Attica bank

ATTICA BANK S.A.

Company Registration Number: 6067/06/B/86/06 G.C.R. Number: 255501000

Head office: 23 Omirou Street, 106-72 Athens FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM 1 JANUARY 2013 TO 30 JUNE 2013

(In accordance with decision No 4/507/28.04.2009 of the Board of Directors of the Capital Market Con

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

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

	STATEMENT OF FINANCIAL POS (amounts reported in euro)	ITION				CHANGES IN EQU reported in euro)	UITY		
	GR	GROUP		ĸ		GROU	DUP BANK		
ASSETS	30 Jun 2013	31 Dec 2012	30 Jun 2013	31 Dec 2012		1 Jan 30 Jun 2013	1 Jan 30 Jun 2012	1 Jan 30 Jun 2013	1 Jan 30 Jun 2012
Cash and balances with Central Bank Due from other financial institutions	67,357,072.82 55,436,151.98	110,062,638.64 52,399,221.44	66,719,724.59 54,368,579.35	109,461,214.19 52,319,387.44	Total Equity at the beginning of period (01.01.2013 and 01.01.2012 respectively)	96,339,833.64	259,122,622.71	91,827,103.34	253,897,533.1
Derivative financial instruments - assets Financial assets at fair value through Profit or Loss	1,108,825.77 49,062.87	509,029.32 12,877.49	1,108,825.77 49,062.87	509,029.32 12,877.49	Total comprehensive income after income tax	(31,192,214.04)	(100,091,654.89)	(31,180,966.06)	(99,445,694.94
Loans and advances to customers (net of impairment) Available for sale financial assets Investments held to maturity	3,298,263,305.32 150,838,038.34 10,501,108.48	3,240,904,714.30 141,708,272.61 19,868,398.19	3,298,263,305.32 150,707,147.79 10,501,108.48	3,240,904,714.30 141,508,048.46 19,868,398.19	Total Equity at the end of the period (30.06.2013 and 30.06.2012 respectively)	65,147,619.59	159,030,967.82	60,646,137.28	154,451,838.2
Investments in subsidiaries Investments in associates	0.00 20,502,932.48	0.00 21,443,313.16	11,805,998.81 21,022,191.66	11,807,026.94 21,908,889.46					
Property, plant and equipment Investment property	34,893,596.79 43,583,636.14	35,106,584.46 43,339,085.06	33,336,937.95 43,583,636.14	34,868,381.24 43,339,085.06					
Intangible assets Deferred tax assets Other assets	25,931,200.95 52,469,635.28 184,593,236.69	22,996,540.73 46,474,237.12 163,454,226.92	25,561,191.44 52,340,554.91 181,150,013.99	22,647,460.73 46,388,501.41 160,762,258.54					
Total Assets	3,945,527,803.91	3,898,279,139.44	3,950,518,279.07	3,906,305,272.77					
LIABILITIES Due to financial institutions Due to customers	562,079,715.36 2,756,551,690,44	730,931,136.17 2.917.703.558.15	562,079,715.36 2,769,641,151.69	730,931,136.17 2,931,371,388.02		W STATEMENT eported in euro)			
Issued bonds Defined benefit pension schemes	94,689,000.00 9,325,765.27	94,689,000.00 3,496,478.58	94,532,757.23 9,222,933.10	94,497,572.00 3,396,139.41		GROU	JP	BAN	к
Other provisions Deferred tax liabilities Other liabilities	17,749,415.62 3,572,072.22 436,412,525.41	16,930,706.09 3,752,274.52 34,436,152.29	17,681,946.44 3,542,030.30 433,171,607.67	16,863,236.91 3,648,801.48 33,769,895.44		1 Jan 30 Jun 2013	1 Jan 30 Jun 2012	1 Jan 30 Jun 2013	1 Jan 30 Jun 2012
Total Liabilities	3,880,380,184.32	3,801,939,305.80	3,889,872,141.79	3,814,478,169.43	Total inflows/(outflows) from operating activities	(473,255,517.24)	(51,395,307.33)	(475,552,752.30)	(51,499,103.2
EQUITY					Total inflows/(outflows) from investing activities	29,999,028.86	(16,340,371.64)	31,272,601.51	(16,299,612.3
Share capital (common shares) Share capital (preference shares)	10,495,095.90 100,199,999.90	85,709,950.55 100,199,999.90	10,495,095.90 100,199,999.90	85,709,950.55 100,199,999.90	Total inflows/(outflows) from financing activities	403,587,853.10	0.00	403,587,853.10	0.0
Share premium Reserves Retained earnings/(losses)	362,112,778.18 (9,001,795.24) (399,914,030.02)	362,112,778.18 (37,463,794.93) (415,529,655.24)	362,112,778.18 (9,189,436.24) (402,972,300.46)	362,112,778.18 (37,644,693.99) (418,550,931.30)	Total inflows/(outflows) for the period	(39,668,635.28)	(67,735,678.97)	(40,692,297.69)	(67,798,715.6
Equity attributable to owners of the Bank	63,892,048.72	95,029,278.46	60,646,137.28	91,827,103.34	Cash and cash equivalents at the beginning of the period	162,461,860.08	190,106,033.59	161,780,601.63	189,070,872.9
Non controlling interests Total Equity	1,255,570.87 65,147,619.59	1,310,555.18 96,339,833.64	0.00 60,646,137.28	0.00 91,827,103.34	Cash and cash equivalents at the end of the period	122,793,224.80	122,370,354.62	121,088,303.94	121,272,157.
TOTAL LIABILITIES AND EQUITY	3,945,527,803.91	3,898,279,139.44	3,950,518,279.07	3,906,305,272.77					

