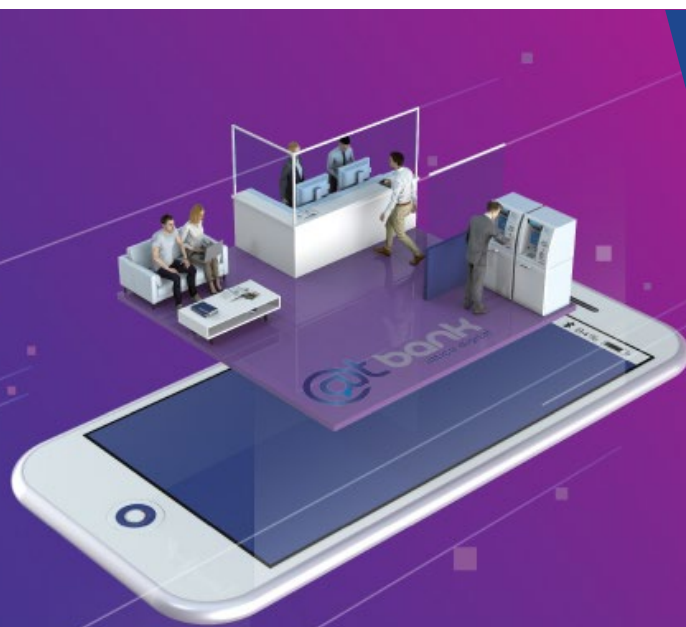




Attica Bank

Q1 2022 Results

June 29, 2022

Table of contents

Section 1	Macroeconomic Prospects	3
Section 2	Financial Highlights	6
Section 3	Profitability	9
Section 4	Selected balance sheet items	14
Section 5	Strategy Update 2022-2024	22
Appendix	Financial Figures	25

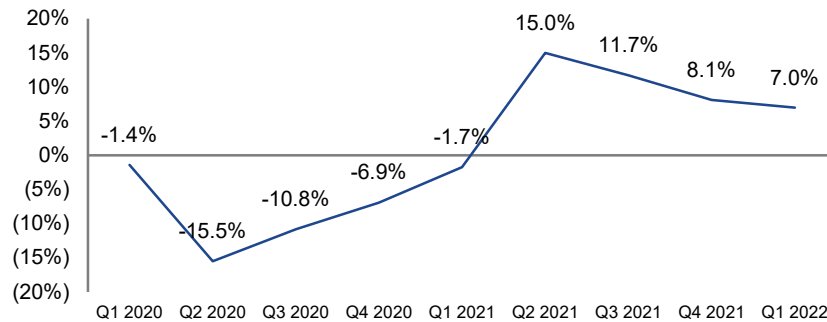


Section 1

Macroeconomic Prospects

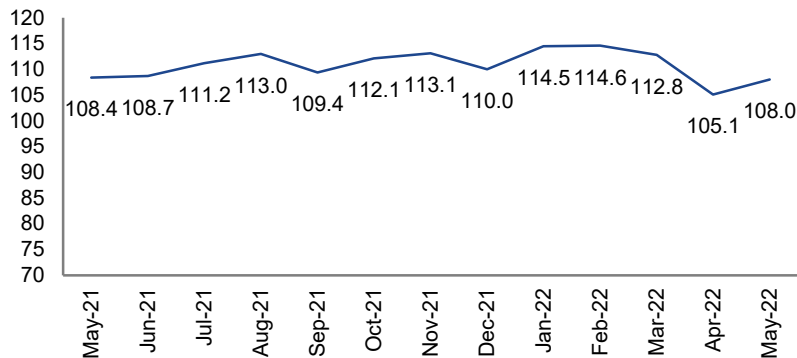
Despite the geopolitical and inflationary headwinds, Greece's outlook remains robust, with GDP growth outperforming EU average rates, even under the recently revised forecasts

GDP growth (yoy)



Source: Hellenic Statistical Authority

Economic Sentiment Indicator (ESI)



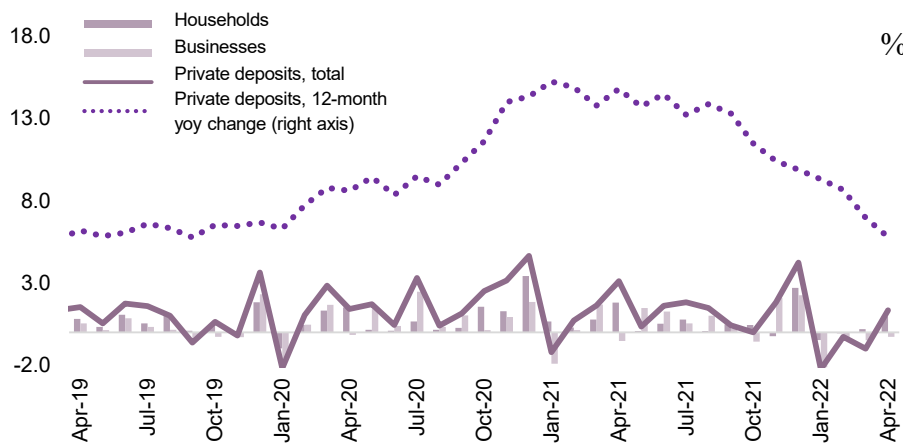
Source: Eurostat, EC - Spring 2022 Economic Forecast

