2023 EU-wide Transparency Exercise

Bank Name	ALPHA SERVICES AND HOLDINGS S.A.
LEI Code	5299009N55YRQC69CN08
Country Code	GR

2023 EU-wide Transparency Exercise

Key Metrics

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,546	4,540	4,206	4,380	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,148	4,142	4,206	4,380	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,546	4,540	4,606	4,780	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,148	4,142	4,606	4,780	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,546	5,540	5,606	5,780	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,148	5,142	5,606	5,780	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	34,736	34,286	33,937	32,462	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,337	33,887	33,937	32,462	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.09%	13.24%	12.39%	13.49%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.08%	12.22%	12.39%	13.49%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.09%	13.24%	13.57%	14.72%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.08%	12.22%	13.57%	14.72%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.97%	16.16%	16.52%	17.80%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.99%	15.17%	16.52%	17.80%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	76,164	76,625	71,407	70,756	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.97%	5.93%	6.45%	6.76%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,546	4,540	4,606	4,780	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,046	4,043	4,567	4,740	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	76,164	76,625	71,407	70,756	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	75,686	76,148	71,367	70,716	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.97%	5.93%	6.45%	6.76%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.35%	5.31%	6.40%	6.70%	[A.2]/[B.2]	

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Capital

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		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**5,546**	**5,540**	**5,606**	**5,780**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**4,546**	**4,540**	**4,206**	**4,380**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,940	5,939	5,939	5,937	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	109	225	318	465	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-297	-300	-290	-280	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	425	375	375	375	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	216	213	208	204	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-385	-407	-413	-421	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-7	-7	-7	-13	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-43	-41	-39	-55	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-43	-41	-39	-55	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,864	-1,858	-1,839	-1,797	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-22	-20	-11	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-2	-2	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-52	-45	-44	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-24	-24	-24	-30	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	500	498	39	39	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	500	498	39	39	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**0**	**0**	**400**	**400**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	400	400	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**4,546**	**4,540**	**4,606**	**4,780**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**1,000**	**1,000**	**1,000**	**1,000**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,000	1,000	1,000	1,000	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	**B**	**TOTAL RISK EXPOSURE AMOUNT**	34,736	34,286	33,937	32,462	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	398	398	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**13.09%**	**13.24%**	**12.39%**	**13.49%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**13.09%**	**13.24%**	**13.57%**	**14.72%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**15.97%**	**16.16%**	**16.52%**	**17.80%**	**CA3 {5}**	-
CET1 Capital Fully loaded	**D**	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**4,046**	**4,043**	**4,167**	**4,340**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	**E**	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**11.78%**	**11.93%**	**12.28%**	**13.37%**	**[D.1]/[B-B.1]**	-
Memo items	**F**	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	398	398	0	0	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	398	398	0	0	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	30,492	30,234	29,769	28,177	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	30,492	30,234	29,769	28,177	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	119	143	134	188	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	83	112	94	114	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	608	408	433	587	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	364	263	380	270	C 02.00 (r0520, c0010)
Of which the standardised approach	16	17	19	35	C 02.00 (r0530, c0010)
Of which IMA	348	246	361	235	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,068	3,126	3,126	3,126	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,068	3,126	3,126	3,126	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	34,736	34,286	33,937	32,462	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

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(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,340	1,876	792	1,727
Of which debt securities income	87	134	60	131
Of which loans and advances income	963	1,432	505	1,057
Interest expenses	425	566	369	867
(Of which deposits expenses)	60	104	130	309
(Of which debt securities issued expenses)	67	99	36	70
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	4	0	2
Net Fee and commission income	302	402	89	190
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	309	303	6	14
Gains or (-) losses on financial assets and liabilities held for trading, net	145	147	0	7
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-4	1	10
Gains or (-) losses from hedge accounting, net	1	2	1	3
Exchange differences [gain or (-) loss], net	29	30	4	13
Net other operating income /(expenses)	16	31	9	18
TOTAL OPERATING INCOME, NET	1,715	2,226	533	1,116
(Administrative expenses)	552	762	214	410
(Cash contributions to resolution funds and deposit guarantee schemes)	48	63	17	28
(Depreciation)	114	150	38	78
Modification gains or (-) losses, net	-11	-18	-4	-18
(Provisions or (-) reversal of provisions)	-2	30	-24	-21
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-2	-2	-1
(Other provisions)	0	32	-21	-20
Of which pending legal issues and tax litigation[1]	0	-2	0	0
Of which restructuring[1]	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	456	544	120	185
(Financial assets at fair value through other comprehensive income)	2	2	0	1
(Financial assets at amortised cost)	453	541	120	184
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	11	3	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-4	-1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-50	-58	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	481	587	160	418
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	280	343	110	302
Profit or (-) loss after tax from discontinued operations	17	17	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**298**	**361**	**110**	**302**
Of which attributable to owners of the parent	297	360	110	301

(1) Information available only as of end of the year

(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	13,590				14,045				9,425				7,711				IAS 1.54 (i)
Financial assets held for trading	2,110	15	2,094	0	2,073	5	2,068	0	2,006	15	1,991	0	2,074	36	2,038	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	597	6	45	546	575	8	48	518	580	17	51	512	773	20	54	699	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,365	1,313	15	37	1,323	1,238	60	24	1,402	1,351	27	24	1,424	1,373	26	26	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	49,263				49,776				50,097				51,480				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	72	0	72	0	73	0	73	0	80	0	80	0	84	0	84	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	9,737				9,442				9,363				8,495				
TOTAL ASSETS	76,734				77,307				72,953				72,041				IAS 1.9(a), IG 6