STATEMENT OF COMPREHENSIVE INCOME

	GRC	GROUP		GROUP		BANK		BANK	
	1 Jan - 30 Jun 2013	1 Jan - 30 Jun 2012	1 Apr - 30 Jun 2013	1 Apr - 30 Jun 2012		1 Jan - 30 Jun 2013	1 Jan - 30 Jun 2012	1 Apr - 30 Jun 2013	1 Apr - 30 Jun 2012
Interest and similar income Less: Interest expense and similar expenses	95,002,187.89 (80,253,091.19)	112,668,885.26 (82,419,919.08)	47,169,171.19 (37,722,281.01)	54,290,180.34 (40,955,223.12)		95,002,125.59 (80,546,022.82)	112,614,746.81 (82,802,471.83)	47,169,160.18 (37,873,356.77)	54,247,529.8 (41,150,851.58
Net interest income	14,749,096.70	30,248,966.18	9,446,890.18	13,334,957.22		14,456,102.77	29,812,274.98	9,295,803.41	13,096,678.29
Fee and commission income	12,697,232.49	13,260,809.54	5,877,479.48	6,327,321.31		11,354,228.24	11,687,442.71	5,373,102.57	5,537,045.0
Less: Fee and commission expenses Net fee and commission income	(2,864,243.05) 9,832,989.44	(3,038,104.52) 10,222,705.02	(1,461,600.74) 4,415,878.74	(1,566,204.60) 4,761,116.71		(2,933,428.17) 8,420,800.07	(3,113,237.59) 8,574,205.12	(1,493,511.09) 3,879,591.48	(1,594,400.48 3,942,644.6
Profit/(loss) from financial activities	1,453,971.67	191,774.21	760,573.87	125.614.07		1.451.874.79	(622,574.61)	759,893.31	(1,516,647.86
Other income/(Other expenses)	836,975.67	1,828,243.24	327,107.81	1,556,793.15		832,441.41	1,810,338.56	322,300.90	1,538,841.8
Operating income	26,873,033.48	42,491,688.65	14,950,450.60	19,778,481.15		25,161,219.04	39,574,244.05	14,257,589.10	17,061,516.92
Impairment loss on loans	(40,719,529.49)	(76,890,294.80)	(28,660,814.53)	(66,116,142.10)		(40,719,529.49)	(76,890,294.80)	(28,660,814.53)	(66,116,142.10
Impairment loss on financial assets	(5,025,619.70)	(11,777,853.29)	(740,849.44)	(105,702.73)		(5,025,619.70)	(11,672,150.56)	(740,849.44)	0.0
Personnel expenses	(27,309,357.96)	(28,942,234.29)	(13,247,482.61)	(13,700,285.90)		(26,409,652.06)	(28,075,686.08)	(12,724,958.85)	(13,277,609.43
General operating expenses	(17,954,670.94)	(16,435,978.04)	(12,493,960.37)	(9,651,079.11)		(17,198,698.49)	(15,610,734.43)	(12,142,876.75)	(9,246,944.79
Depreciation	(3,848,397.37)	(3,666,932.89)	(1,852,478.02)	(1,831,763.12)		(3,834,465.80)	(3,646,992.39)	(1,846,999.39)	(1,821,364.49
Fotal operating expenses	(94,857,575.46)	(137,713,293.31)	(56,995,584.97)	(91,404,972.96)		(93,187,965.54)	(135,895,858.26)	(56,116,498.96)	(90,462,060.81
Income from investments in associates	(53,682.88)	(1,250,335.57)	(93,393.22)	(673,486.15)		0.00	0.00	0.00	0.0
Loss before income tax	(68,038,224.86)	(96,471,940.23)	(42,138,527.59)	(72,299,977.96)		(68,026,746.50)	(96,321,614.21)	(41,858,909.86)	(73,400,543.89
Less: income tax	8,390,710.98	15,381,265.88	1,174,220.57	(3,198,361.77)		8,390,522.69	15,861,106.24	1,056,396.77	(2,576,673.72
Loss for the period	(59,647,513.88)	(81,090,674.35)	(40,964,307.02)	(75,498,339.73)		(59,636,223.81)	(80,460,507.97)	(40,802,513.09)	(75,977,217.61
Owners of the Parent	(59,592,529.57)	(81,062,689.52)	(40,939,092.55)	(75,488,147.85)					
Non controlling interest	(54,984.31)	(27,984.83)	(25,214.47)	(10,191.88)					
Other comprehensive income for the period, after income tax	28,455,299.84	(19,000,980.54)	22,030,448.59	(5,207,085.31)		28,455,257.75	(18,985,186.97)	22,030,441.22	(5,244,418.15
Total comprehensive income for the period, after income tax	(31,192,214.04)	(100,091,654.89)	(18,933,858.43)	(80,705,425.04)		(31,180,966.06)	(99,445,694.94)	(18,772,071.87)	(81,221,635.76
Owners of the Parent	(31,137,229.73)	(100,063,670.06)	(18,908,643.96)	(80,695,233.16)					
Non controlling interest	(54,984.31)	(27,984.83)	(25,214.47)	(10,191.88)					
Earnings / (losses) after income tax per share (in euro)									
Basic	(0.2917)	(0.3475)	(0.2258)	(0.3165)		(0.2919)	(0.3450)	(0.2251)	(0.3185