Commentary

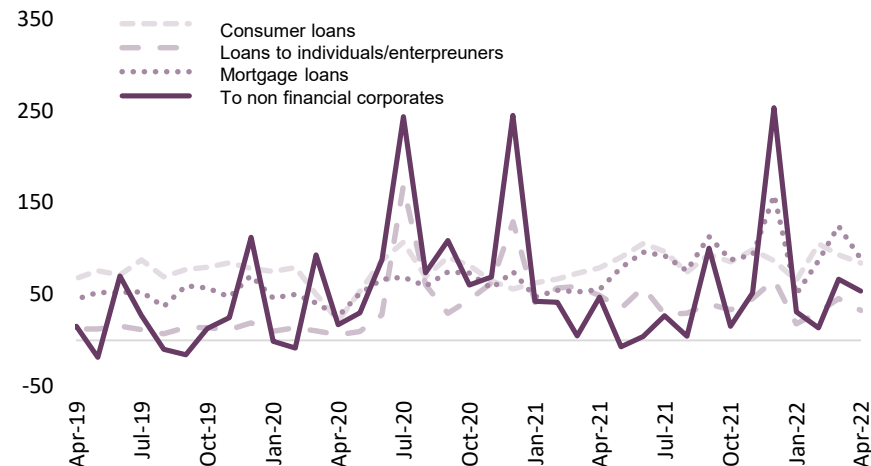
- GDP in Greece grew by 7.0% (on a yearly basis) in Q1 2022, reflecting strong export performance and a significant contribution from private consumption.
- Economic Sentiment Indicator grew in May 2022 and stood at 108 points vs 105.1 points in April and marginally lower by 0.4 points on an annual basis, as a result of stronger expectations in all sectors except construction. Consumer confidence was also strengthened due to the improvement of the future economic situation of households.
- However, the escalation of uncertainty due to high inflation, but also the war in Ukraine, moderates the expectations of households and businesses and negatively affects their consumer and investment decisions. According to the report of the BoG Governor, the Greek economy is projected to grow in 2022, but at a slower pace than initially forecasted. GDP growth is now seen at 3.8% in the baseline scenario and 2.8% in the adverse scenario, vs. 4.8% expected in the past.
- According to Eurostat's spring 2022 economic forecasts, inflation is expected to peak in the second quarter of 2022 and remain high thereafter, before easing in 2023. Increasing international oil and gas prices are the main driver. Headline inflation is projected to reach 6.3% in 2022 and 1.9% in 2023.
- IMF's latest report as at 21.06.2022, concluded that growth is expected to remain robust at 3.5% in the current year. Both growth and inflation are expected to decelerate in 2023, reaching 2.6% and 1.2% respectively. Significant risks continue to burden the outlook, especially from a further intensification of the war in Ukraine and uncertainties due to pandemic.

Prospects for the Financial – Banking Sector

Net flows of private deposits in Greek Banks (in € bn)



Flows of fixed term loans to the private domestic sector (in € mln)



Recent Developments

- Deposits from the private sector increased in April 2022 by €1.4 bn, after a consecutive decrease in the last 3 months, mainly due to household deposits that increased by €1.0 bn. In the 12-month period to April 2022, the growth rate of deposits slowed to 5.8%, from 9.9% in 2021.
- Financing to non-financial corporates stood at € 1.0 bn in April . Net financing to households continued to decrease and stood at €173 mln in April.

Source: Attica Economic Review (May 2022)



Section 2

Financial Highlights

Attica Bank Q1 2022 Financial Results



Financial Performance

- Total Operating Income (incl. results from financial investment transactions) increased 7.9% yoy, coming in at €11.85 mln



Asset Quality

- Fee & Commission Income up by 140.2% yoy
- Continuous emphasis on cost reduction; personnel expenses decreased by c. 9.3% yoy
- Without taking into account the securitizations Astir 1&2, NPE ratio stands at 33.2% (reported under IFRS) and NPE Cash Coverage Ratio at 45.7%
- New financing and re-financing at €89 mln for Q1 2022, out of which €81.9 mln concern corporate and €6.8 mln retail loans



Cost Efficiency & Liquidity

- Strong deposit base at €2.8 bn
- Gross Loans to deposits ratio at 59.5%
- Diversified sources of funding (collaboration with Raisin platform)
- Digital deposit offering for retail deposits expected to launch in 2022



Covid-19 Impact

- €37 mln of loan exposures have made use of forbearance measures in Q1 2022 due to covid-19 impact and €70 mln into financing programs sponsored by the State; just 11.2% of the total performing loan portfolio
- Insignificant covid-19 impact on operating expenses in Q1 2022; down by 22% yoy



Solid Business Model

- Attica Bank's strategy remains firm; capital actions unfolding in 2022.
- The re-focus on specific sectors and assets, enabling specialized expertise and clear priorities as well as the improvements in policies and processes to increase speed and quality is estimated to contribute in the achievement of the Bank's strategic goals.
- Steady increase of digital channels' users, new products and services available. Digital platform almost in place, expected to kick – in during the second semester of 2022.

Q1 2022 Financial performance analysis

Group Profit & Loss			
Amounts in €mIn	Q1 2021	Q1 2022	Change %
Interest and similar income	22.6	15.9	(29.4%)
Less: Interest expense and similar charges	(7.5)	(6.4)	(15.1%)
Net interest income	15.1	9.6	(36.5%)
Fee and commission income	2.9	3.6	24.5%
Less: Fee and commission expense	(2.2)	(1.8)	(15.8%)
Net fee & commission income	0.8	1.8	140.2%
Profit / (loss) from trading portfolio	(0.4)	0.1	(122.9%)
Profit / (loss) from investment portfolio	(4.9)	(0.0)	(99.7%)
Other Income	0.4	0.4	(8.9%)
Total Operating income	11.0	11.8	7.9%
Personnel expenses	(8.4)	(7.6)	(9.3%)
General operating expenses	(4.9)	(5.7)	16.7%
Depreciation	(3.4)	(3.4)	(0.6%)
Total Operating Expenses	(16.7)	(16.7)	0.2%
Profit/ (Loss) before taxes and provisions	(5.7)	(4.9)	(14.7%)
Provisions for credit and other risks	(2.3)	(2.8)	19.1%
Provisions for other risks	0.0	0.0	N/A
Results from the transfer of loans through securitizations	0.0	0.0	N/A
Staff retirement compensation	0.0	0.0	N/A
Income from investment in associates	(0.2)	0.0	(100.0%)
Profit / (Loss) before tax	(8.2)	(7.6)	(7.1%)
Less: Income tax	2.4	0.9	(62.5%)
Profit /(Loss) for the period	(5.8)	(8.5)	45.9%

Nil down by 36.5% mainly due to the decrease of interest income generated by the loans portfolio by 21.9%, as a result of large repayments in Q1 2022. The decrease was partially offset by the lower financing cost by 25% yoy.

Fee & commission income up by 140%, driven by increased commissions from transactions with the use of credit and debit cards as well as increased commissions from loans and letters of guarantee.

Personnel expenses down by 9.3%. Savings from the conclusion of VEP are calculated at c. €2.6 mln (on an annual basis), with the participation of 64 employees.