[(1)] Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	1,317	0	3	-2	0	-2	1,287	2	2	-2	0	-2	1,363	2	2	-2	0	-2	1,372	2	3	-2	0	-2	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10,923	12	0	-26	-1	0	11,327	10	0	-25	-3	0	12,366	0	10	-26	0	-8	13,046	0	7	-28	0	-4	Annex V.Part 1.31, 44(b)
	Loans and advances	30,688	4,875	2,543	-74	-183	-700	31,229	4,533	2,524	-72	-162	-770	30,736	4,377	2,427	-66	-161	-729	31,536	4,312	2,412	-65	-159	-728	Annex V.Part 1.32, 44(a)

[(1)] This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

[(2)] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	2,132	2,092	2,019	2,029	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	67,068	67,677	62,881	61,694	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	184	213	190	207	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	178	192	194	167	IAS 37.10; IAS 1.54(l)
Tax liabilities	49	53	57	63	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	917	810	818	905	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	11	11	12	1	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	70,540	71,047	66,171	65,065	IAS 1.9(b);IG 6
TOTAL EQUITY	6,194	6,260	6,782	6,976	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	76,734	77,307	72,953	72,041	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				
		As of 30/09/2022	**As of 31/12/2022**	**As of 31/03/2023**	**As of 30/06/2023**	***References***
Derivatives		2,316	2,305	2,208	2,235	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	12,785	12,807	8,940	5,037	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,358	1,050	1,589	1,541	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	691	606	643	589	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,575	1,538	1,631	2,315	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	160	133	20	132	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,289	1,187	1,223	1,544	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,225	1,107	905	903	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,449	14,383	13,509	14,299	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	12,798	11,943	10,560	10,921	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,916	33,515	33,269	33,764	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	26,357	26,678	25,027	24,634	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,480	2,958	2,487	2,963	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		932	941	939	923	Annex V.Part 1.37
Other financial liabilities		216	239	233	233	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		69,385	69,982	65,089	63,930	

2023 EU-wide Transparency Exercise

Market Risk

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)	SA		IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022											
Traded Debt Instruments	3	0	8	1	11	0								
Of which: General risk	0	0	8	1	11	0								
Of which: Specific risk	3	0	0	0	0	0								
Equities	8	10	0	0	0	0								
Of which: General risk	0	0	0	0	0	0								
Of which: Specific risk	8	10	0	0	0	0								
Foreign exchange risk	5	8	6	1	10	2								
Commodities risk	0	0	0	0	0	0								
Total	**16**	**17**	**10**	**1**	**18**	**2**	**0**	**0**	**0**	**0**	**0**	**348**		
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023											
Traded Debt Instruments	0	0	3	1	2	1								
Of which: General risk	0	0	3	1	2	1								
Of which: Specific risk	0	0	0	0	0	0								
Equities	14	25	0	0	0	0								
Of which: General risk	0	0	0	0	0	0								
Of which: Specific risk	14	25	0	0	0	0								
Foreign exchange risk	5	9	9	2	20	3								
Commodities risk	0	0	0	0	0	0								
Total	**19**	**35**	**9**	**2**	**20**	**3**	**0**	**0**	**0**	**0**	**0**	**361**		

(mln EUR)	IM											
	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	
	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 31/12/2022											
Traded Debt Instruments	5	1	3	1								
Of which: General risk	5	1	3	1								
Of which: Specific risk	0	0	0	0								
Equities	0	0	0	0								
Of which: General risk	0	0	0	0								
Of which: Specific risk	0	0	0	0								
Foreign exchange risk	8	2	12	6								
Commodities risk	0	0	0	0								
Total	**10**	**2**	**10**	**6**	**0**	**0**	**0**	**0**	**0**	**246**		
	As of 30/06/2023											
Traded Debt Instruments	4	1	3	1								
Of which: General risk	4	1	3	1								
Of which: Specific risk	0	0	0	0								
Equities	0	0	0	0								
Of which: General risk	0	0	0	0								
Of which: Specific risk	0	0	0	0								
Foreign exchange risk	6	1	12	3								
Commodities risk	0	0	0	0								
Total	**7**	**2**	**12**	**3**	**0**	**0**	**0**	**0**	**0**	**235**		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ALPHA SERVICES AND HOLDINGS S.A.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[4]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	25,563	31,337	4,217		26,436	32,112	4,193	
	Regional governments or local authorities	9	8	2		8	7	1	
	Public sector entities	635	1,473	632		439	1,200	436	
	Multilateral Development Banks	80	665	0		77	728	0	
	International Organisations	357	357	0		287	287	0	
	Institutions	3,114	2,273	883		3,085	2,413	934	
	Corporates	18,070	12,525	11,256		18,414	12,558	11,154	
	of which: SME	7,377	5,693	4,637		7,669	6,000	4,878	
	Retail	6,859	2,803	1,942		7,000	2,870	1,990	
	of which: SME	3,029	899	514		3,162	910	520	
	Secured by mortgages on immovable property	12,960	12,529	5,548		13,111	12,680	5,638	
	of which: SME	4,057	3,881	1,761		4,224	4,039	1,840	
	Exposures in default	3,571	2,176	2,308	1,042	3,456	2,022	2,189	1,096
	Items associated with particularly high risk	123	100	150		122	98	147	
	Covered bonds	13	13	1		22	22	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	8		10	10	10	
	Equity	357	356	410		376	375	430	
	Other exposures	3,717	3,715	3,258		3,760	3,760	3,253	
	Standardised Total [2]	**75,435**	**70,337**	**30,612**	**1,346**	**76,602**	**71,142**	**30,377**	**1,369**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter
(4) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GREECE	Central governments or central banks	20,600	26,153	4,215		21,286	26,739	4,192	
	Regional governments or local authorities	8	7	1		7	7	1	
	Public sector entities	635	1,473	632		439	1,200	436	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,382	755	412		1,093	434	330	
	Corporates	12,982	7,876	7,245		13,413	7,981	7,240	
	of which: SME	3,843	2,358	1,853		4,094	2,636	2,070	
	Retail	5,972	2,411	1,671		6,097	2,467	1,711	
	of which: SME	2,575	768	439		2,699	778	445	
	Secured by mortgages on immovable property	9,703	9,460	4,269		9,686	9,443	4,278	
	of which: SME	2,960	2,832	1,267		3,012	2,879	1,294	
	Exposures in default	3,291	2,033	2,151	915	3,222	1,899	2,050	992
	Items associated with particularly high risk	7	7	10		5	5	7	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	8		10	10	10	
	Equity	347	346	400		366	365	420	
	Other exposures	2,932	2,932	2,546		2,988	2,988	2,558	
	Standardised Total[2]				**1,166**				**1,209**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ROMANIA	Central governments or central banks	727	949	0		873	1,097	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	205	196	75		175	169	56	
	Corporates	706	405	367		657	387	347	
	of which: SME	331	219	179		340	228	186	
	Retail	633	298	206		656	309	215	
	of which: SME	348	96	55		363	96	55	
	Secured by mortgages on immovable property	2,109	1,930	836		2,264	2,085	915	
	of which: SME	663	618	337		765	717	382	
	Exposures in default	124	49	52	69	88	35	39	48
	Items associated with particularly high risk	2	1	2		1	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	126	126	65		134	134	69	
	Standardised Total[2]				**104**				**85**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CYPRUS	Central governments or central banks	1,372	1,372	1		1,392	1,392	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	36	21		6	6	5	
	Corporates	155	119	106		264	223	201	
	of which: SME	73	63	51		146	131	108	
	Retail	211	72	49		199	70	48	
	of which: SME	85	26	15		76	25	14	
	Secured by mortgages on immovable property	536	531	207		552	548	213	
	of which: SME	44	43	17		53	52	20	
	Exposures in default	65	44	53	17	64	43	52	20
	Items associated with particularly high risk	101	79	118		102	79	118	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		5	5	5	
	Other exposures	652	652	642		632	632	620	
	Standardised Total[2]				**26**				**28**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	1,273	1,273	0		1,281	1,281	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	63	63	31		63	63	28	
	Corporates	92	92	72		93	92	73	
	of which: SME	58	58	49		59	59	50	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**1**				**1**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ALPHA SERVICES AND HOLDINGS S.A.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	424	220	60		547	544	188	
	Corporates	406	393	385		369	353	336	
	of which: SME	46	40	32		40	32	26	
	Retail	12	9	6		17	11	8	
	of which: SME	2	1	0		5	1	1	
	Secured by mortgages on immovable property	442	439	158		426	423	151	
	of which: SME	325	322	112		313	310	108	
	Exposures in default	22	16	16	5	23	18	18	5
	Items associated with particularly high risk	13	13	19		14	14	21	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	5		5	5	5	
	Standardised Total[2]				8				7

