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 YEAR FROM 1 JANUARY 2013 TO 31 December 2013

(In accordance with Codified Law 2190/20 article 135, regarding organizations that prepare annual financial statements, consolidated or standalone, in accordance with International Accounting Standards)

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

COMPANY PROFILE

Supervisory Body	Bank of Greece, Ministry of Development, Competitiveness, Infrastructure, Transport and Networks
Company's website:	www.atticabank.gr
Date of approval by the Board of Directors of the annual financial statements: (from which the financial information were derived)	At the Meeting of the Board of Directors held on 28th March 2014
Statutory auditors:	Marios T. Kyriacou AM SOEL 11121 / Ioannis Achillas AM SOEL 12831
Audit Firm:	KPMG Certified Auditors A.E.
Type of Auditors' Report:	**Unqualified opinion - Emphasis of matter**

MEMBERS OF THE BOARD OF DIRECTORS

Executive Members	
Ioannis P. Gamvrilis	Chairman
Gikas G. Manalis	Managing Director
Alexandros T. Antonopoulos	Substitute Managing Director
Ioannis S. Ioannidis	Member
Evangelos P. Delis	Member
Non Executive Members	
Antonios G. Sellianakis	Vice Chairman
Athanasios D. Stathopoulos	Member
Athanasios E. Presvelos	Member
Periklis I. Karaiskos	Member
Ioannis X. Gramatidis	Member
Independent Non Executive Members	
Dimitrios N. Voganatsis	Member
Nikolaos A. Bakatselos	Member
Ilias P. Pertzinidis	Member
Non Executive Additional Member	
Georgios E. Chortareas	Member

STATEMENT OF FINANCIAL POSITION
(amounts reported in euro)

	GROUP 31 Dec 2013	GROUP 31 Dec 2012	BANK 31 Dec 2013	BANK 31 Dec 2012
ASSETS				
Cash and balances with Central Bank	71.168.474,31	110.062.638,64	70.944.239,12	109.461.214,19
Due from other financial institutions	82.870.671,22	52.399.221,44	82.544.365,79	52.319.387,44
Derivative financial instruments - assets	485.294,50	509.029,32	485.294,50	509.029,32
Financial assets at fair value through Profit or Loss	59.256.684,77	12.877,49	59.139.838,77	12.877,49
Loans and advances to customers (net of impairment)	3.300.523.945,21	3.240.904.714,30	3.300.523.945,21	3.240.904.714,30
Available for sale financial assets	145.749.463,82	141.708.272,61	145.749.463,82	141.508.048,46
Investments held to maturity	6.752.403,47	19.868.398,19	6.752.403,47	19.868.398,19
Investments in subsidiaries	0,00	0,00	11.806.574,26	11.807.026,94
Investments in associates	21.600.373,22	21.443.313,16	21.312.244,42	21.908.889,46
Property, plant and equipment	33.418.922,88	35.106.584,46	31.989.632,24	34.868.381,24
Investment property	45.841.494,07	43.339.085,06	45.841.494,07	43.339.085,06
Intangible assets	27.063.239,74	22.996.540,73	26.542.325,27	22.647.460,73
Deferred tax assets	82.994.584,92	46.474.237,12	82.949.764,30	46.388.501,41
Other assets	176.851.398,64	163.454.226,92	173.732.059,87	160.762.258,54
TOTAL ASSETS	**4.054.576.950,77**	**3.898.279.139,44**	**4.060.313.645,11**	**3.906.305.272,77**
LIABILITIES				
Due to financial institutions	181.153.647,75	730.931.136,17	181.153.647,75	730.931.136,17
Due to customers	3.312.532.448,37	2.917.703.558,15	3.327.619.906,13	2.931.371.388,02
Debt securities issued	79.256.000,00	94.689.000,00	79.133.992,13	94.497.572,00
Defined benefit obligations	8.802.817,41	3.496.478,58	8.739.222,33	3.396.139,41
Other provisions	17.719.018,74	16.930.706,09	17.666.549,56	16.863.236,91
Deferred tax liabilities	2.481.445,04	3.752.274,52	2.453.829,94	3.648.801,48
Other liabilities	42.929.622,34	34.436.152,29	39.263.805,22	33.769.895,44
Total liabilities	**3.644.874.999,65**	**3.801.939.305,80**	**3.656.030.953,06**	**3.814.478.169,43**
EQUITY				
Share capital (common shares)	309.901.917,90	85.709.950,55	309.901.917,90	85.709.950,55
Share capital (preference shares)	100.199.999,90	100.199.999,90	100.199.999,90	100.199.999,90
Convertible Bond Loan (CBL)	99.406.822,20	0,00	99.406.822,20	0,00
Share premium	356.106.584,94	362.112.778,18	356.106.584,94	362.112.778,18
Reserves	(4.593.772,94)	(37.463.794,93)	(4.836.530,69)	(37.644.693,99)
Retained earnings	(452.809.005,54)	(415.529.655,24)	(456.496.102,20)	(418.550.931,30)
Equity attributable to owners of the Bank	**408.212.546,46**	**95.029.278,46**	**404.282.692,05**	**91.827.103,34**
Non controling interests	1.489.404,66	1.310.555,18	0,00	0,00
Total Equity	**409.701.951,12**	**96.339.833,64**	**404.282.692,05**	**91.827.103,34**
TOTAL LIABILITIES AND EQUITY	**4.054.576.950,77**	**3.898.279.139,44**	**4.060.313.645,11**	**3.906.305.272,77**

