INTERIM FINANCIAL REPORT

For the period from 1st January to 30th June 2014

(In accordance with the Law 3556/2007)

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STATEMENT OF THE MEMBERS OF THE BOARD OF DIRECTORS
(According to Article 5 par. 2 of the Law 3556/2007)

To the best of our knowledge, the Interim Financial Statements approved by the Board of Directors, were prepared in accordance with International Financial Reporting Standards, give a true and fair view of the assets, liabilities, equity and financial performance of Attica Bank S.A. and of the group of companies included in the consolidated financial statements taken as a whole, in accordance with Art. 5 par. 3-5 of Law 3556/2007 and the Board of Directors' interim report as of 30 June 2014 provides all information required by Art. 5 par.6 of Law 3556/2007.

Athens, 28 August 2014

For the Board of Directors

THE CHAIRMAN OF THE BOARD	THE CHIEF EXECUTIVE OFFICER	THE DEPUTY CHIEF EXECUTIVE OFFICER
IOANNIS P. GAMVRILIS	GIKAS G. MANALIS	ALEXANDROS P. ANTONOPOULOS
I.D. No AZ 995770	I.D. No AK 137583	I.D. No N 138716

BOARD OF DIRECTORS' INTERIM MANAGEMENT REPORT
(According to Law 3556/2007)

Introduction

Attica Bank managed to retain its autonomous profile after the successful completion of the share capital increase that took place during June 2013, despite the adverse climate of the Greek economy in that period. Capital amounting to € 398.8 million in total, including the Convertible Bond Loan, was raised from private investors and primarily from the major shareholder E.T.A.A.-T.S.M.E.D.E.

The domestic banking sector faces the challenge of meeting the new capital requirements as these are determined by an update in Black Rock's Study, performed by Bank of Greece and whose results were announced in March 2014. According to the baseline scenario of the updated study, the total capital needs of the domestic banking sector amount to € 6.4 billion for the period 07.2013-12.2016. Based on the assessment of BoG, the Bank's capital requirements amount to € 397 million according to the Baseline scenario, which is -especially for Attica Bank- very close to the adverse scenario according to which the capital requirements amount to € 434 million.

In order for the Bank to meet successfully its capital requirements, it has submitted to Bank of Greece its Capital Plan whose main targets are, apart from the immediate capital strengthening and the entrance of new investors, a significant reduction of operating expenses, an effective risk management policy as well as a restructuring of the Bank's network of branches which have been reduced by ten (10), eight (8) of which until 30.06.2014 and the remaining two (2), the days immediately following that date.

After accomplishing its capital strengthening and the entrance of new investors in its shareholding structure, the Bank's priorities for the following years are the maintenance of a satisfactory capital adequacy, the consistent generation of internal capital, accessible and low cost liquidity, the effective management of the loan portfolio, the further reduction of operational costs, the support of the real economy and the sub-serving of clients through Bank's participation in programs is falling within the principles of corporate social responsibility and culture.

It should be noted that the Greek economy has stabilized as a result of Greece's fiscal reform process which continues on a accelerating pace. The Greek economy is expected to return to growth in 2014 and exit a 6-year recession cycle. It is officially estimated that Greek GDP will be expanded by 0.6% in 2014 without ruling out the possibility for a higher GDP growth rate. Furthermore, the restored confidence of foreign investors in Greek economy and the domestic banking sector, is reflected in the share capital increases for Greek systemic banks which took place during the first semester of 2014 and were successfully completed in large part through the inflow of foreign capital and the entrance of foreign investors in the banks' shareholding structures.

Key Figures and Results of the Bank

As regards the first semester of 2014, the key figures and results of the Bank, as well as their variation, were as follows:

- Total Assets of the Bank amounted to € 4,021.6 million, compared to € 4,060.3 million as at 31.12.2013 and € 3,950.5 million as at 30.06.2013.

- Total loans and advances to customers (loans and corporate bond loans), before impairment, amounted to € 3,701.8 million, a decrease of 0.94% compared to 31.12.2013. The table below presents an analysis of loans and advances to customers:

Loans and Advances to customers (before impairment)					
(In million €)	**30.06.2014 (1)**	**31.12.2013 (2)**	**30.06.2013 (3)**	**Variation % (1)/(2)**	**Variation % (1)/(3)**
LOANS	**3,093.1**	**3,099.1**	**3,116.4**	**-0.19%**	**-0.74%**
From which:					
- Consumer loans	232.9	231.9	232.5	0.43%	0.17%
- Credit cards	55.6	56.9	56.1	-2.28%	-0.89%
- Housing loans	524.1	531.6	541.7	-1.41%	-3.24%
- Leasing	292.9	303.7	306.6	-3.55%	-4.46%
CORPORATE BOND LOANS	**608.8**	**637.8**	**584.4**	**-4.54%**	**4.17%**
TOTAL LOANS	**3,701.8**	**3,736.9**	**3,700.8**	**-0.94%**	**0.03%**

- The amount of deposits amounted to € 3,351.9 million increased by 0.73% compared to 31.12.2013 and increased by 21.02% compared to 30.06.2013.

- Bank's total equity amounted to € 408.8 million as at 30.06.2014, compared to € 404.3 million as at 31.12.2013.

- Net interest income amounted to € 50.5 million showing an impressive increase of approximately 250% compared to the first semester of 2013. This increase is mainly attributed to the significant reduction of term-deposit interest rates and to the Bank's disengagement from liquidity drawn on the Bank of Greece's Emergency Liquidity Assistance (E.L.A) program, as a result of the recapitalization process completed during June 2013 as well as the formation of high capital adequacy ratios. In addition, net interest income increased due to interest deriving from special bond loan classes.

- Net fee and commission income amounted to € 10.8 million, increased by 27.7% compared to the first semester of the previous year.

- Financial activities resulted to gains of € 7.3 million, compared to gains of € 1.45 million for the first semester of 2013. The above amount includes € 3.4 million which concerns the sale of special class bonds.

- Total income from operating activities amounted to € 75.1 million, showing an increase of approximately 198.4% compared to the first semester of 2013.

- Personnel expenses amounted to € 22 million, showing a decrease of 14.7% compared to the first semester of 2013. The decrease comes as a result of the operational restructuring program of the Bank that continues at an accelerating pace.
- The provision expense for impaired loans amounts to € 30 million for the 1st semester of 2014. The cumulative allowances amount to € 466.4 million, increased by approximately 7% compared to 31.12.2013.
- Results before income tax, amounted to € 3.9 million gains, compared to € 68.03 million losses for the first semester of 2013. Respectively, the after tax results, amounted to € 1.1 million gains, compared to € 59.6 million losses for the respective period of 2013.
- Total comprehensive income net of tax for the period amounted to € 4.6 million gains.

As regards to the second quarter of 2014 results:

- The Bank's results before income tax for the second quarter of 2014 amounted to € 1.4 million gains, compared to € 41.9 million losses for the second quarter of 2013.
- The after income tax results recorded for the same period amounted to € 0.7 million gains, compared to € 40.8 million losses for the same period in 2013.
- Provision expense charged for impaired loans amounted to € 11.6 million for the period of the second quarter of 2014.
- The number of Bank's branches as at 30.06.2014 amounted to 72, decreased by eight (8) compared to 31.12.2013.

Key Figures and Results on a Consolidation Basis

Based on the Consolidated Financial Statements, the key figures and results on a Group level are as follows:

- Total Assets of the Group amounted to € 4,016.4 million, compared to € 4,054.6 as at 31.12.2013, showing a marginal decrease.
- Group's total equity amounted to € 414.2 million as at 30.06.2014, compared to € 409.7 million as at 31.12.2013.
- Operating expenses before impairment and depreciation amounted to € 39.5 million, reduced by approximately 8% compared to the 1st semester of 2013. The decrease comes as a result of the operational restructuring program of the Bank that continues at an accelerating pace.
- The provision expense for impaired loans for the 1st semester of 2014 amounts to € 30 million. The cumulative allowances for loan losses amount to € 466.4 million, increased by 7% compared to 31.12.2013.
- The consolidated results before income tax amounted to € 4.6 million gains compared to € 68 million losses in the first semester of 2013, while consolidated results after income tax attributable to owners of the Bank amounted to € 1 million gains, compared to € 59.6 million losses in the first semester of 2013.

RESULTS ON A CONSOLIDATED BASIS			
(In € thousand)	**6M 2014**	**6M 2013**	**Variance %**
Net Interest Income	50,669.77	14,749.10	243.54%
Net Fee and Commission Income	12,666.31	9,832.99	28.81%
Gain/Loss from Financial Activities	7,294.31	1,453.97	401.68%
Other Income	6,384.17	836.98	662.76%
Operating Income	**77,014.56**	**26,873.03**	**186.58%**
Personnel Expenses	(22,676.55)	(26,691.76)	-15.04%
General Operating Expenses	(16,845.88)	(16,251.30)	3.65%
Income from investments in associates	301.70	(53.68)	-662.03%
Total Operating Expenses	**(39,220.74)**	**(42,996.74)**	**-8.78%**
Profit / (loss) Before Impairment & Depreciation	**37,793.82**	**(16,123.71)**	-334.39%
Depreciation	(3,120.23)	(3,848.40)	-18.92%
Allowance for impairment losses	(30,113.34)	(45,745.15)	-34.17%
Other provisions	0.00	(2,320.97)	-100.00%
Profit before tax	**4,560.26**	**(68,038.22)**	-106.70%
Profit after Taxes	**1,053.96**	**(59,647.51)**	**-101.77%**
Total Comprehensive Income for the period after tax	**4,521.48**	**(31,192.21)**	**-114.50%**

- Basic earnings/(losses) per share amounted to € (0.0020), compared to € (0.2917) for the first semester of 2013.

Regarding the second quarter of 2014 the figures and results are as follows:

- Group’s results before income tax for the second quarter of 2014 amounted to € 1.7 million gains, compared to € 42.1 million losses for the respective quarter of 2013.
- Results after income tax for the same period amounted to € 0.4 million gains, compared to € 41 million losses for the comparative period of 2013.
- Provision expense charged for impaired loans amounted to € 11.6 million for the period of the second quarter of 2014.

The results before and after income tax for the companies of the Group are presented in the following table:

Company	**Results before income tax** *(in € thousand)*		**Results after income tax attributable to owners of the parent** *(in € thousand)*	
	6M 2014	**6M 2013**	**6M 2014**	**6M 2013**
Attica Bank S.A.	3,910.93	-68,026.75	1,117.39	-59,636.22
Attica Wealth Management Mutual Funds Management S.A.	223.49	89.32	165.88	75.74
Attica Finance S.A.	78.29	-155.90	31.86	-67.21
Attica Ventures S.A.	63.99	119.37	48.83	89.81
Attica Funds plc	39.43	46.01	-468.81	35.65
Attica Bancassurance Agency S.A.	428.49	199.91	317.08	219.88
Attica Bank Properties S.A.	-185.21	-257.52	-185.21	-257.52
Zaitech Innovation Venture Capital Fund	301.70	-53.68	301.70	-53.68

Key financial ratios of the Bank and the Group

The following table lists the key financial ratios of balance sheet and management policy as these are derived from the financial statements for the period ended 30.06.2014 along with the respective comparative ratios for year 2013 and the comparative period ended 30.06.2013, both on a standalone and on a consolidated basis.

These ratios indicate the priority and the importance that the management of the Bank ascribes to credit risk management and to cost control.

	BANK			GROUP		
	30.06.2014	31.12.2013	30.06.2013	30.06.2014	31.12.2013	30.06.2013
BALANCE-SHEET RATIOS						
Loans and advances to customers (before impairment) / Due to customers	110.44%	112.30%	133.62%	110.92%	112.81%	134.25%
Due to customers/Total Assets	83.35%	81.95%	70.11%	83.09%	81.70%	69.87%
Loans and advances to customers (net of impairment)/Total Assets	80.45%	81.29%	83.49%	80.56%	81.40%	83.59%
Total Equity/Total Assets	10.17%	9.96%	1.54%	10.31%	10.10%	1.65%
Total Equity/ Due to customers	12.20%	12.15%	2.19%	12.41%	12.37%	2.36%
MANAGEMENT POLICY RATIOS						
Total operating expenses before impairment and depreciation charges/Total Assets	0.94%	2.62%	1.10%	0.98%	2.73%	1.15%
Operating expenses before impairment and depreciation charges/Total operating income	50.54%	161.31%	173.32%	51.32%	154.13%	168.44%
Operating expenses before impairment and depreciation charges/Average Total Assets	0.94%	2.70%	1.12%	0.98%	2.81%	1.75%
Gross operating profit excluding interest/Average Total Assets	0.61%	0.51%	0.28%	0.66%	0.65%	0.47%
PORTFOLIO QUALITY RATIOS						
Allowance for impairment losses /Impaired and past due loans above 90 days	51.3%	43.5%	43.00%	51.3%	43.5%	43.00%
Allowance for impairment losses /Impaired and past due loans above 180 days	55.5%	47%	47.8%	55.5%	47%	47.8%

Important events occurred during the first semester of the fiscal year which had a significant impact on the financial statements

a) During the Bank's Board of Directors meeting held on 21/01/2014, it was decided that the share capital will increase by the amount of €2,566,380.00 upon the optional conversion of 8,554,600 bonds into 8,554,600 ordinary shares through the existing Convertible Bond Loan (CBL) which was issued on 2.7.2013 for an initial total nominal value of €199,406,822.10, with a conversion ratio of one ordinary, registered, with voting rights share of a nominal value of €0.30 (conversion price) from each bond, in accordance with the resolution of the A' Iterative Extraordinary General Meeting of the shareholders held on 18.02.2013 and with the Prospectus approved by the Hellenic Capital Commission on 3.6.2013. The balance of the convertible bond loan was reduced to the amount of €96,840,442.20 divided into 322,801,474 bonds of a nominal value of € 0.30 each.

The total share capital of the Bank amounts to € 412,668,297.80, divided into a) 1,041,560,993 ordinary, registered shares of a nominal value of €0.30 each and b) 286,285,714 preferred shares of a nominal value of €0.35 each.

b) The Bank issued on 06.02.2014, under the guarantee of the Greek State and through Medium Term Note program, a bond loan of total nominal value of €285 million, of one-year duration and bearing a variable 3month Euribor plus a spread of 12% which is divided into 2,850 unregistered bonds of nominal value €100 thousand each.

c) On 6.3.2014 the Bank of Greece announced the capital needs for each bank, as these were defined based on the Baseline Scenario of Black Rock Solutions assessment. The capital needs for the domestic banking sector amount to €6.4 billion according to the above scenario. Based on the assessment, Attica Bank's capital needs for the period 07.2013 – 12.2016 amount to €397 million according to the Baseline scenario, which – especially for Attica Bank – is very close to the adverse scenario according to which the capital needs amount to €434 million.

d) In order for the Bank to meet successfully its capital requirements, it has submitted to Bank of Greece its Capital Plan whose main targets are, apart from the immediate capital strengthening and the entrance of new investors, a significant reduction of operating expenses, an effective risk management policy as well as a restructuring of the Bank's network of branches which have been reduced by ten (10), eight (8) of which until 30.06.2014 and the remaining two (2), the days immediately following that date.

e) Dividend distribution of fiscal year 2013

In the absence of distributable profit for the year 2013, the Bank did not distribute any dividends either on common or preference shares through either cash or the issuance of new shares.

f) Treasury Shares

As at 30.06.2014, the Bank held 7,497 treasury shares of "Attica Bank S.A." at a cost of € 97,332.30. These treasury shares were the result of the reverse split of 52,482 common registered shares held by the Bank as at 07.06.2103 that took place in the context of the share capital increase. These shares represent 0.0007% of the total number of common shares bearing voting rights as at 30.06.2014. The remaining companies of the Group that are consolidated did not hold any shares of the Bank as at 30.06.2014.

