

**ATTICA BANK S.A.**

 Company Registration Number: 606706/B/86/06  
 Head office: 23 Omirou Street, 106-72 Athens

**FINANCIAL DATA AND INFORMATION FOR THE PERIOD FROM 1 JANUARY 2012 TO 30 SEPTEMBER 2012**  
 (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 20 December 2012

**STATEMENT OF FINANCIAL POSITION**  
 (amounts reported in euro)

ASSETS	GROUP		BANK	
	30 September 2012	31 December 2011	30 September 2012	31 December 2011
Cash and balances with Central Bank	183,243,910.16	69,776,533.70	182,672,908.51	69,255,584.41
Due from other financial institutions	25,057,933.86	120,329,499.89	24,969,604.20	119,815,288.51
Derivative financial instruments - assets	388,472.07	778,445.05	388,472.07	1,597,729.54
Financial assets at fair value through Profit or Loss	40,455.06	48,812.40	40,455.06	48,812.40
Loans and advances to customers (net of impairment)	3,308,050,346.59	3,468,910,242.87	3,308,050,346.59	3,468,910,242.87
Available for sale financial assets	101,007,801.52	128,267,993.56	100,842,474.06	127,985,932.44
Investments held to maturity	18,158,934.31	34,327,403.47	18,158,934.31	34,327,403.47
Investments in subsidiaries	0.00	0.00	11,807,511.94	11,806,434.06
Investments in associates	21,456,546.65	21,128,302.37	21,828,321.13	20,145,691.46
Property, plant and equipment	39,732,905.93	41,339,259.33	39,544,182.14	41,132,257.25
Investment property	47,417,799.58	47,106,775.92	47,417,799.58	47,106,775.92
Intangible assets	21,637,040.35	19,560,982.40	21,622,013.48	19,548,467.94
Deferred tax assets	56,201,579.94	36,424,932.99	56,070,290.26	35,955,717.23
Other assets	171,175,171.97	187,902,809.58	166,798,616.02	184,323,152.61
<b>TOTAL ASSETS</b>	<b>3,993,568,897.99</b>	<b>4,175,901,993.53</b>	<b>4,000,211,929.35</b>	<b>4,181,959,490.11</b>

**STATEMENT OF CHANGES IN EQUITY**  
 (amounts reported in euro)

	GROUP		BANK	
	1 Jan-30 September 2012	1 Jan-30 September 2011	1 Jan-30 September 2012	1 Jan-30 September 2011
Total Equity at the beginning of period (01.01.2012 and 01.01.2011 respectively)	259,122,622.71	522,330,083.21	253,897,533.14	520,797,248.35
Total comprehensive income for the period, net of tax	(124,149,571.43)	(108,821,396.12)	(123,638,307.75)	(110,722,531.27)
<b>Total Equity at the end of the period (30.09.2012 and 30.09.2011 respectively)</b>	<b>134,973,051.27</b>	<b>413,508,687.09</b>	<b>130,259,225.39</b>	<b>410,074,717.08</b>

**CASH FLOW STATEMENT**  
 (amounts reported in euro)

	GROUP		BANK	
	1 Jan-30 September 2012	1 Jan-30 September 2011	1 Jan-30 September 2012	1 Jan-30 September 2011
Total inflows/(outflows) from operating activities	12,110,833.41	(245,290,828.50)	12,440,018.53	(246,067,994.08)
Total inflows/(outflows) from investing activities	6,084,977.02	(6,075,793.13)	6,131,621.26	(5,846,466.93)
Total inflows/(outflows) from financing activities	0.00	0.00	0.00	0.00
<b>Total inflows/(outflows) for the period</b>	<b>18,195,810.43</b>	<b>(251,366,621.63)</b>	<b>18,571,639.79</b>	<b>(251,914,461.01)</b>
Cash and cash equivalents at the beginning of the period	190,106,033.59	391,741,850.42	189,070,872.92	391,277,449.38
<b>Cash and cash equivalents at the end of the period</b>	<b>208,301,844.02</b>	<b>140,375,228.79</b>	<b>207,642,512.71</b>	<b>139,362,988.37</b>