STATEMENT OF TOTAL COMPREHENSIVE INCOME
(amounts reported in euro)

	GROUP 1 Jan-31 Dec 2013	GROUP 1 Jan-31 Dec 2012	BANK 1 Jan-31 Dec 2013	BANK 1 Jan-31 Dec 2012
Interest and similar income	190.739.277,22	216.221.286,83	190.739.213,96	216.152.416,96
Less: Interest expense and similar charges	(144.441.999,75)	(174.083.246,50)	(144.914.501,99)	(174.870.560,62)
Net interest income	**46.297.277,47**	**42.138.040,33**	**45.824.711,97**	**41.281.856,34**
Fee and commission income	26.018.014,25	25.265.601,03	22.321.543,49	22.340.466,49
Less: Fee and commission expense	(5.866.809,46)	(5.987.720,95)	(7.448.425,33)	(6.110.816,97)
Net fee and commission income	**20.151.204,79**	**19.277.880,08**	**14.873.118,16**	**16.229.649,52**
Profit/(loss) from financial activities	7.837.415,44	1.273.222,34	7.849.938,55	438.836,43
Other income / (expense)	(2.597.957,63)	(3.338.027,86)	(2.619.214,39)	(3.349.140,49)
Operating income	**71.687.940,07**	**59.351.114,89**	**65.928.554,29**	**54.601.201,80**
Allowance for impairment losses	(106.908.545,56)	(142.883.953,81)	(106.908.545,56)	(142.778.251,08)
Personnel expenses	(65.973.901,31)	(58.583.344,14)	(64.388.834,47)	(56.989.765,79)
General operating expenses	(44.521.172,61)	(41.099.700,09)	(41.958.660,98)	(39.475.915,38)
Depreciation and amortization	(7.612.770,65)	(7.354.672,79)	(7.424.851,52)	(7.306.811,90)
Total operating expenses	**(225.016.390,13)**	**(249.921.670,83)**	**(220.680.892,53)**	**(246.550.744,15)**
Results from investments in associates	3.705,10	(1.448.187,21)	0,00	0,00
Profit / (loss) before income tax	**(153.324.744,96)**	**(192.018.743,15)**	**(154.752.338,24)**	**(191.949.542,35)**
Less: income tax	41.069.529,05	10.419.515,33	41.592.312,68	11.062.631,71
Profit / (Loss) for the year	**(112.255.215,91)**	**(181.599.227,82)**	**(113.160.025,56)**	**(180.886.910,64)**
Owners of the Bank	(112.434.065,39)	(181.514.315,67)		
Non controlling interest	178.849,48	(84.912,15)		
Other comprehensive income for the year, net of tax	**32.809.882,43**	**18.816.438,76**	**32.808.163,30**	**18.816.480,85**
Total comprehensive income for the year, net of tax	**(79.445.333,48)**	**(162.782.789,06)**	**(80.351.862,26)**	**(162.070.429,79)**
Owners of the Bank	(79.624.182,96)	(162.697.876,91)		
Non controlling interest	178.849,48	(84.912,15)		
Earnings / (Losses) after income tax per share - Basic (in euro)	(0,1514)	(0,7741)	(0,1523)	(0,7716)

STATEMENT OF CHANGES IN EQUITY
(amounts reported in euro)

	GROUP 1 Jan 31 Dec 2013	GROUP 1 Jan 31 Dec 2012	BANK 1 Jan 31 Dec 2013	BANK 1 Jan 31 Dec 2012
Total Equity at the beginning of the year (01.01.2013 and 01.01.2012 respectively)	**96.339.833,64**	**259.122.622,71**	**91.827.103,34**	**253.897.533,14**
Total comprehensive income for the year, net of tax	(79.445.333,48)	(162.782.789,06)	(80.351.862,26)	(162.070.429,79)
Share capital increase through common shares and CBL	398.813.644,20	0,00	398.813.644,20	0,00
Share capital increase expenses and CBL conversion expenses	(6.006.193,24)	0,00	(6.006.193,24)	0,00
Total Equity at the end of the year (31.12.2013 and 31.12.2012 respectively)	**409.701.951,12**	**96.339.833,64**	**404.282.692,04**	**91.827.103,34**

