

Athens, 09.12.2024

CONVERSION OF ADDITIONAL TIER 1 CAPITAL INSTRUMENTS TO COMMON SHARES OF THE BANK

“ATTICA BANK S.A.” (hereinafter referred to as the “Bank”) announces that in the course of the submission of its supervisory reporting on capital adequacy to the Bank of Greece, with 30.09.2024 being the reference date, in accordance with the provisions of L. 4261/2014, the Bank’s Common Equity Tier 1 (CET1) Capital Ratio was found to have fallen below 5.125%. Consequently, the mandatory conversion occurred of 151 bonds, each with a nominal value of €100,000 (the “Convertible Bonds”), which were issued as Additional Tier 1 (AT1) capital instruments under Articles 52-54 of Regulation (EU) No. 575/2013 by “PANCRETA COOPERATIVE BANK” (i.e. “PANCRETA BANK S.A.” under its former legal form as a cooperative credit institution), which the Bank fully and automatically succeeded upon the completion of the merger by its absorption by the Bank, concluded on 04.09.2024.

As a result of the mandatory conversion of the Convertible Bonds, the Bank's share capital increased by €852.45 through the issuance of 17,049 new common registered voting shares (the “New Shares”) with a nominal value of €0.05 each, allocated to the beneficiaries of the Convertible Bonds. The New Shares will be delivered to their beneficiaries through crediting to their securities accounts in the Dematerialized Securities System. Following the issuance of the New Shares, the Bank’s share capital amounts to €80,900,620.35, divided into 1,618,012,407 common registered shares with a nominal value of €0.05 each. Following adjustment of the share capital provision in the Bank’s Articles of Association by the Board of Directors, in accordance with Article 71(4) of L. 4548/2018, the New Shares will be listed for trading on the Main Market of the Athens Stock Exchange.

The exact date for crediting the New Shares to the beneficiaries' securities accounts and the commencement of their trading on the Athens Stock Exchange will be announced by the Bank in a subsequent announcement.

For the sake of completeness, it is clarified that the Bank's CET1 Capital Ratio, which was impacted due to the recognition of losses related to the forthcoming securitizations of its non-performing loan (NPL) portfolios under the “Hercules III” state guarantee scheme, has now been fully restored, following the successful completion of the Bank’s recent capital actions (a share capital increase in cash and a share capital increase resulting from the exercise of warrants).

ATTICA BANK S.A.