



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

ALPHA SERVICES & HOLDINGS S.A.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	1,310	1,470	1,491	1,453	1,245	1,288	1,279	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	147	27	27	27	-67	14	14	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-544	-436	-259	-232	-1,238	-504	-336	
Profit or (-) loss for the year	361	349	512	500	-764	96	219	
Coverage ratio: non-performing exposure (%)	33.92%	30.40%	27.08%	25.23%	35.78%	31.53%	29.61%	
Common Equity Tier 1 capital	4,540	4,371	4,715	5,071	2,798	2,847	3,148	
Total Risk exposure amount (all transitional adjustments included)	34,286	34,483	35,176	35,860	34,050	34,574	35,539	
Common Equity Tier 1 ratio, %	13.24%	12.68%	13.40%	14.14%	8.22%	8.24%	8.86%	
Fully loaded Common Equity Tier 1 ratio, %	11.93%	12.56%	13.40%	14.14%	7.76%	8.09%	8.86%	
Tier 1 capital	4,540	4,371	4,715	5,071	2,798	2,847	3,148	
Total leverage ratio exposures	76,625	76,625	76,625	76,625	76,625	76,625	76,625	
Leverage ratio, %	5.93%	5.70%	6.15%	6.62%	3.65%	3.72%	4.11%	
Fully loaded leverage ratio, %	5.31%	5.69%	6.19%	6.66%	3.46%	3.67%	4.13%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	11.93%							

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB
ALPHA SERVICES & HOLDINGS S.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
ALPHA SERVICES & HOLDINGS S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	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	0	0	0
	Corporates	0	0	0	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	0	0	0
	Corporates - Of Which: SME	0	0	0	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	0	0	0
	Retail - Secured on real estate property	0	0	0	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	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	0	0	0
	Retail - Qualifying Revolving	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GREECE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	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	0	0	0
	Corporates	0	0	0	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	0	0	0
	Corporates - Of Which: SME	0	0	0	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	0	0	0
	Retail - Secured on real estate property	0	0	0	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	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	0	0	0
	Retail - Qualifying Revolving	0	0	0	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	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB
 ALPHA SERVICES & HOLDINGS S.A.

	31/12/2023							Baseline Scenario							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(min EUR, %)																					
ALPHA SERVICES & HOLDINGS S.A.																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	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	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	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	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	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	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	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	31/12/2023							Baseline Scenario							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(min EUR, %)																					
GREECE																						
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	0	0	0
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Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB
ALPHA SERVICES & HOLDINGS S.A.

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
ALPHA SERVICES & HOLDINGS S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	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	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	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	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	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
GREECE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	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	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	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	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	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
ALPHA SERVICES & HOLDINGS S.A.

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
ALPHA SERVICES & HOLDINGS S.A.	Central banks	12,432	0	1	0	12,432	0	0	0	0	0	0.00%
	Central governments	10,579	313	4,102	0	10,579	0	0	0	0	0	0.00%
	Regional governments or local authorities	77	0	0	0	77	0	0	0	0	0	0.00%
	Public sector entities	1,195	0	436	0	1,195	0	0	0	0	0	0.00%
	Multilateral Development Banks	224	0	0	0	224	0	0	0	0	0	0.00%
	International Organisations	287	0	0	0	287	0	0	0	0	0	0.00%
	Institutions	2,413	0	0	0	2,413	0	0	0	0	0	0.00%
	Corporate	12,458	42	11,424	41	12,458	44	148	14	14	100	72.00%
	of which: SME	6,009	20	4,924	33	6,009	26	84	4	4	100	76.00%
	Retail	2,870	29	1,996	37	2,870	37	80	21	81	504	62.00%
	of which: SME	1,018	4	623	10	1,018	12	20	4	4	100	76.00%
	Secured by mortgages on immovable property	12,689	1,253	5,428	1,059	9,271	1,777	2,409	4	107	402	20.00%
	of which: SME	4,039	563	1,840	398	2,689	1,483	787	4	41	204	25.00%
	Items associated with particularly high risk	96	0	144	0	96	0	0	0	0	0	0.00%
	Covered bonds	32	0	2	0	32	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10	0	10	0	10	0	0	0	0	0	0.00%
Reserve	335	0	433	0	335	0	0	0	1	0	0.00%	
Securitisation	1,362	0	2,664	0	890	0	0	0	0	0	0.00%	
Other exposures	68,697	2,137	22,786	2,192	60,383	5,362	3,335	64	200	1,097	33.32%	
Manufactured Total												