Section 3

Profitability

Substantial Increase of Total Income

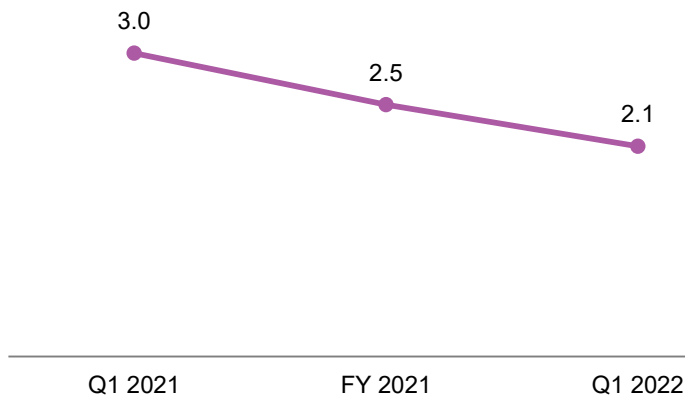
Core Banking income improves significantly yoy

	Q1 2021	Q1 2022	Δ %
Net interest income	15.1	9.6	-36.5%
Net fee and commission income	0.8	1.8	140.2%
<i>Out of which non - recurring fee and commission income</i>	-	-	
Gain/ loss from securities	(5.3)	0.1	
Other income	0.4	0.4	-8.9%
Total	11.0	11.8	7.9%

Comments

- Net interest income at €9.6 mln, -36.5% yoy driven by high repayments in 2021 and in Q1 2022.
- Robust Fee and Commission income generation in Q1 2022 at €1.8 mln, up by 140.2% yoy. Transactions through ATMs, credit and debit cards and interbank networks pick up.
- NIM at 2.1 bps due to decrease of interest rates of new loans.

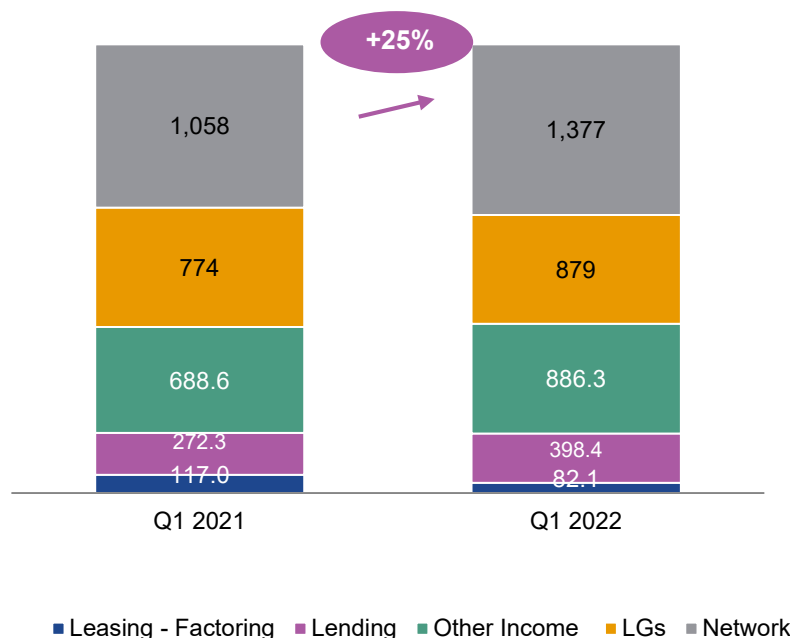
NIM over gross loans



NIM: Annualized Net Interest Income / Average Gross Loans

Commission income stemming from pure core banking operations significantly increased

Fee & Commission Income Evolution yoy (€ mln)

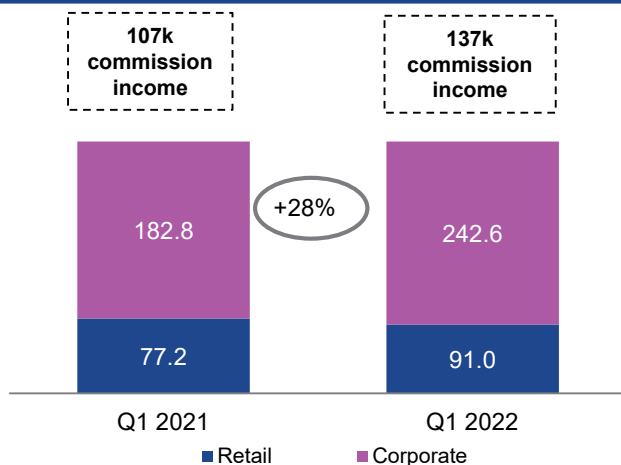


Comments

- Fee and Commission income as at 31.03.2022 stood at €3.6 mln, up by 25% on an annual basis, primarily attributable to higher loan commissions and increased fee generation from credit and debit card transactions.
- Commissions from lending activities rebounded strongly, displaying an increase of 46% yoy.
- Attica Bank expects fees to grow going forward due to greater business volumes in terms of Bancassurance and transactions from digital channels.

Transactions through digital channels pick up

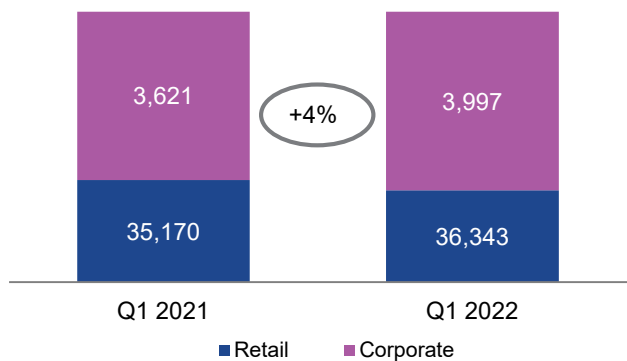
Value of monetary transactions Attica e-banking & mobile, Q1 2021 – Q1 2022 (€ mln)



Digital Channels KPIs, Q1 2022

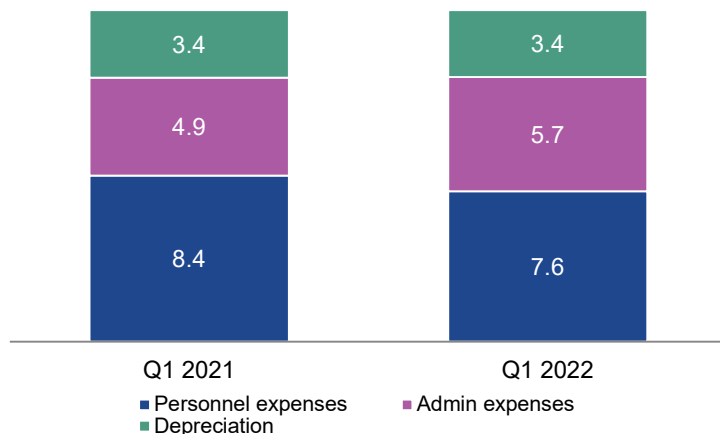
- **28% yoy increase** in value of monetary transactions from e-banking and mobile channels. **€336 mln** value of electronic transactions as at 31.12.2021
- **77%** increase in volume of mobile-banking transactions yoy
- **4% yoy increase** in e-banking & mobile users
- Ongoing digital transformation; New transactions and services available