ADDITIONAL FIGURES AND INFORMATION

1. Emphasis of matter: In the disclosures made in note 24.4 to the Condensed Interim Financial Statements, which refer to matters concerning the subsumption of the Bank's employees Complementary Pension Benefits Plan (L.A.K) to the Unified Fund of Bank Employees Insurance (E.T.A.T), as a result of the Bank's compliance with Law 3371/2005 on Pension Plans for Banks.

2. The Bank and the Group have applied the same accounting principles under the International Financial Reporting Standards (I.F.R.S.), as at 31.12.2012 after taking into consideration the new standards, amendments and interpretations enacted from 1.1.2013 and onwards, as set out in note 3 to the Condensed Interim Financial Statements The fixed assets of the Group are free from liens

Attice Bank SA." has not been audited by the tax authorities for the years 2009 and 2010. The other companies of the Group have not been audited by the tax authorities for the year 2011, all companies of the Group under the Greek tax authorities jurisdiction, made use of the provisions introduced by the Atricle 21 of L. 3943/2011 and by the issue of the respective tax certificates will be issued at a date following the publication of the Group have not been audited by the tax authorities for the year 2012. The other companies of the Group have not been audited by the tax authorities for the year 2010. For the year 2010. The other companies of the Group have not been audited by the Atricle 6 of POL. 1159/22.7.2011. As concerns the year ended 31 December 2012 the issue of the relevant tax certificates will be issued at a date following the publication of the Group have not been directed the financial Statements will arise from the unaudited tax years for the relevant tax certificates will be issued at a date following the publication of the Group have not ax 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 have not ax differences that will materially affect due to which € 6,349,278.77 concern the Bank believes that materially affect approximation about unaudited tax years of the Bank believes that relevant tax certificates are 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, € 1,796,460.94 concerns the Bank and for which a relevant provision has been recorded. The provisions posted for other than litigious cases and unaudited tax years amount to € 9,536,206.73 for both the Group and the Bank.

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 Financial Statements of 30 June 2013, do not include "Stegasis Mortgage Finance plc", which was included in the consolidated financial statements of 31.12.2012 and 30.06.2012. "Stegasis Mortgage Finance plc", which was a special purpose company registered in the United Kingdom, was ordered to dissolution and winding-up upon the resolution of the Bank or 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. Analytical information is provided in note 13 of the Interim Condensed Financial Statements for the period ended 30.06.2013.

8. The number of staff employed by the companies of the Group at the end of the current period was 1,019 whereas, for the Bank it was 996. At the end of the respective period of the previous year the number of staff employed by the companies of the Group was 1,040 whereas for the Bank it was 1,014.

