Attica Bank

FY 2022 Results

April 28th, 2023

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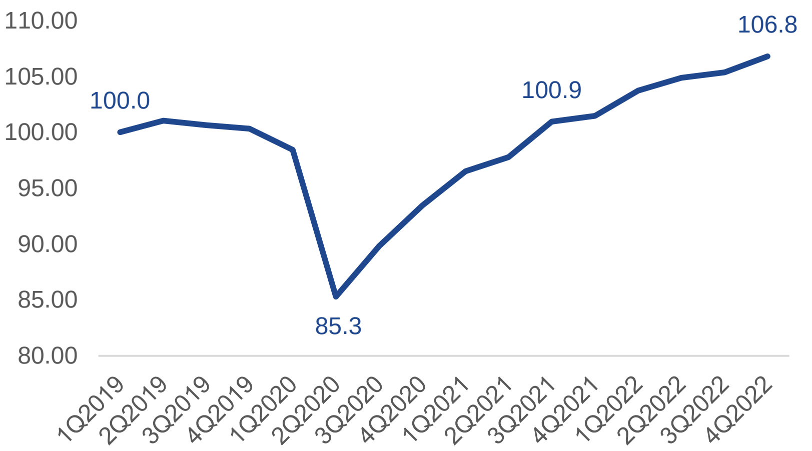
Section 1

Macroeconomic Prospects

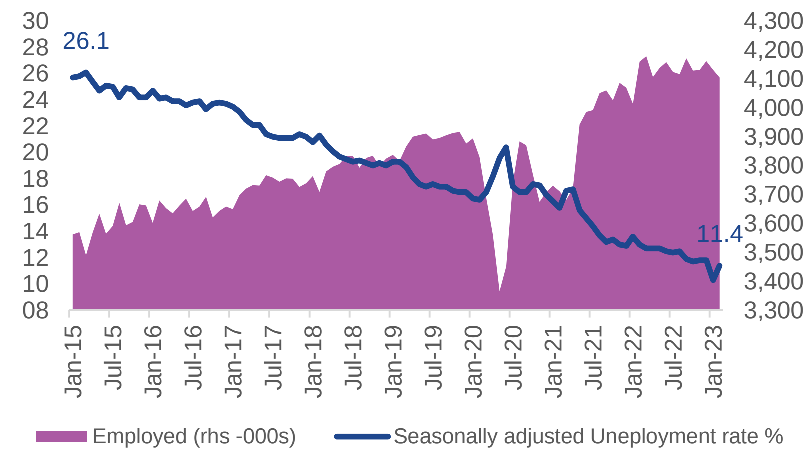
The economy recovered, with growth set to continue outperforming EU average rates despite inflation & geopolitical risks, due to rising investments and dropping unemployment

2019-4Q22 GDP evolution (rebased to 1Q19)



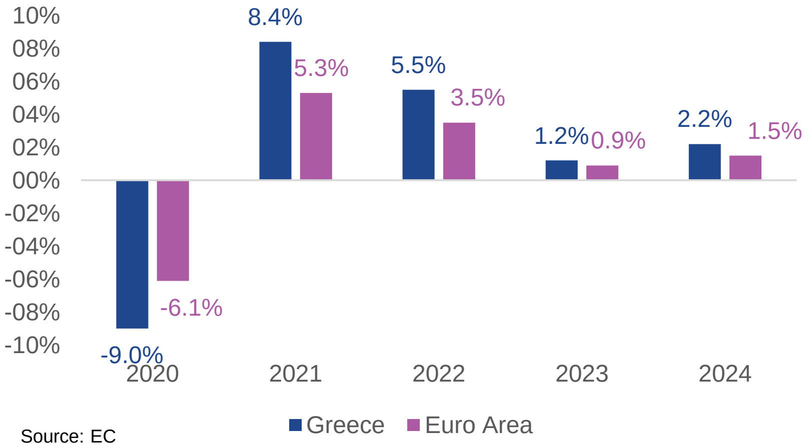
Source: ELSTAT

Seasonally adjusted Unemployment rate & employment levels



Source: ELSTAT

EC's winter 2023 GDP forecasts (% YoY)



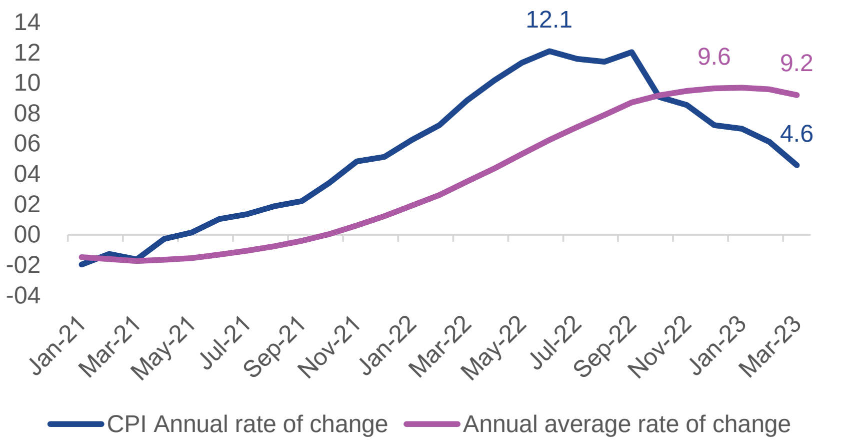
Source: EC

GDP has recovered and Greece will continue to outperform

- 2021 and 2022 GDP outperformed strongly (initial expectations and EU peers). Strong consumption figures and decade high investments have offset external pressures in 2022.
- Outperformance trend is expected to continue in the coming years, with growth surpassing EU average levels for a number of reasons, including the recovery fund, the cyclical rebound from Covid and the 10-year Greek crisis and higher relevant exposure into services.
- 2023 growth will moderate as households purchasing power is eroded from inflation. Rising employment figures and wage hikes to support household balance sheets.