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	831	831	0		835	835	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	90	90	44		89	89	44	
	Corporates	35	35	35		35	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	137	137	0		137	137	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	141	141	50		202	202	66	
	Corporates	114	114	97		116	116	98	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Other Countries	Central governments or central banks	25	25	0		30	30	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	80	665	0		77	728	0	
	International Organisations	357	357	0		287	287	0	
	Institutions	67	67	19		62	62	19	
	Corporates	100	98	85		89	86	76	
	of which: SME	76	74	61		64	62	52	
	Retail	9	4	3		9	4	3	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	108	108	51		126	126	57	
	of which: SME	31	31	12		53	53	22	
	Exposures in default	16	7	8	9	15	7	8	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	10	10	1		12	12	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2	0	0		0	0	0	
	Standardised Total[2]				9				9

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	20	20	0		20	20	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	398	398	60		546	546	89	
	Corporates	58	58	29		59	59	30	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	7	7	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	8	8	10	18	8	8	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				10				10

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ALPHA SERVICES AND HOLDINGS S.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	22,410	27,969	4,251		21,238	26,763	4,270	
	Regional governments or local authorities	8	7	1		7	7	1	
	Public sector entities	439	1,112	436		550	1,170	436	
	Multilateral Development Banks	76	776	0		59	667	0	
	International Organisations	325	325	0		339	339	0	
	Institutions	3,238	2,440	1,050		3,676	2,549	1,066	
	Corporates	18,618	12,566	11,119		18,246	11,738	10,494	
	of which: SME	7,714	6,068	4,921		6,362	4,733	3,803	
	Retail	6,891	2,821	1,950		6,943	2,871	1,978	
	of which: SME	3,199	927	530		3,313	980	560	
	Secured by mortgages on immovable property	13,085	12,647	5,585		12,927	12,412	5,363	
	of which: SME	4,223	4,033	1,832		4,153	3,980	1,777	
	Exposures in default	3,319	1,981	2,145	1,024	3,352	2,000	2,140	1,040
	Items associated with particularly high risk	115	91	137		146	121	181	
	Covered bonds	22	22	2		25	25	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	19	19	19		22	22	22	
	Equity	383	382	438		401	399	459	
	Other exposures	3,234	3,231	2,768		2,458	2,455	1,953	
	Standardised Total [2]	**72,183**	**66,389**	**29,903**	**1,306**	**70,388**	**63,538**	**28,365**	**1,304**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,