Active e-banking & mobile users, Q1 2021 – Q1 2022



Recurring Opex remained resilient yoy

Evolution of operating expenses (€ mln)



Breakdown of Recurring operating expenses (€ mln)

	Q1 2021	Q1 2022	Δ %
Personnel Expenses	8.4	7.6	-9.3%
Administration Expenses	4.6	5.5	19.4%
Depreciation	3.4	3.4	-0.6%
Total Recurring Operating Expenses	16.3	16.4	0.6%
<i>Out of which non-recurring (covid-19 expenses)</i>	<i>0.3</i>	<i>0.3</i>	
Total Operating Expenses	16.7	16.7	0.2%

Comments

- Recurring operating expenses flattish at €16.4 mln, as a result of increased Administration Expenses and lower personnel expenses.
- Administration Expenses increased by 19.4% mainly attributed to the increase in electricity costs as a consequence of the increased energy prices as well as to the transformation costs of the Bank's operating model.
- Improving cost base on the back of lower personnel expenses (-9.3% yoy) as a result of the conclusion of VEP in 2021.

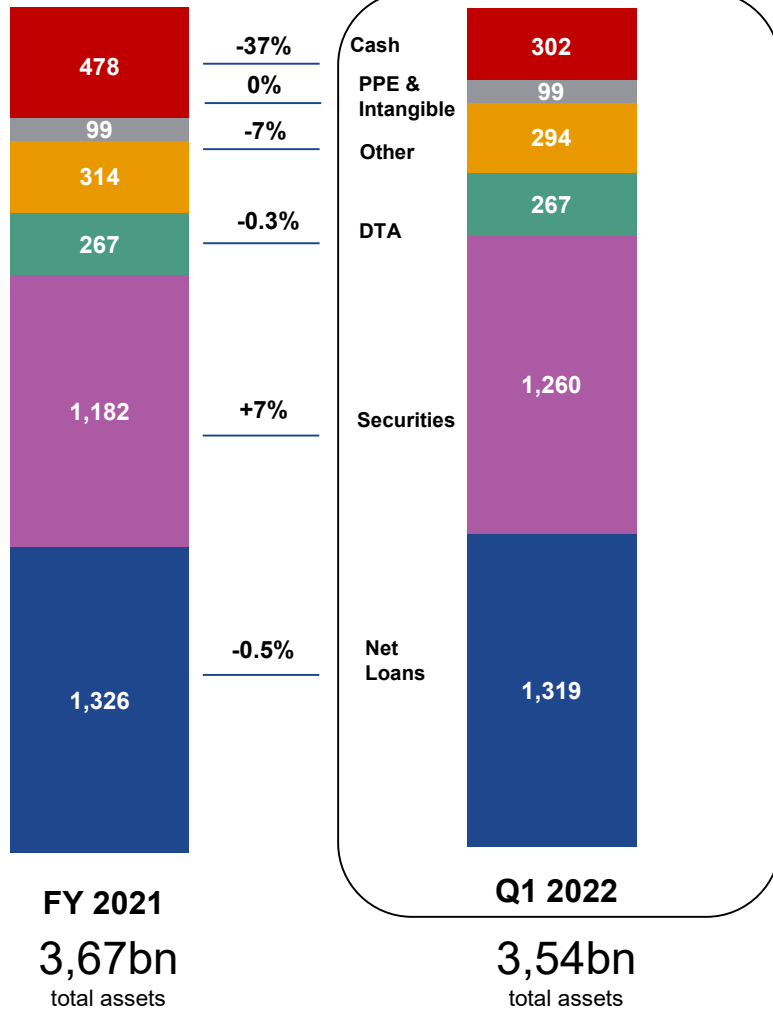


Section 4

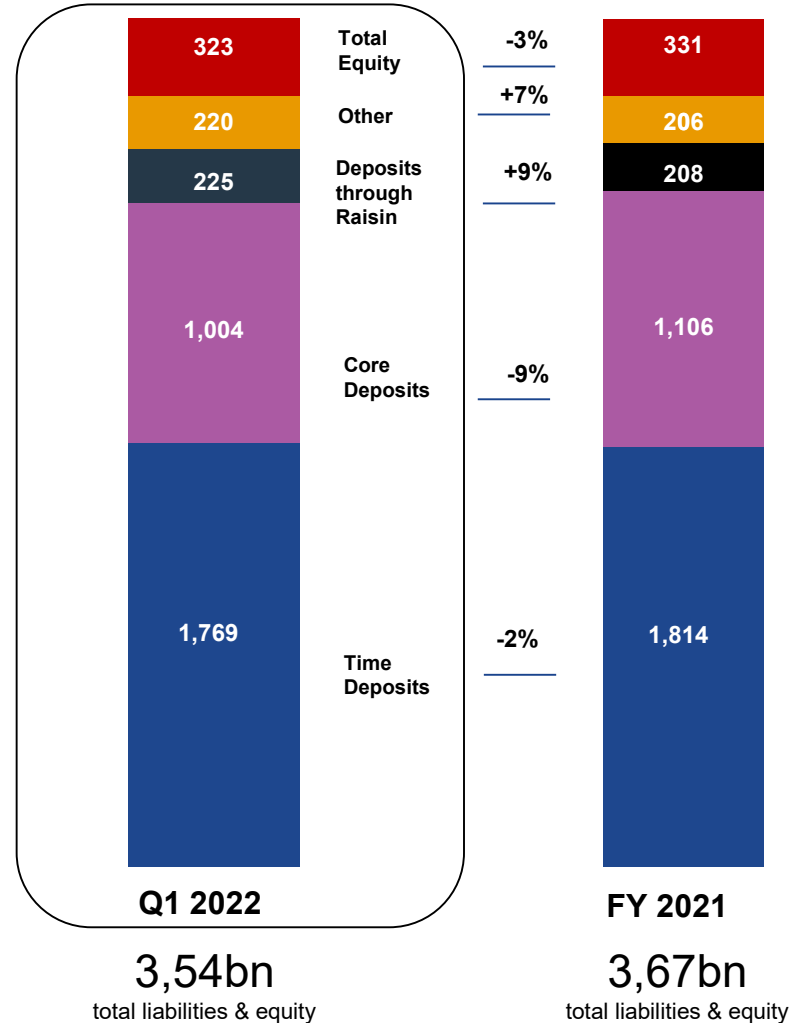
Selected Balance Sheet Items

Balance Sheet composition

Asset Mix

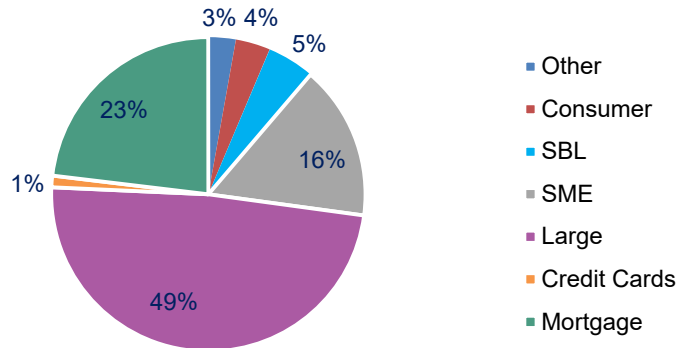


Funding Mix



Revenue to be supported by a continuous increase in new financing & re-financing

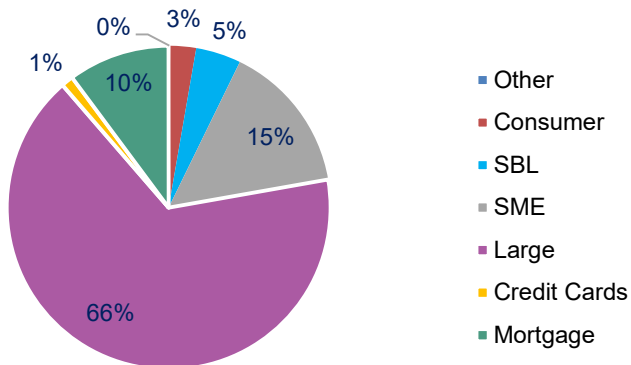
Loan Portfolio Breakdown by segment – Q1 2022



Comments