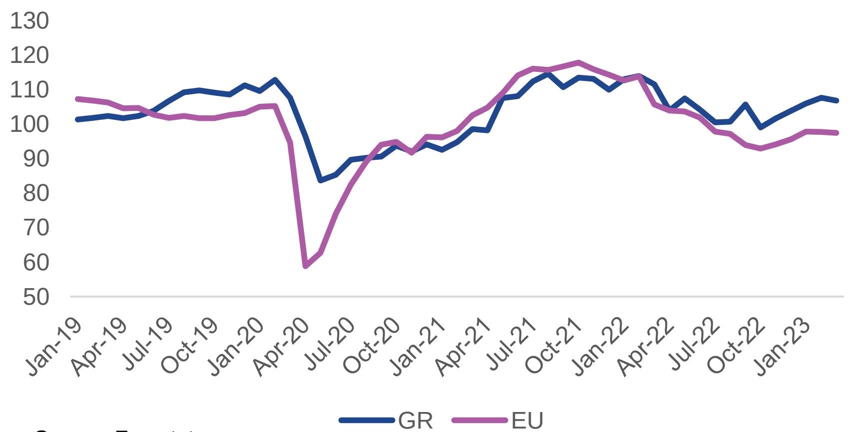
Despite the inflationary headwinds, Greece's outlook remains robust. All growth forecasts have been revised upwards while investment grade nears

CPI Evolution (%)



Source: ELSTAT

Economic Sentiment Indicator (ESI)



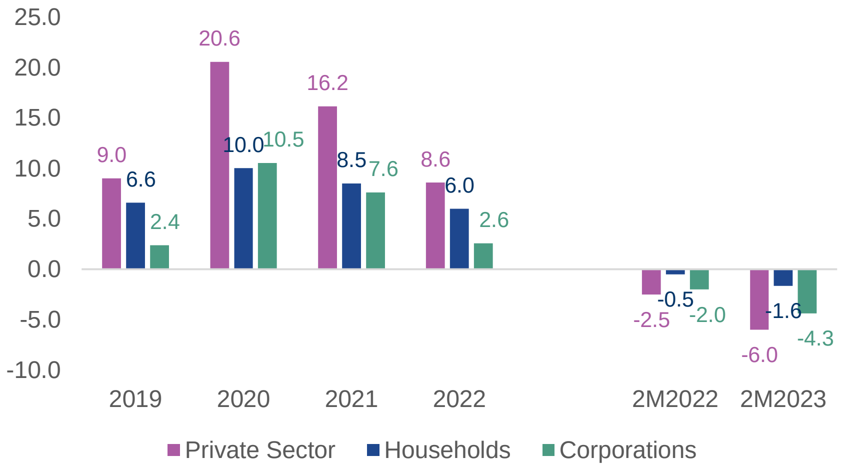
Source: Eurostat

Key highlights

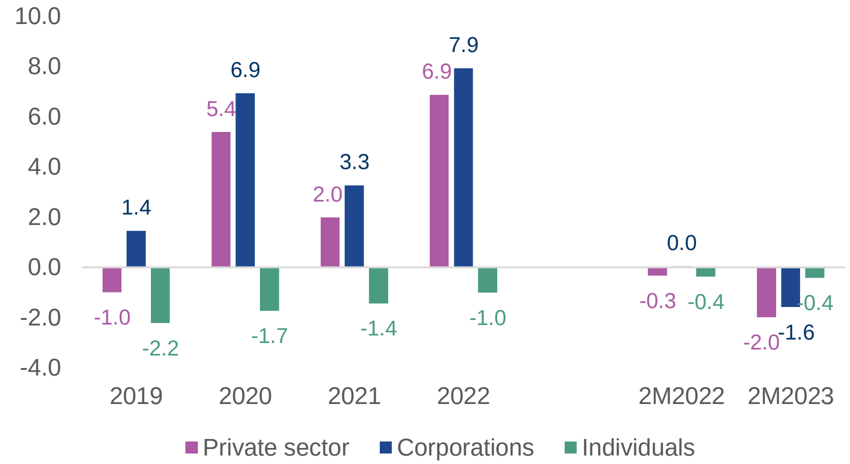
- Economic growth in Greece kept its momentum in 2022, with growth slowing however to 5.9% (from 8.4% in 2021) reflecting strong export performance and a significant contribution from private consumption.
- Growth in the year outperformed once again previous estimates, despite the impact of higher inflation and the resulting squeeze of real disposable incomes.
- Despite a weaker external environment, elevated inflation and fading household spending, private consumption and investments will positively contribute in this year's growth while tourism is seen maintaining its growth momentum despite uncertainties.
- According to Eurostat's winter 2023 economic forecasts real GDP is forecast to grow by 1.2% in 2023 and accelerate to 2.2% in 2024. Still, very recently, the BoG raised its FY23 growth forecast to 2.2% (from 1.5% previously) and the IMF to 2.6% (from 1.8% previously), both highlighting the positive carryover effect from the 2022 outperformance.
- In parallel, inflationary pressures are fading, with the annual growth rate in CPI slowing to 7.2% in December (from double digit levels in 2Q/3Q22) and further to 4.6% in March 2023. Despite remaining relatively elevated, CPI is seen declining substantially to 4.4% in 2023, reflecting the expected drop in energy prices and the negative base effect.
- Lower CPI levels, continued fiscal support and record stats in the labor market (unemployment rate back to 2009 levels and level of employed at 2011 levels) have retained the Economic Sentiment Indicator (ESI) at high levels. ESI remains above EU average levels while the all-important consumer confidence Index has strengthened to a 13-months high in March.
- Greece's fiscal position continues to improve, with 2022 ending with a small primary surplus, well above initial expiations. This trend is expected to accelerate in the current year. On top of that, Greece reported the highest drop in its debt to GDP ratio among EU peers, with public debt to GDP reaching a 13-year low of c. 160%, while investment grade nears, possibly occurring sometime in 2H23.