calculated as of last quarter

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GREECE	Central governments or central banks	17,115	22,437	4,196		15,747	21,024	4,214	
	Regional governments or local authorities	7	6	1		7	6	1	
	Public sector entities	439	1,112	436		439	1,059	436	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,141	450	434		1,144	476	440	
	Corporates	13,519	7,916	7,139		14,254	8,305	7,543	
	of which: SME	4,153	2,747	2,150		4,028	2,672	2,083	
	Retail	5,984	2,416	1,670		6,005	2,453	1,689	
	of which: SME	2,732	797	455		2,818	840	480	
	Secured by mortgages on immovable property	9,700	9,444	4,251		9,625	9,273	4,065	
	of which: SME	3,031	2,892	1,296		3,009	2,872	1,264	
	Exposures in default	3,081	1,864	2,013	911	3,096	1,873	1,999	920
	Items associated with particularly high risk	5	4	6		40	39	58	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	19	19	19		22	22	22	
	Equity	373	371	428		390	389	448	
	Other exposures	2,532	2,532	2,141		2,230	2,230	1,804	
	Standardised Total[2]				**1,137**				**1,137**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ROMANIA	Central governments or central banks	936	1,174	54		819	1,068	55	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	115	105	55		268	260	86	
	Corporates	757	488	449		955	575	518	
	of which: SME	354	230	188		475	329	269	
	Retail	653	308	215		676	324	225	
	of which: SME	355	90	52		373	102	58	
	Secured by mortgages on immovable property	2,249	2,078	908		2,121	1,970	857	
	of which: SME	777	731	390		668	639	346	
	Exposures in default	94	39	44	48	99	42	47	51
	Items associated with particularly high risk	2	2	3		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		6	6	6	
	Other exposures	141	141	74		145	145	75	
	Standardised Total[2]				**84**				**84**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CYPRUS	Central governments or central banks	1,077	1,076	1		1,366	1,366	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	5		6	6	6	
	Corporates	260	186	169		214	141	130	
	of which: SME	137	91	75		97	50	40	
	Retail	193	71	48		186	69	47	
	of which: SME	76	27	15		74	26	15	
	Secured by mortgages on immovable property	549	546	210		543	539	208	
	of which: SME	37	36	14		38	37	14	
	Exposures in default	65	36	45	27	65	42	50	21
	Items associated with particularly high risk	100	77	116		98	75	113	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	554	554	548		74	74	69	
	Standardised Total[2]				**35**				**29**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	1,493	1,493	0		1,524	1,523	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	54	27		58	54	24	
	Corporates	92	92	73		92	92	72	
	of which: SME	59	58	49		58	58	49	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		24	24	10	
	of which: SME	0	0	0		23	23	10	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**1**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ALPHA SERVICES AND HOLDINGS S.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	0	0	0		23	23	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	617	571	191		658	615	201	
	Corporates	395	382	360		470	420	401	
	of which: SME	56	50	40		76	34	27	
	Retail	31	13	9		50	17	12	
	of which: SME	20	4	2		34	8	5	
	Secured by mortgages on immovable property	412	406	143		440	434	146	
	of which: SME	305	301	103		336	331	107	
	Exposures in default	23	17	17	6	38	21	21	17
	Items associated with particularly high risk	9	8	12		4	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	5		5	5	5	
	Standardised Total[2]				**8**				**19**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	937	937	0		941	941	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	94	46		97	93	46	
	Corporates	75	75	69		75	75	69	
	of which: SME	40	40	33		40	40	33	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	142	142	0		124	124	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	203	203	66		622	264	79	
	Corporates	151	151	127		153	153	127	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Other Countries	Central governments or central banks	46	46	0		49	49	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	76	776	0		59	667	0	
	International Organisations	325	325	0		339	339	0	
	Institutions	89	65	20		84	60	18	
	Corporates	122	120	99		79	78	73	
	of which: SME	121	119	99		28	28	23	
	Retail	10	4	2		10	4	2	
	of which: SME	3	1	1		4	2	1	
	Secured by mortgages on immovable property	84	83	33		82	81	32	
	of which: SME	52	52	22		51	51	21	
	Exposures in default	12	4	4	8	14	5	5	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	13	13	1		16	16	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	3	0	0		3	0	0	
	Standardised Total[2]				**9**				**9**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	20	20	0		5	5	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		111	111	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	586	581	93		463	462	61	
	Corporates	65	63	32		65	63	32	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	7	7	11	18	7	7	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**11**				**11**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A.

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total [2]				**0**						**0**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A.

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total [2]				**0**						**0**		

