidation method of a company for the current period, in comparison to the comparative period. Analytical information is provided in note 13 of the Interim Condensed Financial Statements for the period ended 30.09.2013.
- The number of staff employed by the companies of the Group at the end of the current period was 1,011 whereas, for the Bank it was 988. At the end of the respective period of the previous year the number of staff employed by the companies of the Group was 1,041 whereas for the Bank it was 1,015.
- The Group's related parties transactions comprise:  
with related companies: receivables € 274,270,312.93, liabilities € 686,836.00, income 51,214.77, expenses € 14,354,208.29.  
with members of the Management: receivables € 829,553.10, liabilities € 613,035.85, off balance sheet items € 140,441.42, income € 19,172.29, expenses € 1,376,231.75, out of which the amount of € 1,365,372.44 refers to salaries and wages, while the remaining amount of € 10,859.31 refers to interest expenses for the Group.  
As far as the Bank is concerned:  
with related companies: receivables € 35,471,232.90, liabilities € 367,567,107.83, out of balance sheet items € 689,892.00, income € 354,040.27, expenses 18,331,821.48.  
with members of the Management: receivables € 601,996.04, liabilities € 596,710.15, out of balance sheet items € 140,441.42, income € 14,356.43, expenses € 694,592.07, out of which the amount of € 683,810.10 refers to salaries and wages, while the remaining amount of € 10,781.97 refers to interest expenses for the Bank.
- "Other comprehensive income for the period, net of tax" of the Comprehensive Income Statement of the current, as well as for the comparative period for the Bank and the Group, includes the net change of the Bank's Available for Sale reserve amounting to € 34,524,210.76 in contrast with the comparative period which was negative € (15,461,773.17), while for the Group the respective amounts are € 34,524,252.85 and € (15,469,349.71). There are also included for the period for both Bank and Group the actual losses on defined benefit plans of € (7,127,583.36), while for the comparative period the amount was € (174,200.96).
- As at 30 September 2013, the Bank held 7,497 treasury shares of "Attica Bank S.A." of total cost of € 97,332.30. These treasury shares represent 0.0214% of the total number of common shares bearing voting rights as at that date. The other companies of the Group that are included in the consolidation do not hold any shares of the Bank as at 30 September 2013.
- The Bank, having adopted the amendments of the IAS 39 and IFRS 7, transferred on 01.07.2008 shares listed in the Athens Stock Exchange from "Trading portfolio securities" to "Available for sale securities", of a fair and book value of € 3,081,684.12 as at 30.06.2013. For further analysis refer to note 11 of the condensed interim financial statements for the period ended 30.09.2013.
- The Bank, made certain reclassifications of Items of the Income Statement of the Financial Statements of the comparative period ended 30.09.2012, in order for the disclosed figures to be absolutely comparable. Analytical information is provided in note 2.3 of the Condensed Interim Financial Statements for the period ended 30.09.2013.
- According to the provisions of the article 2 of L.3723/2008 the Bank issued on 30.06.2010 a bond loan of a total face value of € 215 million under the Greek State's guarantee, through the EMTN program (Medium Term Note), which matured on 30.06.2013. Furthermore, through the