Prospects for the Financial – Banking Sector

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



Flows of credit to the private sector (in € bn)



Recent Developments

- Deposits from the private sector decreased in the 2-month period to February 2023 by €6.0 bn, due to non-financial corporations which experienced outflows of €4.3 bn, while household deposits dropped by 1.6bn. The annual growth rate of private sector's deposits decelerated to 2.9% from 3.5% in January and 4.8% in December.
- Overall, on top of the €16.2 bn of deposit inflows in 2021 and the €20.6 bn in 2020, private sector deposits increased by an incremental €8.6 bn in 2022, despite the high energy prices and elevated inflation, illustrating the strong momentum of the economy up to now. Flows remained positive in both households and corporates.
- After numerous consecutive months with positive flows, financing to corporates turned into negative territory in the 2-month period to February 2023, with net flows coming in at minus €1.6 bn, primarily due to the recent rate hikes. Net financing to households continued to slightly decrease, coming in at minus €0.4 bn in the same period.
- Credit flows to the private sector accelerated in 2022, driven solely form credit to non-financial corporations. Specifically, credit net flows accelerated to € 7.9 bn from €3.3bn in 2021. Deleveraging continued in individuals and private non-profit institutions, which experienced however fewer outflows of €1.0bn from €-1.4bn in 2021. Importantly, amounts for non-financial corporations do not include the impact of RRF related loans, as only very minor disbursements linked to the RRF occurred in FY22.

Source: BoG

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Section 2

Financial Highlights

Attica Bank FY 2022 Financial Results

Financial Performance

- Successful Share Capital Increase of €473.3 mln concluded in April 2023.
- FY22 NII down 11% yoy, negatively affected the Omega securitization. Still, 4Q22 NII reached a year high, benefiting from loan repricing and higher disbursements
- Recurring Net fee & Commission Income up by 13% yoy
- Continuous emphasis on cost reduction; Recurring operating expenses decreased by 9.8% yoy as a result of the Group's effort to improve operating efficiency

Asset Quality

- Regulatory NPE ratio improved 310bps yoy at 65.7%. Reg. NPEs down 5% YoY, with coverage up c.15 percentage points at 67%. IFRS NPE ratio at 39.1% (313 bps lower yoy)
- Performing exposures up by a strong 10% yoy. Credit Expansion with new financing and re-financing at €374 mln for 2022, out of which €346.6 mln concern corporate and €27.3 mln retail loans

Cost Efficiency & Liquidity

- Solid deposit's base at €2.97 bn, deposits up 9% qoq
- Net Loans to deposits ratio at just 43%
- Diversified sources of funding with deposits from individuals representing 68% of total
- Digital deposit offering for retail deposits light launch in April 2023

Solid Business Model

- Attica Bank's strategy remains firm:
  - Strategy to Tackle NPE legacy issues unfolding
  - Targeted retail strategy, with a view to ensure a stable and competitive funding mix
  - Corporate strategy aiming at SME business and at specialized sectors
  - Establish and nurture partnerships and relationships with key professional associations (Civil Engineers. Hotels and tourism, Manufacturing, Retailers) in order to enhance product offering tailored to their needs
  - Digitalize the customer interface and customer service & advancing technological upgrades
  - Transformation: Enhance overall organizational chart, governance, and internal procedures in order to achieve efficiency, agility, speed and transparency.

FY 2022 Financial Performance

Group Profit & Loss			
Amounts in €mln	**FY 2021**	**FY 2022**	**Change %**
Interest and similar income	76.3	65.6	(14.1%)
Less: Interest expense and similar charges	(30.8)	(24.9)	19.1%
Net interest income	45.5	40.6	(10.6%)
Fee and commission income	21.4	16.8	(21.6%)
Less: Fee and commission expense	(10.8)	(11.1)	(2.2%)
Net fee & commission income	10.5	5.7	(46.1%)
Profit / (loss) from trading portfolio	(2.7)	(2.2)	17.6%
Profit / (loss) from investment portfolio	(4.0)	(0.6)	86.0%
Other Income	4.1	3.9	(5.4%)
Total Operating income	**53.3**	**47.4**	**(11.2%)**
Personnel expenses	(32.9)	(29.5)	10.3%
General operating expenses	(29.5)	(39.2)	(32.8%)
Depreciation	(16.0)	(17.1)	(6.9%)
Total Operating Expenses	**(78.5)**	**(85.8)**	**(9.4%)**
Profit/ (Loss) before taxes and provisions	**(25.1)**	**(38.5)**	**(53.1%)**
Provisions for credit and other risks	(22.8)	(307.0)	n.a.
Provisions for other risks	(1.6)	(7.2)	n.a.
Results from the transfer of loans through securitizations	(55.4)	0.0	n.a.
Staff retirement compensation	(0.2)	(3.4)	n.a.
Income from investment in associates	0.7	(0.5)	n.a.
Profit / (Loss) before tax	(104.4)	(356.6)	n.a.
Income tax	(0.7)	(29.9)	n.a.
Profit /(Loss) for the period	(105.0)	(386.6)	n.a.