Transactions with related parties

All transactions with related parties were conducted in the Group's usual and ordinary course of business and at arm's length. The aforementioned transactions related to the period ended 30.06.2014 which are separated in transactions with related companies and transactions with members of the management are as follows:

A. TRANSACTIONS WITH RELATED COMPANIES

1. RECEIVABLES

Company	Attica Bank's Participation as at 30.06.2014	Partici-pation %	Loans	Dividends Payable	Income Receivable	Rents
Attica Wealth Management Mutual Funds Management S.A.	2,326,059.00	100.00%				
Attica Ventures S.A.	599,960.00	99.99%				
Attica Finance S.A.	1,699,564.80	55.00%	787,667.43			
Attica Funds PLC	21,833.75	99.99%				
Attica Bancassurance Agency S.A.	100,000.00	100.00%		558,000.00	1,500,000.00	2,919.78
Attica Bank Properties S.A.	7,060,000.00	100.00%			4,720.93	
Zaitech I Innovation Venture Capital Fund	15,197,646.79	50.00%				
Zaitech II Innovation Venture Capital Fund	2,760,000.00	92.00%				
Total	**29,765,064.34**		**787,667.43**	**558,000.00**	**1,504,720.93**	**2,919.78**

2. LIABILITIES

Company	Bond Loan	Time Deposits	Sight Deposits	Expenses Payable
Attica Wealth Management Mutual Funds Management S.A.		2,800,000.00	143,476.41	3,482.64
Attica Ventures S.A.		900,000.00	75,637.10	
Attica Finance S.A.		1,884,532.00	428,799.93	
Attica Funds PLC	79,164,095.45		436,415.09	
Attica Bancassurance Agency S.A.		3,000,000.00	247,307.83	
Attica Bank Properties S.A.			6,110,614.11	
Zaitech I Innovation Venture Capital Fund			202,349.45	
Zaitech II Innovation Venture Capital Fund			544,748.32	
E.T.A.A. - T.S.M.E.D.E.		210,000,000.00	74,830,594.73	
Total	**79,164,095.45**	**218,584,532.00**	**83,019,942.97**	**3,482.64**

3. INCOME

Company	Rents	Commission income	Interest Income	Foreign Exchange Differences
Attica Finance S.A.			26,750.00	
Attica Funds PLC				843.29
Attica Bancassurance Agency S.A.	621.60			
Attica Bank Properties S.A.		314.00		
Total	**621.60**	**314.00**	**26,750.00**	**843.29**

4. EXPENSES

Company	Service rendering	Bond Loan Interest and Commission expenses	Interest Payable on Deposits
Attica Wealth Management Mutual Funds Management S.A.	85,053.46		39,662.09
Attica Ventures S.A.			15,385.53
Attica Finance S.A.	280,910.97		28,882.29
Attica Funds PLC		1,171,404.00	655.00
Attica Bancassurance Agency S.A.			45,271.15
Attica Bank Properties S.A.	6,760.47		12,461.96
Zaitech I Innovation Venture Capital Fund			16,495.83
Zaitech II Innovation Venture Capital Fund			5,304.60
E.T.A.A. T.S.M.E.D.E.			3,595,103.93
Total	**372,724.90**	**1,171,404.00**	**3,759,222.38**

5. LETTERS OF GUARANTEE

Company	Letters of guarantee
Attica Finance S.A.	796,836.00
Attica Bank Properties S.A.	2,195.00
Total	**799,031.00**

B. TRANSACTIONS WITH MEMBERS OF THE MANAGEMENT

The transactions with members of the management (Chairman and CEO, members of the Board of Directors, General Directors) as at 30.06.2014, concerning the Bank and the Group, are presented in the following table:

	BANK	GROUP
Loans	842,842.67	1,056,523.64
Deposits	1,499,787.34	1,520,576.95
Letters of Guarantee	98,308.99	98,308.99
Interest Received	13,091.90	16,218.57
Interest Paid	8,581.45	8,634.89
Wages and salaries	402,829.42	570,104.69
Board of Directors fees	84,611.52	259,088.33

Future Outlook

According to forecasts as well as strong indications arising from improved published economic data about the Greek economy in 2014, Greece is expected to exit its 6-year recession cycle and show a positive growth rate even though it is lower than 1%. It is officially estimated that Greek GDP will be expanded by 0.6% in 2014 provided that Greece will continue to apply its fiscal reform program and be consistent in its commitments to international creditors.

After the announcement of the results of Bank of Greece's study on Attica Bank's capital needs for the period 06.2013 – 12.2016, the Bank, apart from its efforts to attract new investors and expand its shareholding structure, has already proceeded with measures aimed at meeting the capital requirements arising from the aforementioned study. These measures are related to the following sectors:

- Loan portfolio management

Ensuring the quality of the loan portfolio by optimizing the administration of overdue loans and collaterals. The policy adopted by the Group over the last years has been successful and the reorganization process which continues and will accelerate in the following period, aims at providing further protection to the Group within the current conditions.

- Operating cost control

The further reduction of operating cost and especially the significant reduction of payroll cost through the successful realization of the voluntary retirement program as well as through measures already taken or that will be taken in the forthcoming period.

- Liquidity

The effective management of the Group's liquidity taking into account the share capital increase completed in June 2013 as well as the forthcoming coverage of the Bank's capital needs in the portion that they will be covered through cash. Furthermore, the increase of deposits while further reducing the related funding costs. It should be noted that, following their past gradual reduction, deposit interest rates will continue to decline and that the Bank has stopped drawing funds through the Emergency Liquidity Assistance (E.L.A) facility. Moreover, loans/deposits ratio has decreased from 134% as at 30.06.2013 to 110% approximately as at 30.06.2014 as a result of the increase of private deposits.

- Capital adequacy

The maintenance of significantly higher levels than the minimum thresholds set by the Bank of Greece and the coverage of the capital needs that were set by the Bank of Greece and announced during the first quarter of 2014.

- Synergies with members of the Engineers and Public Constructors Pension Fund (T.S.M.E.D.E.)

The Bank places great emphasis on developing its clientele basis by creating synergies with E.T.A.A – T.S.M.E.D.E. members, who represent the major shareholder of the Bank and the development of the comparative advantage resulting from the ownership structure, beneficial for both parties. Attica Bank has set the objective to strengthen its presence in the banking sector as a specialized and flexible bank, in order to contribute effectively to the recovery of Greek economy through its expertise and its friendliness that characterize the relations established with its customers.

- Support of the real economy and sub-serving clients

The support of the real economy and the sub-serving of clients through Bank's participation in programs is falling within the principles of corporate social responsibility and culture.

Description of the most significant risks and uncertainties for the second semester of the fiscal year

Despite the improving developments in the Greek economy and the diminished fiscal problems, they, combined with potential political developments, continue to constitute a basic risk factor and any negative developments in those sectors will have an adverse effect on the real economy which will be directly reflected in banking operations, increased non-performing loans and loans impairment, the decrease in absolute number of total loans issued to both corporations and individuals as well as in the funding sources for the Bank.

As it has been noted, the Bank, in order to deal with the current conditions and improve its loan portfolio, has proceeded with recording significant provisions forming a satisfactory coverage ratio. It has also implemented very strict lending criteria and its policy aims at increasing productivity and operating cost control.

At the same time, the Bank continues to apply and bolster measures taken for managing basic operational risks.

Similar to other financial organizations, the Bank and its subsidiaries are exposed to various risks, most important of which are credit risk, liquidity risk and market risk. The Group has established an integrated risk management framework.

The Attica Bank Group, attempting to confront the aforementioned risks and uncertainties, has prepared a plan which sets directions such as the prevention through risk management, the creditworthiness of credit options, the careful expansion of the clientele base, the placement of strict credit policies, the compliance to credit limits through credit scoring systems and indices as tools for evaluating risks. Within this framework, the Bank has proceeded into core organizational changes in its structure, which are constantly adapting to current conditions.

CONDENSED INTERIM INDIVIDUAL & CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED

30 JUNE 2014

In accordance with International Accounting Standard 34

The Condensed Interim Individual and Consolidated Financial Statements of the Bank and the Group for the first semester of 2014, as well as the notes attached, have been approved by the Board of Directors at the meeting held on 28 August 2014 and have been posted on the Bank's website.

Athens, 28 August 2014

THE CHAIRMAN	THE CHIEF EXECUTIVE OFFICER (C.E.O.)	THE CHIEF FINANCIAL OFFICER (C.F.O.)
IOANNIS P. GAMVRILIS	GKIKAS G. MANALIS	CHRISTOS K. MARANTOS
I.D. No AZ 995770	I.D. No AK 137583	I.D. No M 481653 E.C.G. LICENCE No 17216/A΄ CLASS

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Independent Auditors' Report on Review of Condensed Interim Financial Information

(Translated from the original in Greek)

To the Shareholders of
ATTICA BANK S.A.

Introduction

We have reviewed the accompanying standalone and consolidated statement of financial position of ATTICA BANK S.A. (the "Bank") as of 30 June 2014 and the related standalone and consolidated statements of income and comprehensive income, changes in equity and cash flows for the six-month period then ended and the selected explanatory notes, which comprise the condensed interim financial information and which forms an integral part of the six-month financial report of article 5 of Law 3556/2007. The Bank's management is responsible for the preparation and presentation of this condensed interim financial information in accordance with the International Financial Reporting Standards adopted by the European Union and specifically with IAS 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements 2410 "Review of interim financial information performed by the independent auditor of the entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information is not prepared, in all material respects, in accordance with IAS 34 "Interim Financial Reporting".

Emphasis of matter

Without qualifying our review conclusion, we draw attention to the disclosures made in Note 2.4 to the condensed interim financial information, which indicate the matters that affect the efforts of the Bank to enhance its capital position and which indicate the existence of a material uncertainty as to whether the Bank can adhere to the future capital requirements of the Bank of Greece, in order to dismiss any significant doubt about the Bank's ability to continue as a going concern.

Report on other legal and regulatory requirements

Our review did not identify any inconsistency or disparity of the other information of the six-month financial report as provided for by article 5 of L. 3556/2007 with the accompanying condensed interim financial information.

Athens, 29 August 2014

KPMG Certified Auditors A.E.
AM SOEL 114

Anastasios Panayides Certified Auditor Accountant AM SOEL 37581	Ioannis Achilas Certified Auditor Accountant AM SOEL 12831

INTERIM INCOME STATEMENT

GROUP (Amounts in €)	Note	From 1 January to 30 June 2014	From 1 January to 30 June 2013	From 1 April to 30 June 2014	From 1 April to 30 June 2013
Interest and similar income		105,154,679.27	95,002,187.89	49,078,735.50	47,169,171.19
Less : Interest expense and similar expenses		(54,484,909.39)	(80,253,091.19)	(26,749,943.61)	(37,722,281.01)
Net interest income		**50,669,769.88**	**14,749,096.70**	**22,328,791.89**	**9,446,890.18**
Fee and commission income		14,742,227.82	12,697,232.49	6,724,372.37	5,877,479.48
Less: Fee and commission expenses		(2,075,914.58)	(2,864,243.05)	(1,229,556.54)	(1,461,600.74)
Net fee and commission income		**12,666,313.24**	**9,832,989.44**	**5,494,815.83**	**4,415,878.74**
Profit / (loss) from trading activities		996,676.03	707,177.31	566,834.88	508,381.87
Profit / (loss) from investment portfolio		6,297,634.74	746,794.36	2,821,164.28	252,192.00
Other income		6,384,166.04	836,975.67	4,015,071.31	327,107.81
Operating income		**77,014,559.93**	**26,873,033.48**	**35,226,678.19**	**14,950,450.60**
Impairment loss on financial assets	**7**	(30,113,337.19)	(45,745,149.19)	(11,602,585.35)	(29,401,663.97)
Personnel expenses		(22,676,549.87)	(26,691,764.63)	(11,246,006.48)	(13,594,266.76)
General operating expenses		(16,845,884.79)	(18,572,264.27)	(9,224,621.07)	(12,147,176.22)
Depreciation		(3,120,229.15)	(3,848,397.37)	(1,806,013.37)	(1,852,478.02)
Total operating expenses		**(72,756,001.00)**	**(94,857,575.46)**	**(33,879,226.27)**	**(56,995,584.97)**
Income from investments in associates		301,697.76	(53,682.88)	389,084.02	(93,393.22)
Profit / (loss) before income tax		**4,560,256.69**	**(68,038,224.86)**	**1,736,535.94**	**(42,138,527.59)**
Less: income tax	**8**	(3,506,296.56)	8,390,710.98	(1,336,194.81)	1,174,220.57
Profit / (loss) for the period		**1,053,960.13**	**(59,647,513.88)**	**400,341.13**	**(40,964,307.02)**
Attributable to:					
Owners of the Bank		1,027,887.33	(59,592,529.57)	437,103.80	(40,939,092.55)
Non controlling interest		26,072.80	(54,984.31)	(36,762.67)	(25,214.47)
Losses per share for the period- basic and diluted (in €)	**9**	**(0.0020)**	**(0.2917)**	**(0.0010)**	**(0.2258)**

INTERIM INCOME STATEMENT

BANK (Amounts in €)	Note	From 1 January to 30 June 2014	30 June 2013	From 1 April to 30 June 2014	30 June 2013
Interest and similar income		105,154,213.15	95,002,125.59	49,078,270.02	47,169,160.18
Less : Interest expense and similar expenses		(54,621,869.55)	(80,546,022.82)	(26,834,551.26)	(37,873,356.77)
Net interest income		**50,532,343.60**	**14,456,102.77**	**22,243,718.76**	**9,295,803.41**
Fee and commission income		13,150,506.68	11,354,228.24	5,923,195.62	5,373,102.57
Less: Fee and commission expenses		(2,396,685.48)	(2,933,428.17)	(1,252,697.83)	(1,493,511.09)
Net fee and commission income		**10,753,821.20**	**8,420,800.07**	**4,670,497.79**	**3,879,591.48**
Profit / (loss) from trading activities		997,519.32	705,552.18	567,538.77	507,701.31
Profit / (loss) from investment portfolio		6,297,634.74	746,322.61	2,821,164.28	252,192.00
Other income		6,504,172.94	832,441.41	4,230,851.22	322,300.90
Operating income		**75,085,491.80**	**25,161,219.04**	**34,533,770.82**	**14,257,589.10**
Impairment loss on financial assets	**7**	(30,113,337.19)	(45,745,149.19)	(11,602,585.35)	(29,401,663.97)
Personnel expenses		(22,012,157.86)	(25,792,058.73)	(10,886,754.28)	(13,071,743.00)
General operating expenses		(15,939,050.15)	(17,816,291.82)	(8,808,297.61)	(11,796,092.60)
Depreciation		(3,110,015.23)	(3,834,465.80)	(1,801,965.60)	(1,846,999.39)
Total operating expenses		**(71,174,560.43)**	**(93,187,965.54)**	**(33,099,602.84)**	**(56,116,498.96)**
Profit / (loss) before income tax		**3,910,931.37**	**(68,026,746.50)**	**1,434,167.98**	**(41,858,909.86)**
Less: income tax	**8**	(2,793,537.13)	8,390,522.69	(766,666.61)	1,056,396.77
Profit / (loss) for the period		**1,117,394.24**	**(59,636,223.81)**	**667,501.37**	**(40,802,513.09)**
Losses per share for the period- basic and diluted (in €)	**9**	**(0.0019)**	**(0.2919)**	**(0.0009)**	**(0.2251)**

INTERIM STATEMENT OF COMPREHENSIVE INCOME

GROUP				
(Amounts in €)	From 1 January to		From 1 April to	
	30 June 2014	30 June 2013	30 June 2014	30 June 2013
Profit / (loss) for the period after income tax recognized in the income statement	**1,053,960.13**	**(59,647,513.88)**	**400,341.13**	**(40,964,307.02)**
Amounts that may be reclassified in the income statement				
Change in available for sale securities reserve	7,398,023.32	40,111,418.00	1,548,127.70	32,074,646.22
Income tax	(1,923,486.06)	(6,747,147.14)	(402,513.20)	(8,339,408.02)
Amounts that will never be reclassified in the income statement				
Remeasurements of the defined benefit liability	(2,712,190.94)	(6,883,001.85)	(2,443,028.72)	(2,303,769.76)
Income tax	705,169.65	1,974,030.84	635,187.47	598,980.15
Total other comprehensive income recognized directly in equity, after income tax	**3,467,515.97**	**28,455,299.84**	**(662,226.75)**	**22,030,448.58**
Total comprehensive income, after income tax	**4,521,476.10**	**(31,192,214.07)**	**(261,885.62)**	**(18,933,858.47)**
Attributable to:				
Owners of the Parent	4,495,403.30	(31,137,229.75)	(225,122.95)	(18,908,643.98)
Non-controlling interest	26,072.80	(54,984.31)	(36,762.67)	(25,214.47)

INTERIM STATEMENT OF COMPREHENSIVE INCOME

BANK				
(Amounts in €)	**From 1 January to**		**From 1 April to**	
	30 June 2014	**30 June 2013**	**30 June 2014**	**30 June 2013**
Profit / (loss) for the period after income tax recognized in the income statement	**1,117,394.24**	**(59,636,223.81)**	**667,501.37**	**(40,802,513.09)**
Amounts that will never reclassified in the income statement				
Change in available for sale securities reserve	7,398,023.32	40,111,375.91	1,548,127.70	32,074,636.26
Income tax	(1,923,486.06)	(6,747,147.14)	(402,513.20)	(8,339,405.43)
Amounts that may not be reclassified in the income statement				
Remeasurements of the defined benefit liability	(2,712,190.94)	(6,883,001.85)	(2,443,028.72)	(2,303,769.76)
Income tax	705,169.64	1,974,030.84	635,187.46	598,980.15
Total other comprehensive income recognized directly in equity, after income tax	**3,467,515.96**	**28,455,257.75**	**(662,226.76)**	**22,030,441.22**
Total comprehensive income, after income tax	**4,584,910.20**	**(31,180,966.07)**	**5,274.61**	**(18,772,071.88)**