**STATEMENT OF TOTAL COMPREHENSIVE INCOME**  
 (amounts reported in euro)

	GROUP		GROUP		BANK		BANK	
	1 Jan-30 Sept 2012	1 Jan-30 Sept 2011	1 July-30 Sept 2012	1 July-30 Sept 2011	1 Jan-30 Sept 2012	1 Jan-30 Sept 2011	1 July-30 Sept 2012	1 July-30 Sept 2011
Interest and similar income	166,570,698.78	182,219,559.24	53,901,813.52	63,126,818.47	166,510,148.78	182,146,047.84	53,895,401.97	63,096,439.23
Less: Interest expense and similar charges	(127,883,459.32)	(105,151,015.83)	(45,463,540.24)	(37,587,273.04)	(128,463,353.03)	(105,641,950.12)	(45,660,881.20)	(37,758,360.49)
<b>Net interest income</b>	<b>38,687,239.46</b>	<b>77,068,543.41</b>	<b>8,438,273.28</b>	<b>25,539,545.43</b>	<b>38,046,795.75</b>	<b>76,504,097.72</b>	<b>8,234,520.77</b>	<b>25,338,078.74</b>
Fee and commission income	20,096,667.25	21,559,368.61	6,835,857.71	6,122,287.67	17,771,185.98	18,832,996.64	6,083,743.27	5,197,825.42
Less: Fee and commission expense	(4,454,523.67)	(6,878,400.00)	(1,416,419.15)	(3,174,091.91)	(4,552,258.18)	(7,599,150.47)	(1,439,020.59)	(3,461,351.50)
<b>Net fee and commission income</b>	<b>15,642,143.58</b>	<b>14,680,968.61</b>	<b>5,419,438.56</b>	<b>2,948,195.76</b>	<b>13,218,927.80</b>	<b>11,233,846.17</b>	<b>4,644,722.68</b>	<b>1,736,473.92</b>
Profit/(loss) from financial activities	659,931.27	2,306,575.00	468,157.06	2,105,051.66	(150,914.60)	1,506,438.06	471,660.01	1,805,854.84
Other income	2,841,121.62	1,461,029.48	1,012,878.38	543,064.64	2,823,527.74	1,576,506.18	1,013,189.18	543,686.24
<b>Operating income</b>	<b>57,830,435.93</b>	<b>95,517,116.50</b>	<b>15,338,747.28</b>	<b>31,135,857.49</b>	<b>53,938,336.69</b>	<b>90,820,888.13</b>	<b>14,364,092.64</b>	<b>29,424,093.74</b>
Allowance for impairment losses	(106,668,148.09)	(103,217,049.05)	(18,000,000.00)	(24,133,282.88)	(106,562,445.36)	(103,147,799.22)	(18,000,000.00)	(24,064,033.05)
Personnel expenses	(45,601,997.05)	(48,211,987.81)	(15,051,757.99)	(16,052,222.90)	(44,364,341.34)	(47,018,069.50)	(14,680,650.49)	(15,680,590.26)
General operating expenses	(22,467,318.18)	(28,684,488.63)	(7,639,344.91)	(7,092,735.32)	(21,346,469.84)	(27,412,839.89)	(7,343,740.18)	(6,698,485.60)
Depreciation	(5,533,515.32)	(5,103,280.67)	(1,866,582.43)	(1,717,748.97)	(5,503,865.94)	(5,079,894.55)	(1,856,873.55)	(1,705,606.93)
<b>Total operating expenses</b>	<b>(180,270,978.64)</b>	<b>(185,216,806.16)</b>	<b>(42,557,685.33)</b>	<b>(48,995,990.07)</b>	<b>(177,777,122.48)</b>	<b>(182,658,603.16)</b>	<b>(41,881,264.22)</b>	<b>(48,148,715.84)</b>
Results from investments in associates	(1,354,385.39)	130,925.42	(104,049.82)	(40,441.11)	0.00	0.00	0.00	0.00
<b>Profit before income tax</b>	<b>(123,794,928.09)</b>	<b>(89,568,764.24)</b>	<b>(27,322,987.86)</b>	<b>(17,900,573.69)</b>	<b>(123,838,785.78)</b>	<b>(91,837,715.03)</b>	<b>(27,517,171.57)</b>	<b>(18,724,622.10)</b>
Less: income tax	15,349,960.31	6,635,209.51	(31,305.57)	(110,011.62)	15,897,505.15	6,971,071.98	36,398.91	91,643.11
<b>Profit / (Loss) for the year</b>	<b>(108,444,967.78)</b>	<b>(82,933,554.73)</b>	<b>(27,354,293.43)</b>	<b>(18,010,585.31)</b>	<b>(107,941,280.63)</b>	<b>(84,866,643.06)</b>	<b>(27,480,772.66)</b>	<b>(18,632,979.00)</b>
Owners of the Bank	(108,396,656.40)	(82,949,417.28)	(27,333,966.88)	(18,039,896.20)	(108,396,656.40)	(82,949,417.28)	(27,333,966.88)	(18,039,896.20)
Non controlling interests	(48,311.38)	15,862.55	(20,326.55)	29,310.89	0.00	0.00	0.00	29,310.89
<b>Other comprehensive income for the period, net of tax</b>	<b>(15,704,603.65)</b>	<b>(25,887,841.39)</b>	<b>3,296,376.89</b>	<b>(58,887,121.44)</b>	<b>(15,697,027.12)</b>	<b>(25,855,888.21)</b>	<b>3,288,159.85</b>	<b>(58,909,302.47)</b>
<b>Total comprehensive income for the period, net of tax</b>	<b>(124,149,571.43)</b>	<b>(108,821,396.12)</b>	<b>(24,057,916.55)</b>	<b>(76,877,706.76)</b>	<b>(123,638,307.75)</b>	<b>(110,722,531.27)</b>	<b>(24,192,612.81)</b>	<b>(77,542,281.46)</b>
Owners of the Bank	(124,101,260.05)	(108,837,258.67)	(24,037,590.00)	(76,907,017.65)	(124,101,260.05)	(108,837,258.67)	(24,037,590.00)	(76,907,017.65)
Non controlling interests	(48,311.38)	15,862.55	(20,326.55)	29,310.89	0.00	0.00	0.00	29,310.89
<b>Earnings / (Losses) after income tax per share (in euro)</b>								
-Basic	(0.4673)	(0.3634)	(0.1198)	(0.0819)	(0.4654)	(0.3712)	(0.1204)	(0.0843)