NII down by 10.6% due to the finalization of Omega securitization in 2021, resulting in the decrease of the loan accruing base and also the lower coupon of the senior note. The decrease was partially offset by the lower financing cost by 19.1% yoy.

Net Fee & commission income up by 12.7%, excluding non recurring fee income of € 5.5 mln recorded in 2021

Personnel expenses down by 10.3%; impacted from VES.

Recurring operating expenses down by 9.8% despite high inflation and increased depreciation expenses.

Provisions at €307 mln as the Bank implements its NPE Strategy and balance sheet clean up.

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Section 3

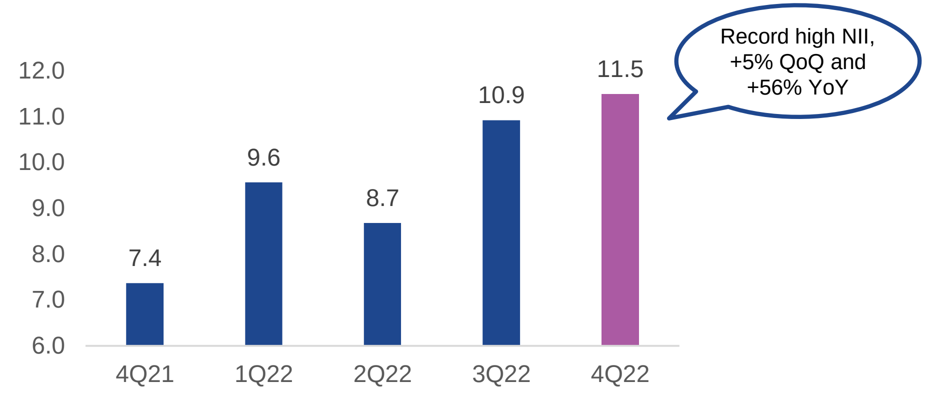
Profitability

Flattish recurring total income despite negative impact from NPE securitizations | Outlook remains positive due to asset side re-pricing

Total Banking Income breakdown

	FY 2021	FY 2022	Δ %
Net interest income	45.5	40.6	*-10.6%*
Net fee and commission income	10.5	5.7	*-46.1%*
Out of which non - recurring fee and commission income	(5.5)	-	
Gain/ loss from securities	(6.8)	(2.8)	*-58.4%*
Other income	4.1	3.9	*-5.4%*
Total Recurring Income	**47.8**	**47.4**	**-1.0%**

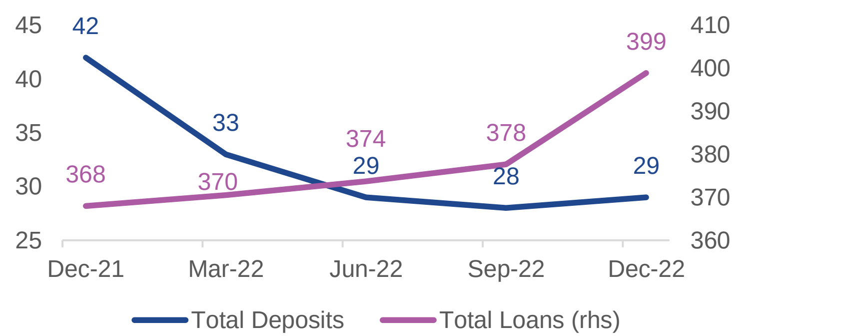
Quarterly NII Evolution (€ mln)



Comments

- Net interest income at €40.6 mln, -10.6% yoy driven by a lower borrowers' base of Omega securitization and by the repricing of the senior note held by the Bank. Still, NII in 4Q22 grew 5% compared to the previous quarter and by a strong 56% compared to 4Q21, primarily due to higher yields on loans (asset re-pricing).
- Recurring net fee & commission income up by 12.7%, excluding non recurring fee income of € 5.5 mln recorded in 2021. Transactions through credit and debit cards and interbank networks continue to pick up as well as commissions from letters of guarantee.
- Asset and liability side repricing yields positive results

Deposit Cost & Loan Yields Evolution (bps)