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
GREECE	Central banks	10,086	0	0	0	10,086	0	0	0	0	0	0.00%
	Central governments	10,029	93	4,102	0	10,029	0	0	0	0	0	0.00%
	Regional governments or local authorities	77	0	0	0	77	0	0	0	0	0	0.00%
	Public sector entities	1,194	0	436	0	1,194	0	0	0	0	0	0.00%
	Multilateral Development Banks	665	0	0	0	665	0	0	0	0	0	0.00%
	International Organisations	272	0	0	0	272	0	0	0	0	0	0.00%
	Institutions	1,925	0	766	0	2,115	0	0	0	0	0	100.00%
	Corporate	11,405	31	9,861	30	10,876	30	115	8	4	91	29.16%
	of which: SME	5,513	2	4,483	11	5,488	207	45	4	11	49	50.26%
	Retail	2,441	289	1,497	362	2,240	754	748	8	73	483	65.00%
	of which: SME	748	113	477	149	698	272	310	2	10	195	61.51%
	Secured by mortgages on immovable property	9,631	1,612	4,302	1,084	6,639	1,107	2,017	4	91	455	20.10%
	of which: SME	2,861	563	1,143	385	1,818	1,110	756	2	39	287	26.00%
	Items associated with particularly high risk	4	0	0	0	4	0	0	0	0	0	0.00%
	Covered bonds	32	0	2	0	32	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	7	0	7	0	7	0	0	0	0	0	0.00%
Reserve	331	0	385	0	331	0	0	0	1	0	0.00%	
Securitisation	1,362	0	2,664	0	890	0	0	0	0	0	0.00%	
Other exposures	3,130	0	1,700	0	313	0	0	0	0	0	0.00%	
Manufactured Total	59,332	2,041	23,418	2,086	52,659	4,290	3,895	42	172	1,020	33.34%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the rebated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
ALPHA SERVICES & HOLDINGS S.A.

	Baseline Scenario																	
	31/12/2023						31/12/2024						31/12/2025					
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(m EUR, %)																		
ALPHA SERVICES & HOLDINGS S.A.	12,432	0	0	0	0	0.00%	12,432	0	0	0	0	0.00%	12,432	0	0	0	0	0.00%
Central banks	12,432	0	0	0	0	0.00%	12,432	0	0	0	0	0.00%	12,432	0	0	0	0	0.00%
Central governments	17,409	189	173	24	1	89	17,409	189	173	24	1	89	17,409	189	173	24	1	89
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Public sector entities	1,111	75	16	0	0	1	1,087	95	24	0	0	1	1,088	89	32	0	0	1
Multilateral Development Banks	413	59	16	0	0	1	413	59	16	0	0	1	413	59	16	0	0	1
International Organisations	229	0	0	0	0	0.00%	229	0	0	0	0	0.00%	229	0	0	0	0	0.00%
Institutions	2,527	100	41	2	2	79	2,366	229	92	2	2	83	2,366	229	92	2	2	83
Coverages	11,274	914	282	39	39	132	85,244	11,074	1,262	122	12	109	38,624	10,927	1,262	122	12	109
of which: SME	5,671	663	198	11	11	41	5,239	591	192	14	14	114	31,224	5,261	516	64	64	165
Retail	2,890	885	1,031	17	29	572	55,498	2,317	889	1,210	17	66	626	2,220	841	1,854	51	672
of which: SME	1,398	469	416	11	11	151	30,274	469	466	258	36	258	216	4,779	216	4,779	10	169
Secured by mortgages on immovable property	2,412	1,450	1,076	0	24	272	25,278	2,200	1,325	1,415	5	75	310	2,123	1,095	1,720	5	62
Items associated with particularly high risk	13	27	48	0	0	2	4,214	12	37	69	0	0	22	24	24	42	0	0
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Claims on institutions and companies with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Standardised Total	58,295	6,152	4,562	81	292	1,387	30,494	55,993	6,933	5,993	81	292	1,422	54,844	6,661	7,415	81	292

