

MiFID II product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a "**retail investor**" means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of MiFID II; or (ii) a customer within the meaning of Directive (EU) 2016/97 (the "**Insurance Distribution Directive**"), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No. 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); or (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

PRICING SUPPLEMENT

11 June 2025

ATTICA BANK S.A.

Legal Entity Identifier (LEI): 213800FFWYE3BQ1CU978

Issue of

€150,000,000 Tier 2 Fixed Rate Resettable Callable Subordinated Notes due 2035

Issued under the

€1,000,000,000 Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions of the Notes (the "**Conditions**") set forth in the offering circular dated 25 April 2025 and the supplement to it dated 19 May 2025 (together, the "**Offering Circular**"). This document constitutes the Pricing Supplement of the

Notes described herein and must be read in conjunction with the Offering Circular in order to obtain all relevant information.

This Pricing Supplement, the Offering Circular and the supplement are available for viewing at www.luxse.com and www.atticabank.gr.

1. (i) Series Number: 2025-2
- (ii) Tranche Number: 1
- (iii) Date on which the Notes will be consolidated and form a single Series: Not Applicable
2. Specified Currency or Currencies: Euro (€)
3. Aggregate Nominal Amount:
 - (i) Series: €150,000,000
 - (ii) Tranche: €150,000,000
4. Issue Price: 100 per cent. of the Aggregate Nominal Amount
5. (i) Specified Denominations: €100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Notes in definitive form will be issued with a denomination above €199,000
- (ii) Calculation Amount (in relation to calculation of interest in global form or Registered definitive form see Conditions): €1,000
6. (i) Issue Date: 13 June 2025
- (ii) Interest Commencement Date: Issue Date
7. Maturity Date: 13 June 2035
8. Interest Basis: Reset Notes
(further particulars specified below)
9. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
10. Change of Interest Basis: Not Applicable
11. Put/Call Options: Issuer Call
Clean-up Call
12. (a) Status of the Notes: Tier 2 Notes

- (b) Date Board approval for issuance of 2 June 2025
Notes obtained:

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.	Fixed Rate Note Provisions:	Not Applicable
14.	Reset Note Provisions:	Applicable
(i)	Initial Rate of Interest:	For the period from and including the Issue Date to, but excluding, the First Reset Date, 7.375 per cent. per annum payable in arrear on each Interest Payment Date
(ii)	First Margin:	+5.104 per cent. per annum
(iii)	Subsequent Margin:	Not Applicable
(iv)	Interest Payment Date(s):	13 June in each year, starting from and including 13 June 2026 up to and including the Maturity Date
(v)	Fixed Coupon Amount to (but excluding) the First Reset Date:	€73.75 per Calculation Amount
(vi)	Broken Amount(s):	Not Applicable
(vii)	First Reset Date:	13 June 2030
(viii)	Second Reset Date:	Not Applicable
(ix)	Subsequent Reset Date(s):	Not Applicable
(x)	Relevant Screen Page:	Reuters Screen "ICESWAP2"
(xi)	Reset Reference Rate:	Mid-Swap Rate
(xii)	Mid-Swap Rate:	Single Mid-Swap Rate
(xiii)	Mid-Swap Floating Leg Frequency:	6 months
(xiv)	First Reset Period Fallback Yield:	Not Applicable
(xv)	Fallback Relevant Time:	Not Applicable
(xvi)	Benchmark Frequency:	Annual
(xvii)	Day Count Fraction:	Actual/Actual (ICMA)
(xviii)	Determination Date(s):	13 June in each year
(xix)	Business Day Convention:	Not Applicable
(xx)	Business Centre(s):	T2 and London
(xxi)	Calculation Agent:	Deutsche Bank AG, London Branch

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| 15. | Floating Rate Note Provisions: | Not Applicable |
| 16. | Zero Coupon Note Provisions: | Not Applicable |
| 17. | Benchmark Replacement: | Applicable |

PROVISIONS RELATING TO REDEMPTION, SUBSTITUTION AND VARIATION

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| 18. | Notice periods for Condition 10(c) and Condition 10(d)/(e): | Minimum period: 15 days
Maximum period: 30 days |
| 19. | Issuer Call: | Applicable |
| | (i) Optional Redemption Date(s): | 13 June 2030 |
| | (ii) Optional Redemption Amount and method, if any, of calculation of such amount(s): | €1,000 per Calculation Amount |
| | (iii) Make-Whole Reference Bond: | Not Applicable |
| | (iv) Quotation Time: | Not Applicable |
| | (v) Redemption Margin: | Not Applicable |
| | (vi) Reference Screen Page: | Not Applicable |
| | (vii) If redeemable in part: | |
| | (a) Minimum Redemption Amount: | Not Applicable |
| | (b) Maximum Redemption Amount: | Not Applicable |
| 20. | Capital Disqualification Event (Condition 10(d)): | Applicable |
| 21. | MREL Disqualification Event (Condition 10(e)): | Applicable |
| | MREL Disqualification Event Effective Date (Condition 10(e)): | From (and including) Issue Date |
| 22. | Clean-up Call Option: | Applicable |
| | (i) Clean-up Call Minimum Percentage: | As per the Conditions |
| | (ii) Clean-up Call Option Amount: | 100 per cent. per Calculation Amount |
| | (iii) Notice periods: | Minimum period: 15 days
Maximum period: 30 days |
| | (iv) Clean-up Call Effective Date: | Issue Date |

23. Investor Put: Not Applicable
24. Final Redemption Amount: €1,000 per Calculation Amount
25. Early Redemption Amount payable on redemption for taxation reasons, on a Capital Disqualification Event, on an MREL Disqualification Event or on event of default: As per Condition 10
26. Substitution and Variation: Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