**ADDITIONAL FIGURES AND INFORMATION**

- The Bank and the Group have applied the same accounting principles under the International Financial Reporting Standards (I.F.R.S.), as at 31.12.2011.
- The fixed assets of the Group are free from liens.
- The Condensed Interim Consolidated Financial Statements of "Attica Bank S.A." are included in the consolidated financial statements prepared by "TT Hellenic Postbank S.A.", headquartered in Greece, under the equity method. As at 30.09.2012 "TT Hellenic Postbank S.A." participated in the share capital of "Attica Bank S.A." with the participating interest of 22.432%.
- "Attica Bank S.A." has not been inspected by the tax authorities for the years 2009 and 2010. The year 2010 has not been inspected for the rest firms of the Group. For the year 2011, all the 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 P.O.L. 1159/22.7.2011. For the tax unaudited years 2009 and 2010 the Group has posted a provision amounting to € 4,256,521.30, out of which € 4,203,280.97 concern the Bank, while the rest concerns the other companies of the Group. The aforementioned amount includes a provision in case of a possible non-recovery of tax claims from the Greek Government. Analytical information about unaudited tax years of the Bank and its subsidiaries is provided in note 23.2 of the Financial Statements.
- The amount expected to arise from litigious cases against the Bank is € 1,305,931.45, out of which € 1,300,508.24 concerns the Bank and according to the legal department the amount of the provision is expected to arise as a liability. As far as the provisions made for other cases are concerned, apart from litigious cases and unaudited tax years, they amount to € 6,079,549.98 for both the Group and the Bank.
- Notes 13 and 14 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.
- In the Condensed Interim Consolidated Financial Statements of 30 September 2012 the same subsidiaries have been fully consolidated as in the consolidated financial statements of 31.12.2011 and 30.09.2011. There are no companies that have not been included in the consolidation as at the above dates, and there is no case of change in the consolidation method of a company for the current period, in comparison to the comparative period. "Stegasis Mortgage Finance plc", which was a special purpose company registered in the United Kingdom, was ordered to dissolution and winding-up upon the resolution of the Board of Directors of the Bank held on 27.06.2012. Analytical information is provided in note 13 of the Interim Condensed Financial Statements of 30.09.2012.
- The number of staff employed by the companies of the Group at the end of the current period was 1,041 whereas, for the Bank it was 1,015. At the end of the respective period of the previous fiscal year the number of staff employed by the companies of the Group was 1,071, whereas for the Bank it was 1,044.
- The Group's related parties transactions comprise: a) with related companies: liabilities € 348,058,358.02, expenses € 20,719,526.74, b) with members of the Management: receivables € 1,155,142.51, liabilities € 377,109.14, income € 21,220.92, expenses € 1,344,869.92 out of which the amount of € 1,269,582.49 refers to salaries and wages, while the remaining amount of € 75,287.43 refers to interest expenses for the Group. As far as the Bank is concerned: a) with related companies: receivables € 33,663,172.92, liabilities € 456,614,063.70, income € 1,210.70, expenses € 24,682,756.80, b) with members of the Management: receivables € 907,991.36, liabilities € 356,781.33, income € 15,884.98, expenses € 872,793.78, out of which the amount of € 797,627,129 refers to salaries and wages, while the remaining amount of € 75,166.66 refers to interest expenses for the Bank.