	Baseline Scenario																	
	31/12/2023						31/12/2024						31/12/2025					
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(m EUR, %)																		
GREECE	10,896	0	0	0	0	0.00%	10,896	0	0	0	0	0.00%	10,896	0	0	0	0	0.00%
Central banks	17,411	141	105	22	1	65	16,954	241	222	23	1	89	16,954	139	281	23	1	112
Central governments	2	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Regional governments or local authorities	1,111	75	16	0	0	1	1,087	89	24	0	0	1	1,088	89	32	0	0	1
Public sector entities	413	59	16	0	0	1	413	59	16	0	0	1	413	59	16	0	0	1
Multilateral Development Banks	229	0	0	0	0	0.00%	229	0	0	0	0	0.00%	229	0	0	0	0	0.00%
International Organisations	2,075	70	79	4	1	76	95,174	2,002	134	84	5	81	1,954	171	99	15	1	87
Institutions	10,363	520	228	20	1	111	88,476	746	300	24	1	142	36,413	10,074	215	511	3	124
Coverages	5,201	274	148	14	1	71	48,634	5,117	357	356	14	86	31,474	5,071	268	300	14	100
of which: SME	2,086	467	944	15	10	15	51,875	466	1,100	15	57	352	58,184	1,835	430	1,236	15	43
Retail	653	240	388	5	39	212	54,574	575	235	475	4	35	314	1,501	213	1,517	18	25
of which: SME	6,493	2,020	2,670	10	149	490	18,354	5,245	3,135	3	150	550	16,334	4,624	2,847	4,088	8	170
Secured by mortgages on immovable property	1,024	950	994	0	60	250	26,950	1,807	804	1,126	1	49	23	1,930	653	1,250	0	37
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Claims on institutions and companies with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
Standardised Total	51,381	4,467	4,122	81	218	1,256	30,494	49,617	5,137	5,216	81	215	1,422	48,691	4,955	6,317	80	191

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA
ALPHA SERVICES & HOLDINGS S.A.

	Adverse Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
(mB EUR, %)																			
Central banks	12,432	0	0	0	0	0.00%	12,432	0	0	0	0.00%	12,432	0	0	0	0	0	0.00%	
Central governments	47,402	253	0	0	0	0.00%	47,303	403	0	0	0.00%	47,076	908	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Public sector entities	1,401	88	21	0	0	0.00%	1,403	123	45	0	0.00%	1,418	121	60	0	0	0	0.00%	
Multilateral Development Banks	399	0	21	0	0	0.00%	392	121	45	0	0.00%	399	135	50	0	0	0	0.00%	
International Organisations	2,222	11	0	0	0	0.00%	2,265	22	17	0	0.00%	2,311	36	1	0	0	0	0.00%	
Institutions	2,500	121	89	14	4	63.50%	2,292	117	113	12	50.00%	2,181	399	138	11	7	114	52.46%	
Coverages	11,284	1,324	350	15	82	45.04%	10,224	1,888	213	14	82.00%	9,289	1,851	1,002	48	64	116	17.21%	
of which: SME	5,688	562	212	21	81	51.30%	5,384	720	83	21	81.00%	5,069	566	673	21	19	201	33.20%	
Retail	2,883	1,045	1,087	22	122	68.1%	1,881	1,180	1,035	16	178	83.3%	1,623	1,043	1,249	14	132	92	52.86%
Secured by mortgages on immovable asset	7,696	86	0	0	0	0.00%	7,619	48	0	0	0.00%	7,589	48	0	0	0	0	0.00%	
Secured by mortgages on movable asset	7,439	0	0	0	0	0.00%	7,371	0	0	0	0.00%	7,320	0	0	0	0	0	0.00%	
Items associated with particularly high risk	2,362	1,452	1,145	10	134	35.0%	2,049	1,226	1,018	6	114	49.3%	1,969	992	1,078	6	78	488	24.70%
Items associated with particularly high risk	13	0	0	0	0	0.00%	10	25	81	0	0.00%	12	13	93	0	0	0	0.00%	
Covered bonds	21	1	0	0	0	86.25%	21	2	0	0	0.00%	20	2	0	0	0	0	86.25%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	899	0	0	0	0	0.00%	899	0	0	0	0.00%	899	0	0	0	0	0	0.00%	
Standardised Total	56,747	2,181	4,992	180	587	37.29%	53,024	6,616	7,227	142	927	2,294	51,643	7,043	9,334	128	492	2,763	29.61%

