

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

€100,000,000 Non-Cumulative Temporary Write-Down Deeply Subordinated Fixed Rate Resettable Notes
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.

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| 1. | (i) | Series Number: | 2025-1 |
| | (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: | €100,000,000 |
| | (i) | Series: | €100,000,000 |
| | (ii) | Tranche: | €100,000,000 |
| 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: | The Notes are perpetual securities and have no fixed date for redemption. The Notes may only be redeemed in the circumstances described in Condition 10(b) of the Terms and Conditions of the Notes. |
| 8. | | Interest Basis: | Reset Notes
(further particulars specified below) |
| 9. | | Redemption/Payment Basis: | Current Nominal Amount |
| 10. | | Change of Interest Basis: | Not Applicable |
| 11. | | Put/Call Options: | Issuer Call
Clean-up Call
Redemption following the occurrence of a Capital Disqualification Event |

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| 12. | (a) | Status of the Notes: | Additional Tier 1 Notes |
| | (b) | Date Board approval for issuance of Notes obtained: | 2 June 2025 |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 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, 9.375 per cent. per annum payable in arrear on each Interest Payment Date |
| | (ii) | First Margin: |
| | | +7.277 per cent. per annum |
| | (iii) | Subsequent Margin: |
| | | +7.277 per cent. per annum |
| | (iv) | Interest Payment Date(s): |
| | | 13 January and 13 July in each year, starting from and including 13 January 2026. There will be a long first coupon from and including the Issue Date to but excluding 13 January 2026 (the Long First Coupon) |
| | (v) | Fixed Coupon Amount to (but excluding) the First Reset Date: |
| | | €46.875 per Calculation Amount |
| | (vi) | Broken Amount(s): |
| | | In respect of the Long First Coupon, €54.64434 per Calculation Amount |
| | (vii) | First Reset Date: |
| | | 13 January 2031 |
| | (viii) | Second Reset Date: |
| | | 13 January 2036 |
| | (ix) | Subsequent Reset Date(s): |
| | | Each date which falls five years after the immediately preceding Reset Date |
| | (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 January and 13 July in each year
(xix)	Business Day Convention:	Not Applicable
(xx)	Business Centre(s):	T2 and London
(xxi)	Calculation Agent:	Deutsche Bank AG, London Branch
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

18.	Notice periods for Condition 10(c) and Condition 10(d):	Minimum period: 15 days Maximum period: 30 days
19.	Issuer Call:	Applicable
(i)	Optional Redemption Date(s):	First Reset Date and any Interest Payment Date thereafter
(ii)	Optional Redemption Amount and method, if any, of calculation of such amount(s):	Current Nominal 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)):	Not Applicable
22.	Clean-up Call Option:	Applicable
(i)	Clean-up Call Minimum Percentage:	As per the Conditions

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| (ii) | Clean-up Call Option Amount: | Current Nominal 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: | Not Applicable |
| 25. | Early Redemption Amount payable on redemption for taxation reasons, on a Capital Disqualification Event or on event of default: | As per Condition 10 |
| 26. | Substitution and Variation: | Applicable |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 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

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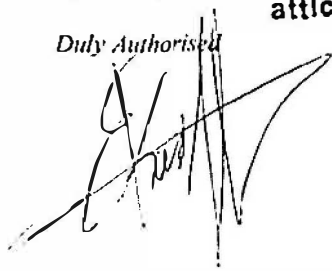
THIRD PARTY INFORMATION

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.A.:

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

Duly Authorised

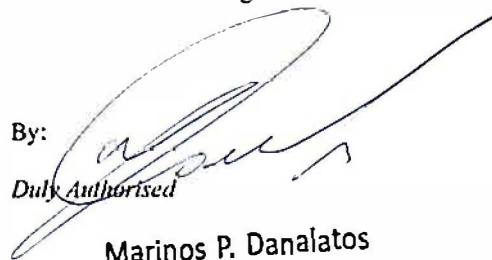


By:

Duly Authorised

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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: | €9,950.00 |

2. RATINGS

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| Ratings: | <p>The Notes to be issued are expected to be rated:</p> <p>Caa1 by Moody's Investors Service Cyprus Ltd ("Moody's").</p> <p>Obligations rated Caa are judged to be speculative of poor standing and are subject to very high credit risk. The modifier 1 indicates that the obligation ranks in the higher end of its generic rating category.</p> <p>Moody's is established in the European Union and is registered under the Regulation (EC) No. 1060/2009 (as amended) (the "CRA Regulation").</p> <p>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</p> |
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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: | There is no explicit yield to maturity. The Notes do not carry a fixed date for redemption and the Issuer is not obliged, and under certain circumstances is not permitted, to make payments on the Notes at the full stated rate. The interest rate is also subject to periodic resetting. |
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For information purposes only, the yield of the Notes calculated on the basis of the Issue Price and the Initial Rate of Interest from, and including the Issue Date up to, but excluding, the First Reset Date and assuming no Write-Down and no cancellation of Interest during such period, would be 9.590 per cent. per annum. It is not an indication of the actual yield for such period or of any future yield.

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 |
| (ii) | Estimated net proceeds: | €100,000,000 |

6. OPERATIONAL INFORMATION

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| (i) | ISIN: | XS3093383324 |
| (ii) | Common Code: | 309338332 |
| (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 |
| (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 |
| (v) | Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s): | Not Applicable |
| (vi) | Delivery: | Delivery against payment |
| (vii) | Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| (viii) | Name of Noteholders Agent (if any): | Not Applicable |
| (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.

7. DISTRIBUTION

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| (i) | Method of distribution: | Syndicated |
| (ii) | If syndicated, names of Managers: | <p><i>Sole Bookrunner</i></p> <p>Morgan Stanley Europe SE</p> <p><i>Co-Managers</i></p> <p>Ambrosia Capital Hellas Single Member
Investment Services S.A.
Euroxx Securities S.A.
Pantelakis Securities SA</p> |
| (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**").