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	15	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**20**	**20**	**0**	**0**	**15**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	15	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		36	36	0	0	0	36	0	0	0	0	0	0	
[5Y - 10Y [		64	64	0	0	0	64	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**114**	**114**	**0**	**0**	**15**	**99**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus	9	9	0	0	0	9	0	0	0	0	0	0	
[3M - 1Y [		12	12	0	0	0	12	0	0	0	0	0	0	
[1Y - 2Y [		91	91	0	0	0	91	0	0	0	0	0	0	
[2Y - 3Y [		21	21	0	0	0	21	0	0	0	0	0	0	
[3Y - 5Y [		50	50	0	0	0	50	0	0	0	0	0	0	
[5Y - 10Y [		136	136	0	0	0	136	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**319**	**319**	**0**	**0**	**0**	**319**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	20	20	0	0	0	20	0	0	0	0	0	0	
[3M - 1Y [		57	57	0	0	17	40	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		50	50	0	0	0	50	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**137**	**137**	**0**	**0**	**17**	**120**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**20**	**20**	**0**	**0**	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece	418	417	0	0	271	146	0	0	0	0	0	0	
[3M - 1Y [		518	517	0	0	517	0	0	0	0	0	190	0	
[1Y - 2Y [		263	263	0	0	29	233	29	500	0	0	0	0	
[2Y - 3Y [		342	341	0	0	28	313	0	0	0	0	0	0	
[3Y - 5Y [		1,693	1,689	0	0	90	1,599	14	177	2	130	0	0	
[5Y - 10Y [		1,384	1,380	0	0	51	1,329	23	500	459	3.500	0	0	
[10Y - more		1,873	1,866	0	0	0	1,866	20	200	166	850	0	0	
Total		**6,491**	**6,473**	**0**	**0**	**987**	**5,486**	**86**	**1,377**	**627**	**4,480**	**190**	**0**	**13**
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	55	55	0	0	0	55	0	0	0	0	0	0	
[3M - 1Y [		215	215	0	0	0	215	0	0	0	0	0	0	
[1Y - 2Y [		196	196	0	0	0	196	0	0	0	0	0	0	
[2Y - 3Y [		193	193	0	0	0	193	0	0	0	0	0	0	
[3Y - 5Y [		345	345	0	0	0	345	0	0	0	0	0	0	
[5Y - 10Y [		250	250	0	0	0	250	0	0	0	0	0	0	
[10Y - more		27	27	0	0	0	27	0	0	0	0	0	0	
Total		**1,281**	**1,281**	**0**	**0**	**0**	**1,281**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[2Y - 3Y [		35	35	0	0	0	35	0	0	0	0	0	0	
[3Y - 5Y [		52	52	0	0	0	52	0	0	0	0	0	0	
[5Y - 10Y [		138	138	0	0	0	138	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**235**	**235**	**0**	**0**	**0**	**235**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**10**	**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		58	58	0	0	0	58	0	0	0	0	0	0	
[3Y - 5Y [		104	104	0	0	0	104	0	0	0	0	0	0	
[5Y - 10Y [		215	215	0	0	0	215	0	0	0	0	0	0	
[10Y - more		4	4	0	0	0	4	0	0	0	0	0	0	
Total		**381**	**381**	**0**	**0**	**0**	**381**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		88	88	0	0	82	6	0	0	0	0	2	0	
[1Y - 2Y [		5	5	0	0	5	0	0	0	0	0	0	0	
[2Y - 3Y [		39	39	0	0	39	0	0	0	0	0	0	0	
[3Y - 5Y [		99	99	0	0	25	74	0	0	0	0	0	0	
[5Y - 10Y [		77	77	0	0	0	77	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**308**	**308**	**0**	**0**	**151**	**157**	**0**	**0**	**0**	**0**	**2**	**0**	**0**
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		165	165	0	0	0	165	0	0	0	0	0	0	
[3Y - 5Y [		411	411	0	0	0	411	0	0	0	0	0	0	
[5Y - 10Y [		255	255	0	0	0	255	0	0	0	0	0	0	
[10Y - more		4	4	0	0	0	4	0	0	0	0	0	0	
Total		**835**	**835**	**0**	**0**	**0**	**835**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	19	19	0	0	0	19	0	0	0	0	0	0	
[3M - 1Y [		7	7	0	0	0	7	0	0	0	0	0	0	
[1Y - 2Y [		14	14	0	0	0	14	0	0	0	0	0	0	
[2Y - 3Y [		74	74	0	0	18	56	0	0	0	0	0	0	
[3Y - 5Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**138**	**138**	**0**	**0**	**18**	**120**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	**Country / Region**	**Total gross carrying amount of non-derivative financial assets**	**Total carrying amount of non-derivative financial assets (net of short positions)**	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	**Nominal**	**Provisions**	
[0 - 3M [	**Africa**													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	**Others**	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		13	13	0	0	13	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		21	21	0	0	0	21	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**44**	**44**	**0**	**0**	**13**	**31**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	10	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[3Y - 5Y [		50	50	0	0	0	50	0	0	0	0	0	0	
[5Y - 10Y [		68	68	0	0	0	68	0	0	0	0	0	0	
[10Y - more		44	44	0	0	0	44	0	0	0	0	0	0	
Total		**182**	**182**	**0**	**0**	**10**	**172**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus	12	12	0	0	0	12	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [		75	75	0	0	0	75	0	0	0	0	0	0	
[2Y - 3Y [		42	42	0	0	0	42	0	0	0	0	0	0	
[3Y - 5Y [		34	34	0	0	0	34	0	0	0	0	0	0	
[5Y - 10Y [		218	217	0	0	0	217	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**396**	**396**	**0**	**0**	**0**	**396**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		59	59	0	0	15	44	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		25	25	0	0	0	25	0	0	0	0	0	0	
[3Y - 5Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**124**	**124**	**0**	**0**	**15**	**109**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece	336	335	0	0	300	35	0	0	0	0	0	0	
[3M - 1Y [		814	812	1	0	585	226	7	500	0	0	1	0	
[1Y - 2Y [		334	334	1	0	28	305	0	0	0	0	0	0	
[2Y - 3Y [		449	447	0	0	49	398	0	0	0	0	0	0	
[3Y - 5Y [		1,426	1,422	11	0	42	1,370	19	177	97	1.130	0	0	
[5Y - 10Y [		1,838	1,833	0	0	46	1,787	12	500	352	2.500	0	0	
[10Y - more		2,071	2,064	2	0	0	2,062	24	200	165	850	0	0	
Total		**7,268**	**7,249**	**14**	**0**	**1,051**	**6,184**	**62**	**1,377**	**614**	**4,480**	**1**	**0**	**13**
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	45	45	0	0	0	45	0	0	0	0	0	0	
[3M - 1Y [		135	135	0	0	0	135	0	0	0	0	0	0	
[1Y - 2Y [		294	294	0	0	0	294	0	0	0	0	0	0	
[2Y - 3Y [		206	206	0	0	0	206	0	0	0	0	0	0	
[3Y - 5Y [		314	314	0	0	0	314	0	0	0	0	0	0	
[5Y - 10Y [		429	429	0	0	0	429	0	0	0	0	0	0	
[10Y - more		98	98	0	0	0	98	0	0	0	0	0	0	
Total		**1,521**	**1,520**	**0**	**0**	**0**	**1,520**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[3Y - 5Y [		72	72	0	0	0	72	0	0	0	0	0	0	
[5Y - 10Y [		122	122	0	0	0	122	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**239**	**239**	**0**	**0**	**0**	**239**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**5**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		58	58	0	0	0	58	0	0	0	0	0	0	
[3Y - 5Y [		104	104	0	0	0	104	0	0	0	0	0	0	
[5Y - 10Y [		226	226	0	0	0	226	0	0	0	0	0	0	
[10Y - more		4	4	0	0	0	4	0	0	0	0	0	0	
Total		**392**	**392**	**0**	**0**	**0**	**392**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		86	86	0	0	86	1	0	0	0	0	3	0	
[1Y - 2Y [		3	3	0	0	3	0	0	0	0	0	0	0	
[2Y - 3Y [		166	166	0	0	58	109	0	0	0	0	0	0	
[3Y - 5Y [		71	71	0	0	9	62	0	0	0	0	0	0	
[5Y - 10Y [		56	56	0	0	0	56	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**382**	**382**	**0**	**0**	**155**	**227**	**0**	**0**	**0**	**0**	**3**	**0**	**25**
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Spain	49	49	0	0	0	49	0	0	0	0	0	0	
[2Y - 3Y [	Spain	132	132	0	0	0	132	0	0	0	0	0	0	
[3Y - 5Y [	Spain	451	451	0	0	0	451	0	0	0	0	0	0	
[5Y - 10Y [	Spain	305	304	0	0	0	304	0	0	0	0	0	0	
[10Y - more	Spain	4	4	0	0	0	4	0	0	0	0	0	0	
Total	Spain	**941**	**941**	**0**	**0**	**0**	**941**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [	Sweden													
[1Y - 2Y [	Sweden													
[2Y - 3Y [	Sweden													
[3Y - 5Y [	Sweden													
[5Y - 10Y [	Sweden													
[10Y - more	Sweden													
Total	Sweden													
[0 - 3M [	United Kingdom	18	18	0	0	18	0	0	0	0	0	0	0	
[3M - 1Y [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	United Kingdom	5	5	0	0	5	0	0	0	0	0	0	0	
[10Y - more	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
Total	United Kingdom	**23**	**23**	**0**	**0**	**23**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [	Iceland													
[1Y - 2Y [	Iceland													
[2Y - 3Y [	Iceland													
[3Y - 5Y [	Iceland													
[5Y - 10Y [	Iceland													
[10Y - more	Iceland													
Total	Iceland													
[0 - 3M [	Liechtenstein													
[3M - 1Y [	Liechtenstein													
[1Y - 2Y [	Liechtenstein													
[2Y - 3Y [	Liechtenstein													
[3Y - 5Y [	Liechtenstein													
[5Y - 10Y [	Liechtenstein													
[10Y - more	Liechtenstein													
Total	Liechtenstein													
[0 - 3M [	Norway													
[3M - 1Y [	Norway													
[1Y - 2Y [	Norway													
[2Y - 3Y [	Norway													
[3Y - 5Y [	Norway													
[5Y - 10Y [	Norway													
[10Y - more	Norway													
Total	Norway													
[0 - 3M [	Australia													
[3M - 1Y [	Australia													
[1Y - 2Y [	Australia													
[2Y - 3Y [	Australia													
[3Y - 5Y [	Australia													
[5Y - 10Y [	Australia													
[10Y - more	Australia													
Total	Australia													
[0 - 3M [	Canada													
[3M - 1Y [	Canada													
[1Y - 2Y [	Canada													
[2Y - 3Y [	Canada													
[3Y - 5Y [	Canada													
[5Y - 10Y [	Canada													
[10Y - more	Canada													
Total	Canada													
[0 - 3M [	Hong Kong													
[3M - 1Y [	Hong Kong													
[1Y - 2Y [	Hong Kong													
[2Y - 3Y [	Hong Kong													
[3Y - 5Y [	Hong Kong													
[5Y - 10Y [	Hong Kong													
[10Y - more	Hong Kong													
Total	Hong Kong													