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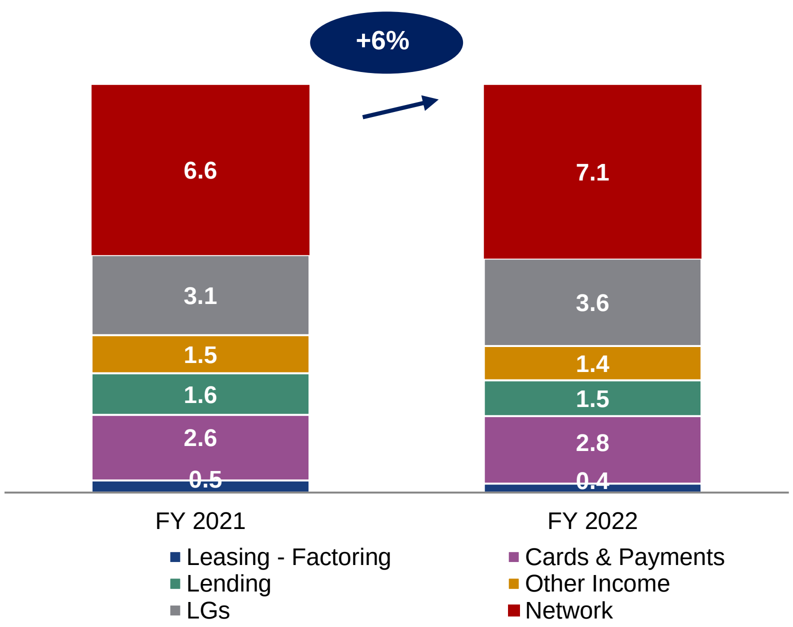
Recurring fee income growth

Recurring Fee & Commission Income Decomposition (€ mln)

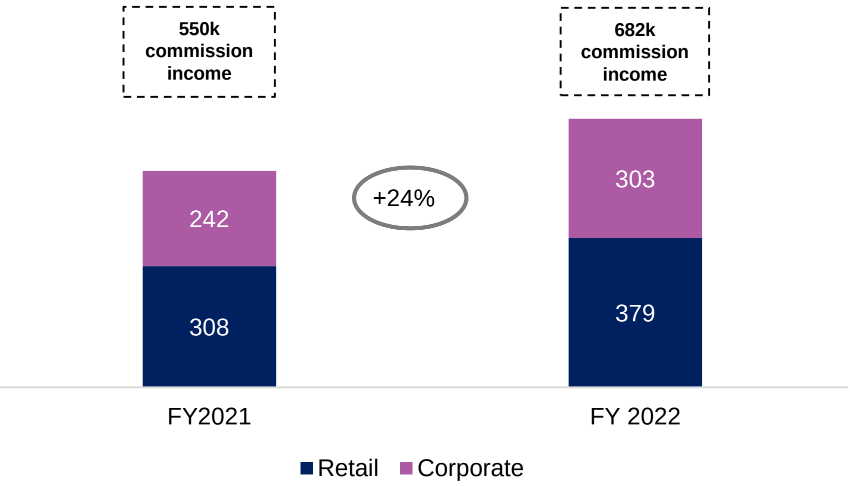


Comments

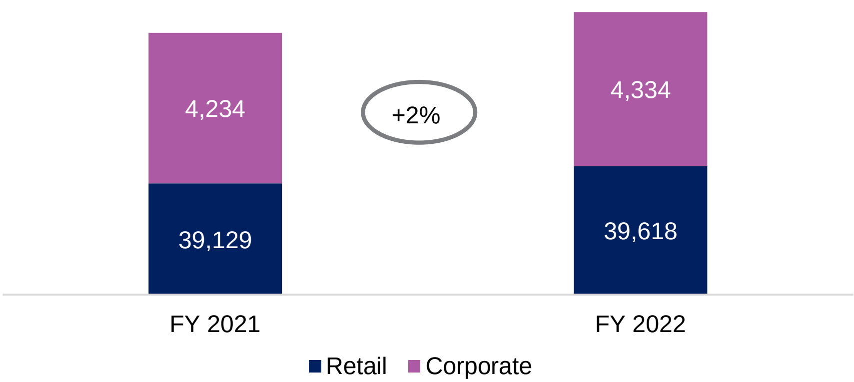
- Recurring Fee and Commission income as of 31.12.2022 stood at €16.8 mln, up by 5.5% on an annual basis, excluding non recurring management fee income of € 5.5 mln recorded in 2021.
- Commissions from letters of guarantee and network transactions rebounded strongly, displaying an increase of 15% and 8% yoy respectively.
- Attica Bank expects fees to grow going forward as digital on-boarding and digital products kick-in, while disbursements are also seen higher.

Transactions through digital channels picking up

Value of monetary transactions Attica e-banking & mobile, 4Q 2021 – 4Q 2022 (€ mln)



Active e-banking & mobile users, 4Q 2021 – 4Q 2022



Digital Channels KPIs, 4Q 2022

- **12% yoy increase** in active users in mobile banking.
- **21% yoy increase** in value of monetary transactions from e-banking and mobile channels.
- **Steady increase** in volume of e-banking and mobile-banking monetary transactions; **15% yoy** with a significant **increase in volume of retail and corporate mobile banking** transactions.
- New transactions and services available; fully upgraded, secure, modern and user-friendly environment in both mobile app and the e-banking site;

