

ANNOUNCEMENT, 12.11.2014**Reply to a letter by the Hellenic Capital Market Commission**

Following the announcement of Attica Bank dated 10.11.2014 and a request addressed to the Bank by the Hellenic Capital Market Commission, Attica Bank informs investors about the following:

1. As stated in the Bank's aforementioned announcement published on the HELEX website, the Bank has received the interest of some international investment funds which intend to cover part of the Bank's share capital increase. The Bank, assisted by a group of financial advisors, continues its discussions with the said funds aiming at receiving a final expression of interest and finalizing the relevant agreement/s with the strategic investor/s. The process of discussing with interested investors and the Bank's contacts are on-going, taking also into consideration the crystallization of conditions prevailing in the domestic banking sector following the announcement of the stress-test results for the four Greek systemic banks which was conducted by the ECB.
2. For this reason and given that the terms of the capital increase that were to be discussed at the General Meeting of October 13th 2014 are largely affected and depend on the conclusion and the terms of the aforementioned agreement/s, the Bank's Board of Directors, deemed appropriate to propose to the shareholders attending the General Meeting, deciding by the standard quorum and majority required by law, that the Meeting be suspended anew and resumed on Wednesday December 10th 2014. The shareholders who participated in the vote on this item voted for the proposal unanimously.
3. The Bank, as it ought to, is in constant contact with all competent regulatory bodies and updates them on the progress of the planning, the contacts taking place and the process of the share capital increase. Following this update, so far the Bank of Greece has not set a new timetable for the completion of the recapitalization. Should the Bank be notified of any development on this issue it will inform the authorities and investors in a timely manner.

ATTICA BANK S.A.