



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 2013 TO 30 SEPTEMBER 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 AtticaBank 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 the nine month condensed interim financial statements:	At the Meeting of the Board of Directors held on November 27, 2014

STATEMENT OF FINANCIAL POSITION
(amounts reported in euro)

	GROUP		BANK	
	30 Sept 2014	31 Dec 2013	30 Sept 2014	31 Dec 2013
ASSETS				
Cash and balances with Central Bank	51,430,752.97	71,168,474.31	51,133,794.36	70,944,239.12
Due from other financial institutions	88,406,790.54	82,870,671.22	88,157,026.52	82,544,365.79
Derivative financial instruments - assets	689,256.99	485,294.50	689,256.99	485,294.50
Financial assets at fair value through Profit or Loss	20,737,591.96	59,256,684.77	20,642,772.61	59,139,838.77
Loans and advances to customers (net of impairment)	3,230,260,768.10	3,300,523,945.21	3,230,260,768.10	3,300,523,945.21
Available for sale financial assets	78,302,348.42	145,749,463.82	78,302,348.42	145,749,463.82
Investments held to maturity	10,218,477.61	6,752,403.47	10,218,477.61	6,752,403.47
Investments in subsidiaries	0.00	0.00	11,808,097.31	11,806,574.26
Investments in associates	17,599,406.67	21,600,373.22	17,264,017.58	21,312,244.42
Property, plant and equipment	32,027,304.41	33,418,922.88	30,512,650.93	31,989,632.24
Investment property	51,524,799.81	45,841,494.07	51,524,799.81	45,841,494.07
Intangible assets	31,701,008.21	27,063,239.74	31,185,403.93	26,542,325.27
Deferred tax assets	94,366,481.78	82,994,584.92	94,320,723.08	82,949,764.30
Other assets	210,165,369.40	176,851,398.64	208,724,536.80	173,732,059.87
Total Assets	3,917,430,356.87	4,054,576,950.77	3,924,744,674.05	4,060,313,645.11
LIABILITIES				
Due to financial institutions	132,468,301.13	181,153,647.75	132,468,301.13	181,153,647.75
Due to customers	3,258,786,247.65	3,312,532,448.37	3,274,390,787.99	3,327,619,906.13
Derivatives financial instruments-liabilities	4,970.89	0.00	4,970.89	0.00
Issued Bonds	79,256,000.00	79,256,000.00	79,179,431.31	79,133,992.13
Defined benefit obligations	10,793,388.67	8,802,817.41	10,726,185.59	8,739,222.33
Other provisions	13,656,420.50	17,719,018.74	13,603,951.32	17,666,549.56
Deferred tax liabilities	2,938,085.37	2,481,445.04	2,912,698.85	2,453,829.94
Other liabilities	31,974,319.26	42,929,622.34	28,321,487.06	39,263,805.22
Total Liabilities	3,529,877,733.47	3,644,874,999.65	3,541,607,814.14	3,656,030,953.06
EQUITY				
Share capital (common shares)	313,738,243.50	309,901,917.90	313,738,243.50	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	95,570,496.60	99,406,822.20	95,570,496.60	99,406,822.20
Share premium	356,050,018.10	356,106,584.94	356,050,018.10	356,106,584.94
Reserves	(2,798,227.95)	(4,593,772.94)	(3,052,659.72)	(4,836,530.69)
Retained earnings/(losses)	(476,671,750.72)	(452,809,005.54)	(479,369,238.27)	(456,496,102.20)
Equity attributable to owners of the Bank	386,088,779.43	408,212,546.46	383,136,859.91	404,282,692.05
Non controlling interests	1,463,843.97	1,489,404.66	0.00	0.00
Total Equity	387,552,623.40	409,701,951.12	383,136,859.91	404,282,692.05
TOTAL LIABILITIES AND EQUITY	3,917,430,356.87	4,054,576,950.77	3,924,744,674.05	4,060,313,645.11

STATEMENT OF CHANGES IN EQUITY
(amounts reported in euro)

	GROUP		BANK	
	1 Jan 30 Sept 2014	1 Jan 30 Sept 2013	1 Jan 30 Sept 2014	1 Jan 30 Sept 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	(22,092,760.87)	(41,815,167.37)	(21,089,265.30)	(43,039,428.62)
Share capital increase and issuance of convertible bond loan	0.00	398,813,644.20	0.00	398,813,644.20
Share capital increase expenses	(56,566.84)	(6,219,707.23)	(56,566.84)	(6,219,707.23)
Total Equity at the end of the period (30.09.2014 and 30.09.2013 respectively)	387,552,623.40	447,118,603.25	383,136,859.91	441,381,611.70

CASH FLOW STATEMENT
(amounts reported in euro)