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	7	7	0	0	0	7	0	0	0	0	0	0	
[3M - 1Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[1Y - 2Y [		106	106	0	0	27	79	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		28	28	0	0	5	23	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**166**	**166**	**1**	**0**	**31**	**134**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)	As of 30/09/2022									As of 31/12/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**13,249**	**0**	**70**	**70**	**70**	**0**	**70**	**70**	**0**	**13,577**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**12,287**	**0**	**3**	**3**	**3**	**29**	**2**	**2**	**0**	**12,640**	**0**	**2**	**2**	**2**	**30**	**2**	**2**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,993	0	0	0	0	18	0	0	0	10,233	0	0	0	0	18	0	0	0
Credit institutions	1,115	0	0	0	0	7	0	0	0	1,191	0	0	0	0	5	0	0	0
Other financial corporations	97	0	0	0	0	0	0	0	0	142	0	0	0	0	0	0	0	0
Non-financial corporations	1,082	0	3	3	3	4	2	2	0	1,074	0	2	2	2	6	2	2	0
Loans and advances(including at amortised cost and fair value)	**40,054**	**212**	**3,214**	**3,214**	**2,543**	**301**	**896**	**700**	**1,918**	**40,208**	**152**	**3,186**	**3,186**	**2,524**	**268**	**976**	**770**	**1,826**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31	0	1	1	1	0	1	1	0	28	0	1	1	1	0	1	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	288	0	70	70	70	0	70	70	0
Other financial corporations	5,967	0	1	1	1	3	1	1	0	6,010	0	1	1	1	3	0	0	0
Non-financial corporations	22,022	83	1,069	1,069	853	115	416	316	527	21,860	56	997	997	787	115	388	287	480
of which: small and medium-sized enterprises	8,889	38	912	912	733	47	339	252	454	9,007	30	903	903	721	50	338	247	440
of which: Loans collateralised by commercial immovable property	6,889	20	517	517	437	26	150	123	335	7,010	31	483	483	401	31	138	112	311
Households	12,034	130	2,142	2,142	1,687	183	479	383	1,390	12,021	96	2,116	2,116	1,664	150	517	412	1,345
of which: Loans collateralised by residential immovable property	9,378	98	1,578	1,578	1,253	95	231	182	1,276	9,356	73	1,572	1,572	1,249	81	267	210	1,237
of which: Credit for consumption	2,655	32	564	564	434	88	248	201	114	2,665	23	544	544	415	69	250	201	108
DEBT INSTRUMENTS other than HFT	**65,590**	**212**	**3,287**	**3,287**	**2,616**	**330**	**968**	**772**	**1,918**	**66,424**	**152**	**3,188**	**3,188**	**2,527**	**298**	**978**	**772**	**1,826**
OFF-BALANCE SHEET EXPOSURES	**9,130**		**298**	**298**	**298**	**8**	**34**	**34**	**44**	**9,538**		**281**	**281**	**281**	**9**	**32**	**32**	**40**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

ALPHA SERVICES AND HOLDINGS S.A.