- Loan financing and re-financing of €89 mln in Q1 2022
- 92% corporate, 8% retail banking
- New Loans' Disbursements for 2022-2024 focus on infrastructure, energy and environment.

Loan Portfolio Breakdown Q1 2022 (excl. Astir 1 & 2)



IFRS NPE analysis, Q1 2022 vs FY 2021 (1/2)

NPE Portfolio, collateral and cash coverage, 31.03.2022 (in €mln)

Category	Loan Balance (Gross)	LLAs	Collateral Coverage	Total Coverage	Contribution Loan Balance (Gross)
Business	324	197	81%	142%	46.4%
Mortgages	287	79	107%	135%	41.0%
Consumer	88	45	58%	109%	12.6%
Total	699	321		135%	100%
NPL	331				47.4%
NPF	35				5.0%
UTP	28				4.0%
Denounced	305				43.6%
	699	46%			

Comments

- NPE cash coverage (46.0% for on balance sheet items cash coverage)
- Total Coverage at 135%
- Subject to sale of MZ notes of Astir 1+2 and Omega, the Bank's pro-forma regulatory NPE ratio as at 31.12.2021 will be less than 5%.

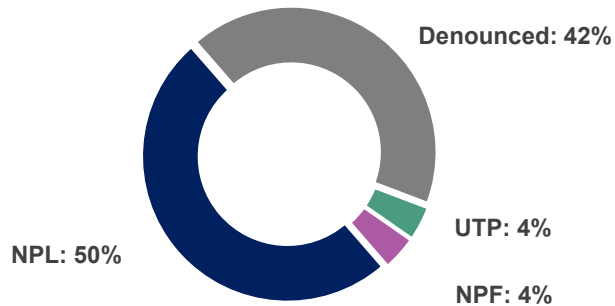
NPE Portfolio, collateral and cash coverage, 31.12.2021 (in €mln)

Category	Loan Balance (Gross)	LLAs	Collateral Coverage	Total Coverage	Contribution Loan Balance (Gross)
Business	322	197	82%	144%	46.0%
Mortgages	288	80	109%	137%	41.2%
Consumer	89	46	59%	111%	12.8%
Total	699	324		137%	100%
NPL	349				50.0%
NPF	27				3.9%
UTP	27				3.9%
Denounced	295				42.2%
	699	46%			

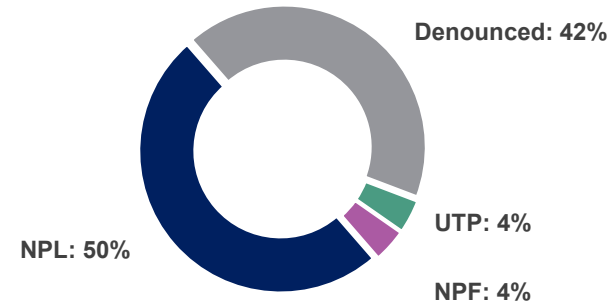
IFRS NPE analysis, Q1 2022 vs FY 2021 (2/2)