STATEMENT OF CASH FLOWS
(amounts reported in euro)

	GROUP 31 Dec 2013	GROUP 31 Dec 2012	BANK 31 Dec 2013	BANK 31 Dec 2012
Total inflows/(outflows) from operating activities	(431.648.130,09)	(41.919.369,44)	(433.748.189,03)	(41.684.235,00)
Total inflows/(outflows) from investing activities	39.677.764,58	14.275.195,93	41.908.541,35	14.393.963,71
Total inflows/(outflows) from financing activities	383.547.650,96	0,00	383.547.650,96	0,00
Total inflows/(outflows) for the year	**(8.422.714,55)**	**(27.644.173,51)**	**(8.291.996,72)**	**(27.290.271,29)**
Cash and cash equivalents at the beginning of the year	162.461.860,08	190.106.033,59	161.780.601,63	189.070.872,92
Cash and cash equivalents at the end of the year	**154.039.145,53**	**162.461.860,08**	**153.488.604,91**	**161.780.601,63**

ADDITIONAL DATA AND INFORMATION

1. Emphasis of matter: a) In the disclosures made in Note 2.2 to the stand-alone and consolidated 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. The Bank and the Group have applied the same accounting principles under the International Financial Reporting Standards (I.F.R.S.) for the period ended at 31.12.2012, taking into account those Standards and Interpretations that have been applied from 01.01.2013 and on, as noted in Note 2 of the Annual Financial Statements.
3. The fixed assets of the Group are free from liens.
4. As concerns the years 2009 and 2010, the tax audit is in progress and is expected to be completed till the end of the first semester of 2014. In any case, the Management of the Bank believes that no tax differences that will materially affect the financial statements will arise from the unaudited tax years. The other companies of the Group have not been audited by the tax authorities for the year 2010. For years 2011 and 2012, 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 year is considered as completed as contemplated in the Article 6 of POL. 1159/22.7.2011. As concerns the year ended 31 December 2013, the tax audit is in progress and the relevant tax certificate will be issued at a date following the publication of the financial statements according to the provisions of the relevant legislation. In any case, the Management of the Bank believes that no tax differences that will materially affect the financial statements will arise from the unaudited tax years. For the tax unaudited years 2009 and 2010 the Group has posted a provision amounted to € 3,650,326.94, out of which € 3,603,280.97 concern the Bank, while the remaining concerns the other companies of the Group. The aforementioned amount includes a provision for unrecovered tax assets from the Hellenic Republic. Analytical information about unaudited tax years of the Bank and its subsidiaries is provided in note 40.2 of the Financial Statements.
5. The amount expected to arise from litigious cases as contingent liability against the Group, is according to the Legal Department € 2,186,487.27 out of which, € 2,181,064.06 concerns the Bank and for which a relevant provision has been recorded. The provisions posted for other cases than litigious cases and unaudited tax years amount to € 11,882,204.53 for both the Group and the Bank.
6. Notes 21, 22 and 39 of the 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.
7. The consolidated financial statements, for the closing period ended 31.12.2013, do not include "Stegasis Mortgage Finance plc", that was included in the consolidated financial statements for the closing period ended 31.12.2012. "Stegasis Mortgage Finance plc", registered in the United Kingdom, is a special purpose company, in which the Bank has no direct interest, was ordered to dissolution and set under liquidation with the 27.06.2012 decision of the Board of Directors of the Bank. There are no companies that have not been included in the consolidation as at 31.12.2013, and there is no case of change in the consolidation method of a company for the current period, in comparison to the comparative period. Analytical information is provided in note 39 of the Financial Statements of 31.12.2013.
8. The number of staff employed by the companies of the Group at the end of the current period was 932 whereas, for the Bank it was 908. At the end of the respective period of the previous year the number of staff employed by the companies of the Group was 1,037 whereas for the Bank it was 1,012.
9. The Group's related parties transactions comprise:
a) with related companies: receivables € 789,225,04, liabilities € 285,417,305.83, off balance sheet items € 796,836.00, income € 66,074.16, expenses € 16,760,278.92.
b) with members of the Management: receivables € 876,812.97, liabilities € 734,946.66, off balance sheet items € 140,441.42, income € 26,282.55, expenses € 1,823,316.35, out of which the amount of €1,803,695.97 refers to salaries and wages, while the remaining amount of € 19,620.38 refers to interest expenses for the Group.
As far as the Bank is concerned:
a) with related companies: receivables € 35,972,499.55, liabilities €388,982,674.10, off balance sheet items € 799,031.00, income €478,791.24, expenses €21,509,823.30