	As of 31/03/2023								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
(mln EUR)				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**9,030**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**13,755**	**0**	**13**	**13**	**13**	**28**	**10**	**10**	**0**
Central banks	0	0	0	0	0	0	0	0	0
General governments	11,026	0	0	0	0	19	0	0	0
Credit institutions	1,301	0	0	0	0	6	0	0	0
Other financial corporations	283	0	0	0	0	0	0	0	0
Non-financial corporations	1,146	0	13	13	13	3	10	10	0
Loans and advances(including at amortised cost and fair value)	**39,411**	**182**	**3,050**	**3,050**	**2,427**	**261**	**906**	**729**	**1,799**
Central banks	0	0	0	0	0	0	0	0	0
General governments	29	0	1	1	1	0	1	1	0
Credit institutions	85	0	70	70	70	0	70	70	0
Other financial corporations	5,983	0	1	1	1	2	0	0	0
Non-financial corporations	21,461	88	948	948	759	108	359	275	469
of which: small and medium-sized enterprises	8,922	42	858	858	696	49	309	235	432
of which: Loans collateralised by commercial immovable property	6,887	12	487	487	405	31	145	119	308
Households	11,853	94	2,030	2,030	1,596	151	476	383	1,329
of which: Loans collateralised by residential immovable property	9,285	71	1,552	1,552	1,233	84	266	212	1,224
of which: Credit for consumption	2,568	24	477	477	363	66	210	171	104
DEBT INSTRUMENTS other than HFT	**62,197**	**182**	**3,063**	**3,063**	**2,439**	**289**	**916**	**739**	**1,799**
OFF-BALANCE SHEET EXPOSURES	**9,885**		**276**	**276**	**276**	**8**	**31**	**31**	**40**

	As of 30/06/2023								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
(mln EUR)				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**7,267**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**14,442**	**0**	**9**	**9**	**9**	**30**	**6**	**6**	**0**
Central banks	0	0	0	0	0	0	0	0	0
General governments	11,648	0	0	0	0	21	0	0	0
Credit institutions	1,279	0	0	0	0	6	0	0	0
Other financial corporations	349	0	0	0	0	0	0	0	0
Non-financial corporations	1,166	0	9	9	9	3	6	6	0
Loans and advances(including at amortised cost and fair value)	**40,313**	**132**	**3,079**	**3,079**	**2,412**	**258**	**919**	**728**	**1,855**
Central banks	0	0	0	0	0	0	0	0	0
General governments	26	0	1	1	1	0	1	1	0
Credit institutions	528	0	70	70	70	0	70	70	0
Other financial corporations	6,587	0	1	1	1	2	0	0	1
Non-financial corporations	21,406	43	1,042	1,042	791	103	383	282	555
of which: small and medium-sized enterprises	8,816	30	896	896	730	45	319	244	477
of which: Loans collateralised by commercial immovable property	6,901	25	580	580	441	29	164	123	390
Households	11,766	89	1,966	1,966	1,550	153	465	375	1,300
of which: Loans collateralised by residential immovable property	9,198	69	1,501	1,501	1,195	90	257	205	1,196
of which: Credit for consumption	2,567	21	465	465	355	64	208	170	104
DEBT INSTRUMENTS other than HFT	**62,021**	**132**	**3,089**	**3,089**	**2,421**	**289**	**925**	**735**	**1,855**
OFF-BALANCE SHEET EXPOSURES	**10,316**		**272**	**272**	**272**	**9**	**31**	**31**	**37**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

![EBA European Banking Authority]