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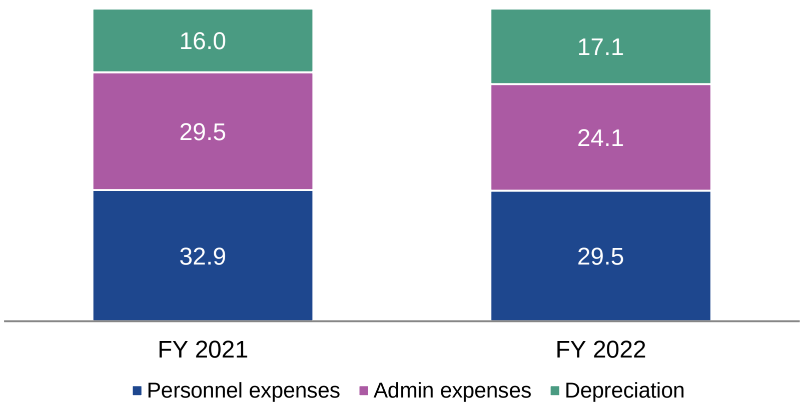
Recurring OpEx down by 9.8% yoy

Evolution of recurring OpEx (€ mln)



Breakdown of Recurring OpEx (€ mln)

	FY 2021	FY 2022	Δ %
Personnel Expenses	32.9	29.5	*-10.3%*
Admin Expenses	29.5	39.2	*32.8%*
Out of which non-recurring	0.0	15.1	
Depreciation	16.0	17.1	*6.9%*
Total Recurring OpEx	***78.5***	***70.7***	***-9.8%***
Reported OpEx	**78.5**	**85.8**	**9.4%**

Comments

- Total operating expenses at €85.8 mln, as a result of increased one –off operating expenses of € 15.1 mln that relate to projects within the context of the Shareholders' Agreement.
- On a recurring basis, total OpEx decreased by 9.8% yoy. Excluding depreciation, recurring OpEx drop is even higher, at 14% yoy.
- Improving cost base on the back of lower personnel expenses (-10.3% yoy) as a result of the conclusion of VES in 2022.

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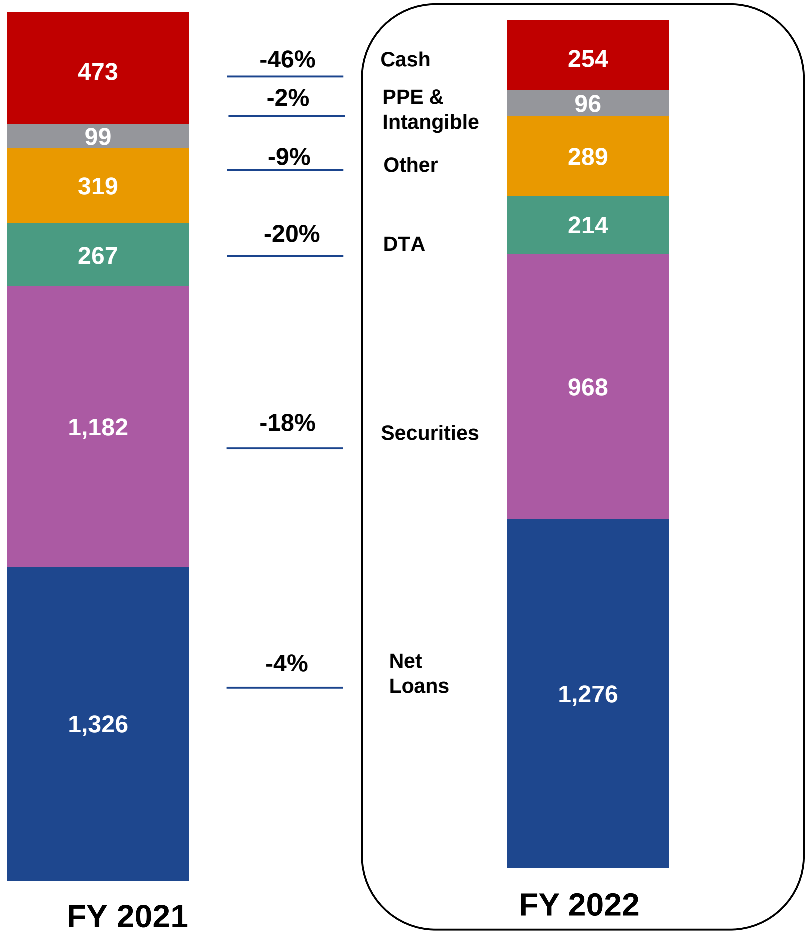
Section 4