The Group's related parties transactions comprise:

• with related companies: receivables € 1,316,080.10, liabilities € 426,256,110.31 out of which € 206,176,363.20 refer to the Share Capital Increase and € 220,079,747.11 refer to other liabilities, off balance sheet items € 796,836.00, income 30,904.96, expenses € 11,975,946.43. with numbers of the members of the Management: receivables € 17,186.98, liabilities 726,697.97
 with a mount of € 879,891.46 refers to all of mine capital Increase and € 612,104.03 refer to other liabilities, off balance sheet items € 140,441.42, income € 11,430.67, expenses € 887,194.88, out of which the amount of € 879,891.46 refers to salaries and wages, while the remaining amount of € 7,303.42 refers to interest expenses for the Group.
 As far as the Bank is concerned:

- with related companies: receivables € 35,550,104.80, liabilities € 538,224,934.40 out of which € 206,176,363.20 refer to the Share Capital Increase and € 332,048,571.20 refer to other liabilities, out of balance sheet items € 799,031.00, income € 333,173.10, expenses 13,793,906.94

11. As at 30 June 2013, the Bank held 7,497 treasury shares of "Attica Bank S.A." of total cost € 97,332.30. These treasury shares represent 0.0214% of the total number of common shares bearing voting rights as at that date. The other companies of the Group that are included in the consolidation do not hold any shares of the Bank as at 30 June 2013.

- 2. 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", of a fair and book value of € 4,204,199.05 as at 30.06.2013. For further analysis refer to note 11 of the condensed interim financial statements for the period ended 30.06.2013.
- 3. The Bank, made certain reclassifications of items of the Income Statement of the Financial Statements of the comparative period ended 30.06.2012, in order for the disclosed figures to be absolutely comparable. Analytical information is provided in note 2.3 of the Condensed Interim Financial Statements for the period ended 30.06.2013
- 14. According to the provisions of the article 2 of L.3723/2008 the Bank issued on 30.06.2010 a bond loan of a total face value of € 215 million under the Greek State's guarantee, through the EMTN program (Medium Term Note), which matured on 30.06.2013. Furthermore, through the same program, the Bank issued on 30.12.2010 under the Greek Government's guarantee, a bond loan of € 285 million. Analytical information is presented in note 20 of the Condensed Interim Financial Statements for the period ended 30.06.2013.

15. There have been no discontinued operations as far as the both the Group and the Bank are concerned.

- 16. The Group does not hold in its portfolio any government debt of other countries.
- 17. In accordance with the resolutions of the Ordinary General Meeting held on 09.07.2013, the Bank did not distribute any dividends on its common shares or on the preference shares undertaken by the Greek Government in the context of Law 3723/2008, due to failure to meet the criteria as defined by the provisions of C.L. 2190/1920.
- The Board of Directors of the Online y Ore at Meeting including of the Administration of the predictive shares as decided by the first Repeat Extraordinary Meeting of the Shareholders of the Bank fully subscribed by the major shares with the decision of first Repeat Extraordinary Meeting of the Shareholders of the Bank fully subscribed by the major shares with the decision of first Repeat Extraordinary Meeting of the Shareholders of the Bank fully subscribed by the major shares were taken of the Shareholders of the Shareholders of the Bank fully subscribed by the major shares were taken of the Administration of the Shareholders of the Shareholders of the Bank fully subscribed by the major shareholder and private investors.
- 19. The Bank issued on 26.07.2013, under the Greek State's guarantee, through the EMTN (Medium Term Note), a bond loan of a total face value of € 215 million, of 3 years duration, bearing a variable 3 months Euribor rate plus a spread of 12%, which is divided into 2,150 unregistered bonds of nominal value € 100 thousand each
- 20. Upon the resolutions of the Board of Directors of the Bank held on 30.08.2013, the share capital increase was decided upon authorization received for that purpose by the General Assembly of the shareholders, via partial conversion of the Convertible Bond Loan (CBL) into shares of total value € 99.999.999.90 according to the terms of program applying to the issue of bonds, in order to achieve the minimum threshold of Core Tier I as determined by the Bank of Greece. The new shares issued amount to 333,333,333 of nominal value € 0.30 each and will be listed on the Athens Stock Exchange after the relevant approvals are obtained from the supervisory authorities. The amount of the applying to the issue of bonds, in order to achieve the minimum threshold of Core Tier I as determined by the Bank or Greece. The new stands between convertible bond was limited by the respective amount and amounts to \notin 99,406,822.2, divided into 331,356,074 bonds of nominal value \notin 0.30 each.

	ATHENS 30 AUGUST 2013	
THE CHAIRMAN & CHIEF EXECUTIVE OFFICER	THE MEMBER OF THE BOARD OF DIRECTORS	THE CHIEF FINANCIAL OFFICER (C.F.O.)
IOANNIS P. GAMVRILIS I.D. No AZ 995770	ATHANASIOS E. PRESVELOS L.D. No AH 554151	CHRISTOS K. MARANTOS I.D. No M 481653 E.C.G. LICENCE No 17216/A' CLASS