2023 EU-wide Transparency Exercise

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**4,857**	**2,220**	**677**	**533**	**3,542**	**1,397**	**4,675**	**2,171**	**658**	**542**	**3,361**	**1,342**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	1	0	0	0	0
Non-financial corporations	1,598	627	225	196	1,138	342	1,442	577	198	173	1,009	308
of which: small and medium-sized enterprises	1,000	512	169	145	626		973	508	161	141	601	
Households	3,257	1,592	451	337	2,403	1,055	3,232	1,593	460	368	2,351	1,033
DEBT INSTRUMENTS other than HFT	**4,857**	**2,220**	**677**	**533**	**3,542**		**4,675**	**2,171**	**658**	**542**	**3,361**	
Loan commitments given	**1**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	3,320						3,339					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	745						789					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**4,475**	**2,084**	**604**	**488**	**3,275**	**1,333**	**4,439**	**2,081**	**610**	**490**	**3,302**	**1,360**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	1	0	0	0	0
Non-financial corporations	1,322	555	185	161	939	304	1,291	604	195	172	917	353
of which: small and medium-sized enterprises	881	489	147	128	556		866	486	145	126	558	
Households	3,151	1,528	419	327	2,336	1,028	3,147	1,475	414	317	2,383	1,006
DEBT INSTRUMENTS other than HFT	**4,475**	**2,084**	**604**	**488**	**3,275**		**4,439**	**2,081**	**610**	**490**	**3,302**	
Loan commitments given	**1**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	3,336						3,382					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	726						767					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount	Gross carrying amount: Of which: non-performi	Gross carrying amount: Of which: non-performi: of which: defaulted	Gross carrying amount: Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Gross carrying amount: Of which: non-performi	Gross carrying amount: Of which: non-performi: of which: defaulted	Gross carrying amount: Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Gross carrying amount: Of which: non-performi	Gross carrying amount: Of which: non-performi: of which: defaulted	Gross carrying amount: Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Gross carrying amount: Of which: non-performi	Gross carrying amount: Of which: non-performi: of which: defaulted	Gross carrying amount: Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	319	22	22	319	9	0	401	24	24	401	8	0	355	22	22	355	7	0	283	82	82	283	23	0
B Mining and quarrying	47	4	4	47	2	0	46	4	4	46	2	0	35	4	4	35	1	0	35	6	6	35	2	0
C Manufacturing	3,731	240	240	3,717	110	0	4,020	234	234	4,006	110	0	3,898	231	231	3,886	107	0	3,827	231	231	3,815	107	0
D Electricity, gas, steam and air conditioning supply	2,222	2	2	2,067	2	0	2,161	2	2	2,006	3	0	2,156	2	2	2,005	3	0	2,212	2	2	2,190	3	0
E Water supply	29	1	1	29	0	0	30	1	1	30	1	0	32	1	1	32	0	0	33	2	2	33	1	0
F Construction	1,149	76	76	1,149	34	0	1,145	73	73	1,145	33	0	1,155	69	69	1,155	31	0	1,191	67	67	1,191	31	0
G Wholesale and retail trade	4.144	394	394	4.144	182	0	3.701	373	373	3.701	175	0	3.656	347	347	3.656	156	0	3.716	357	357	3.716	158	0
H Transport and storage	4,387	71	71	4,294	46	0	4,317	59	59	4,229	34	0	4,156	58	58	4,070	33	0	4,271	53	53	4,183	30	0
I Accommodation and food service activities	2,592	109	109	2,592	34	0	2,667	89	89	2,667	32	0	2,713	85	85	2,713	29	0	2,667	84	84	2,667	27	0
J Information and communication	179	8	8	179	4	0	193	9	9	193	4	0	211	8	8	211	4	0	288	7	7	288	3	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1.670	45	45	1.610	19	2	1.700	31	31	1.645	15	0	1.716	28	28	1.661	14	0	1.750	40	40	1.693	15	0
M Professional, scientific and technical activities	268	17	17	268	9	0	254	17	17	254	8	0	243	16	16	243	7	0	225	17	17	225	8	0
N Administrative and support service activities	367	23	23	367	10	0	333	24	24	333	10	0	338	23	23	338	9	0	381	23	23	381	9	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	3	0	0	3	0	0	4	0	0	4	0	0	4	0	0	4	0	0
P Education	79	3	3	79	1	0	80	3	3	80	1	0	78	2	2	78	1	0	79	2	2	79	1	0
Q Human health services and social work activities	225	8	8	225	4	0	221	7	7	221	5	0	218	8	8	218	5	0	219	8	8	219	5	0
R Arts, entertainment and recreation	182	12	12	182	6	0	182	12	12	182	5	0	81	11	11	81	5	0	81	13	13	81	5	0
S Other services	430	34	34	248	57	0	407	35	35	224	56	0	415	33	33	232	52	0	144	48	48	144	57	0
Loans and advances	22,022	1,069	1,069	21,520	529	2	21,860	997	997	21,365	503	0	21,461	948	948	20,974	467	0	21,406	1,042	1,042	21,228	485	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise

Collateral valuation - loans and advances

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)	As of 30/09/2022					As of 31/12/2022				
	Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	40,054	36,840	212	3,214	1,477	40,208	37,022	152	3,186	1,460
Of which secured	33,542	31,039	176	2,502	1,265	33,411	30,972	118	2,438	1,248
Of which secured with immovable property	17,011	14,744	125	2,267	1,197	17,093	14,866	109	2,227	1,194
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,955	3,642		313	190	4,042	3,709		333	213
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,221	3,578		643	370	4,164	3,525		639	363
Of which instruments with LTV higher than 100%	5,036	3,958		1,078	517	4,948	3,928		1,019	493
Accumulated impairment for secured assets	613	131	6	483	159	716	136	5	581	180
Collateral										
Of which value capped at the value of exposure	22,198	20,428	157	1,770	996	22,180	20,492	102	1,687	965
Of which immovable property	14,293	12,602	109	1,691	959	14,342	12,717	97	1,626	939
Of which value above the cap	21,393	20,372	118	1,021	447	21,499	20,426	81	1,074	496
Of which immovable property	11,149	10,279	72	870	401	11,352	10,434	69	917	445
Financial guarantees received	8,537	8,390	3	147	48	8,393	8,254	4	139	41
Accumulated partial write-off	-1,945	-533	-13	-1,412	-514	-1,973	-537	-5	-1,436	-550

(mln EUR)	As of 31/03/2023					As of 30/06/2023				
	Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	39,411	36,361	182	3,050	1,464	40,313	37,233	132	3,079	1,516
Of which secured	33,199	30,788	154	2,411	1,255	33,507	31,045	108	2,462	1,324
Of which secured with immovable property	16,871	14,661	93	2,210	1,206	16,844	14,587	99	2,257	1,269
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,032	3,694		338	220	3,924	3,542		383	250
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,177	3,541		636	365	4,446	3,817		629	357
Of which instruments with LTV higher than 100%	4,750	3,752		998	489	4,192	3,208		985	516
Accumulated impairment for secured assets	648	135	4	513	176	670	139	4	531	189
Collateral										
Of which value capped at the value of exposure	21,880	20,207	130	1,673	977	22,320	20,587	95	1,734	1,050
Of which immovable property	14,293	12,679	81	1,614	956	14,746	13,099	92	1,647	995
Of which value above the cap	21,153	20,088	114	1,065	492	22,172	20,880	123	1,292	673
Of which immovable property	11,272	10,355	68	917	451	11,775	10,802	110	973	477
Financial guarantees received	8,223	8,097	13	126	38	8,145	8,023	6	121	36
Accumulated partial write-off	-1,973	-551	-6	-1,421	-564	-2,042	-572	-6	-1,470	-576

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.