Selected Balance Sheet Items

Balance Sheet composition

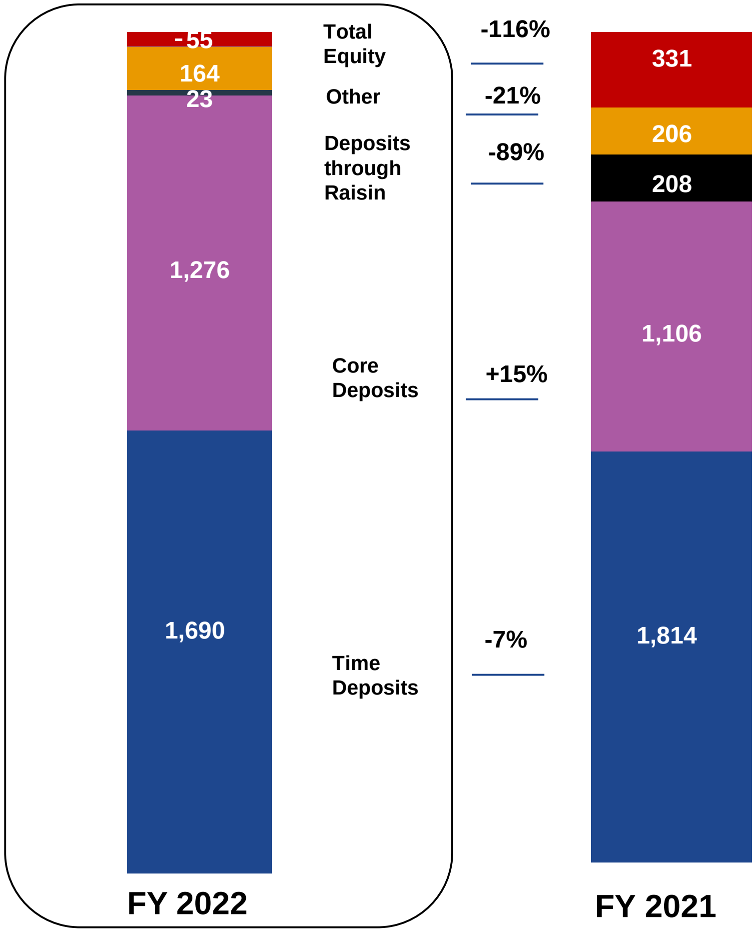
Asset Mix



3,666mln
total assets

3,098mln
total assets

Funding Mix



3,098mln
total liabilities & equity

3,666mln
total liabilities & equity

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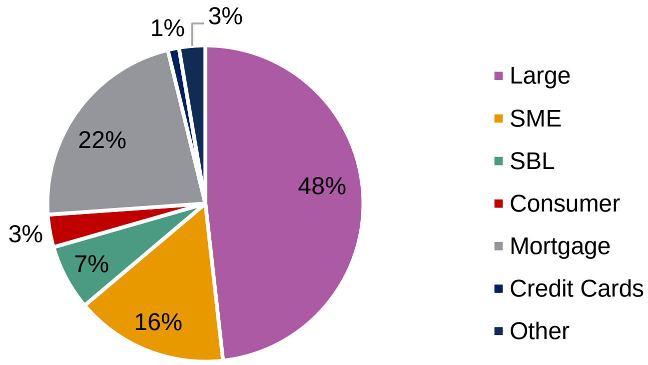
Revenue to be supported by a continuous increase in new disbursements & asset side repricing

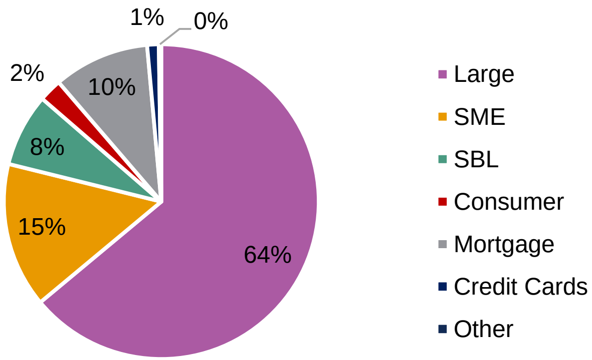
Loan Portfolio Breakdown by segment – FY 2022



Evolution of New Financing & Refinancing per category – FY 2022

	3Q 2021	4Q 2021	1Q 2022	2Q 2022	3Q 2022	4Q 2022
Business	66	96	82	89	51	124
Individuals	6	9	7	7	6	8
Total	**72**	**105**	**89**	**96**	**57**	**132**

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



Comments

- New disbursements of €374 mln in FY22 and € 132 mln in 4Q 2022 alone.
- 94% corporate, 6% retail banking
- New Loans’ Disbursements for 2022-2025 will focus on infrastructure, energy, environment and tourism.

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IFRS NPE analysis, FY 2022 vs FY 2021

NPE Portfolio, collateral and cash coverage, 31.12.2022 (in €mln)

Category	Loan Balance (Gross)	LLAs	Collateral Coverage	Total Coverage	Contribution Loan Balance (Gross)
Business	**304**	**254**	**75%**	**158%**	**46.1%**
Mortgages	**269**	**91**	**118%**	**151%**	**40.9%**
Consumer	**85**	**48**	**69%**	**125%**	**12.9%**
Total	**658**	**392**		**151%**	**100%**
NPL	*306*				*46.5%*
Denounced	*299*				*45.4%*
UTP	*12*				*1.8%*
NPF	*42*				*6.3%*
	658	**60%**			

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

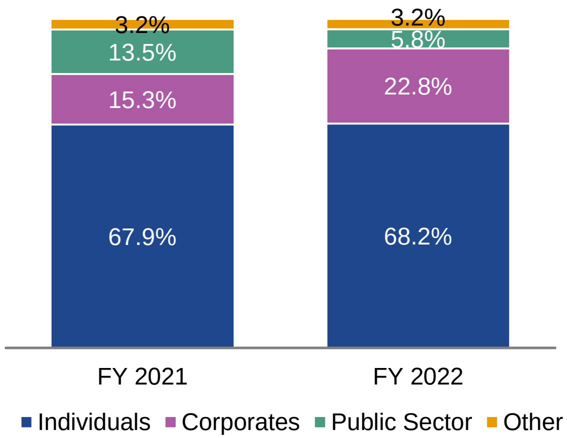
Category	Loan Balance (Gross)	LLAs	Collateral Coverage	Total Coverage	Contribution Loan Balance (Gross)
Business	**322**	**197**	**82%**	**144%**	**46.0%**
Mortgages	**288**	**80**	**109%**	**137%**	**41.2%**
Consumer	**89**	**46**	**59%**	**111%**	**12.8%**
Total	**699**	**324**		**137%**	**100%**
NPL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