NPE per category

Q1 2022

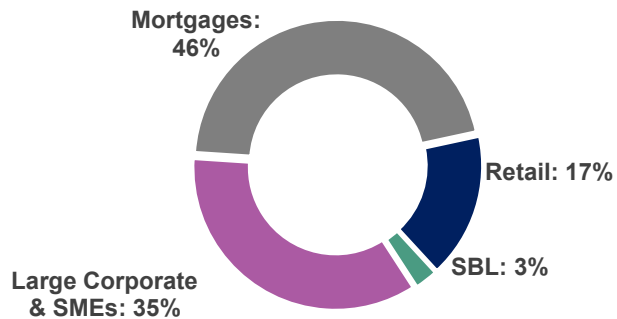


FY 2021

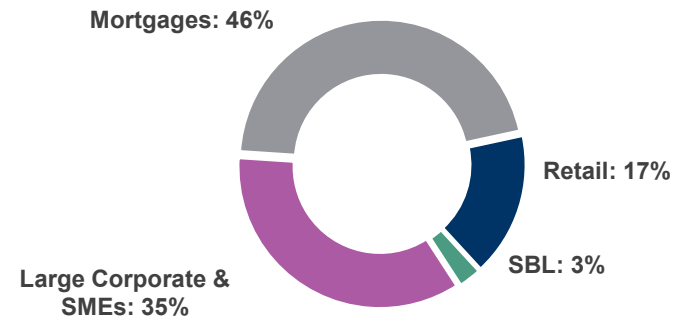


NPL per segment

Q1 2022

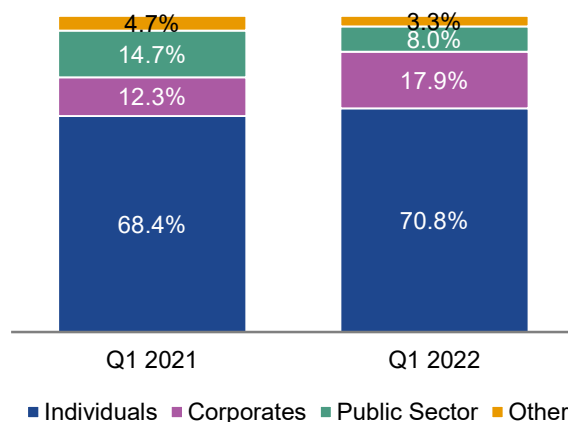


FY 2021

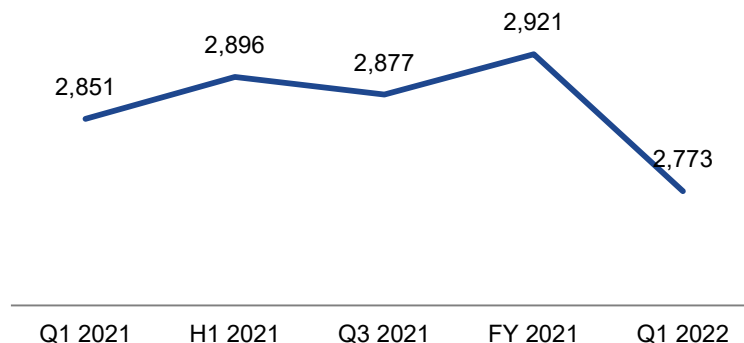


Comfortable liquidity position at € 2.8 bn

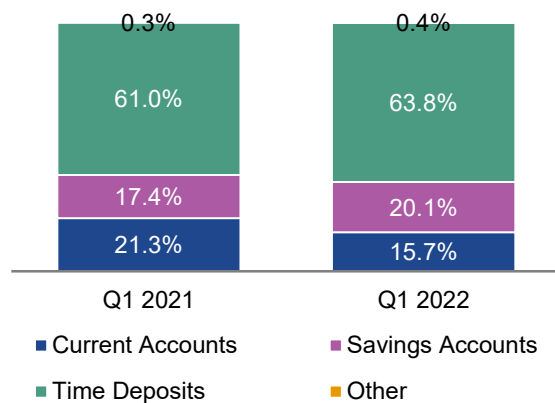
Deposits breakdown by customer – Q1 2022



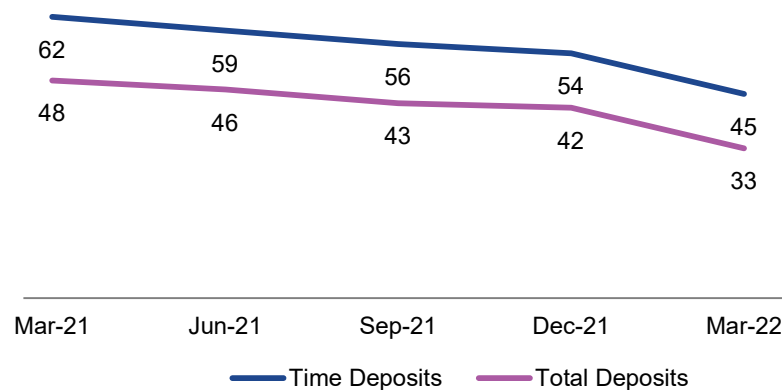
Evolution of deposits, Q1 2021 – Q1 2022



Deposits breakdown by type of product – Q1 2022

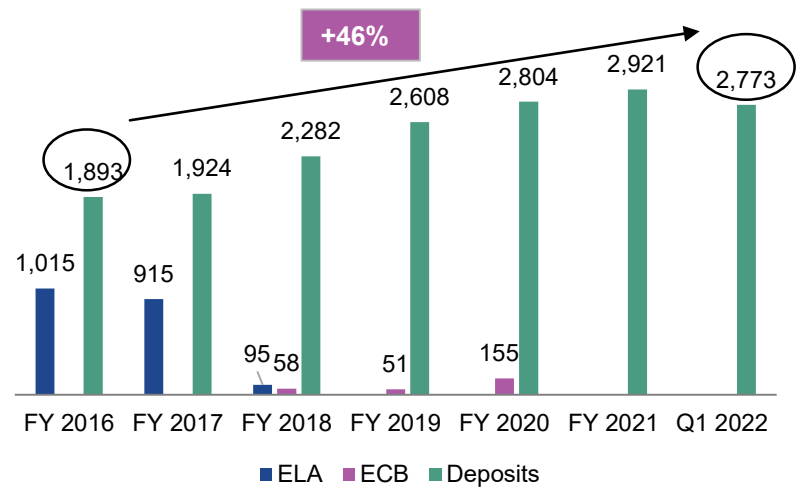


Cost of deposits (stock/bps)



Robust liquidity position

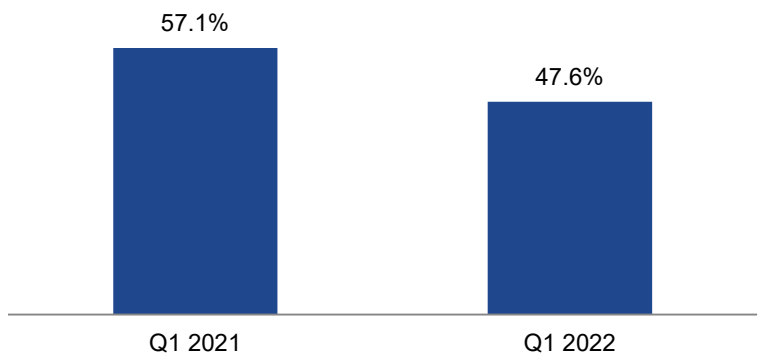
Deposits, Eurosystem Funding (€ mln)