b) with members of the Management: receivables € 653,866.78, liabilities € 710,313.43, off balance sheet items € 140,441.42, income € 19,914.29, expenses € 856,863.40, out of which the amount of € 837,348.70 refers to salaries and wages, while the remaining amount of €19,514.70 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 amounting to € 39,264,914.72 and € 18,120,540.49 for the current and the comparative period respectively, while for the Group the respective amounts are € 39,264,956.81 and € 18,120,498.40. Also, the actuarial loss from the defined benefit plans of amount € (6,456,751.42) for the current period and gains of € 2,331,753.87 for the comparative period is included for the Bank. Respectively for the Group, it amounted at loss of € (6,455,074.39) for the current period and gain of € 2,331,753.87 for the comparative period. Also , in the comparative period , the change in fair value from the revaluation of the property, plant and equipment of € (1,635,813.50) was included for the Bank and the Group.
11. As at 31 of December 2013, the Bank held 7,497 treasury shares of total book value € 97,332.30. These treasury shares represent the 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 31 of December 2013.
12. The Bank, having adopted the amendments of the IAS 39 and IFRS 7, transferred on 01.07.2008 shares listed in the Athens Stock Exchange from "Trading portfolio securities" to "Available for sale securities", of a fair and book value of € 3,973,369.60 at 31.12.2013. For further analysis refer to note 20.1 of the financial statements as at 31.12.2013.
13. In the Financial Statements of the comparative period that matured at 31.12.2012, figures of the Profit and Loss Statement have been adjusted,to facilitate changes in presentation of the comparative amounts. For further analysis refer to note 2.1 of the financial statements as at 31.12.2013.
14. According to the provisions of the article 2 of L.3723/2008 the Bank issued on 30.06.2010 a bond loan of a total face value of € 215 million under the Greek State's guarantee, through the EMTN program (Medium Term Note) that matured at 30.06.2013. Furthermore, though the same program, the Bank issued on 30.12.2010 under the Greek Government's guarantee, a bond loan of € 285 million that matured at 30.12.2013 and issued a new one, that is analytically presented in note 21 of the Financial Statements of 31.12.2013.The Bank issued on 27.07.2013 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 and bearing a variable 3 month Euribor plus a spread of 12%, which is divided into 2,150 unregistered bonds of nominal value € 100 thousand each. The commission that the Bank has been charged from its participation in the program and which is payable to the Greek State is determined to 79 b.p.. For further analysis refer to note 29 of the financial statements as at 31.12.2013.
15. There have been no discontinued operations as far as both the Group and the Bank are concerned.
16. The Group does not hold in its portfolio any foreign government financial assets.
17. Followig the decision of the Ordinary Shareholders' Meeting that took place on 09.07.2013, the Bank did not proceed with dividend distribution over the common shares and the preference shares held by the Hellenic Republic ,in the context of L.3723/2008, due to non-compliance with the criteria set by the C.L. 2190/1920.
18. On 02.07.2013 the Bank's Board of Directors certified the share capital increase through the payment of cash and the issuance of new common registered shares, that was decided with the first Repeat Extraordinary General Meeting of the common shareholders held on 18.02.2013. With the aforementioned certification the share capital was increased by € 199.4 million with the issuance of 664,689,407 common registered shares of nominal value of €0.30 each.The new shares started trading on the Athens Stock Exchange at 10.07.2013. Furthermore, the Convertible Bond Loan of € 199.4 million ,that was issued from the Bank in the context of its recapitalization and according to the decision of the first Repeat Extraordinary General Meeting of the common shareholders held on 18.02.2013, was fully covered from the main shareholder and private investors.
19.The Board of Directors of Attica Bank S.A. on the meeting of 30.8.2013, following the respective approval of the Shareholders' General Meeting , 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 . 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 shares will be traded in the Athens Stock Exchange following all the necessary certifications from the regulators. The balance of theConvertible Bond Loan was reduced to the amount of € 99,406,822.2, divided into 331,356,074 bonds of nominal value € 0.30.
20. 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.
21. The Bank issued on 06.02.2014, under the guarantee of the Greek State and under the provisions of 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.
22. On 6.3.2014 the Bank of Greece announced the capital needs for each bank, as these were defined in 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, Attika Bank's capital needs for the period 07.2013 – 12.2016 amount to €397 million according to the baseline scenario, which – especially for Attika Bank – is very close to the adverse scenario according to which the capital needs amount to €434 million.
23. Due to the required coverage of the above capital needs, the Bank prepares a comprehensive aid plan which aims mainly at the effective reduction of operating expenses, the efficient risk management and the restructuring of the network of branches which will decrease by at least ten (10) and the total number of the network's branches will fall to 70 from 80 as at 31.12.2013.

ATHENS, 28 MARCH 2014

THE CHAIRMAN OF THE BOARD	THE MANAGING DIRECTOR	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