Comments

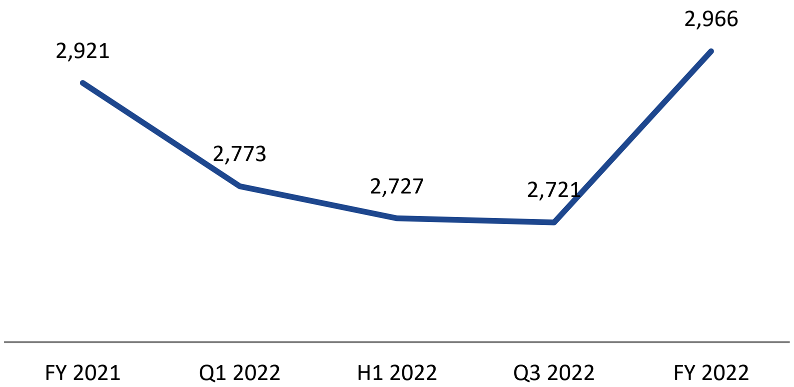
- NPE cash coverage (60% for on balance sheet items)
- Total coverage including collaterals at 151%

Comfortable liquidity position at € 2.97 bn

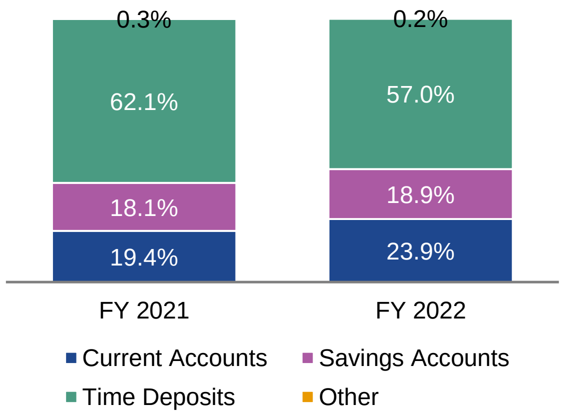
Deposits breakdown by customer – FY 2022



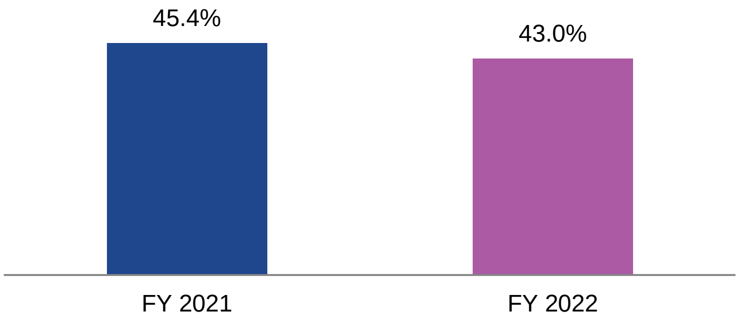
Evolution of deposits, FY 2021 – FY 2022



Deposits breakdown by type of product – FY 2022



Net loans to deposits ratio (%)



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Appendix

Financial Figures FY 2022

Group P&L and Balance Sheet

Balance Sheet			
Amounts in €mln	**FY 2021**	**FY 2022**	**Change**
Assets			
Cash and balances with central bank	473	254	(46.3%)
Due from other financial institutions	82	90	8.7%
Derivative financial instruments - assets	1	0	(96.5%)
Net loans and advances to customers	1,326	1,276	(3.8%)
Financial assets	1,182	968	(18.1%)
Investments in associates	5	2	(55.3%)
Property, plant & equipment	41	38	(6.2%)
Investment property	57	59	1.8%
Intangible assets	58	58	0.3%
Deferred tax assets	267	214	(19.9%)
Other assets	173	139	(19.6%)
Total assets	**3,666**	**3,098**	(15.5%)
Liabilities			
Due to financial institutions	223	32	(85.6%)
Due to customers	2,921	2,966	1.6%
Debt securities issued	100	100	0.1%
Defined benefit obligations	6	5	(20.8%)
Other provisions	23	16	(29.9%)
Other liabilities	63	34	(46.3%)
Total liabilities	**3,335**	**3,152**	(5.5%)
Equity			
Share capital (common Shares)	245	0	(99.8%)
Reserves	613	878	43.1%
Retained earnings	-675	-1,085	60.7%
Shares premium	149	152	2.6%
Total equity	**331**	**-55**	(116.5%)
Total Liabilities & Equity	**3,666**	**3,098**	(15.5%)

Group Profit & Loss			
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Income from investment in associates	0.7	(0.5)	n.a.
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Income tax	(0.7)	(29.9)	n.a.
Profit /(Loss) for the period	(105.0)	(386.6)	n.a.

Key Financial Ratios

Balance sheet structure	FY 2021	FY 2022
Due to Customers / Gross Loans	176.4%	176.3%
Due to customers / Total Assets	45.2%	54.3%
Net Loans/ Total Assets	36.2%	41.2%
Total Equity / Total Assets	9.0%	-1.8%

Profitability	FY 2021	FY 2022
NIM / net loans	3.1%	3.1%
G&As/ Total Assets	2.1%	2.8%
NCI/ Total Assets	0.3%	0.2%

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.

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