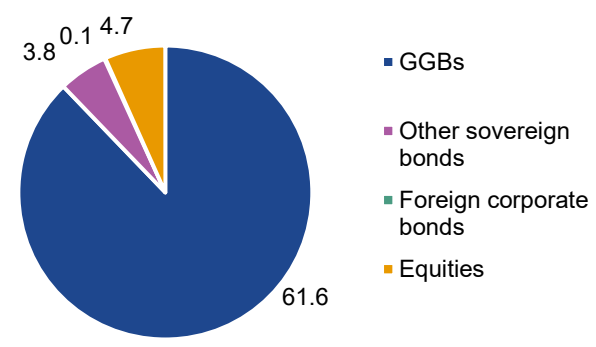
Comments

- Comfortable liquidity position at € 2.8 bn despite the decrease of disposable income
- Deposits through Raisin stood at €225mln as at 31.03.2022
- Significant drop in funding cost by 9bps vs 31.12.2021
- Zero dependence on ECB and interbank funding
- LCR ratio at 275% far exceeding regulatory threshold
- Net loans to deposits ratio at 47.6%
- Securities portfolio at €70 mln as at 31.03.2022

Net loans to deposits ratio (%)



Securities portfolio breakdown (€ mln)





Section 5

Strategy Update 2022-2024

Capital actions in force for 2022

Fully Subscribed Share Capital Increase

Key Information

- On 21.12.2021 the Bank successfully completed the Share Capital Increase by raising funds of an amount of €240,000,000 and issuing 1,200,000,000 new common registered voting shares. The Share Capital Increase was subscribed in full and in particular 89.8% by existing investors exercising their pre-emptive rights, with payment of a total amount of € 215,441,058.80 and 9.87% by an anchor investor.
- The composition of the Share Capital of the Bank is the following: HFSF owns 62.9% of the registered share capital, TMDEDE 14.7%, e-EFKA 10.3% and RINOA Ltd – Ellington Solutions 9.9%.

Shareholder's agreement in place

Key Information

- As per the Shareholder's agreement, announced on 13.12.2021 and supplemented by the three Shareholder's letter of support dated 18/4/2022 the Parties are keen to proceed to a second investment in Attica Bank and in particular to a €365mIn Share Capital Increase.
- Moreover, the Bank will proceed in Q3 2022 to the activation of the provisions of the article 27A of L.4172/2013, concerning the conversion of the deferred tax asset in deferred tax credit and the issuance of warrants. This will further improve regulatory capital mix and liquidity. The Bank's General Meeting is scheduled to take place on Tuesday 5th July 2022.
- The capital ratios stood at 6.3% CET1 and 9.7% CAD. The Bank is in the procedure of undertaking the necessary capital actions for the immediate restoration of its capital ratios. The capital actions included in the Bank's Business Plan can be complemented with additional ones, currently contemplated by management, e.g. synthetic securitizations and co-investment opportunities.

Qualitative Strategic Objectives: Superior expertise, fast execution and lean cost structure

Value proposition		Specialized lending focused on selected wholesale sectors
Business Segments		Large SME and Corporates
Industry focus		Energy & Infrastructure, Tourism and Construction
Products		Long term lending, esp. focusing on Project Finance, short-term loans, letters of guarantee, factoring; Explore ancillary advisory business
Partnerships		Establish small team to explore and manage partnerships within shareholder space and beyond
Funding		Diversified funding sources, incl. wholesale funding and digital offering for retail deposits
People		Efficient, motivated workforce in line with the Bank's Business Plan and ambition
Physical footprint		Rationalize physical footprint, both in terms of HQ buildings and in terms of branch network
Credit and Operations		Clear credit policy focused on target sectors and assets; Efficient credit processes supported by effective workflow management with minimal admin/manual work
Brand		Rejuvenated brand showing that the Bank has entered a new era



Appendix

Financial Figures Q1 2022

Group P&L and Balance sheet

Balance Sheet			
Amounts in €mln	FY 2021	Q1 2022	Change
Assets			
Cash and balances with central bank	477.8	302.4	(36.7%)
Due from other financial institutions	77.9	59.6	(23.5%)
Derivative financial instruments - assets	1.1	3.7	246.3%
Net loans and advances to customers	1,325.5	1,319.3	(0.5%)
Financial assets	1,182.3	1,259.8	6.6%
Investments in associates	5.1	5.1	0.0%
Property, plant & equipment	40.6	40.3	(0.8%)
Investment property	57.5	57.5	(0.0%)
Intangible assets	57.9	58.6	1.1%
Deferred tax assets	267.4	266.6	(0.3%)
Other assets	172.9	168.0	(2.8%)
Total assets	3,666.1	3,540.9	(3.4%)
Liabilities			
Due to financial institutions	222.7	256.9	15.4%
Due to customers	2,920.6	2,772.9	(5.1%)
Debt securities issued	99.8	99.8	0.0%
Defined benefit obligations	6.3	6.4	2.8%
Other provisions	22.5	24.4	8.2%
Other liabilities	62.7	57.6	(8.1%)
Total liabilities	3,334.6	3,218.1	(3.5%)
Equity			
Share capital (common Shares)	244.8	244.8	0.0%
Reserves	613.1	612.9	(0.0%)
Retained earnings	-675.0	-683.5	1.3%
Shares at par	148.5	148.5	0.0%
Total equity	331.5	322.8	(2.6%)
TOTAL LIABILITIES & EQUITY	3,666.1	3,540.9	(3.4%)

Group Profit & Loss			
Amounts in €mln	Q1 2021	Q1 2022	Change %
Interest and similar income	22.6	15.9	(29.4%)
Less: Interest expense and similar charges	(7.5)	(6.4)	(15.1%)
Net interest income	15.1	9.6	(36.5%)
Fee and commission income	2.9	3.6	24.5%
Less: Fee and commission expense	(2.2)	(1.8)	(15.8%)
Net fee & commission income	0.8	1.8	140.2%
Profit / (loss) from trading portfolio	(0.4)	0.1	(122.9%)
Profit / (loss) from investment portfolio	(4.9)	(0.0)	(99.7%)
Other Income	0.4	0.4	(8.9%)
Total Operating income	11.0	11.8	7.9%
Personnel expenses	(8.4)	(7.6)	(9.3%)
General operating expenses	(4.9)	(5.7)	16.7%
Depreciation	(3.4)	(3.4)	(0.6%)
Total Operating Expenses	(16.7)	(16.7)	0.2%
Profit/ (Loss) before taxes and provisions	(5.7)	(4.9)	(14.7%)
Provisions for credit and other risks	(2.3)	(2.8)	19.1%
Provisions for other risks	0.0	0.0	N/A
Results from the transfer of loans through securitizations	0.0	0.0	N/A
Staff retirement compensation	0.0	0.0	N/A
Income from investment in associates	(0.2)	0.0	(100.0%)
Profit / (Loss) before tax	(8.2)	(7.6)	(7.1%)
Less: Income tax	2.4	0.9	(62.5%)
Profit /(Loss) for the period	(5.8)	(8.5)	45.9%