	Adverse Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
(mB EUR, %)																			
Central banks	10,386	0	0	0	0	0.00%	10,386	0	0	0	0.00%	10,386	0	0	0	0	0	0.00%	
Central governments	16,900	191	235	13	0	0.00%	16,710	341	305	42	0	0.00%	16,471	474	472	38	0	0.00%	
Regional governments or local authorities	6	0	0	0	0	0.00%	6	0	0	0	0.00%	6	0	0	0	0	0	0.00%	
Public sector entities	1,091	88	21	0	0	0.00%	1,091	121	45	0	0.00%	1,091	121	60	0	0	0	0.00%	
Multilateral Development Banks	399	0	21	0	0	0.00%	392	121	45	0	0.00%	399	135	50	0	0	0	0.00%	
International Organisations	2,222	11	0	0	0	0.00%	2,265	22	17	0	0.00%	2,311	36	1	0	0	0	0.00%	
Institutions	2,023	83	86	14	4	81.00%	1,945	122	103	11	6	86.00%	1,879	219	128	10	6	109	85.37%
Coverages	10,165	897	228	14	111	47.43%	9,380	1,465	1,511	12	150	36.2%	8,103	1,424	866	46	21	221	13.63%
of which: SME	5,213	323	152	20	78	48.20%	4,912	491	313	36	36	39.6%	4,621	428	489	24	2	144	31.93%
Retail	1,894	897	992	611	1,488	61.65%	1,488	943	1,301	14	199	56.6%	1,286	819	1,387	13	111	1,431	51.43%
Secured by mortgages on immovable asset	5,692	251	388	4	81	63.50%	5,427	292	473	4	39	27.4%	4,991	235	146	3	29	288	54.25%
Secured by mortgages on movable asset	5,692	3,253	2,813	22	229	69.6%	4,454	3,457	3,873	10	213	81.1%	4,184	2,295	4,804	9	175	925	19.27%
Items associated with particularly high risk	1,013	993	991	0	0	0.00%	1,267	278	1,251	0	99	36.0%	1,250	574	1,050	0	36	361	28.81%
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Covered bonds	21	1	0	0	0	86.25%	21	2	0	0	0.00%	20	2	0	0	0	0	86.25%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	382	0	0	0	0	0.00%	382	0	0	0	0.00%	382	0	0	0	0	0	0.00%	
Standardised Total	58,094	5,494	4,472	172	427	16.21	47,893	6,655	6,280	132	442	1,990	31,699	6,043	7,923	118	335	2,238	29.38%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 STA
ALPHA SERVICES & HOLDINGS S.A.

		Public guarantees - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio: Stage 2 exposure
ALPHA SERVICES & HOLDINGS S.A.	Central banks											
	Central governments											
	Regional governments or local authorities											
	Public sector entities											
	Multi-level Development Banks											
	International Organisations											
	Insitutions											
	Corporates	263	182	224	522	63	36	4	1	0	0	0%
	Financial corp	211	82	420	302	63	36	4	1	0	0	0%
	Retail	248	184	224	164	66	36	4	1	0	0	0%
	Financial corp	226	166	224	150	66	36	4	1	0	0	0%
	Secured by mortgages on immovable property	13	17	0	10	0	0	0	0	0	0	0%
	Financial corp	6	6	0	0	0	0	0	0	0	0	0%
	Stime associated with particularly high risk											
	Central banks											
	Claims on institutions and corporates with a RT credit assessment											
	Collateral investments (contaminated CDS)											
	Equity											
	Securitisation											
	Other											
	Unallocated Total	1,205	102	964	774	110	64	8	3	0	0	0%