INTERIM STATEMENT OF FINANCIAL POSITION

ASSETS		GROUP		BANK	
(Amounts in €)	Note	30.06.2014	31.12.2013	30.06.2014	31.12.2013
Cash and balances with Central Bank		56,214,174.48	71,168,474.31	55,942,927.47	70,944,239.12
Due from other financial institutions		102,747,550.04	82,870,671.22	102,407,492.75	82,544,365.79
Derivative financial instruments – assets		545,916.93	485,294.50	545,916.93	485,294.50
Financial assets at fair value through profit or loss	13	126,634,935.19	59,256,684.77	126,539,421.19	59,139,838.77
Loans and advances to customers (net of impairment)	10	3,235,487,974.62	3,300,523,945.21	3,235,487,974.62	3,300,523,945.21
Available for sale financial assets	11	51,245,705.78	145,749,463.82	51,245,705.78	145,749,463.82
Investments held to maturity	12	15,419,200.89	6,752,403.47	15,419,200.89	6,752,403.47
Investments in subsidiaries	14	0.00	0.00	11,807,417.55	11,806,574.26
Investments in associates	15	18,547,473.35	21,600,373.22	17,957,646.79	21,312,244.42
Property, plant and equipment	16	32,658,599.44	33,418,922.88	31,087,771.71	31,989,632.24
Investment property	17	51,524,799.81	45,841,494.07	51,524,799.81	45,841,494.07
Intangible assets	18	31,006,613.54	27,063,239.74	30,489,125.56	26,542,325.27
Deferred tax assets		82,487,550.67	82,994,584.92	82,442,104.49	82,949,764.30
Other assets		211,908,394.33	176,851,398.64	208,681,182.24	173,732,059.87
Total Assets		**4,016,428,889.07**	**4,054,576,950.77**	**4,021,578,687.78**	**4,060,313,645.11**
LIABILITIES					
Due to financial institutions	19	125,288,561.88	181,153,647.75	125,288,561.88	181,153,647.75
Due to customers	20	3,337,281,537.65	3,312,532,448.37	3,351,906,482.11	3,327,619,906.13
Derivative financial instruments – liabilities		22,964.36	0.00	22,964.36	0.00
Issued bonds	21	79,256,000.00	79,256,000.00	79,164,095.45	79,133,992.13
Defined benefit obligations		9,152,023.48	8,802,817.41	9,086,022.40	8,739,222.33
Other provisions		12,381,538.93	17,719,018.74	12,329,069.75	17,666,549.56
Deferred tax liabilities		2,558,645.10	2,481,445.04	2,532,515.72	2,453,829.94
Other liabilities		36,302,107.27	42,929,622.34	32,419,290.67	39,263,805.22
Total Liabilities		**3,602,243,378.67**	**3,644,874,999.65**	**3,612,749,002.34**	**3,656,030,953.06**
EQUITY					
Share capital (common shares)	22	312,468,297.90	309,901,917.90	312,468,297.90	309,901,917.90
Share capital (preference shares)	22	100,199,999.90	100,199,999.90	100,199,999.90	100,199,999.90
Convertible Bond Loan	22	96,840,442.20	99,406,822.20	96,840,442.20	99,406,822.20
Share Premium	22	356,068,668.13	356,106,584.94	356,068,668.13	356,106,584.94
Reserves	22	(1,114,582.95)	(4,593,772.94)	(1,369,014.73)	(4,836,530.69)
Retained earnings/ (losses)	22	(451,792,792.24)	(452,809,005.54)	(455,378,707.96)	(456,496,102.20)
Equity attributable to owners of the Bank		412,670,032.94	408,212,546.46	408,829,685.44	404,282,692.05
Non-controlling interests		1,515,477.46	1,489,404.66	0.00	0.00
Total Equity		**414,185,510.40**	**409,701,951.12**	**408,829,685.44**	**404,282,692.05**
Total liabilities and equity		**4,016,428,889.07**	**4,054,576,950.77**	**4,021,578,687.78**	**4,060,313,645.11**

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY

(Amounts in €) GROUP	Share capital (common shares)	Share capital (preference shares)	Share premium	Other reserves	Reserves	Retained earnings	Total	Non controlling interest	Total equity
Balance as at 01.01.2013	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(51,550,188.12)**	**14,086,393.19**	**(415,529,655.24)**	**95,029,278.46**	**1,310,555.18**	**96,339,833.64**
Loss for the period						(59,592,529.57)	**(59,592,529.57)**	(54,984.31)	**(59,647,513.88)**
Other comprehensive income									
Change in fair value of available for sale securities reserve				35,085,798.30			**35,085,798.30**		**35,085,798.30**
Net amount transferred to profit or loss (available-for-sale financial assets)				5,025,619.70			**5,025,619.70**		**5,025,619.70**
Remeasurements of the defined benefit liability				(6,883,001.85)			**(6,883,001.85)**		**(6,883,001.85)**
Income Tax				(4,773,116.31)			**(4,773,116.31)**		**(4,773,116.31)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**28,455,299.84**	**0.00**	**(59,592,529.57)**	**(31,137,229.75)**	**(54,984.31)**	**(31,192,214.04)**
Share capital decrease through offsetting losses	(75,214,854.65)					75,214,854.65	**0.00**		**0.00**
Statutory Reserve					6,699.84	(6,699.84)	**0.00**		**0.00**
Balance as at 30.06.2013	**10,495,095.90**	**100,199,999.90**	**362,112,778.18**	**(23,094,888.28)**	**14,093,093.04**	**(399,914,030.02)**	**63,892,048.72**	**1,255,570.87**	**65,147,619.60**

(Amounts in €)

GROUP	Share capital	Share capital	Convertible Bond Loan	Share premium	Other reserves	Reserves	Retained earnings	Total	Non controlling interest	Total equity
Balance as at 01.01.2014	**309,901,917.90**	**100,199,999.90**	**99,406,822.20**	**356,106,584.94**	**(18,740,305.69)**	**14,146,532.75**	**(452,809,005.54)**	**408,212,546.46**	**1,489,404.66**	**409,701,951.12**
Profit for the period							1,027,887.33	**1,027,887.33**	26,072.80	**1,053,960.13**
Other comprehensive income										
Change in fair value of available for sale securities reserve					7,284,686.13			**7,284,686.13**		**7,284,686.13**
Net amount transferred to profit or loss (available-for-sale financial assets)					113,337.19			**113,337.19**		**113,337.19**
Remeasurements of the defined benefit liability					(2,712,190.94)			**(2,712,190.94)**		**(2,712,190.94)**
Income tax					(1,218,316.41)			**(1,218,316.41)**		**(1,218,316.41)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**0.00**	**3,467,515.97**	**0.00**	**1,027,887.33**	**4,495,403.30**	**26,072.80**	**4,521,476.10**
Statutory Reserve						11,674.02	(11,674.02)	**0.00**		**0.00**
Conversion of convertible bonds to common shares	2,566,380.00		(2,566,380.00)					**0.00**		**0.00**
Share Capital Increase and Bond loan conversion expenses				(37,916.81)				**(37,916.81)**		**(37,916.81)**
Balance as at 30.06.2014	**312,468,297.90**	**100,199,999.90**	**96,840,442.20**	**356,068,668.13**	**(15,272,789.72)**	**14,158,206.77**	**(451,792,792.24)**	**412,670,032.94**	**1,515,477.46**	**414,185,510.40**

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY

(Amounts in €) BANK	Share capital (common shares)	Share capital (preference shares)	Share premium	Other reserves	Reserves	Retained earnings	Total equity
Balance as at 01.01.2013	**85,709,950.55**	**100,199,999.90**	**362,112,778.18**	**(51,550,146.03)**	**13,905,452.04**	**(418,550,931.30)**	**91,827,103.34**
Loss for the period						(59,636,223.81)	**(59,636,223.81)**
Other comprehensive income							
Change in fair value of available for sale securities reserve				35,085,756.21			**35,085,756.21**
Net amount transferred to profit or loss (available-for-sale financial assets)				5,025,619.70			**5,025,619.70**
Remeasurements of the defined benefit liability				(6,883,001.85)			**(6,883,001.85)**
Income Tax				(4,773,116.31)			**(4,773,116.31)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**28,455,257.75**	**0.00**	**(59,636,223.81)**	**(31,180,966.06)**
Share capital decrease through offsetting losses	(75,214,854.65)					75,214,854.65	**0.00**
Balance as at 30.06.2013	**10,495,095.90**	**100,199,999.90**	**362,112,778.18**	**(23,094,888.28)**	**13,905,452.04**	**(402,972,300.46)**	**60,646,137.28**

(Amounts in €) BANK	Share capital	Share capital	Convertible Bond Loan	Share premium	Other reserves	Reserves	Retained earnings	Total equity
Balance as at 01.01.2014	**309,901,917.90**	**100,199,999.90**	**99,406,822.20**	**356,106,584.94**	**(18,741,982.73)**	**13,905,452.04**	**(456,496,102.20)**	**404,282,692.05**
Profit for the period							1,117,394.24	**1,117,394.24**
Other comprehensive income								
Change in fair value of available for sale securities resrerve					7,284,686.13			**7,284,686.13**
Net amount transferred to profit or loss (available-for-sale financial assets)					113,337.19			**113,337.19**
Remeasurements of the defined benefit liability					(2,712,190.94)			**(2,712,190.94)**
Income Tax					(1,218,316.42)			**(1,218,316.42)**
Total comprehensive income after income tax	**0.00**	**0.00**	**0.00**	**0.00**	**3,467,515.96**	**0.00**	**1,117,394.24**	**4,584,910.20**
Conversion of convertible bonds to common shares	2,566,380.00		(2,566,380.00)					**0.00**
Share Capital Increase and Bond loan conversion expenses				(37,916.81)				**(37,916.81)**
Balance as at 30.06.2014	**312,468,297.90**	**100,199,999.90**	**96,840,442.20**	**356,068,668.13**	**(15,274,466.77)**	**13,905,452.04**	**(455,378,707.96)**	**408,829,685.44**

INTERIM STATEMENT OF CASH FLOWS

	FOR THE PERIOD ENDED			
	GROUP		BANK	
(Amounts in €)	**30.06.2014**	**30.06.2013**	**30.06.2014**	**30.06.2013**
Cash flows from operating activities				
Interest and similar income received	90,498,935.90	93,852,838.78	90,528,573.10	93,887,961.72
Interest expense paid	(58,202,185.58)	(79,941,407.16)	(58,380,566.59)	(80,234,342.48)
Dividends received	8,750.00	18,012.23	308,750.00	18,012.23
Commission received	13,412,276.72	12,574,051.61	11,820,555.58	11,231,047.36
Commission paid	(2,075,914.58)	(2,864,243.05)	(2,396,685.48)	(2,933,428.17)
Profit /(loss) from financial transactions	(740,813.58)	122,473.14	(740,813.58)	113,377.01
Other income	975,326.30	470,280.63	795,333.20	465,746.37
Cash payments to employees and suppliers	(42,105,384.18)	(51,273,786.64)	(40,535,843.87)	(49,619,929.49)
Tax paid	(310,752.14)	(332,066.83)	(0.00)	(272,789.26)
Cash flows from operating activities before changes in operating assets and liabilities	**1,460,238.86**	**(27,373,847.28)**	**1,399,302.36**	**(27,344,344.70)**
Changes in operating assets and liabilities				
Net (increase) / decrease in securities held for trading	(65,677,111.50)	(40,220.58)	(65,698,443.50)	(40,220.58)
Net (increase) / decrease in loans and advances to customers	35,035,970.59	(98,078,120.51)	35,035,970.59	(98,078,120.51)
Net (increase) / decrease in other assets	(41,465,918.68)	(14,969,701.65)	(41,364,756.11)	(14,296,697.47)
Net increase / (decrease) in due to financial institutions	(55,865,085.87)	(168,851,420.81)	(55,865,085.87)	(168,851,420.81)
Net increase / (decrease) in deposits due to customers and similar liabilities	24,749,089.28	(161,151,867.71)	24,286,575.98	(161,730,236.33)
Net increase / (decrease) in other liabilities	(3,284,931.35)	(2,790,338.69)	(3,090,242.77)	(5,211,711.89)
Total changes in operating assets and liabilities of statement of financial position	**(106,507,987.53)**	**(445,881,669.96)**	**(106,695,981.68)**	**(448,208,407.60)**
Net cash flow from operating activities	**(105,047,748.67)**	**(473,255,517.24)**	**(105,296,679.32)**	**(475,552,752.30)**
Cash flows from investing activities				
Purchases of intangible assets	(5,544,759.93)	(4,791,249.16)	(5,543,234.93)	(4,767,907.41)
Purchases of Property, Plant and Equipment	(798,362.04)	(1,798,143.71)	(611,720.06)	(468,168.76)
Purchases of available for sale securities	(2,043,505.00)	(217,712.17)	(2,043,505.00)	(109,160.59)
Disposals / redemptions of available for sale securities	110,197,313.66	26,336,896.06	110,197,313.66	26,336,896.06
Net gain on sale of available-for-sale securities	0.00	188,295.63	0.00	0.00
Maturity of held to maturity securities	4,753,000.00	9,372,395.47	4,753,000.00	9,372,395.47
Investments in associates	3,354,597.63	386,696.13	3,354,597.63	386,696.13
Net gain on sale of investments in associates	89,960.14	521,850.61	89,960.14	521,850.61
Net cash flow from investing activities	**110,008,244.46**	**29,999,028.86**	**110,196,411.44**	**31,272,601.51**
Cash flows from financing activities				
Deposit and appropriations for capital increase	0.00	403,587,853.10	0.00	403,587,853.10
Share capital issue costs	(37,916.81)	0.00	(37,916.81)	0.00
Net cash flow from financing activities	**(37,916.81)**	**403,587,853.10**	**(37,916.81)**	**403,587,853.10**
Net increase/ (decrease) in cash and cash equivalents	**4,922,578.98**	**(39,668,635.28)**	**4,861,815.31**	**(40,692,297.69)**
Cash and cash equivalents at the beginning of the period	154,039,145.53	162,461,860.08	153,488,604.91	161,780,601.63
Cash and cash equivalents at the end of the period	**158,961,724.52**	**122,793,224.80**	**158,350,420.22**	**121,088,303.94**

1. GENERAL INFORMATION

"Attica Bank S.A." Group, ("the Group"), operates in the financial sector, providing a wide range of financial and banking services to individuals and companies.

The Group, besides the parent company, includes 6 subsidiaries, which operate in Greece and abroad (United Kingdom) and has 911 employees while the Bank has 887 employees. The number of Bank's branches as at 30.06.2014 was 72, while as at 31.12.2013 it was 80.

The parent company of the Group is "Attica Bank S.A.", (the "Bank"), a Societé Anonyme, with a Registration Number of 6067/06/B/86/06 and a General Commercial Registration number of 255501000. The Bank is listed in the Athens Stock Exchange (ASE) and the address of the Bank's registered office is 23 Omirou Street, Athens (Postal Code 106-72).

These Condensed Interim Financial Statements have been approved by the Board of Directors on 28th August 2014.

The Bank's share, apart from the Athex Composite Share Price Index, Athex All Share Index (DOM) and Athex Composite Index Total Return Index, is also included in the following indices of the Athens Stock Exchange: "FTSE/ATHEX-CSE Banking Index", "FTSE/Athex Banks", "FTSE/Athex Mid Cap Index" and " FTSE/ Athex Market Index".

2. BASIS OF PREPARATION

(2.1) Statement of Compliance

These Condensed Interim Financial Statements of the Bank and the Group for the six months period ended 30 June 2014 have been prepared in accordance with the International Accounting Standard 34 "Interim Financial Reporting" and must be reviewed in conjunction with the published annual financial statements for the year ended 31 December 2013. The Condensed Interim Financial Statements are expressed in euro, unless otherwise indicated.

(2.2) Accounting Estimates

The preparation of Condensed Interim Financial Statements requires Management to make judgments, to use estimates and assumptions that affect the application of accounting policies and reported amounts of Assets and Liabilities, Income and Expense. Actual results may differ from those estimations.

The significant assumptions made by the Group for certain balances as well as the level of uncertainty affecting those estimates are consistent with those included in the preparation of the annual Consolidated Financial Statements for the year ended 31 December 2013.

(2.3) Reclassifications

It is noted that regarding the comparative figures of the period ended 30.06.2013, the Bank has reclassified items of income statement in order for the disclosed figures to be comparable.

(2.4) Going Concern

The Interim Condensed Financial Statements for the period ended 30.06.2014 have been prepared on a going concern basis. At the beginning of the second semester of 2013, the Bank completed its recapitalization by successfully conducting a share capital increase of approximately €200 million and issuing a Convertible Bond Loan of €200 million, which for regulatory purposes is considered as equity and therefore meets the capital requirements as determined by the Bank of Greece in 2012 and maintains the required capital ratios well above the minimum thresholds as determined by the Bank of Greece. Both the share capital increase and the Convertible Bond Loan were covered entirely by private funds.

During 2014, as set out in the Memorandum of Economic and Financial Policies of May 2013, the Bank of Greece conducted a new stress test, based on the data as at 30.6.2013, in order to update the capital needs of the Greek banks. The objective of this test was to assess the updated capital requirements of all the Greek banks, so as to meet the minimum levels of Core Tier I Capital for the period July 2013- December 2016. After the publishment of the capital needs, the Bank of Greece formally requested the submission by the banks of their business plans by mid April 2014. These business plans will set out how the additional capital requirements deriving from the baseline scenario, will be covered.

Attica Bank's capital needs according to the assessment of the Bank of Greece, were estimated at €397 million in the baseline scenario and €434 million in the adverse scenario. Already the Management of the Bank has submitted to Bank of Greece its Capital Plan whose main targets are, apart from the immediate capital strengthening and the entrance of new investors, a significant reduction of operating expenses, an effective risk management policy as well as a restructuring of the Bank's network of branches.

The uncertainties that arise from the above decisions to strengthen the capital position of the Group are:

The uncertainty created by the financial conditions in Greece, despite the stabilization of the Greek economy and the reversal of the recession, combined with the unstable political environment, are factors that may adversely affect the attraction of new investors in the Bank's share capital increase and subsequently the achievement of the target of internal capital generation. It should be noted that the Bank, as a non-systemic bank, does not have access to the funds of the Hellenic Financial Stability Fund.

Despite the above uncertainties, Management estimates that the coverage of the Group's capital requirements will be successfully completed, as the continuing program for the stabilization of the Greek economy and the improving macroeconomic figures combined with the return to growth in the current year for the economy as well as the improved employment and investment rate, has gradually restored investor confidence in Greece and the domestic market which is clearly reflected in the successful issuance of Greek Government bonds over the recent months.