27. Form of Notes:
- (i) Form: Bearer Notes:
Temporary Bearer Global Note exchangeable for a Permanent Bearer Global Note which is exchangeable for Definitive Notes upon an Exchange Event
- (ii) New Global Note: No
28. Additional Financial Centre(s): Not Applicable
29. Talons for future Coupons to be attached to Definitive Notes: No

FURTHER INFORMATION

30. Other relevant Terms and Conditions (in case the Notes are issued in a form not contemplated by the Terms and Conditions): Not Applicable

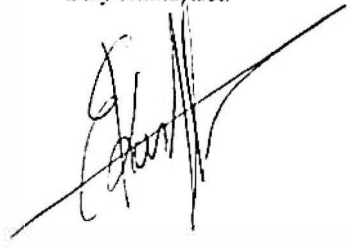
THIRD PARTY INFORMATION

The rating definition provided in Part B, Item 2 of this Pricing Supplement has been extracted from the website of Moody's, as defined below. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published by Moody's, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of Attica Bank S.p.A.

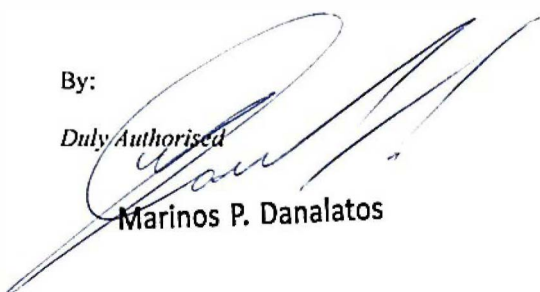
By: **Evangelos Kanelis**
Chief Strategy Officer & NPE (CSO)
attica bank

Duly Authorised



By:

Duly Authorised



Marinos P. Danalatos

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

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| (i) | Listing and Admission to trading | Application has been made by the Issuer (or on its behalf) for the Notes to be listed on the Official List of the Luxembourg Stock Exchange and to be admitted to trading on the Luxembourg Stock Exchange's Euro MTF market with effect from the Issue Date. |
| (ii) | Estimate of total expenses related to admission to trading: | €6,200.00 |

2. RATINGS

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| Ratings: | The Notes to be issued are expected to be rated:

B2 by Moody's Investors Service Cyprus Ltd ("Moody's").

Obligations rated B are considered speculative and are subject to high credit risk. The modifier 2 indicates a mid-range ranking.

Moody's is established in the European Union and is registered under the Regulation (EC) No. 1060/2009 (as amended) (the " CRA Regulation ").

The rating Moody's has given to the Notes is endorsed by Moody's Investors Service Ltd, which is established in the United Kingdom and registered under the Regulation (EC) No. 1060/2009 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 |
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3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. YIELD (Fixed Rate Notes Only)

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| Indication of yield: | 7.375 per cent. per annum up to the First Reset Date

The yield is calculated at the Issue Date on the basis of the Issue Price and the Initial Rate of Interest. It is not an indication of future yield. |
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5. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

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| (i) | Reasons for the offer: | See " <i>Use of Proceeds</i> " in the Offering Circular |
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(ii)	Estimated net proceeds:	€150,000,000
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6. OPERATIONAL INFORMATION

(i)	ISIN:	XS3093364290
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(ii)	Common Code:	309336429
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(iii)	CFI Code:	DTFXFB, as updated as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
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(iv)	FISN:	ATTICA BANK SA/1 MTN 20350612, as updated as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
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(v)	Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s):	Not Applicable
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(vi)	Delivery:	Delivery against payment
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(vii)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
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(viii)	Name of Noteholders Agent (if any):	Not Applicable
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(ix)	Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "No" at the date of this Pricing Supplement, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safe- keeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
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7. DISTRIBUTION

(i)	Method of distribution:	Syndicated
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(ii)	If syndicated, names of Managers:	<i>Sole Bookrunner</i>
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Morgan Stanley Europe SE

Co-Managers

Ambrosia Capital Hellas Single Member
Investment Services S.A.
Euroxx Securities S.A.
Pantelakis Securities SA

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| (iii) | Date of Subscription Agreement: | 11 June 2025 |
| (iv) | Stabilisation Manager(s) (if any): | Not Applicable |
| (v) | If non-syndicated, name of relevant Dealer: | Not Applicable |
| (vi) | U.S. Selling Restrictions: | Reg. S Compliance Category 2; TEFRA D |
| (vii) | Prohibition of Sales to EEA Retail Investors: | Applicable |
| (viii) | Prohibition of Sales to UK Retail Investors: | Applicable |
| (ix) | Prohibition of Sales to Belgian Consumers: | Applicable |
| (x) | Additional Selling Restrictions: | Switzerland |

“The Notes may not be publicly offered, directly or indirectly, in Switzerland within the meaning of the Swiss Financial Services Act (**FinSA**) and no application has or will be made to admit the Notes to trading on any trading venue (exchange or multilateral trading facility) in Switzerland. Neither the Offering Circular nor any other offering or marketing material relating to the Notes constitutes a prospectus pursuant to the FinSA, and neither the Offering Circular nor any other offering or marketing material relating to the Notes may be publicly distributed or otherwise made publicly available in Switzerland.”

8. EU BENCHMARKS REGULATION

Article 29(2) statement on benchmarks:

Applicable: Amounts payable under the Notes are calculated by reference to ICE Swap Rate, which is provided by ICE Benchmark Administration Limited.

As at the date of this Pricing Supplement, ICE Benchmark Administration Limited is not included in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority ("**ESMA**") pursuant to article 36 of the Benchmark Regulation (Regulation (EU) 2016/1011) (the "**BMR**").