



***Announcement, 21.09.2020***

Following a relevant request from the Capital Markets Committee and the announcement of 16.09.2020 of the Bank, Attica Bank informs its investors that:

With the new structure, the Bank proceeded to the restructuring of Artemis transaction, in accordance with the new supervisory framework for securitizations of non-performing loans /exposures ("NPE"), as in force from 01.01.2020. In this context, a Mezzanine Note of a nominal value of €38 million is created.

Furthermore, the restructuring settles the flows of the involved parties/bond-holders of Artemis transaction, as well as the servicer's payments, achieving a balanced distribution of the future cash flows from the NPEs portfolio management, with front-loaded collections for the Bank, while the total estimated collections from Artemis portfolio remains unchanged.

Therefore, the above-mentioned amendments provide improved valuation of bonds value that will be quantified over the lifetime of the securitization. The final impact of the restructuring of Artemis transaction will be reflected in the interim condensed Financial Statements of September 30, 2020.

**ATTICA BANK S.A.**