Additionally, and in view of the share capital increase of the Bank, which will take place in the forthcoming months, new investors have expressed their interest to participate in the share capital increase, something that is soon expected to receive official form and will supplement the already expressed plans of the current main shareholder E.T.A.A.- T.S.M.E.D.E to participate in the recapitalization of the Bank. In addition, based on the results of the first semester of 2014, Management's expectations for operating profitability are met, a trend which is expected to accelerate throughout the year 2014 and to be sustained in the following years.

(2.5) Application of new or amended standards and interpretations

There are a number of new standards and amendments to standards and interpretations with effective date after 1st January 2014, which have not been applied for the preparation of these financial statements. The Group assesses the effect on equity from the implementation of these new standards when they will be approved by the European Union. The first estimation is that the most important consequences will come from IFRS 9 "Financial Instruments".

3. PRINCIPAL ACCOUNTING POLICIES

The accounting policies which were followed by the Group for the preparation of the condensed interim financial statements are consistent with those adopted in the financial statements of the year ended 31.12.2013, after taking into account the following amendments of standards, which were issued by the International Accounting Standards Board (IASB), were adopted by the European Union and were applicable from 01.01.2014:

• **Amendment of International Financial Reporting Standard 10** "Consolidated Financial Statements", **International Financial Reporting Standard 12** "Disclosure of Interests in Other Entities" and **International Accounting Standard 27** "Separate Financial Statements": Investment Companies (Regulation 1174/20.11.2013)

• **Amendment of International Accounting Standard 32** "Offsetting Financial Assets and Financial Liabilities" (Regulation 1256/13.12.2012)

• **Amendment of International Accounting Standard 36** "Recoverable amount disclosures for non-financial assets" (Regulation 1374/19.12.2013)

• **Amendment of International Accounting Standard 39** "Novation of derivatives and continuation of hedge accounting" (Regulation 1375/19.12.2013)

• **Interpretation 21 "Levies"** (Regulation 634/13.06.2014)

The adoption of the above amendments and interpretation had no impact on the financial statements of the Group.
The adoption by the European Union, by 31.12.2014, of new standards, interpretations or amendments, which have been issued or may be issued during the year by the International Accounting Standards Board (IASB), and whose adoption will be mandatory or optional for periods beginning on or after 01.01.2014, may retrospectively affect the periods presented in these condensed interim financial statements

4. FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES

The following table presents the book values as well as the fair values of financial instruments (financial assets and financial liabilities) that are not measured at fair value in the Statement of Financial Position.

Fair value of Statement of Financial Position items	GROUP			
	Book value		Fair value	
Financial Assets	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Due from other financial institutions	102,747,550.04	82,870,671.22	102,747,550.04	82,870,671.22
Loans and advances to customers (net of impairment)	3,235,487,974.62	3,300,523,945.21	3,236,894,066.06	3,301,776,088.65
Investments held to maturity	15,419,200.89	6,752,403.47	18,586,260.00	22,762,551.00
	Book value		**Fair value**	
Financial Liabilities	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Due to other financial institutions	125,288,561.88	181,153,647.75	125,288,561.88	181,153,647.75
Due to customers	3,337,281,537.65	3,312,532,448.37	3,337,281,537.65	3,312,532,448.37
Issued bonds	79,256,000.00	79,256,000.00	51,516,400.00	47,553,600.00

Fair value of Statement of Financial Position items	BANK			
	Book value		Fair value	
Financial Assets	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Due from other financial institutions	102,407,492.75	82,544,365.79	102,407,492.75	82,544,365.79
Loans and advances to customers (net of impairment)	3,235,487,974.62	3,300,523,945.21	3,236,894,066.06	3,301,776,088.65
Investments held to maturity	15,419,200.89	6,752,403.47	18,586,260.00	22,762,551.00
	Book value		**Fair value**	
Financial Liabilities	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Due to other financial institutions	125,288,561.88	181,153,647.75	125,288,561.88	181,153,647.75
Due to customers	3,351,906,482.11	3,327,619,906.13	3,351,906,482.11	3,327,619,906.13
Issued bonds	79,164,095.45	79,133,992.13	51,516,400.00	47,553,600.00

The fair value of amounts due from and due to other financial institutions carried at amortized cost does not differ substantially from the corresponding carrying amounts since the maturity for the majority of these amounts is less than one month.

The fair value of loans and advances to customers and due to customers is calculated by discounting the expected future cash flows (inflows and outflows respectively).
The fair value of issued bonds represents the price at which the liability can be settled between knowledgeable contractual parties willing to carry out the transaction at fair price.

The fair values reflect estimates made at the date of the preparation of the financial statements. These estimates are subject, among others, to adjustments depending on the prevailing market conditions at the date of measurement. The above calculations represent the most suitable estimates and are based on specific assumptions. Taking into account the fact that these calculations incorporate an element of uncertainty, it is probable that the fair values might not represent the price at which these financial instruments can be ultimately sold or settled in the future.

The financial instruments which are measured or disclosed at fair value are classified in the following three levels based on the information source used for the estimation of their fair value:

• Level 1: quoted market prices (unadjusted) in an active market for relevant assets and liabilities,

• Level 2: directly or indirectly observable inputs

• Level 3: resulting from non-observable inputs used in valuation methods.

In cases where the fair value differs from the transaction price at the time of the initial recognition of financial instruments, the difference is recognized directly in profit and loss only when the instrument is measured based on inputs related to levels 1 and 2. In cases where it is measured based on inputs related to level 3, the difference arising on initial recognition is not recognized directly in profit and loss but it may be recognized subsequently provided that the instrument's measurement is based on observable inputs and after taking into account the nature of the instrument as well as the time value.

Level 2 includes inputs which do not meet the requirements for classification in level 1 but they are observable, directly or indirectly. These inputs are:
- Quoted market prices in an active market for similar assets or liabilities
- Other observable inputs for the asset or liability which is measured, for example:
    - Interest rates and yield curves
    - Implied volatility
    - Credit spreads

The principal methods used for the measurement of fair value in level 2 are the reference to the current fair value of a reasonably similar instrument, the discounting method and the options pricing models.

Non observable inputs are included in level 3. Non observable inputs used for the measurement of fair value include correlations, long-term volatility, expected cash flows, discount rates, credit spreads and other parameters related to specific transactions and defined by the Group. The principal methods used for the measurement of fair value in level 3 are the discounting method, the multiples and the options pricing models.

More specifically, the following should be noted:

- The fair value of non listed shares as well as shares not quoted in an active market is defined based on the estimations of the Group for the future profitability of the issuer after taking into account the expected growth rate of its operations as well as the weighted average rate of capital return which is used as a discount interest rate. Given that the above parameters are mainly non observable, the valuation of these shares is classified into Level 3.

- Level 3 also includes debt securities for which the market is considered inactive due to the lack of liquidity, i.e. in case where the issuer is under liquidation. In these cases the expected cash flows from the debt securities are calculated by the Group based on their expected recoverability.

The Group on each balance sheet date evaluates the possible alternatives for the determination of non observable prices, assesses their impact on the calculation of fair value and finally selects those non observable prices that are consistent with the current market conditions, as well as with the methods applied on the calculation of fair value.

The table below presents an analysis of financial instruments measured at fair value on each reporting date based on the quality of the inputs used in making the fair value measurements. It should be noted that, during the first semester of 2014, there were no transfers to or from Level 3.

GROUP				
30.06.2014	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	37,823,240.99	11,803,800.00	1,618,664.79	**51,245,705.78**
Financial instruments at fair value through profit or loss	126,634,935.19	0.00	0.00	**126,634,935.19**
Derivative financial instruments - assets	536,395.02	9,521.91	0.00	**545,916.93**
Derivative financial instruments -liabilities	0.00	22,964.36	0.00	**22,964.36**

31.12.2013	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	37,640,192.82	106,469,520.00	1,639,751.00	**145,749,463.82**
Financial instruments at fair value through profit or loss	59,256,684.77	0.00	0.00	**59,256,684.77**
Derivative financial instruments - assets	448,897.96	36,396.54	0.00	**485,294.50**

BANK				
30.06.2014	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	37,823,240.99	11,803,800.00	1,618,664.79	**51,245,705.78**
Financial instruments at fair value through profit or loss	126,539,421.19	0.00	0.00	**126,539,421.19**
Derivative financial instruments - assets	536,395.02	9,521.91	0.00	**545,916.93**
Derivative financial instruments -liabilities	0.00	22,964.36	0.00	**22,964.36**

31.12.2013	**Level 1**	**Level 2**	**Level 3**	**Total**
Securities available for sale	37,640,192.82	106,469,520.00	1,639,751.00	**145,749,463.82**
Financial instruments at fair value through profit or loss	59,139,838.77	0.00	0.00	**59,139,838.77**
Derivative financial instruments - assets	448,897.96	36,396.54	0.00	**485,294.50**

5. CAPITAL ADEQUACY

The Group has established specialized services which monitor capital ratios on a detailed and continuous basis and submit their calculations to the supervisory authorities.

The basic objective of the Bank is to maintain its capital receivables in compliance with the regulatory framework as it is set by the regulatory authorities of the country so that Attica Bank is capable of continuing the course of its normal operation and maintaining its capital basis at such a level that does not prevent the realization of its business plan.

Especially upon the completion of the share capital increase and the coverage of the Convertible Bond Loan (CBL) which took place in June 2013 and taking into account the part of the bonds which have already been converted into common shares after that date, the Tier 1 ratio (Tier 1) stands at 12.1% as on 30.6.2014 and the Common Equity Tier 1 ratio (CET 1) at 9.2%.

It is noted that the above mentioned ratios have been calculated according to Regulation 575/2013 of the European Parliament and Decision 114 / 04.08.2014 of the Credit and Insurance Committee of the Bank of Greece "Transitional provisions for the calculation of own funds of credit institutions having their head office in Greece on the basis of Regulation 575/2013 of the European Parliament and of the Council of 26 June 2013.

6. OPERATING SEGMENTS

The operating segments are disclosed in a way that they cover all the activities of the Group, while offering the appropriate information to the Management, which is essential for the decision making. The operating segments of the Bank's operations are the following:

Retail Banking
The segment includes all individuals and professionals. Via the network of the Bank's branches and the central services, the Bank provides its clients with the whole range of traditional services as well as specialized investment services and products.

Corporate Banking
The segment includes all the credit services offered to enterprises and corporations. In addition to lending, the Bank provides the clients that belong to the above category with a wide range of products and services related to consulting, financial and investment services as well as currency transactions.

Capital management / Treasury
The segment includes the Group's capital management, intermediary services on mutual funds disposals, the management of securities held by the Group as well as custodian services and the management of private individuals' securities portfolios.

Other income which includes real estate property management, loans to employees and interest on subordinated loans etc, has been allocated proportionally to the three aforementioned segments.

GROUP (Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 June 2014				
Net income				
- interest	(14,812,256.11)	63,492,928.40	1,989,097.59	**50,669,769.88**
- commission	1,463,437.25	10,966,997.70	235,878.28	**12,666,313.24**
- trading results and other income	2,667,246.63	6,694,443.03	4,316,787.14	**13,678,476.81**
- intersegment results	19,760,448.79	(20,298,053.30)	537,604.51	**0.00**
Total Net Income	**9,078,876.56**	**60,856,315.84**	**7,079,367.53**	**77,014,559.93**
Income from investments in associates	0.00	0.00	301,697.76	**301,697.76**
Profit / (Loss) before income tax	**(10,057,341.19)**	**8,185,476.89**	**6,432,120.98**	**4,560,256.69**
Income tax				(3,506,296.56)
Profit for the period				**1,053,960.13**
Other segment items				
Allowance for impairment losses on loans	(10,087,839.00)	(19,912,161.00)	0.00	**(30,000,000.00)**
Allowance for impairment losses on investment securities	0.00	0.00	(113,337.19)	**(113,337.19)**
Depreciation	(680,886.11)	(2,376,053.38)	(63,289.66)	**(3,120,229.15)**
Total Assets as at 30.06.2014	832,830,338.18	2,912,339,626.35	271,258,924.55	**4,016,428,889.07**
Total Liabilities as at 30.06.2014	(2,242,315,564.41)	(1,280,648,849.90)	(79,278,964.36)	**(3,602,243,378.67)**

(Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 June 2013				
Net income				
- interest	(25,194,507.66)	45,270,236.75	(5,326,632.42)	**14,749,096.70**
- commission	997,996.54	8,590,055.23	244,937.66	**9,832,989.44**
- trading results and other income	306,135.18	513,098.27	1,471,713.89	**2,290,947.34**
- intersegment results	22,790,113.61	(27,635,271.32)	4,845,157.71	**0.00**
Total Net Income	**(1,100,262.33)**	**26,738,118.93**	**1,235,176.85**	**26,873,033.48**
Income from investments in associates	0.00	0.00	(53,682.88)	**(53,682.88)**
Profit / (Loss) before income tax	**(22,181,745.62)**	**(39,787,067.97)**	**(6,069,411.27)**	**(68,038,224.86)**
Income tax				8,390,710.98
Loss for the period				**(59,647,513.88)**
Other segment items				
Allowance for impairment losses on loans	(10,394,374.53)	(30,325,154.96)	0.00	**(40,719,529.49)**
Allowance for impairment losses on investment securities	0.00	0.00	(5,025,619.70)	**(5,025,619.70)**
Depreciation	(834,903.65)	(2,833,639.70)	(179,854.02)	**(3,848,397.37)**
Total Assets as at 30.06.2013	819,240,117.98	2,787,310,849.10	338,976,836.84	**3,945,527,803.91**
Total Liabilities as at 30.06.2013	(2,515,539,051.80)	(1,270,152,132.52)	(94,689,000.00)	**(3,880,380,184.32)**

BANK (Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 June 2014				
Net income				
- interest	(14,857,527.26)	63,400,773.27	1,989,097.59	**50,532,343.60**
- commission	1,021,513.17	9,496,429.74	235,878.28	**10,753,821.20**
- trading results and other income	2,667,246.63	6,815,293.22	4,316,787.14	**13,799,327.00**
- intersegment results	19,760,448.79	(20,298,053.30)	537,604.51	**(0.00)**
Total Net Income	**8,591,681.33**	**59,414,442.94**	**7,079,367.53**	**75,085,491.80**
Profit / (Loss) before income tax	**(10,485,829.57)**	**8,266,337.71**	**6,130,423.22**	**3,910,931.37**
Income tax				(2,793,537.13)
Profit for the period				**1,117,394.24**
Other segment items				
Allowance for impairment losses on loans	(10,087,839.00)	(19,912,161.00)	0.00	**(30,000,000.00)**
Allowance for impairment losses on investment securities	0.00	0.00	(113,337.19)	**(113,337.19)**
Depreciation	(680,886.11)	(2,365,839.46)	(63,289.66)	**(3,110,015.23)**
Total Assets as at 30.06.2014	831,522,807.18	2,919,014,007.55	271,041,873.05	**4,021,578,687.78**
Total Liabilities as at 30.06.2014	(2,249,060,736.85)	(1,284,501,205.68)	(79,187,059.81)	**(3,612,749,002.34)**

(Amounts in €)	**Retail Banking**	**Corporate Banking**	**Treasury**	**Total**
From 1 January to 30 June 2013				
Net income				
- interest	(25,222,274.14)	45,005,009.33	(5,326,632.42)	**14,456,102.77**
- commission	468,786.55	7,707,075.85	244,937.67	**8,420,800.07**
- trading results and other income	306,135.18	506,467.13	1,471,713.89	**2,284,316.20**
- intersegment results	22,790,113.61	(27,635,271.32)	4,845,157.71	**0.00**
Total Net Income	**(1,657,238.80)**	**25,583,280.99**	**1,235,176.85**	**25,161,219.04**
Profit / (Loss) before income tax	**(22,381,652.12)**	**(39,629,365.98)**	**(6,015,728.40)**	**(68,026,746.50)**
Income tax				8,390,522.69
Loss for the period				**(59,636,223.81)**
Other segment items				
Allowance for impairment losses on loans	(10,394,374.53)	(30,325,154.96)	0.00	**(40,719,529.49)**
Allowance for impairment losses on investment securities	0.00	0.00	(5,025,619.70)	**(5,025,619.70)**
Depreciation	(834,903.65)	(2,819,708.13)	(179,854.02)	**(3,834,465.80)**
Total Assets as at 30.06.2013	817,671,566.79	2,794,338,661.56	338,508,050.72	**3,950,518,279.07**
Total Liabilities as at 30.06.2013	(2,521,950,146.44)	(1,273,389,238.12)	(94,532,757.23)	**(3,889,872,141.79)**

7. IMPAIRMENT LOSSES ON FINANCIAL ASSETS

	GROUP		BANK	
	30.06.2014	**30.06.2013**	**30.06.2014**	**30.06.2013**
Impairment losses on loans	(30,000,000.00)	(40,719,529.49)	(30,000,000.00)	(40,719,529.49)
Allowance for impairment losses on loans	**(30,000,000.00)**	**(40,719,529.49)**	**(30,000,000.00)**	**(40,719,529.49)**
Impairment on other debt instruments available for sale	(113,337.19)	(5,025,619.70)	(113,337.19)	(5,025,619.70)
Provisions for other credit risks	**(113,337.19)**	**(5,025,619.70)**	**(113,337.19)**	**(5,025,619.70)**
Total	**(30,113,337.19)**	**(45,745,149.19)**	**(30,113,337.19)**	**(45,745,149.19)**

8. INCOME TAX

Income tax for the first semester of 2014 was calculated based on actual figures as well as the nature of income and expenses in accordance with the current tax law. According to IAS 12, deferred tax was calculated on temporary differences between accounting and tax base.