- "Other comprehensive income for the period, net of tax" of the Comparative period for the Bank and the Group, includes the net change of the Bank's Available for Sale reserve amounting to € (15,461,773.17) and € (23,090,183.73) for the current and the comparative period respectively, while for the Group the respective amounts are € (15,469,349.70) and € (23,122,136.91). There are also included for the current period the Actuarial losses on retirement benefit plans of € (174,200.96) that for the comparative period amounted to € (2,765,704.47) and the revaluation of plant, property and equipment of € (61,052.99).
- As at 30th September 2012, the Bank held 52,482 treasury shares of total book value € 97,332.30. These treasury shares represent the 0.0214% 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 2012.
- The Bank, having adopted the amendments of the International Accounting Standard (I.A.S.) 39 and International Financial Reporting Standard (I.F.R.S.) 7, on 01.07.2008 transferred shares listed in the Athens Stock Exchange from "Trading portfolio securities" to "Available for sale securities", of a fair and book value of € 1,787,535.50 as at 30.09.2012. For further analysis refer to note 10 and 11 of the individual and consolidated financial statements at 30.09.2012.
- Some items of the comparative period were adjusted due to a change in accounting policy with respect to the provisions for retirement benefit plans for employees. This change in accounting policy had no impact on revenue, total comprehensive income after tax or equity attributable to the shareholders of the parent for the comparative period ended 30.09.2011. In contrast, this change had a positive impact on accumulated profit / (loss) account of € 2,765,704.47 and a negative impact of equal amount on reserves account. The impact of the aforementioned change on the financial statements of the Group and the Bank are presented in notes 2.3 and 2.4 of the Interim Condensed Financial Statements
- Under the article 2 of L.3723/2008 and relatively to the 2nd Pillar of measures for the enhancement of liquidity of the economy, the Bank at 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 € 215,000,000. Furthermore, through the same program, the Bank issued in 30.12.2010 under the Greek Government's guarantee, a bond loan of € 285,000,000. Analytical information is presented in note 20 of the Interim Condensed Financial Statements of 30.09.2012.
- There have been no discontinued operations as far as the both the Group and the Bank are concerned.
- The Group participated in the voluntary Greek Government Bonds exchange plan (PSI) as this determined based on the decisions of the European Summit held on 21<sup>st</sup> July 2011 and 26<sup>th</sup> October 2011, and proceeded to an impairment of the Greek Government Bonds portfolio of a net amount of € 123 million, that includes the benefit from deferred tax. The impairment before the calculation of the deferred tax amounts to € 154 millions.
- The Group does not hold in its portfolio any government debt of other countries.
- The Group participated in the buyback program of the Greek Government Bonds that took place in December 2012 with bonds amounting to € 58.7 million nominal value and € 17.5 fair value. The bonds that participated in the buyback program represent approximately the 93% of the total eligible for their participation bonds. From this buyback that was completed on 18.12.2012, a profit of € 5.3 accrued that represents the difference between the value the bonds were recorded in the books and the value with which the Group participated in the buy-back program. Analytical information is presented in note 25 of the Interim Condensed Financial Statements of 30.09.2012.

**ATHENS, 20 DECEMBER 2012**
**THE CHAIRMAN AND  
CHIEF EXECUTIVE OFFICER**
**IOANNIS P. GAMVRIILIS**  
 I.D. No AZ 995770

**THE VICE-PRESIDENT OF THE BOARD**
**ARGYRIOS G. ZAFEIROPOULOS**  
 I.D. No AZ 048313

**THE CHIEF FINANCIAL  
OFFICER (C.F.O.)**
**CHRISTOS K. MARANTOS**  
 I.D. No M 481653  
 E.C.G LICENCE No 17216/A' CLASS