	GROUP		BANK	
	1 Jan 30 Sept 2014	1 Jan 30 Sept 2013	1 Jan 30 Sept 2014	1 Jan 30 Sept 2013
Total inflows/(outflows) from operating activities	(140,232,702.45)	(513,255,790.29)	(140,417,769.73)	(514,163,227.36)
Total inflows/(outflows) from investing activities	126,087,667.27	43,886,563.70	126,276,552.54	45,061,834.66
Total inflows/(outflows) from financing activities	(56,566.84)	383,334,136.97	(56,566.84)	383,334,136.97
Total inflows/(outflows) for the period	(14,201,602.02)	(86,035,089.62)	(14,197,784.03)	(85,767,255.73)
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	139,837,543.51	76,426,770.46	139,290,820.88	76,013,341.90

STATEMENT OF COMPREHENSIVE INCOME
(amounts reported in euro)

	GROUP		GROUP	
	01 Jan 30 Sept 2014	01 Jan 30 Sept 2013	01 Jul 30 Sept 2014	01 Jul 30 Sept 2013
Interest and similar income	152,384,723.02	142,452,059.02	47,230,043.75	47,449,871.13
Less: Interest expense and similar expenses	(81,819,063.12)	(111,751,971.92)	(27,334,153.73)	(31,498,880.73)
Net interest income	70,565,659.90	30,700,087.10	19,895,890.02	15,950,990.40
Fee and commission income	20,260,919.53	20,159,803.17	5,518,691.71	7,462,570.68
Less: Fee and commission expenses	(3,685,966.60)	(4,346,401.49)	(1,610,052.02)	(1,482,158.44)
Net fee and commission income	16,574,952.93	15,813,401.68	3,908,639.69	5,980,412.24
Profit/(loss) from financial activities	9,302,367.02	6,379,969.24	2,008,056.25	4,925,997.57
Other income/(Other expenses)	6,077,796.12	1,257,059.75	(306,369.92)	420,084.08
Operating income	102,520,775.97	54,150,517.77	25,506,216.04	27,277,484.29
Impairment loss on loans	(64,113,337.19)	(59,012,768.88)	(34,000,000.00)	(13,267,619.69)
Personnel expenses	(34,914,170.49)	(40,591,577.33)	(12,237,620.62)	(13,899,812.70)
General operating expenses	(28,835,302.84)	(28,307,073.98)	(11,989,418.05)	(9,734,809.71)
Depreciation	(4,848,555.10)	(5,657,750.74)	(1,728,325.95)	(1,809,353.37)
Total operating expenses	(132,711,365.62)	(133,569,170.93)	(59,955,364.62)	(38,711,595.47)
Income from investments in associates	47,260.29	127,284.67	(254,437.47)	180,967.55
Profit/(loss) before income tax	(30,143,329.36)	(79,291,368.49)	(34,703,586.05)	(11,253,143.63)
Less: income tax	6,266,697.52	10,079,531.63	9,772,994.08	1,688,820.65
Profit/(loss) for the period	(23,876,631.84)	(69,211,836.86)	(24,930,591.97)	(9,564,322.98)
Owners of the Parent	(23,851,071.15)	(69,560,900.31)	(24,878,958.48)	(9,968,370.74)
Non controlling interest	(25,560.69)	349,063.45	(51,633.49)	404,047.76
Other comprehensive income for the period, after income tax	1,783,870.97	27,396,669.49	(1,683,645.00)	(1,058,630.35)
Total comprehensive income for the period, after income tax	(22,092,760.87)	(41,815,167.37)	(26,614,236.97)	(10,622,953.33)
Owners of the Parent	(22,067,200.18)	(42,164,230.82)	(26,562,603.48)	(11,027,001.09)
Non controlling interest	(25,560.69)	349,063.45	(51,633.49)	404,047.76
Earnings / (losses) after income tax per share (in euro)				
Basic	(0.0216)	(0.1255)	(0.0196)	(0.0088)