The income tax rate for domestic legal entities from 01.01.2013 and onwards is 26%.

The variation in the effective tax rate is mainly due to the adjustment of the tax rate from 20% to 26% in the calculation of the deferred tax arising from temporary differences in previous years and to the fact that in the current period the Bank is in a gain position compared to losses in previous years.

The income tax recognized directly in equity is presented below:

Income tax of other comprehensive income recognized directly in equity

GROUP						
(Amounts in €)		**30.06.2014**			**30.06.2013**	
DESCRIPTION	**Before Income Tax**	**Income Tax**	**After Income Tax**	**Before Income Tax**	**Income Tax**	**Before Income Tax**
Amounts that may be reclassified in the income statement						
Change in available for sale securities reserve	7,398,023.32	(1,923,486.06)	5,474,537.26	40,111,418.00	(6,747,147.14)	33,364,270.85
Amounts that will never be reclassified in the income statement						
Remeasurements of the defined benefit liability	(2,712,190.94)	705,169.65	(2,007,021.29)	(6,883,001.85)	1,974,030.84	(4,908,971.01)
Total	**4,685,832.38**	**(1,218,316.41)**	**3,467,515.97**	**33,228,416.14**	**(4,773,116.31)**	**28,455,299.84**

Income tax of other comprehensive income recognized directly in equity

BANK						
(Amounts in €)		**30.06.2014**			**30.06.2013**	
DESCRIPTION	**Before Income Tax**	**Income Tax**	**After Income Tax**	**Before Income Tax**	**Income Tax**	**Before Income Tax**
Amounts that may be reclassified in the income statement						
Change in available for sale securities reserve	7,398,023.32	(1,923,486.06)	5,474,537.26	40,111,375.91	(6,747,147.14)	33,364,228.76
Amounts that will never be reclassified in the income statement						
Remeasurements of the defined benefit liability	(2,712,190.94)	705,169.64	(2,007,021.30)	(6,883,001.85)	1,974,030.84	(4,908,971.01)
Total	**4,685,832.38**	**(1,218,316.42)**	**3,467,515.96**	**33,228,374.06**	**(4,773,116.31)**	**28,455,257.75**

9. EARNINGS / (LOSSES) PER SHARE FOR THE PERIOD – BASIC AND DILUTED (IN €)

GROUP	(amounts in €)			
DESCRIPTION	**01.01 - 30.06.2014**	**01.01 - 30.06.2013**	**01.04 – 30.06.2014**	**01.04 – 30.06.2013**
Profit / (loss) for the period attributable to owners of the Parent	1,027,887.33	(59,592,529.57)	437,103.80	(40,939,092.55)
less: accrued dividend of preference shares net of tax	(3,707,400.00)	(3,707,400.00)	(1,853,700.00)	(1,853,700.00)
Losses for the period attributable to ordinary equity owners of the Bank	**(2,679,512.67)**	**(63,299,929.57)**	**(1,416,596.20)**	**(42,792,792.55)**
Weighted average number of shares for the period	1,356,745,630	217,006,757	1,355,800,370	189,486,207
Adjusted weighted average number of shares for the period	1,356,745,630	217,006,757	1,355,800,370	189,486,207
Earnings / (losses) per share – Basic (in €)	**(0.0020)**	**(0.2917)**	**(0.0010)**	**(0.2258)**

BANK	(amounts in €)			
DESCRIPTION	**01.01 – 30.06.2014**	**01.01 – 30.06.2013**	**01.04 – 30.06.2014**	**01.04 – 30.06.2013**
Profit / (loss) for the period attributable to owners of the Parent	1,117,394.24	(59,636,223.81)	667,501.37	(40,802,513.09)
less: accrued dividend of preference shares net of tax	(3,707,400.00)	(3,707,400.00)	(1,853,700.00)	(1,853,700.00)
Losses for the period attributable to ordinary equity owners of the Bank	**(2,590,005.76)**	**(63,343,623.81)**	**(1,186,198.63)**	**(42,656,213.09)**
Weighted average number of shares for the period	1,356,745,630	217,006,757	1,355,800,370	189,486,207
Adjusted weighted average number of shares for the period	1,356,745,630	217,006,757	1,355,800,370	189,486,207
Earnings / (losses) per share – Basic (in €)	**(0.0019)**	**(0.2919)**	**(0.0009)**	**(0.2251)**

Basic earnings per share were calculated based on the weighted average number of outstanding shares, which is determined by the number of shares in circulation at the beginning of the period, taking into consideration the consolidation and reduction (reverse split) of the outstanding common shares from 244,885,573 to 34,983,653 common shares that took place during the period on 7 existing common shares for 1 new share exchange rate, as this was determined upon the resolutions of the Extraordinary General Meeting of the Shareholders on 18.02.2013, the share capital increase paid in cash through issuance of new 664,689,407 common shares on nineteen (19) new shares for 1 existing share exchange rate and the issuance of convertible bond loan for 664,689,407 shares, weighted by a time variable, less the weighted average number of common treasury shares held by the Bank during the period. In addition, conversions of convertible bonds into shares which occurred after the share capital increase have also been taken into account.
Profit or loss for the period has been adjusted by the accrued amount of dividend on preference shares of Law 3723/2008 for the closing period, after income tax, regardless of whether it has been approved for distribution or not, as required by IAS 33, paragraph 14.

It is noted that as at 30.06.2014 as well as on the comparative period there are no potential dilutive shares to adjust the weighted average number of common shares of the period and therefore there are no reasons for calculating diluted earnings per share.

10. LOANS AND ADVANCES TO CUSTOMERS (NET OF IMPAIRMENT)

(amounts in €)	GROUP		BANK	
	30.06.2014	31.12.2013	30.06.2014	31.12.2013
Credit cards	55,593,768.39	56,875,190.81	55,593,768.39	56,875,190.81
Consumer loans	232,915,616.65	231,926,793.88	232,915,616.65	231,926,793.88
Mortgages	524,090,922.09	531,557,436.58	524,090,922.09	531,557,436.58
Other	14,693,303.80	13,842,231.98	14,693,303.80	13,842,231.98
Loans to private individuals	**827,293,610.93**	**834,201,653.25**	**827,293,610.93**	**834,201,653.25**
Agricultural sector	20,797,729.71	20,674,691.63	20,797,729.71	20,674,691.63
Commerce	493,314,364.61	495,276,746.35	493,314,364.61	495,276,746.35
Industrial sector	486,029,223.18	490,236,161.90	486,029,223.18	490,236,161.90
Small industries	70,173,544.98	70,679,706.96	70,173,544.98	70,679,706.96
Tourism	154,908,649.60	149,790,021.50	154,908,649.60	149,790,021.50
Shipping	35,356,173.24	36,275,788.79	35,356,173.24	36,275,788.79
Construction sector	660,523,931.60	652,404,396.80	660,523,931.60	652,404,396.80
Other	623,707,930.66	646,064,202.78	623,707,930.66	646,064,202.78
Loans to corporate entities	**2,544,811,547.58**	**2,561,401,716.71**	**2,544,811,547.58**	**2,561,401,716.71**
Public sector	**36,840,254.48**	**37,564,247.40**	**36,840,254.48**	**37,564,247.40**
Net investment in finance lease	**292,902,173.43**	**303,734,401.67**	**292,902,173.43**	**303,734,401.67**
Loans and advances to customers (before impairment)	**3,701,847,586.42**	**3,736,902,019.03**	**3,701,847,586.42**	**3,736,902,019.03**
Provisions for impairment losses on loans	**(466,359,611.80)**	**(436,378,073.82)**	**(466,359,611.80)**	**(436,378,073.82)**
Loans and advances to customers (net of impairment)	**3,235,487,974.62**	**3,300,523,945.21**	**3,235,487,974.62**	**3,300,523,945.21**

Mortgage loans do not include the corporate mortgage loans. All categories of loans and advances are carried at amortized cost, which does not significantly differ from their fair value.

Loans under Greek State guarantee and loans to the Greek State

(amounts in €)	GROUP	BANK
Loans under Greek State guarantee		
30 June 2014	116,020,169.72	116,020,169.72
31 December 2013	118,078,830.64	118,078,830.64
Loans to the Greek State		
30 June 2014	36,840,254.48	36,840,254.48
31 December 2013	37,564,247.40	37,564,247.40

The table above presents the balance of loans provided by the Bank to individuals and corporations which is secured by a Greek State guarantee, as well as loans provided to the wider public sector.

11. FINANCIAL ASSETS AVAILABLE FOR SALE

(Amounts in €)	GROUP		BANK	
CLASSIFICATION BY TYPE AND MARKET	**30.06.2014 Fair Value**	**31.12.2013 Fair Value**	**30.06.2014 Fair Value**	**31.12.2013 Fair Value**
Greek Government Bonds-Domestic– not part of the exchange program	2,040,600.00	98,456,520.00	2,040,600.00	98,456,520.00
Greek Government Bonds-Domestic received as part of the exchange program	1,011,250.00	2,968,425.00	1,011,250.00	2,968,425.00
Greek Government Bonds	**3,051,850.00**	**101,424,945.00**	**3,051,850.00**	**101,424,945.00**
Corporate- Listed –Foreign	5,291,999.04	3,561,349.11	5,291,999.04	3,561,349.11
Corporate Listed –Foreign received as part of the exchange program (EFSF)	0.00	2,253.60	0.00	2,253.60
Corporate Listed Bonds	**5,291,999.04**	**3,563,602.71**	**5,291,999.04**	**3,563,602.71**
Corporate -Non Listed –Domestic	803,612.67	803,612.67	803,612.67	803,612.67
Corporate -Non Listed –Foreign	12,190,091.12	8,465,226.12	12,190,091.12	8,465,226.12
Corporate Non Listed Bonds	**12,993,703.79**	**9,268,838.79**	**12,993,703.79**	**9,268,838.79**
Bonds	**21,337,552.83**	**114,257,386.50**	**21,337,552.83**	**114,257,386.50**
Listed shares-Domestic	323,057.48	4,291,365.59	323,057.48	4,291,365.59
Listed shares- Foreign	10,329.33	10,223.70	10,329.33	10,223.70
Non Listed shares-Domestic	815,052.12	836,138.33	815,052.12	836,138.33
Shares	**1,148,438.93**	**5,137,727.62**	**1,148,438.93**	**5,137,727.62**
Mutual fund units - Domestic	8,881,351.64	7,352,711.96	8,881,351.64	7,352,711.96
Mutual fund units - Foreign	19,878,362.38	19,001,637.74	19,878,362.38	19,001,637.74
Mutual fund units	**28,759,714.02**	**26,354,349.70**	**28,759,714.02**	**26,354,349.70**
Financial assets available for sale	**51,245,705.78**	**145,749,463.82**	**51,245,705.78**	**145,749,463.82**

On 21.05.2014, the five-year bond of a notional amount of € 100.2 million which had been issued by the Greek State and with which the Greek State participated in the share capital of the Bank as a preferred shareholder in accordance with the terms of Law 3723/2008, matured. Upon maturity, the Greek State proceeded with the redemption of the debt by crediting an equal amount to the Bank's account which was kept at the Bank of Greece and continues to participate as a preferred shareholder in the share capital of the Bank.

During the first half of 2014, the Bank proceeded with the sale of a significant part of its listed domestic share holdings, recording a profit of € 1.8 million.

It is noted that during the reporting period, the Group has tested for impairment its investment securities which include bonds, shares, mutual fund units and other investments, on the basis of existing signs of impairment as these are defined in IAS 39 and recognized impairment losses of € 113 thousand recorded in the income statement as impairment losses on other debt securities. The respective amount charged in 2013 results amounted to € 7.4 million, mainly consisting of an amount of €5 million which concerned Convertible Enhanced Capital Securities issued by Bank of Cyprus with a nominal value of € 5 million while the remaining amount of €2.4 million concerned impairment of other debt securities. For the comparative period ended 30.06.2013 the respective figure was € 5.7 million.

12. INVESTMENTS HELD TO MATURITY

(Amounts in €)	GROUP		BANK	
CLASSIFICATION BY TYPE AND MARKET	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Government Bonds-Domestic	15,419,200.89	6,752,403.47	15,419,200.89	6,752,403.47
Government bonds	**15,419,200.89**	**6,752,403.47**	**15,419,200.89**	**6,752,403.47**
Investments held to maturity	**15,419,200.89**	**6,752,403.47**	**15,419,200.89**	**6,752,403.47**

Investments held to maturity, concern a bond of notional amount € 18.8 million which was acquired by the Bank against loans receivables secured by Greek State guarantees. The book value recorded on acquisition of this bond was € 6.7 million. The bond is carried at amortized cost and the difference between its carrying value and its acquisition cost has been recorded in the income statement of the period. Greek State repaid the aforementioned bond on 11/08/2014.

13. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Treasury Bills - Domestic	113,566,027.56	54,917,523.93	113,566,027.56	54,917,523.93
Greek Government Bonds	10,990,106.36	4,221,373.34	10,990,106.36	4,221,373.34
Corporate Bonds - Foreign	1,983,287.27	941.50	1,983,287.27	941.50
Listed shares - Domestic	95,514.00	116,846.00	0.00	0.00
Financial assets at fair value through profit or loss	**126,634,935.19**	**59,256,684.77**	**126,539,421.19**	**59,139,838.77**

14. INVESTMENTS IN SUBSIDIARIES

(Amounts in €)

30.06.2014

Company	Country of Incorporation	Number of shares	Ownership interest %	Equity (% ownership interest of the parent)	Acquisition cost	Carrying amount
1. Attica Wealth Management M.F.M.C.	Greece	198,300	100.00%	3,339,046.61	2,326,059.00	2,326,059.00
2. Attica Ventures S.A.	Greece	15,000	99.99%	1,280,341.92	599,960.00	599,960.00
3. Attica Finance S.A.	Greece	382,166	55.00%	1,929,951.22	1,699,564.80	1,699,564.80
4. Attica Funds plc	United Kingdom	17,500	99.99%	659,374.00	21,833.75	21,833.75
5. Attica Bancassurance Agency S.A.	Greece	10,000	100.00%	3,176,855.71	100,000.00	100,000.00
6. AtticaBank Properties S.A.	Greece	70,600	100.00%	6,302,194.52	7,060,000.00	7,060,000.00
Investments in subsidiaries					**11,807,417.55**	**11,807,417.55**

31.12.2013

Company	Country of Incorporation	Number of shares	Ownership interest %	Equity (% ownership interest of the parent)	Acquisition cost	Carrying amount
1. Attica Wealth Management M.F.M.C.	Greece	198,300	100,00%	3,173,167.83	2,326,059.00	2,326,059.00
2. Attica Ventures S.A.	Greece	15,000	99.99%	1,231,508.89	599,960.00	599,960.00
3. Attica Finance S.A.	Greece	382,166	55.00%	1,898,088.45	1,699,564.80	1,699,564.80
4. Attica Funds plc	United Kingdom	17,500	99.99%	628,180.00	20,990.46	20,990.46
5. Attica Bancassurance Agency S.A.	Greece	10,000	100.00%	2,859,774.33	100,000.00	100,000.00
6. AtticaBank Properties S.A.	Greece	70,600	100.00%	6,487,405.88	7,060,000.00	7,060,000.00
Investments in subsidiaries					**11,806,574.26**	**11,806,574.26**

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15. INVESTMENTS IN ASSOCIATES

30.06.2014		
Company name	**Country of incorporation**	**Participation %**
Zaitech Innovation Venture Capital Fund I	Greece	50.00%
Zaitech Innovation Venture Capital Fund II	Greece	92.00%

31.12.2013		
Company name	**Country of incorporation**	**Participation %**
Zaitech Innovation Venture Capital Fund I	Greece	50.00%
Zaitech Innovation Venture Capital Fund II	Greece	92.00%

Zaitech Innovation Venture Capital Fund has been recognized as an associate according to IAS 28 "Investments in Associates" and it is consolidated under the equity method of accounting for both periods ended 30.06.2014 and 31.12.2013.

The Bank as the main shareholder of Zaitech Innovation Venture Capital Fund has a controlling interest on the investment committee of the Venture Capital which has the exclusive responsibility for the investments made, as well as for their liquidation.

This controlling interest derives from an agreement between the Bank as the custodian for the Fund, the Bank's subsidiary Attica Ventures A.E. as the managing company of the Fund and the main unit holders of the Fund, Attica Bank S.A. and the New Economy Development Fund (TANEO).

The participating interest of the Bank as at 30.06.2014 in Zaitech Innovation Venture Capital Fund I amounted to € 15,197,646.79, while for Zaitech Innovation Venture Capital Fund II, the respective participating interest amounted to € 2,760,000.00. The income recognized on the consolidation of the Fund under equity method based on the Bank's participating interest amounted to €301,697.76 for the first semester of 2014.

On 21.02.2014, Attica Ventures S.A. proceeded with the distribution of proceeds from sales:

- 17,850 shares of Solar Concept AE with the total proceeds on sale amounting to € 1,500,000.00 and the amount attributable to Attica Bank to € 750,001.88 and 19,200 shares of Solar Datum AE with the total proceeds on sale amounting to € 2,760,000.00 and the amount attributable to Attica Bank to € 1,380,003.45, regarding Zaitech Fund I.
- 17,850 shares of Solar Concept AE the total proceeds on sale amounting to € 1,500,000.00 and the amount attributable to Attica Bank to € 1,380,000.00 regarding Zaitech Fund II.