		Public guarantees - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio: Stage 2 exposure
GREECE	Central banks											
	Central governments											
	Regional governments or local authorities											
	Public sector entities											
	Multi-level Development Banks											
	International Organisations											
	Insitutions											
	Corporates	262	176	223	551	61	31	4	1	0	0	0%
	Financial corp	66	46	410	286	24	14	4	1	0	0	0%
	Retail	199	131	193	122	37	17	0	0	0	0	0%
	Financial corp	129	12	120	122	24	14	0	0	0	0	0%
	Secured by mortgages on immovable property	7	1	0	0	0	0	0	0	0	0	0%
	Financial corp	6	6	0	0	0	0	0	0	0	0	0%
	Stime associated with particularly high risk											
	Central banks											
	Claims on institutions and corporates with a RT credit assessment											
	Collateral investments (contaminated CDS)											
	Equity											
	Securitisation											
	Other											
	Unallocated Total	944	120	813	629	91	34	7	1	0	0	1%

2023 EU-wide Stress Test: Credit risk COVID-19 STA
ALPHA SERVICES & HOLDINGS S.A.

	Public guarantee - Baseline Scenario																													
	31/12/2023										31/12/2024																			
	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
ALPHA SERVICES & HOLDINGS S.A.																														
Central banks																														
Central governments																														
Public sector entities or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Insurers																														
Corporates	700	500	40	35	11	10	0	0	0	6.00%	602	551	24	20	30	28	0	0	0	6.50%	606	552	44	32	30	21	0	0	0	6.72%
Real estate	100	140	86	79	11	10	0	0	0	11.00%	161	111	101	86	10	10	0	0	0	11.00%	166	116	100	85	10	0	0	0	11.61%	
Secured for mortgage on immovable property	0	0	0	0	0	0	0	0	0	2.00%	0	0	0	0	0	0	0	0	0	2.00%	0	0	0	0	0	0	0	0	2.00%	
Secured for mortgage on immovable property - off-balance sheet																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Claims on institutions and corporates with a ST credit assessment																														
State																														
Securitisation																														
Other exposures																														
Standardised total	800	710	100	100	30	30	0	0	0	6.00%	602	551	181	100	10	30	0	0	0	7.00%	606	552	184	100	30	21	0	0	0	7.25%

	Public guarantee - Baseline Scenario																													
	31/12/2023										31/12/2024																			
	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
GREECE																														
Central banks																														
Central governments																														
Public sector entities or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Insurers																														
Corporates	700	500	17	48	11	10	0	0	0	6.17%	608	551	43	50	10	10	0	0	0	7.00%	602	551	53	43	23	20	0	0	0	7.09%
Real estate	100	100	20	20	0	0	0	0	0	7.00%	100	100	41	33	0	0	0	0	0	7.00%	104	99	50	40	11	0	0	0	0	7.04%
Secured for mortgage on immovable property	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
Secured for mortgage on immovable property - off-balance sheet																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Claims on institutions and corporates with a ST credit assessment																														
State																														
Securitisation																														
Other exposures																														
Standardised total	800	600	40	71	20	20	0	0	0	6.40%	607	552	106	80	20	20	0	0	0	7.40%	601	550	100	83	17	20	0	0	0	7.11%

2023 EU-wide Stress Test: Credit risk COVID-19 STA
ALPHA SERVICES & HOLDINGS S.A.

(649) EUR, %	Public guarantees - Adverse Scenario																			
	31/12/2023										31/12/2024									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks																				
Central governments																				
Regional governments or local authorities																				
Public sector entities																				
Multilateral Development Banks																				
International Organisations																				
Insurers																				
Corporates	800	511	85	65	25	15	0	0	1	5.12%	242	155	101	81	40	35	0	0	0	3.52%
Total	148	148	85	65	25	15	0	0	1	5.12%	148	148	101	81	40	35	0	0	0	3.52%
Secured for mortgages on immovable assets																				
Secured for mortgages on immovable assets - of which mortgage	5	5	5	5	5	5	0	0	0	0.20%	5	5	5	5	5	5	0	0	0	0.20%
Mortgage associated with particularly high risk																				
Covered bonds																				
Claims on institutions and corporates with a ST credit assessment																				
Credit risk investments (subcategories (2)(i))																				
State																				
Government																				
Guaranteed Total	800	511	85	65	25	15	0	0	1	5.12%	242	155	101	81	40	35	0	0	0	3.52%