	BANK		BANK	
	01 Jan 30 Sept 2014	01 Jan 30 Sept 2013	01 Jul 30 Sept 2014	01 Jul 30 Sept 2013
Interest and similar income	152,384,721.26	142,451,996.21	47,230,508.11	47,449,870.62
Less: Interest expense and similar expenses	(82,010,730.97)	(112,132,582.69)	(27,388,861.42)	(31,586,559.87)
Net interest income	70,373,990.29	30,319,413.52	19,841,646.69	15,863,310.75
Fee and commission income	17,781,913.90	17,694,261.86	4,631,407.22	6,340,033.62
Less: Fee and commission expenses	(4,023,493.76)	(5,301,092.49)	(1,626,808.28)	(2,367,664.32)
Net fee and commission income	13,758,420.14	12,393,169.37	3,004,598.94	3,972,369.30
Profit/(loss) from financial activities	9,303,890.03	6,378,756.56	2,008,735.97	4,926,881.77
Other income/(Other expenses)	6,764,474.47	1,253,330.29	260,301.53	420,888.88
Operating income	100,200,774.93	50,344,669.74	25,115,283.13	25,183,450.70
Impairment loss on loans	(64,113,337.19)	(59,012,768.88)	(34,000,000.00)	(13,267,619.69)
Personnel expenses	(33,939,170.68)	(39,393,213.36)	(11,927,012.82)	(13,601,154.63)
General operating expenses	(27,495,813.36)	(26,936,021.76)	(11,556,763.21)	(9,119,729.94)
Depreciation	(4,738,937.35)	(5,637,134.02)	(1,628,922.12)	(1,802,668.22)
Total operating expenses	(130,287,258.58)	(130,979,138.02)	(59,112,698.15)	(37,791,172.48)
Income from investments in associates	0.00	0.00	0.00	0.00
Profit/(loss) before income tax	(30,086,483.65)	(80,634,468.28)	(33,997,415.02)	(12,607,721.78)
Less: income tax	7,213,347.38	10,198,412.26	10,006,884.51	1,807,889.57
Profit/(loss) for the period	(22,873,136.27)	(70,436,056.02)	(23,990,530.51)	(10,799,832.21)
Owners of the Parent	(22,851,071.15)	(69,560,900.31)	(24,878,958.48)	(9,968,370.74)
Non controlling interest	(25,560.69)	349,063.45	(51,633.49)	404,047.76
Other comprehensive income for the period, after income tax	1,783,870.97	27,396,627.40	(1,683,644.99)	(1,058,630.35)
Total comprehensive income for the period, after income tax	(21,089,265.30)	(43,039,428.62)	(25,674,175.50)	(11,858,462.56)
Owners of the Parent	(22,067,200.18)	(42,164,230.82)	(26,562,603.48)	(11,027,001.09)
Non controlling interest	(25,560.69)	349,063.45	(51,633.49)	404,047.76
Earnings / (losses) after income tax per share (in euro)				
Basic	(0.0208)	(0.1269)	(0.0189)	(0.0094)

ADDITIONAL FIGURES AND INFORMATION

- In the disclosures made in note 2.4 to the Condensed Interim Financial Statements, which refer to factors that influence the recapitalization plans of the Bank and which indicate the existence of material uncertainty regarding its ability to cover the future capital needs as they have been determined by the Bank of Greece, in order not to exist material uncertainty regarding its ability to continue on a going concern basis.
- 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).
- 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.
- The fixed assets of the Group are free from liens.
- The amount expected to arise from litigious cases as contingent liability against the Group is, according to the Legal Department, € 2,443,374.35, out of which € 2,473,951.14 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 € 11,166,000.18 for both the Group and the Bank.
- 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.
- The number of staff employed by the companies of the Group at the end of the current period was 912 whereas, for the Bank it was 889. At the end of the respective period of the previous year the number of staff employed by the companies of the Group was 1,011 whereas for the Bank it was 988.
- The Bank and the other Group companies which are under the Greek tax authorities jurisdiction, are subject to the provisions of L. 3943/2011 and upon issuance of the respective tax certificates fiscal years 2011 and 2012 are considered finalized according to Article 6 of POL1159/22.7.2011. Regarding fiscal year 2013 and according to the tax certificate that issued for the Bank, there is no indication that leads to the conclusion that the Bank has not complied in all material aspects with the applicable tax legislation, as defined in the audit program of tax compliance provided in POL 1159 / 22.07.2011 decision of the Minister of Finance. For the other companies of the Group, the only unaudited year is 2010, for which a tax provision of approximately € 47 thousand has been recorded Analytical information is provided in note 24.2 of the Condensed Interim Financial Statements for the period ended 30.09.2014
- The Group's related parties transactions comprise:
 - with related companies: receivables € 1,088,874.23, liabilities € 314,110,816.35, off balance sheet items € 1,296,836.00, income € 41,331.51, expenses € 5,336,256.66.
 - with members of the Management: receivables € 966,585.81, liabilities € 1,563,080.66, income € 26,690.30, expenses € 1,322,979.91, out of which the amount of € 1,310,525.67 refers to salaries and wages, while the remaining amount of € 12,454.24 refers to interest expenses for the Group.
- As far as the Bank is concerned:
 - with related companies: receivables € 33,784,651.13, liabilities € 409,327,628.30 out of balance sheet items € 1,299,031.00, income € 44,262.92, expenses € 7,695,444.36.
 - with members of the Management: receivables € 757,622.79, liabilities € 1,541,393.15, income € 22,130.57, expenses € 769,214.44, out of which the amount of € 756,820.67 refers to salaries and wages, while the remaining amount of € 12,393.77 refers to interest expenses for the Bank.
- *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 € 4,347,396.16 and respectively positive for the comparative period € 34,524,210.76. For the Group the respective amounts are € 4,347,396.16 and € 34,524,252.85.
 - the net actuarial loss after tax on defined benefit plans of € (2,563,525.19), while for the comparative period the loss amounted at € (7,127,583.36). For the Group the respective amounts were in the same levels with the Bank for the current and comparative period.
- As at 30 September 2014, the Bank held 7,497 treasury shares of "Attica Bank S.A." of total cost € 97,332.30. These treasury shares represent 0.0005% of the total number of common shares bearing voting rights as at that date. The other companies of the Group that are included in the consolidation do not hold any shares of the Bank as at 30 September 2014.
- The Bank, made certain reclassifications of items of the Income Statement of the Financial Statements of the comparative period ended 30.09.2013, 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 30.09.2014.
- 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