16. PROPERTY, PLANT AND EQUIPMENT

The Group's property, plant and equipment are used either by the Bank or by the Group's companies for operational or administrative purposes. The net book value of these assets as at 30.06.2014 amounted to € 32,658,599.44 compared to € 33,418,922.88 as at 31.12.2013 for the Group and € 31,087,771.71 as at 30.06.2014 compared to € 31,989,632.24 as at 31.12.2013 for the Bank.

The total amount of additions of property, plant and equipment for the first semester of 2014 was € 798,362.04 for the Group and € 611,720.06 for the Bank. As far as the Group is concerned, out of the total amount of € 798,362.04, the amount of € 184,874.05 concerns improvements made on Groups' buildings during the first semester of 2014, the amount of € 328,039.68 concerns acquisitions of furniture and other equipment and the amount of € 285,448.31 concerns leasehold improvements. These amounts mostly concern additions of the Bank, with the exception of the amounts of € 6,641.98 and € 180,000.00 which relate to furniture and other equipment and leasehold improvements respectively and concern acquisitions made by the subsidiaries of the Group.

During the first semester of 2014 there were no sales or write-offs of fixed assets of the Group or impairment of their value.

It should be noted that as at 30.06.2014, there were no significant contractual commitments that legally bind the Bank or its subsidiaries to purchase any property, plant and equipment and which have not been posted on their books.

For the comparative period ended 30.06.2013, the total amount of additions of Group's property, plant and equipment was € 1,798,143.71 and for the Bank the total amount was € 468,168.76. Transfers amounted to € 18,095.24 for both the Group and the Bank. As far as the Group is concerned, out of the total amount of € 1,798,143.71, an amount of € 1,328,240.00 concerns acquisitions of equipment by a company in which the Bank participates indirectly (subsidiary of a company in which the Bank holds shares representing 100% of its share capital). Out of the remaining amount, € 54,057.44 concern improvements on Groups' buildings made during the first semester of 2013, € 339,049.49 concern acquisitions of furniture and other equipment and € 76,796.78 relates to leasehold improvements. These amounts concern additions of the Bank, with the exception of an amount of € 1,734.95 which relates to furniture and other equipment and concerns acquisitions made by the subsidiaries of the Group.

17. INVESTMENT PROPERTY

The net book value of investment property as at 30.06.2014 amounted to € 51,524,799.81 compared to € 45,841,494.07 as at 31.12.2013.

During the first semester of 2014 additions in investment property amounted to € 5,563,971.01 and concerned either new property or improvements made to property acquired by the Bank through auctions for the settlement of uncollected claims.

The change in the fair value of investment property acquired within the first semester of 2014 is included in "Other income" caption of income statement for the period and amounts to income of € 119,334.73.

For the comparative period ended 30.06.2013, investment property additions / improvements amounted to € 205,602.45 and the change in the fair value of investment property for that period amounted to income of € 38,948.63.

For the period ended 30.06.2014 the fair value of investment property does not differ from their book value as recorded in the Bank's accounting books.

18. INTANGIBLE ASSETS

Intangible assets of the Group mainly consist of software programs, which amounted to € 31,006,613.54 as at 30.06.2014 compared to € 27,063,239.74 for the comparative period ended at 31.12.2013, while for the Bank the respective amounts are € 30,489,125.56 as at 30.06.2014 and € 26,542,325.27 as at 31.12.2013.

Additions of intangible assets within the first semester of 2014 amounted to € 5,544,759.93 and relates to purchases of new software programs, out of which an amount of € 1,525.00 concerns subsidiaries' purchases and an amount of € 5,543,234.93 concerns purchases by the Bank.

As at 30.06.2014, development of software programs, for which the Bank is legally bound, was still in progress and amounted at that date to € 438,979.81.

As far as the subsidiaries are concerned, as at 30.06.2014, there were no significant contractual commitments that legally bound them, to purchase any intangible assets and that have not been posted in their books.

For the comparative period ended 30.06.2013, the additions of intangible assets of the Group amounted to € 4,791,249.16 and relate to purchases of new software, out of which an amount of € 4,767,907.41 concerns the Bank and an amount of € 23,341.75 concerns the subsidiaries of the Group.

19. DUE TO OTHER FINANCIAL INSTITUTIONS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	30.06.2014	31.12.2013	30.06.2014	31.12.2013
Sight Deposits	13,234,425.84	18,865,003.19	13,234,425.84	18,865,003.19
Interbank term deposits	100,000,000.00	150,000,000.00	100,000,000.00	150,000,000.00
Term deposits other than interbank	12,054,136.04	12,288,644.56	12,054,136.04	12,288,644.56
Due to other financial institutions	**125,288,561.88**	**181,153,647.75**	**125,288,561.88**	**181,153,647.75**

"Interbank term deposits" for the period ended 30.06.2014 include interbank borrowings of € 100 million from the European Central Bank. For the comparative year ended 31.12.2013 the respective amount was € 150 million.

20. DUE TO CUSTOMERS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Current accounts	10,998,656.68	11,950,798.59	10,998,656.68	11,950,798.59
Saving accounts	338,387,590.95	320,927,254.90	338,387,590.95	320,927,254.90
Term deposits	1,759,964,616.00	1,784,539,423.64	1,759,964,616.00	1,784,539,423.64
Blocked	809.27	12,809.27	809.27	12,809.27
Deposits from individuals	**2,109,351,672.90**	**2,117,430,286.40**	**2,109,351,672.90**	**2,117,430,286.40**
Sight accounts	105,834,289.61	185,399,520.25	112,859,234.07	193,456,978.01
Term deposits	441,148,588.99	439,893,792.86	448,748,588.99	446,923,792.86
Blocked	5,528,034.11	6,940,933.00	5,528,034.11	6,940,933.00
Deposits from corporations	**552,510,912.71**	**632,234,246.11**	**567,135,857.17**	**647,321,703.87**
Sight accounts	207,937,149.21	170,804,173.04	207,937,149.21	170,804,173.04
Term deposits	434,163,672.70	368,117,411.04	434,163,672.70	368,117,411.04
Blocked	296.61	10,114.92	296.61	10,114.92
Public sector deposits	**642,101,118.52**	**538,931,699.00**	**642,101,118.52**	**538,931,699.00**
Sight accounts	7,436,047.00	11,056,584.72	7,436,047.00	11,056,584.72
Saving accounts	1,793,778.69	2,542,915.62	1,793,778.69	2,542,915.62
Other Deposits	**9,229,825.69**	**13,599,500.34**	**9,229,825.69**	**13,599,500.34**
Other due to customers	**24,088,007.83**	**10,336,716.52**	**24,088,007.83**	**10,336,716.52**
Due to customers	**3,337,281,537.65**	**3,312,532,448.37**	**3,351,906,482.11**	**3,327,619,906.13**

21. ISSUED BONDS

(Amounts in €)	GROUP			
	30.06.2014		31.12.2013	
DESCRIPTION	**Average interest**	**Carrying amount**	**Average interest**	**Carrying amount**
SUBORDINATED BOND LOAN (LOWER TIER II)	2.92%	79,256,000.00	2.83%	79,256,000.00
Issued bonds		**79,256,000.00**		**79,256,000.00**

(Amounts in €)	BANK			
	30.06.2014		31.12.2013	
DESCRIPTION	**Average interest**	**Carrying amount**	**Average interest**	**Carrying amount**
SUBORDINATED BOND LOAN (LOWER TIER II)	2.92%	79,164,095.45	2.83%	79,133,992.13
Issued bonds		**79,164,095.45**		**79,133,992.13**

The interest expense charge in the profit or loss accounts of the period under review related to the above bonds amounted to € 1,195,166.52 for the Bank. The charge in the consolidated income statement amounted to € 1,146,820.52 and is included in "Interest expense and similar expenses".

Issues guaranteed by the Greek State (Law 3723/2008)

Under article 2 of L.3723/2008 and relative to the 2nd Pillar of measures for the enhancement of liquidity of the economy, the Bank, on 30.06.2010, issued under the Greek State's guarantee, through the EMTN program (Medium Term Note) a bond loan of a total face value of € 215 million, 3 years duration, carrying a floating rate based on 3-month Euribor plus 5% spread, which is separated in 2,150 bonds with a face value of € 100 thousand per bond. The commission that the Bank was charged with on its participation in the program and that has been paid to the Greek State was determined to 75 b.p. The bond in question matured on 30.06.2013. On 26.07.2013, the Bank issued under the Greek State's guarantee, through the EMTN program (Medium Term Note) a bond loan of a total face value of € 215 million, 3 years duration, carrying a floating rate based on 3-month Euribor plus 12% spread, which is separated in 2,150 bonds with a face value of € 100 thousand per bond. The commission that the Bank was charged with on its participation in the program and that has been paid to the Greek State was determined to 79 b.p.

Furthermore, through the same program, the Bank issued on 30.12.2010, another bond loan of a total face value of € 285 million, carrying a floating rate based on 3-month Euribor plus 4.75% spread, which is separated in 2,850 bonds with a face value of € 100 thousand per bond. The Bank acquired the bonds at their issuance cost and can proceed to the sale or cancellation of the bonds at any time but not after their maturity date. The bond in question matured in 30.12.2013. On 06.02.2014, the Bank issued under the Greek State's guarantee, through the EMTN program (Medium Term Note) a bond loan of a total face value of € 285 million, 1 year duration, carrying a floating rate based on 3-month Euribor plus 12% spread, which is separated in 2,850 bonds with a face value of € 100 thousand per bond. The commission that the Bank was charged with on its participation in the program and that has been paid to the Greek State was determined to 108 b.p. for the bond of € 285 million.

Because of their nature and purpose, the specific bond loans are not classified as "Issued Bonds" since they are held by the Bank. Until the aforementioned sale or cancellation, the bonds could be used as collateral for directly raising funds from the European system, in accordance with the current Greek and European Banking legislation or to be used for other purposes.

22. SHARE CAPITAL, SHARE PREMIUM, CBL, RESERVES, ACCUMULATED PROFIT / (LOSS) AND NON CONTROLLING INTEREST

(Amounts in €)	GROUP		BANK	
DESCRIPTION	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Paid up (common shares)	312,468,297.90	309,901,917.90	312,468,297.90	309,901,917.90
Paid up (preference shares)	100,199,999.90	100,199,999.90	100,199,999.90	100,199,999.90
Share Capital	**412,668,297.80**	**410,101,917.80**	**412,668,297.80**	**410,101,917.80**
Share premium	356,068,668.13	356,106,584.94	356,068,668.13	356,106,584.94
Convertible Bond Loan	96,840,442.20	99,406,822.20	96,840,442.20	99,406,822.20
Reserves	(1,114,582.95)	(4,593,772.94)	(1,369,014.73)	(4,836,530.69)
Accumulated profit/(loss)	(451,792,792.24)	(452,809,005.54)	(455,378,707.96)	(456,496,102.20)
Non controlling interest	1,515,477.46	1,489,404.66	-	-
Total Equity	**414,185,510.40**	**409,701,951.12**	**408,829,685.44**	**404,282,692.05**

Share capital

The first Repeat Extraordinary General Meeting of the common shareholders held on 18.2.2013 decided among other:

i. The increase of the nominal value of each common registered, bearing voting right, share of the Bank from €0.35 to €2.45 per share with simultaneous consolidation and decrease of the total number of the Bank's common shares (reverse split) at a ratio of 7 existing shares for each new share, i.e. from 244,885,573 to 34,983,653 shares in total and the granting of authorization to the Bank's Board of Directors for the latter to decide on any remaining fractions of shares.

ii. The decrease of the share capital of the Bank by €75,214,854.65 by decreasing the nominal value of the common registered shares bearing voting rights, from € 2.45 to €0.30, in order to set off accumulated losses amounting to € 75,214,854.65, pursuant to article 4 of codified Law 2190/1920. It is noted that the above said share capital decrease shall not affect the Bank's total own equity, nor shall it entail any adjustment to the price of the common shares of the Bank that are traded on the Athens Stock Exchange.

iii. The increase of the Bank's share capital by €199,406,822.10 through the payment of cash and the issuance of 664,689,407 new common registered, bearing voting rights, shares of nominal value of €0.30 each. The offer price of the new shares is €0.30 per share, which can be higher than the market price of existing shares on the date that they will start trading exrights. Pre-emptive rights will be granted to existing common shareholders at a ratio of 19 new common shares for each existing common share, with the aim of raising capital amounting up to € 199.4 million.

iv. The issuance of a convertible bond (CBL or Convertible Bond Loan), converting into common, registered shares of the Bank, in accordance with article 3a of Law 2190/1920 and article 8 of Law 3156/2003, amounting up to € 200 million, compulsorily convertible after a period of five years with cancellation of the pre-emptive right of existing shareholders in favor of the shareholders (old and/or new) who will have previously participated in the share capital increase of the Bank.

The extraordinary General Meeting of the Shareholders held on 18.02.2013 authorized the Board of Directors of the Bank to handle any other issue related to the other terms and conditions of the share capital increase and the issuance of the CBL mentioned.

These decisions were approved by the General meeting of the preference shareholders of the Bank held on 02.04.2013. The Bank's process recapitalization amounted to € 398.8 million, which on a half took place with the issuance of new shares paid in cash and half with the issuance of Convertible Bond Loan (CBL), completed successfully on 28 June 2013 and as concerns the share capital increase this was certified on 2 July 2013.

Among the terms included in the issued Bond Loan in article 26 with title <Compulsory Conversion> and in subparagraph 26.12 said the following: *If a Contingency Event or Viability Event takes place part or all of the Notes shall be compulsorily converted into common shares of the Bank on the basis of the Compulsory/Optional Conversion Ratio*. Similarly, in the statement (Form 2) signed by each bondholder, who took part in the above Bond Loan, contained term under which is provided to the Bank, in its capacity as "Issuer" of the Notes, irrevocable instruction and authorization to proceed to any necessary action to convert the bonds into new shares in the event that will take place Contingency Event as defined in subparagraph 26.12 (Mandatory Conversion) of the Bond Loan.

The Board of Directors of Attica Bank S.A., considering the above, on the meeting of 30.8.2013, decided the increase of the Bank's share capital in order to be complaint in the long term with the requirement of Bank of Greece which is the minimum Core Tier I ratio of 9%. The aforementioned share capital increase took place after the conversion of part the convertible bond loan to common shares and especially by the amount of € 99,999,999.90 with the issuance of 333.333.333 new common shares with nominal value of € 0.30 each. The partial conversion was certified on the 3rd of September 2013.

The Board of Directors of the Bank during the meeting held on 21.01.2014 decided the Bank's share capital increase upon the optional conversion of bonds of convertible bond loan (CBL) into common nominal shares.

According to the terms of the Program of issuance of the convertible bond loan (terms 26.1 – 26.9), the bond holders were able to exercise the right of optional conversion, submitting the required documents to the Bank from ten (10) days before to three (3) days after the date of optional conversion.

Based on the letters for the exercise of the rights of conversion and the other relative documents which were submitted to the Bank within the aforementioned period (30 December 2013 – 10 January 2014), 30 bondholders exercised the right for 8,554,600 bonds which are converted into equal number of common, registered shares bearing voting right, of nominal value of €0.30 each, of total value €2,566,380.00.

Following the above, the total share capital of the Group as at 30.06.2014 amounts to € 412,668,297.80 divided to:

a) 1,041,560,993 common, registered shares bearing voting rights of nominal value € 0.30 each and

b) 286,285,714 preference shares of nominal value of € 0.35 each which are redeemable. The shares of this category have been issued under the provisions of L. 3723/2008 "Program for the enhancement of liquidity of the Greek Economy". These shares are of indefinite duration and are subject to redemption by the Bank upon the relative approvals of the Bank of Greece. Furthermore, these shares bear a fixed non-cumulative return of 10% if the requirements of Article 44 of C.L 2190/1920 apply and at the same time distributable profits exist. Thus, for the payment of the fixed non-cumulative interest of 10% the resolutions of the Annual General Meeting of the shareholders of the Bank is required. The aforementioned characteristics as far as the nature, the category and the decision making process are concerned, suggest the classification of the aforementioned shares as equity.

It is noted that under the provisions of Law 3844/2010 and in particular, under the provisions of article 39 of the law, the return on preference shares has a step-up feature of 2% annually, if after five years following the issuance, the preference shares have not been redeemed.

Furthermore, according to Law 4093/2012, it is being determined that the fixed return of 10% on the preference shares owned by the Greek State under the provisions of Law 3723/2008 is payable, on departure from the C.L. 2190/1920, except in cases where the above payment would result in a reduction of the Bank's Core Tier I ratio below the minimum threshold required.

Treasury shares

Following the resolution of the Extraordinary General Assembly of the Shareholders on 20 November 2008, the Bank had decided that for purposes of distribution of shares to those entitled from the stock option plan in the second year in effect or for other purposes of potential distribution of shares or options to personnel, the Bank would acquire up to 31 August 2009 up to one million (1,000,000) own shares, which corresponded to 0.73% of the Bank's share capital at that time, at a maximum and minimum price of € 4.50 and € 1.30 respectively.

In case the aforementioned shares acquired remained undistributed, the Board of Directors would present to a future General Assembly of the Bank's Shareholders the issue of using these shares, within the framework of a future stock option plan or distribution of shares to personnel of the Bank or its related companies, in compliance with the requirements of Article 16, par. 3 b of the C.L. 2190/1920.