(649) EUR, %	Public guarantees - Adverse Scenario																			
	31/12/2023										31/12/2024									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks																				
Central governments																				
Regional governments or local authorities																				
Public sector entities																				
Multilateral Development Banks																				
International Organisations																				
Insurers																				
Corporates	600	507	69	58	17	11	0	0	1	4.98%	240	177	91	73	35	23	0	0	0	1.95%
Total	140	110	33	27	7	4	0	0	0	6.72%	110	91	42	33	13	13	0	0	0	5.76%
Secured for mortgages on immovable assets																				
Secured for mortgages on immovable assets - of which mortgage	3	3	3	3	3	3	0	0	0	0.80%	3	3	3	3	3	3	0	0	0	0.80%
Mortgage associated with particularly high risk																				
Covered bonds																				
Claims on institutions and corporates with a ST credit assessment																				
Credit risk investments (subcategories (2)(i))																				
State																				
Government																				
Guaranteed Total	600	507	69	58	17	11	0	0	1	4.98%	240	177	91	73	35	23	0	0	0	1.95%

2023 EU-wide Stress Test: Securitisations

ALPHA SERVICES & HOLDINGS S.A.

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	0						
	SEC-SA	2,163						
	SEC-ERBA	130						
	SEC-IAA	0						
	Total	2,293						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	276	299	331	370	303	358	437
	SEC-ERBA	132	134	136	138	135	140	147
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	408	432	467	507	438	498	584
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

ALPHA SERVICES & HOLDINGS S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	30,387	30,983	31,675	32,360	30,417	31,012	32,031
Risk exposure amount for securitisations and re-securitisations	408	432	467	507	438	498	584
Risk exposure amount other credit risk	29,979	30,550	31,208	31,852	29,979	30,514	31,446
Risk exposure amount for market risk	375	375	375	375	382	382	382
Risk exposure amount for operational risk	3,126	3,126	3,126	3,126	3,126	3,126	3,126
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	33,887	34,483	35,176	35,860	33,925	34,520	35,539
Total Risk exposure amount (transitional)	34,286	34,483	35,176	35,860	34,050	34,574	35,539
Total Risk exposure amount (fully loaded)	33,887	34,483	35,176	35,860	33,925	34,520	35,539

2023 EU-wide Stress Test: Capital

ALPHA SERVICES & HOLDINGS S.A.

		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	(min EUR, %)								
A	OWN FUNDS		5,540	5,371	5,715	6,071	3,798	3,847	4,148
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,540	4,371	4,715	5,071	2,798	2,847	3,148
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,939	5,939	5,939	5,939	5,939	5,939	5,939
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		225	469	828	1,178	-539	-443	-224
A.1.3	Accumulated other comprehensive income		-300	-300	-300	-300	-370	-370	-370
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-242	-242	-242	-242	-312	-312	-312
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions		-58	-58	-58	-58	-58	-58	-58
A.1.4	Other Reserves		375	375	375	375	375	375	375
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		213	213	213	213	213	213	213
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-6	-6	-6	-6	-6	-6	-6
A.1.7.2	Cash flow hedge reserve		219	219	219	219	219	219	219
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-407	-407	-407	-407	-407	-407	-407
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		-406	-406	-406	-406	-406	-406	-406
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-7	0	0	0	-331	-290	-197
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

ALPHA SERVICES & HOLDINGS S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-41	-41	-34	-28	-41	-27	-11
	A.1.14.1	of which: from securitisation positions (-)		-41	-41	-34	-28	-41	-27	-11
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-1,858	-1,833	-1,796	-1,761	-2,008	-1,993	-1,959
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		-20	0	0	0	-114	-103	-77
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-7	-27	-62	-7	-25	-58
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-52	-52	-52	-52	-52	-52	-52
	A.1.20	CET1 capital elements or deductions - other		-24	-24	-24	-24	-24	-24	-24
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,201	-1,115	-1,115	-1,115	-1,290	-1,267	-1,154
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		392	478	478	478	478	478	478
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	250	216	55
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	75	65	17
	A.1.22	Transitional adjustments		498	39	0	0	164	54	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		398	0	0	0	125	54	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		300	0	0	0	87	38	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		98	0	0	0	37	16	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		99	39	0	0	39	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