Key Financial Ratios

Balance sheet structure	FY 2021	Q1 2022
Due to Customers / Gross Loans	176.4%	168.0%
Due to customers / Total Assets	45.2%	46.6%
Net Loans/ Total Assets	36.2%	37.3%
Total Equity / Total Assets	9.0%	9.1%
Total Equity / Due to Customers	11.4%	11.6%

Glossary of Terms

Terms	Definitions
Common Equity Tier 1 ratio (CET 1)	Common Equity Tier 1 regulatory capital as defined by Regulation (EU) 573/2013.
Overall Capital Ratio (OCR)	Total regulatory capital divided by total Risk Weighted Assets, as defined by Regulation (EU) 573/2013.
Cost of Risk (CoR)	Loan Loss Reserves for the period divided by Gross Loans of the relevant period.
Deferred Tax Assets (DTA)	Amounts of income taxes recoverable in future periods, in respect of deductible temporary differences, unused tax losses that can be carried forward and unused tax credits.
Deferred Tax Credit (DTC)	Amounts of tax credits that are eligible for conversion in tax credits under specific circumstances.
Forborne Exposures	An exposure where forbearance measures have been extended, i.e. concessions, such as a modification or refinancing of loans and debt securities, has been granted as a result of a counterparty's financial difficulty.
Liquidity Coverage Ratio	The proportion of highly liquid assets held by financial institutions, to ensure their ongoing ability to meet short-term obligations.
Loan Loss Allowances (LLAs)	Provisions to cover credit risk.
Net Interest Margin (NIM)	Net Interest Income for the period, annualized and divided by average Gross Loans
Non-Recurring Items (NRIs)	Expenses or income that occurs only for the period under examination.
Net Interest Income (NII)	Interest Income less Interest Expense.
Net Commission Income (NCI)	Commission Income less Commission Expense.

Glossary of Terms

Terms	Definitions
Non Performing Exposures (NPEs)	An exposure that is a) 90 days past-due (material exposure) and b) unlikely to be repaid in full without collateral realization (irrespective of any past-due amount or of the number of days past-due), in compliance with EBA Guidelines. In this document, NPEs are reported under IFRS. For regulatory reporting purposes, NPEs also include Omega and Metexelixis underlying loan exposures.
Non Performing Exposures Coverage (NPE coverage)	Loan Loss Reserves divided by Non Performing Exposures for the period.
Net Stable Funding Ratio (NSFR)	A liquidity standard requiring banks to hold enough stable funding to cover the duration of their long-term assets.
Pre Provision Income (PPI)	Total Operating Income for the period less Total Operating Expenses for the period.
Preference Shares	Non-transferable redeemable preference shares of a nominal value of €0.35 each. The shares were issued pursuant to the provisions of Law 3723/2008 on enhancement of the liquidity of the Greek economy to limit the impact of the international financial crisis.
Risk Weighted Assets (RWAs)	Risk Weighted Assets are the Bank's assets and off-balance sheet exposures, weighted according to risk factors based on the Regulation (EU) 575/2013 for credit, market and operational risk.
Tier II instrument	Secondary component of the bank capital, in addition to Tier 1 capital, that makes up the bank's required regulatory reserves.
Stage 1	Loan Loss Reserves for exposures classified under Stage 1 are calculated from the initial recognition of the loan on a 12-month period. (Expected Credit Losses).
Stage 2	Loan Loss Reserves for exposures classified under Stage 2 are calculated for the lifetime of the exposure. (Lifetime Expected Credit Losses).
Stage 3	Includes credit impaired exposures. Loan Loss Reserves for exposures classified under Stage 3 are calculated for the lifetime of the exposure. (Lifetime Expected Credit Losses).
Unlikely to pay (UTP)	The debtor is assessed as unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past-due amount or of the number of days past due (Regulation (EU) 575/2013).
Voluntary Exit Plan (VEP)	A plan that provides an incentive for employees to retire early.

Disclaimer and contact information

By receiving this document, the Recipient accepts and agrees to be bound by the following obligations and limitations:

The above material has been prepared by Attica Bank for the exclusive use of the selected parties to whom it is delivered. Neither the whole or any part of the information in this presentation may be disclosed to, or used by any other person or used for any other purpose without the prior consent of Attica Bank.

Neither Attica Bank nor any of its connected persons accept any liability or responsibility for the accuracy or completeness of, nor make any representation or warranty, express or implied, with respect to, the information on which this material is based or that this information remains unchanged after the issue of this presentation. In addition, the reader of the material agrees that Attica Bank and all “connected persons” neither owe nor accept any duty or responsibility to the former, whether in contract or in tort (including without limitation, negligence and breach of statutory duty), and shall not be liable in respect of any loss, damage or expense of whatsoever nature which is caused by any use the reader may choose to make of this material, or which is otherwise consequent upon the gaining of access to the report by the reader.

The content of this material should not be construed as a solicitation or a recommendation. It has been prepared for information purposes only and is purely indicative. It does not constitute an offer or invitation for sale or purchase of securities or any of the businesses or assets described herein or any form of commitment, advice, recommendation or valuation opinion on the part of Attica Bank or its connected persons. No part of this material should form basis of or can be relied upon in connection with any contract or investment decision or commitment relating thereto.

This material should not be regarded by the Recipient as a substitute for the exercise of its own judgment and the Recipient is expected to rely on its own due diligence, if it wishes to proceed further.

Additionally, the Recipient should not construe the contents of this material as legal, tax, accounting or investment advice. The Recipient should consult its own independent counsel, tax and financial advisers as to financial, tax legal and related matters concerning any transaction described herein. This material does not purport to be all-inclusive or to contain all of the information that the Recipient may require or request.

The present material may contain targets, prospects, returns and/or opinions which obviously involve elements of subjective judgment. Any opinions expressed in this material are subject to change without notice. Forward looking statements may also be contained. Attica Bank gives no undertaking and is under no obligation to update these targets, prospects or potential statements for events or circumstances that occur subsequent to the date of this material or to update or keep current any of the information contained herein and this material and there exists no representation that it will do so.

Actual results will vary from the projections or targets mentioned and such variations may be material.

In this notice “Attica Bank” means Attica Bank S.A. and its “connected persons” means the shareholders, subsidiaries and the respective directors, officers, employees and agents of each of them.

Attica Bank S.A.

Contact Information:

Strategy and Financial Planning Sub-Department
23 Omirou Str. 106 72, Athens, Greece
e-mail: InvestorRelations@atticabank.gr
Tel.: +30 210 3669230, fax: +30 210 3669410