Following this decision, which approved the establishment of the share buyback program, the Bank acquired up to 31.12.2008, 5,700 treasury shares of "Attica Bank S.A." at a cost of € 10,516 that represented 0.0042% of the total number of shares at that date.

For the period from 1.2.2009 to 18.2.2009 the Bank acquired 46,782 treasury shares "Attica Bank S.A." at a cost of € 101,736.55. As a result, the Bank at 31.12.2009 held 52,482 treasury shares of "Attica Bank S.A.", including those acquired until December of 2008, at a total cost of € 112,252.55, which represented 0.0214% of its total number of common bearing voting rights shares as at 31.12.2009. After the sale of the rights corresponding to these shares resulted from the share capital increase via a rights issue in favor of existing shareholders according to the Extraordinary General Assembly of the Shareholders held on 08/07/2009, which was completed during the last month of the closing period, the cost of the treasury shares of the Bank amounted to € 97,332.30. The amount is not presented in Share capital as the Bank has created a reserve of equal amount especially for these shares.

Upon the resolutions of the first Repeat Extraordinary General Assembly of the Shareholders held on 18.02.2013, according to which the consolidation and reduction (reverse split) of the total number of common shares at an exchange ratio of 7 old common shares for each 1 new share has been decided, the number of treasury shares of "Attica Bank S.A." amounted as at 07.06.2013 to 7,497 at the same cost of € 97,332.30. The treasury shares as at 30.06.2014 represented the 0.0007% of the total common, bearing voting rights, shares. It is noted that during the share capital increase the Bank did not exercise its rights from treasury shares and did not proceed in the sale of those due to essentially zero price.

According to Article 28 of Law 3756/2009 "Intangible Securities System, concerning capital markets, tax and other provisions", all banks participating under the terms of the liquidity plan of the Ministry of Economy and Finance, are not allowed to buy treasury shares during the period of their participation in the program. For this reason, the last purchase of treasury shares took place on 18/2/2009.

According to decision 1/503/13.3.2009 of the Board of Directors of the Capital Market Commission, which was published in the first quarter of 2009, the purchase of own shares and any future share acquisition of other company is considered as an acceptable market practice.

23. RELATED PARTY TRANSACTIONS

DESCRIPTION	GROUP		BANK	
A. RELATED COMPANIES TRANSACTIONS	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
A1. Receivables	787,667.43	789,225.04	32,618,372.48	35,972,499.55
Liabilities	286,232,432.74	285,417,305.83	380,772,053.06	388,982,674.10
A2. Off Balance sheet items	796,836.00	796,836.00	799,031.00	799,031.00
	30.06.2014	**30.06.2013**	**30.06.2014**	**30.06.2013**
A3. Income	26,750.00	30,904.96	28,528.89	333,173.10
Expenses	3,607,289.71	11,975,946.43	5,303,351.28	13,793,906.94
B. TRANSACTIONS WITH MEMBERS OF THE MANAGEMENT	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
B1. Receivables (Loans)	1,056,523.64	876,812.97	842,842.67	653,866.78
Liabilities (Deposits)	1,520,576.95	734,946.66	1,499,787.34	710,313.43
B2. Off Balance sheet items	98,308.99	140,441.42	98,308.99	140,441.42
	30.06.2014	**30.06.2013**	**30.06.2014**	**30.06.2013**
B3. Interest Income	16,218.57	11,430.67	13,091.90	8,770.87
Interest Expense	8,634.89	7,303.42	8,581.45	7,246.23
B4. Salaries and wages	570,104.69	648,807.97	402,829.42	302,276.99
Directors' fees	259,088.33	231,083.49	84,611.52	90,907.70
Total fees of members of the Bank's management	**829,193.02**	**879,891.46**	**487,440.94**	**393,184.69**

Transactions with related companies include subsidiaries of the Group, as set out in notes 14 and 15, and the main shareholder of the Bank E.T.A.A.-T.S.M.E.D.E.

Transactions with members of the Group's Management concern the Bank's Members of the Board and the General Directors. All loans to members of management a) were granted under the usual business operations b) included the same terms, including interest rates and collaterals, with similar loans in the same period in the third, and c) did not involve a higher than normal risk repayment or contained other unfavorable features

24. CONTINGENT LIABILITIES AND COMMITMENTS

24.1 OFF BALANCE SHEET LIABILITIES AND PLEDGED ASSETS

(Amounts in €)	GROUP		BANK	
DESCRIPTION	**30.06.2014**	**31.12.2013**	**30.06.2014**	**31.12.2013**
Contingent liabilities				
Letters of guarantee	375,774,835.17	401,137,503.87	375,774,835.17	401,137,503.87
Letters of credit	5,939,627.62	5,728,227.53	5,939,627.62	5,728,227.53
Contingent liabilities from forward contracts	26,249,327.09	79,393,515.79	26,249,327.09	79,393,515.79
Total	**407,963,789.88**	**486,259,247.19**	**407,963,789.88**	**486,259,247.19**
Unused credit limits				
- Up to 1 year maturity	454,338,165.08	455,454,953.13	454,338,165.08	455,454,953.13
- Over 1 year maturity	17,908,057.05	18,255,390.00	17,908,057.05	18,255,390.00
Total	**472,246,222.13**	**473,710,343.13**	**472,246,222.13**	**473,710,343.13**
Pledged assets				
European Central Bank (ECB)				
- Securities held at fair value through profit and loss	0.00	20,000,000.00	0.00	20,000,000.00
- Available for sale securities	0.00	104,700,000.00	0.00	104,700,000.00
- Held to maturity securities	0.00	23,674,000.00	0.00	23,674,000.00
- Securities of "Loans & advances to customers" portfolio	32,500,000.00	32,500,000.00	32,500,000.00	32,500,000.00
- Other loans	254,263,799.00	261,668,372.00	254,263,799.00	261,668,372.00
- Bonds of L.3723/2008	500,000,000.00	215,000,000.00	500,000,000.00	215,000,000.00
Total commitments to ECB	**786,763,799.00**	**657,542,372.00**	**786,763,799.00**	**657,542,372.00**
Total off-balance sheet liabilities and pledged assets	**1,666,973,811.01**	**1,617,511,962.32**	**1,666,973,811.01**	**1,617,511,962.32**

As at 30.06.2014 loans and other debt instruments of total nominal value € 786,763,799.00 were pledged to the Bank of Greece. The amount also includes collaterals over pledged amounts. From the total amount pledged the Bank was able to draw further liquidity of € 400 million, from which it has used amount of € 100 million.

24.2 TAX LIABILITIES

The Bank has been tax audited up to the year 2013. For the years 2009 and 2010, the regular tax audit of the Bank was conducted by the tax authorities. For the years 2011,2012 and 2013 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 the tax years are considered as completed as contemplated in the Article 6 of POL. 1159/22.7.2011.

For the other companies of the Group, unaudited remains year 2010, for which there has been posted a provision amounting to approximately € 47 thousand.

As concerns the tax audit result for the year 2013, according to the tax certificate issued to the Bank, there is no indication that leads to the conclusion that the Bank has not complied in all material respects with the applicable tax rules for tax objects, as defined in the audit program of tax compliance provided in the POL 1159 / 22.07.2011 decision of the Minister of Finance.

It is noted that under the provisions of the L. 4046/2012 article 3, par.6, irrespectively of the legal form of the institution operating in Greece, the credit balance resulting from the income tax return for fiscal year 2011 and onwards that is attributable to withheld tax on interest on Greek Government bonds, treasury bills or other corporate bonds guaranteed by the Greek Government, may be offset with the income tax in the 5 year period following the generation of the credit balance, by the remaining balance left each year end.

As far as, the income tax on interest on domestic or foreign corporate bonds of years 2010 and onwards concerns, according to the final decision 1463/2014 of the Council of State (Section B'), the Greek State is obliged for its return.

The provision already formed during the previous years of amount approximately € 3.6 million that concerned the income tax on special taxable income of year 2009 (interest on Greek Government bonds and on domestic and foreign corporate bonds) was reversed, by an equal decrease of "Other assets", taking into account that according to article 10 of L. 3842/2010, the respective amounts cannot be returned from the Greek State.

24.3 LEGAL CASES

The amount expected to arise from litigious cases as contingent liability against the Group is, according to the Legal Department, € 2,152,288.43, out of which € 2,146,865.22 concerns the Bank and provision of equal amount has been formed. The respective amount for the Group at 31.12.2013 amounted at €2,186,487.27 out of which € 2,181,064.06 concerned the Bank, while for the period of the semester of 2013 the amount of the Group was € 1,801,884.15, out of which € 1,796,460.94 concerned the Bank.

24.4 LAW 3554/16 APRIL 2007 "INCOME POLICY PERIOD 2007, TAX AND OTHER STATUTES"

The Extraordinary General Meeting of the shareholders of the Bank, held on 16th September 2005, as it arises from its minutes decided the rescission of the Group insurance contract between the Bank, the Employees' Association and ETHNIKI GENERAL INSURANCE CO. A.E., concerning the section Capital Management of Additional Insurance and Complementary Pension Benefits (L.A.K.), and its subjection to the regulations of L. 3371/2005. In the frame of this decision the Bank recognized in the Financial Statements of 1 January 2004 (making use of the relevant option of IFRS 1), a liability of € 26,958 thousand, which was directly charged to Equity. During the period from 1.1 to 31.12.2004 the additional charge of the Bank through the Income Statement amounted to € 644 thousand. For the six month period of 2005, when the plan existed at the Bank as for defined benefits, the amount charged to the results amounted to € 220 thousand.

The above amounts arose from a special financial study realized by a group of independent actuaries. The accounting treatment followed is in accordance with L. 3371/2005, which enabled the credit institutions to present in the financial statements of 2005 the financial result of the subject to these provisions of law.

Upon resolution of the aforementioned Extraordinary General Meeting, the BoD of the Bank at its session held on 14.12.2005, proceeded in an appeal against the relative contract. Afterwards, in accordance with its appeal of 28.04.2006, the Bank required the subject of the account for Insurance Cover of the employees of the Bank, to the Unified Fund of Bank Employees Insurance (ETAT) as well as to Law 3371/2005, as it is applied following the amendment of the Law 3455/2006.

The Law 3554/2007 as taking into account the content of Article 9, publicized on April 16, 2007, regulated in a particular way the regime concerning the insured and retired employees of Attica Bank. In compliance with the aforementioned Article, those insured until 31.12.1992, as well as those retired who are subject to the same category belonging to Capital Management of Additional Insurance and Complementary Pension Benefits (L.A.K.), are introduced as from 1.1.2007 to the Unified Fund of Bank Employees Insurance (ETAT). The relevant decision of E.T.A.T. N. 67 of the 61st session as at 8.5.2007 was publicized.

In accordance with the aforementioned, the Bank deposited to ETAT up to 31.12.2013 the amount of its seven first installments, an amount of € 7,625,000.00 for each year. There was further deposited by the Bank to ETAT the lump sum amounting to € 770 thousand that pertains to the return of tax contributions of 01.01.1993 insured in L.A.K. In the first quarter of 2014 the Bank deposited to E.T.A.T the eighthly installment. The aforementioned amounts arose from the special financial research carried out by the Ministry of Economy and Finance. The remaining two installments of amount € 7,625,000.00 each and of total amount € 15,250,000.00, that were scheduled to be paid in years 2015 and 2016 respectively, were prepaid during month June 2014 with a discount rate of 5.03% and the Bank deposited the total amount of € 14,54,032.00 and totally settled its obligation to E.T.A.T. Following the above deposit, the Bank has no further obligation to E.T.A.T. regarding the introduction of its insured and pensioned employees in the program.

Concerning the introduction of Complementary Pension Benefits (L.A.K.) into ETAT, there was made a reversal claim Num. 4686/2006 by the Association of Attica Bank Employees as against the Num. 22/23/17-5-2006 decision of ETAT.

Furthermore, there were made reversal claims Num 4693/2007 by the Greek Association of Attica Bank Pensioners as against the decision of E.T.A.T. 61/8-5-2007 and 4635/2007 reversal claim by the Capital Management of Additional Insurance and Complementary Pension Benefits as against the decision of E.T.A.T. 61/8-5-2007. The aforementioned reversal claims were heard in the Supreme Court of the Council of State on 26.9.2008.

Furthermore, there are pending reversal claims made by the associations of employees of third party banks as against the PD 209/2006 making provisions for the ETAT operation. The Bank has exercised the claim in favor of the PD on ETAT The aforementioned claims were also heard in the Supreme Court of the Council of State on 26.9.2008.

For the aforementioned legal cases, the Supreme Court of the Council of State publicized the 2197- 2202/2010 decision. According to the provisions of the decision, the introduction of Complementary Pension Funds (including LAK I) in E.T.A.T has been finalized as legally sound and constitutional, provided that it is a temporary measure for the management of insurance and pension cases until the civil courts decide upon the decomposition of Complementary Pension Funds and release the Banks from their relative obligations. Consequently, the decision of the Council of State is considered as temporary and the permanent decision will be heard by the civil courts.

In the civil courts, where the Council of State has committed the case with the aforementioned decision, the Association of Attica Bank Employees, the account for Insurance Cover of the employees of the Bank and other bodies and individuals, have made claim against the introduction of Complementary Pension Benefits (L.A.K.) into ETAT. This claim was overruled in first degree following Num. 2970/2008 decision of the First Instance Court of Athens. Following the decision heard by the Supreme Court of the Council of State, an appeal (10508/2010) against the decision 2970/2008 has been made. The appeal's identification number was 2954/2010 and is going to be discussed in the Court of Appeal. **This appeal was discussed at a hearing of 16.4.2013 and thereon the decision 6168/2013 of the Athens Court of Appeals was published by which the appeal is rejected entirely. This decision is immediately enforceable, but is subject to appeal to Supreme Court of the Council of State within the prescribed period.**

In addition, reference is made to the related legal case of the Commercial Bank of Greece concerning the submission of its Pension Benefit Plan to ETAT Fund in which under the No. 4007/2009 decision of the Athens Court of Appeal the formation of ETAT and the submission of Pension Plans of Banks to ETAT was decided as unconstitutional. The Commercial Bank of Greece made an appeal to be discussed in Hellenic Supreme Court of Civil and Penal Law, of which the decision of 9/2012 has reversed the above decision of the Athens Court of Appeal and has committed the case back to the Court of Appeal for discussion. Among others, the Supreme Court has adjudged that the provisions for the submission of the fund of Insurance Cover of the employees of the Commercial Bank of Greece to ETAT are not unconstitutional and that the denouncement made from the Bank was based on significant reasoning and in accordance with the law. The significant reasoning refers to the provisions of IFRSs for the accounting presentation of the deficit of the related Pension Fund to the Financial Statements of the Bank. The decision upon that case will have an impact on the case of Attica Bank.

25. EVENTS AFTER 30 JUNE 2014

A) The Board of Directors of the Bank during the meeting held on 17.07.2014 decided the Bank's share capital increase by € 1.269.945,60 via optional conversion of 4,233,152 bonds of the existing Convertible Bond Loan (CBL) issued on 2.7.2013 and of total face value of € 199,406,822.10 (Date of optional conversion: 15.7.2014). As a result of the partial conversion of the Convertible Bond Loan, the share capital increased by € 1,269,945.60, while the number of common, registered bearing voting rights shares of the Bank increased by 4,233,152 and totally amounts to 1,045,794,145 common, registered shares, of nominal value € 0.30 each.

B) According to the approval of the Bank's Executive Committee of 06.02.2014 concerning the restructuring of the branch network and in order to directly reduce its operational cost, the Bank at 11.07.2014 has further decreased the number of its branches, that now amount at 70 compared to 80 at 31.12.2013.