ALPHA SERVICES & HOLDINGS S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		20	0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)			4,540	4,371	4,715	5,071	2,798	2,847	3,148
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			1,000	1,000	1,000	1,000	1,000	1,000	1,000
	A.4.1	Tier 2 Capital instruments			1,000	1,000	1,000	1,000	1,000	1,000	1,000
	A.4.2	Other Tier 2 Capital components and deductions			0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments			0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2			0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		33,887	34,483	35,176	35,860	33,925	34,520	35,539	
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0	
	B.2	Adjustments due to IFRS 9 transitional arrangements		398	0	0	0	125	54	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		13.24%	12.68%	13.40%	14.14%	8.22%	8.24%	8.86%	
	C.2	Tier 1 Capital ratio		13.24%	12.68%	13.40%	14.14%	8.22%	8.24%	8.86%	
	C.3	Total Capital ratio		16.16%	15.58%	16.25%	16.93%	11.16%	11.13%	11.67%	
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,043	4,332	4,715	5,071	2,634	2,793	3,148	
	D.2	TIER 1 CAPITAL (fully loaded)		4,043	4,332	4,715	5,071	2,634	2,793	3,148	
	D.3	TOTAL CAPITAL (fully loaded)		5,043	5,332	5,715	6,071	3,634	3,793	4,148	

2023 EU-wide Stress Test: Capital

ALPHA SERVICES & HOLDINGS S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		11.93%	12.56%	13.40%	14.14%	7.76%	8.09%	8.86%
	E.2	Tier 1 Capital ratio		11.93%	12.56%	13.40%	14.14%	7.76%	8.09%	8.86%
	E.3	Total Capital ratio		14.88%	15.46%	16.25%	16.93%	10.71%	10.99%	11.67%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		76,625	76,625	76625	76625	76625	76625	76625
	H.2	Total leverage ratio exposures (fully loaded)		76,148	76,148	76148	76148	76148	76148	76148
	H.3	Leverage ratio (transitional)		5.93%	5.70%	6.15%	6.62%	3.65%	3.72%	4.11%
	H.4	Leverage ratio (fully loaded)		5.31%	5.69%	6.19%	6.66%	3.46%	3.67%	4.13%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
	P.3	O-SII buffer		0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.31%	3.56%	3.56%	3.56%	3.56%	3.56%	3.56%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	R.1.1	of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
	R.1.2	of which: AT1		0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.2.1	of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.31%	14.56%	14.56%	14.56%	14.56%	14.56%	14.56%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.49%	9.74%	9.74%	9.74%	9.74%	9.74%	9.74%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		4,043						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		33,887						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		11.93%						

2023 EU-wide Stress Test: P&L

ALPHA SERVICES & HOLDINGS S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	1,310	1,470	1,491	1,453	1,245	1,288	1,279
Interest income	1,876	3,301	3,098	2,816	4,060	3,841	3,428
Interest expense	-566	-1,831	-1,607	-1,363	-2,815	-2,484	-2,089
Dividend income	4	4	4	4	2	2	2
Net fee and commission income	402	402	402	402	257	309	351
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	147	27	27	27	-67	14	14
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-64		
Other operating income not listed above, net	363	31	31	31	29	30	30
Total operating income, net	2,226	1,935	1,955	1,917	1,403	1,642	1,675
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-544	-436	-259	-232	-1,238	-504	-336
Other income and expenses not listed above, net	-1,096	-1,015	-964	-971	-1,258	-1,000	-1,026
Profit or (-) loss before tax from continuing operations	587	483	732	714	-1,092	137	313
Tax expenses or (-) income related to profit or loss from continuing operations	-243	-134	-220	-214	327	-41	-94
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	17						
Profit or (-) loss for the year	361	349	512	500	-764	96	219
Amount of dividends paid and minority interests after MDA-related adjustments	0	105	154	150	0	0	0
Attributable to owners of the parent net of estimated dividends	360	244	358	350	-764	96	219
Memo row: Impact of one-off adjustments		32	32	32	32	32	32
Total post-tax MDA-related adjustment		0	0	0	0	29	66
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0

2023 EU-wide Stress Test: Major capital measures and realised losses

ALPHA SERVICES & HOLDINGS S.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	400

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0