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 2014 TO 30 JUNE 2014
(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 Attica Bank 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 28 August 2014	
Staturoty auditors:	Anastasios Panayides A.M. S.O.E.L 37581	Ioannis Achilas A.M. S.O.E.L. 12831
Audit Firm:	KMPG Ceritfied Auditors A.E	
Type of auditors' review report:	Unqualified opinion - Emphasis of matter	

STATEMENT OF FINANCIAL POSITION

(amounts reported in euro)

	GROUP		BANK	
ASSETS	**30 Jun 2014**	**31 Dec 2013**	**30 Jun 2014**	**31 Dec 2013**
Cash and balances with Central Bank	56.214.174,48	71.168.474,31	55.942.927,47	70.944.239,12
Due from other financial institutions	102.747.550,04	82.870.671,22	102.407.492,75	82.544.365,79
Derivative financial instruments - assets	545.916,93	485.294,50	545.916,93	485.294,50
Financial assets at fair value through Profit or Loss	126.634.935,19	59.256.684,77	126.539.421,19	59.139.838,77
Loans and advances to customers (net of impairment)	3.235.487.974,62	3.300.523.945,21	3.235.487.974,62	3.300.523.945,21
Available for sale financial assets	51.245.705,78	145.749.463,82	51.245.705,78	145.749.463,82
Investments held to maturity	15.419.200,89	6.752.403,47	15.419.200,89	6.752.403,47
Investments in subsidiaries	0,00	0,00	11.807.417,55	11.806.574,26
Investments in associates	18.547.473,35	21.600.373,22	17.957.646,79	21.312.244,42
Property, plant and equipment	32.658.599,44	33.418.922,88	31.087.771,71	31.989.632,24
Investment property	51.524.799,81	45.841.494,07	51.524.799,81	45.841.494,07
Intangible assets	31.006.613,54	27.063.239,74	30.489.125,56	26.542.325,27
Deferred tax assets	82.487.550,67	82.994.584,92	82.442.104,49	82.949.764,30
Other assets	211.908.394,33	176.851.398,64	208.681.182,24	173.732.059,87
Total Assets	**4.016.428.889,07**	**4.054.576.950,77**	**4.021.578.687,78**	**4.060.313.645,11**
LIABILITIES				
Due to financial institutions	125.288.561,88	181.153.647,75	125.288.561,88	181.153.647,75
Due to customers	3.337.281.537,65	3.312.532.448,37	3.351.906.482,11	3.327.619.906,13
Derivative financial instruments - liabilities	22.964,36	0,00	22.964,36	0,00
Issued bonds	79.256.000,00	79.256.000,00	79.164.095,45	79.133.992,13
Defined benefit pension schemes	9.152.023,48	8.802.817,41	9.086.022,40	8.739.222,33
Other provisions	12.381.538,93	17.719.018,74	12.329.069,75	17.666.549,56
Deferred tax liabilities	2.558.645,10	2.481.445,04	2.532.515,72	2.453.829,94
Other liabilities	36.302.107,27	42.929.622,34	32.419.290,67	39.263.805,22
Total Liabilities	**3.602.243.378,67**	**3.644.874.999,65**	**3.612.749.002,34**	**3.656.030.953,06**
EQUITY				
Share capital (common shares)	312.468.297,90	309.901.917,90	312.468.297,90	309.901.917,90
Share capital (preference shares)	100.199.999,90	100.199.999,90	100.199.999,90	100.199.999,90
Convertible bond loan (CBL)	96.840.442,20	99.406.822,20	96.840.442,20	99.406.822,20
Share premium	356.068.668,13	356.106.584,94	356.068.668,13	356.106.584,94
Reserves	(1.114.582,95)	(4.593.772,94)	(1.369.014,73)	(4.836.530,69)
Retained earnings/(losses)	(451.792.792,24)	(452.809.005,54)	(455.378.707,96)	(456.496.102,20)
Equity attributable to owners of the Bank	**412.670.032,94**	**408.212.546,46**	**408.829.685,44**	**404.282.692,05**
Non controlling interests	1.515.477,46	1.489.404,66	0,00	0,00
Total Equity	**414.185.510,40**	**409.701.951,12**	**408.829.685,44**	**404.282.692,05**
TOTAL LIABILITIES AND EQUITY	**4.016.428.889,07**	**4.054.576.950,77**	**4.021.578.687,78**	**4.060.313.645,11**

STATEMENT OF CHANGES IN EQUITY

(amounts reported in euro)

	GROUP		BANK	
	1 Jan- 30 Jun 2014	**1 Jan- 30 Jun 2013**	**1 Jan- 30 Jun 2014**	**1 Jan- 30 Jun 2013**
Total Equity at the beginning of period (01.01.2014 and 01.01.2013 respectively)	**409.701.951,12**	**96.339.833,64**	**404.282.692,05**	**91.827.103,34**
Total comprehensive income after income tax	4.521.476,10	(31.192.214,04)	4.584.910,20	(31.180.966,06)
Conversion expenses CBL	(37.916,81)	0,00	(37.916,81)	0,00
Total Equity at the end of the period (30.06.2014 and 30.06.2013 respectively)	**414.185.510,40**	**65.147.619,60**	**408.829.685,44**	**60.646.137,28**

CASH FLOW STATEMENT

(amounts reported in euro)

	GROUP		BANK	
	1 Jan- 30 Jun 2014	**1 Jan- 30 Jun 2013**	**1 Jan- 30 Jun 2014**	**1 Jan- 30 Jun 2013**
Total inflows/(outflows) from operating activities	(105.047.748,67)	(473.255.517,24)	(105.296.679,32)	(475.552.752,30)
Total inflows/(outflows) from investing activities	110.008.244,46	29.999.028,86	110.196.411,44	31.272.601,51
Total inflows/(outflows) from financing activities	(37.916,81)	403.587.853,10	(37.916,81)	403.587.853,10
Total inflows/(outflows) for the period	**4.922.578,98**	**(39.668.635,28)**	**4.861.815,31**	**(40.692.297,69)**
Cash and cash equivalents at the beginning of the period	154.039.145,53	162.461.860,08	153.488.604,91	161.780.601,63
Cash and cash equivalents at the end of the period	**158.961.724,52**	**122.793.224,80**	**158.350.420,22**	**121.088.303,94**

STATEMENT OF COMPREHENSIVE INCOME

(amounts reported in euro)

	GROUP		GROUP		BANK		BANK	
	1 Jan - 30 Jun 2014	**1 Jan - 30 Jun 2013**	**1 Apr - 30 Jun 2014**	**1 Apr - 30 Jun 2013**	**1 Jan - 30 Jun 2014**	**1 Jan - 30 Jun 2013**	**1 Apr - 30 Jun 2014**	**1 Apr - 30 Jun 2013**
Interest and similar income	105.154.679,27	95.002.187,89	49.078.735,50	47.169.171,19	105.154.213,15	95.002.125,59	49.078.270,02	47.169.160,18
Less: Interest expense and similar expenses	(54.484.909,39)	(80.253.091,19)	(26.749.943,61)	(37.722.281,01)	(54.621.869,55)	(80.546.022,82)	(26.834.551,26)	(37.873.356,77)
Net interest income	**50.669.769,88**	**14.749.096,70**	**22.328.791,89**	**9.446.890,18**	**50.532.343,60**	**14.456.102,77**	**22.243.718,76**	**9.295.803,41**
Fee and commission income	14.742.227,82	12.697.232,49	6.724.372,37	5.877.479,48	13.150.506,68	11.354.228,24	5.923.195,62	5.373.102,57
Less: Fee and commission expenses	(2.075.914,58)	(2.864.243,05)	(1.229.556,54)	(1.461.600,74)	(2.396.685,48)	(2.933.428,17)	(1.252.697,83)	(1.493.511,09)
Net fee and commission income	**12.666.313,24**	**9.832.989,44**	**5.494.815,83**	**4.415.878,74**	**10.753.821,20**	**8.420.800,07**	**4.670.497,79**	**3.879.591,48**
Profit/(loss) from financial activities	7.294.310,77	1.453.971,67	3.387.999,16	760.573,87	7.295.154,06	1.451.874,79	3.388.703,05	759.893,31
Other income/(Other expenses)	6.384.166,04	836.975,67	4.015.071,31	327.107,81	6.504.172,94	832.441,41	4.230.851,22	322.300,90
Operating income	**77.014.559,93**	**26.873.033,48**	**35.226.678,19**	**14.950.450,60**	**75.085.491,80**	**25.161.219,04**	**34.533.770,82**	**14.257.589,10**
Impairment loss on financial assets	(30.113.337,19)	(45.745.149,19)	(11.602.585,35)	(29.401.663,97)	(30.113.337,19)	(45.745.149,19)	(11.602.585,35)	(29.401.663,97)
Personnel expenses	(22.676.549,87)	(26.691.764,63)	(11.246.006,48)	(13.594.266,76)	(22.012.157,86)	(25.792.058,73)	(10.886.754,28)	(13.071.743,00)
General operating expenses	(16.845.884,79)	(18.572.264,27)	(9.224.621,07)	(12.147.176,22)	(15.939.050,15)	(17.816.291,82)	(8.808.297,61)	(11.796.092,60)
Depreciation	(3.120.229,15)	(3.848.397,37)	(1.806.013,37)	(1.852.478,02)	(3.110.015,23)	(3.834.465,80)	(1.801.965,60)	(1.846.999,39)
Total operating expenses	**(72.756.001,00)**	**(94.857.575,46)**	**(33.879.226,27)**	**(56.995.584,97)**	**(71.174.560,43)**	**(93.187.965,54)**	**(33.099.602,84)**	**(56.116.498,96)**
Income from investments in associates	301.697,76	(53.682,88)	389.084,02	(93.393,22)	0,00	0,00	0,00	0,00
Profit / (loss) before income tax	**4.560.256,69**	**(68.038.224,86)**	**1.736.535,94**	**(42.138.527,59)**	**3.910.931,37**	**(68.026.746,50)**	**1.434.167,98**	**(41.858.909,86)**
Less: income tax	(3.506.296,56)	8.390.710,98	(1.336.194,81)	1.174.220,57	(2.793.537,13)	8.390.522,69	(766.666,61)	1.056.396,77
Profit / (loss) for the period	**1.053.960,13**	**(59.647.513,88)**	**400.341,13**	**(40.964.307,02)**	**1.117.394,24**	**(59.636.223,81)**	**667.501,37**	**(40.802.513,09)**
Owners of the Parent	1.027.887,33	(59.592.529,57)	437.103,80	(40.939.092,55)				
Non controlling interest	26.072,80	(54.984,31)	(36.762,67)	(25.214,47)				
Other comprehensive income for the period, after income tax	**3.467.515,97**	**28.455.299,84**	**(662.226,75)**	**22.030.448,59**	**3.467.515,96**	**28.455.257,75**	**(662.226,76)**	**22.030.441,22**
Total comprehensive income for the period, after income tax	**4.521.476,10**	**(31.192.214,04)**	**(261.885,62)**	**(18.933.858,43)**	**4.584.910,20**	**(31.180.966,06)**	**5.274,61**	**(18.772.071,87)**
Owners of the Parent	4.495.403,30	(31.137.229,73)	(225.122,95)	(18.908.643,96)				
Non controlling interest	26.072,80	(54.984,31)	(36.762,67)	(25.214,47)				

Earnings / (losses) after income tax per share (in euro)

Basic	(0,0020)	(0,2917)	(0,0010)	(0,2258)	(0,0119)	(0,2919)	(0,0009)	(0,2251)

ADDITIONAL FIGURES AND INFORMATION

1. Emphasis of matter: In the disclosures made in note 2.4 to the Condensed Interim Financial Statements, which refer to matters that affect the efforts of the Bank for its capital enhancement and indicate a material uncertainty as to whether the Bank can increase its Capital Adequacy ratio, above the minimum level set by the Bank of Greece, in order to remove any significant doubt on the Bank's ability to continue as a going concern.
2. On 06.03.2014 the Bank of Greece announced the capital needs of each bank determined according to the baseline scenario of the study of Black Rock Solutions. The total capital needs of the domestic banking sector amount to € 6.4 billion for the period 07.2013-12.2016. Based on the assessment of BoG, the Bank's capital requirements amount to € 397 million according to the Baseline scenario, which is -especially for Attica Bank- very close to the adverse scenario according to which the capital requirements amount to € 434 million. In order for the Bank to meet successfully its capital requirements, it has submitted to Bank of Greece its Capital Plan whose main targets are, apart from the immediate capital strengthening and the entrance of new investors, a significant reduction of operating expenses, an effective risk management policy as well as a restructuring of the Bank's network of branches which have been reduced by ten (10), eight (8) of which until 30.06.2014 and the remaining two (2), the days immediately following that date.
3. The Bank and the Group have applied the same accounting principles under the International Financial Reporting Standards (I.F.R.S.), as at 31.12.2013 after taking into consideration the new standards, amendments and interpretations enacted from 1.1.2014 and onwards, as set out in note 3 to the Condensed Interim Financial Statements.
4. The fixed assets of the Group are free from liens.
5. The Bank has been tax audited up to the year 2013. For the years 2009 and 2010, the regular tax audit of the Bank was conducted by the tax authorities. For the year 2011,2012 and 2013 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 the tax years are considered as completed as contemplated in the Article 6 of POL. 1159/22.7.2011. For the tax unaudited year 2010 the other companies of the Group have posted a provision amounting to approximately € 47 thousand. As concerns the tax audit result for the year 2013, according to the tax certificate issued to the Bank, there is no indication that leads to the conclusion that the Bank has not complied in all material respects with the applicable tax rules for tax objects, which are identified in the audit program of tax compliance provided in the POL 1159 / 22.07.2011 decision of the Minister of Finance. Analytical information about unaudited tax years of the Bank and its subsidiaries is provided in note 24.2 of the Condensed Interim Financial Statements.
6. The amount expected to arise from litigious cases as contingent liability against the Group is, according to the Legal Department, € 2,152,288.43, out of which € 2,146,865.22 concerns the Bank and is expected to arise as a liability for future payment. The provisions posted for other than litigious cases and unaudited tax years amount to€ 10,182,204.53 for both the Group and the Bank.
7. Notes 14 and 15 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.
8. The number of staff employed by the companies of the Group at the end of the current period was 911 whereas, for the Bank it was 887. At the end of the respective period of the previous year the number of staff employed by the companies of the Group was 1,019 whereas for the Bank it was 996.
9. The Group's related parties transactions comprise:
   - with related companies: receivables € 787,667.43, liabilities € 286,232,432.74, off balance sheet items € 796,836.00, income € 26,750.00, expenses € 3,607,289.71.
   - with members of the Management: receivables € 1,056,523.64, liabilities € 1,520,576.95, off balance sheet items € 98,308.99, income € 16,218.57, expenses € 837,827.91, out of which the amount of € 829,193.02 refers to salaries and wages, while the remaining amount of € 8,634.89 refers to interest expenses for the Group.

   As far as the Bank is concerned:
   - with related companies: receivables € 32,618,372.48, liabilities € 380,772,053.06 out of balance sheet items € 799,031.00, income € 28,528.89, expenses € 5,303,351.28.
   - with members of the Management: receivables € 842,842.67, liabilities € 1,499,787.34, off balance sheet items € 98,308.99, income € 13,091.90, expenses € 496,022.39, out of which the amount of € 487,440.94 refers to salaries and wages, while the remaining amount of € 8,581.45 refers to interest expenses for the Bank.
10. "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 which for the current period was positive € 5,474,537.26, and respectively positive for the comparative period € 33,364,228.76. For the Group the respective amounts are € 5,474,537.26 and € 33,364,270.85.
    - the net actuarial loss after tax on defined benefit obligations of € (2,007,021.30), while for the comparative period the loss amounted at € (4,908,971.01). For the Group the respective amounts were in the same levels with the Bank for the current and comparative period.
11. As at 30 June 2014, the Bank held 7,497 treasury shares of "Attica Bank S.A." of total book value€ 97,332.30. These treasury shares represent 0.0007% of the total number of common shares bearing voting rights as at the same date. The rest companies of the Group that are included in the consolidation do not hold any shares of the Bank as at 30 June 2014.
12. The Bank, made certain reclassifications of items of the Income Statement of the Financial Statements of the comparative period ended 30.06.2013, 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 30.06.2014.
13. 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, while the Bank issued on 26.07.2013 a bond loan of a total face value of € 215 million under the Greek State's guarantee, through the EMTN program (Medium Term Note), 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. Furthermore, through the same program, the Bank issued on 30.12.2010 under the Greek Government's guarantee, a bond loan of € 285 million which matured on 30.12.2013, while the Bank issued on 06.02.2014 a bond loan of a total face value of € 285 million under the Greek State's guarantee, through the EMTN program (Medium Term Note), of 1 years duration, bearing a variable 3 months Euribor rate plus a spread of 12%, which is divided into 2,850 unregistered bonds of nominal value of € 100 thousand each one. The commission that the Bank is charged from its participation in the program and that has been paid to the Greek State is determined to 79 b.p. Analytical information is presented in note 21 of the Condensed Interim Financial Statements for the period ended 30.06.2014.
14. There have been no discontinued operations as far as the both the Group and the Bank are concerned.
15. The Group does not hold in its portfolio any government debt of other countries.
16. In accordance with the resolutions of the Ordinary General Meeting held on 18.06.2014, 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.
17. During the Bank's Board of Directors meeting held on 21.01.2014, it was decided that the share capital will increase by the amount of €2,566,380.00 upon the optional conversion of 8,554,600 bonds into 8,554,600 ordinary shares through the existing Convertible Bond Loan (CBL) which was issued on 2.7.2013 for an initial total nominal value of €199,406,822.10, with a conversion ratio of one ordinary, registered, with voting rights share of a nominal value of €0.30 (conversion price) from each bond, in accordance with the resolution of the A' Iterative Extraordinary General Meeting of the shareholders held on 18.02.2013 and with the Prospectus approved by the Hellenic Capital Commission on 3.6.2013. The balance of the convertible bond loan was reduced to the amount of €96,840,442.20 divided into 322,801,474 bonds of a nominal value of € 0.30 each.
18. The Board of Directors of the Bank during the meeting held on 17.07.2014 decided the Bank's share capital increase by the amount of € 1,269,945.60 upon the optional conversion of 4,233,152 bonds of the existing Convertible Bond Loan (CBL) which was issued on 02.07.2013 for an initial total nominal value of € 199,406,822.10 (Date of optional conversion: 15.07.2014). As a result of the partial conversion of the Convertible Bond Loan, the share capital increased by € 1,269,945.60 while the number of common, registered bearing voting rights shares of the Bank increased by 4,233,152 and totally amounts to 1,045,794,145 common, registered shares, of nominal value € 0.30 each.

ATHENS 28 AUGUST 2014

THE CHAIRMAN	THE CHIEF EXECUTIVE OFFICER	THE CHIEF FINANCIAL OFFICER (C.F.O.)
IOANNIS P. GAMVRILIS I.D. No AZ 995770	GIKAS G. MANALIS I.D. No AK 137583	CHRISTOS K. MARANTOS I.D. No M 481653 E.C.G. LICENCE No 17216/A' CLASS