



2022 EU-wide Transparency Exercise

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

2022 EU-wide Transparency Exercise

Key Metrics

ALPHA SERVICES AND HOLDINGS S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,328	4,662	4,196	4,445	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	4,532	3,865	3,797	4,047	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,330	4,663	4,196	4,445	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	4,533	3,867	3,797	4,047	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,343	5,676	5,196	5,445	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	5,546	4,880	4,797	5,047	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	38,439	35,333	35,502	35,966	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	37,643	34,536	35,104	35,568	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	13.86%	13.19%	11.82%	12.36%	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	12.04%	11.19%	10.82%	11.38%	(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	13.87%	13.20%	11.82%	12.36%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.04%	11.20%	10.82%	11.38%	(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	16.50%	16.06%	14.63%	15.14%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%	14.13%	13.67%	14.19%	(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	61,169	60,619	61,176	74,340	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	8.71%	7.69%	6.86%	5.98%	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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,330	4,663	4,196	4,445	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	4,414	3,747	3,707	3,948	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	61,169	60,619	61,176	74,340	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,265	59,715	60,688	73,863	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.71%	7.69%	6.86%	5.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.32%	6.27%	6.11%	5.35%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	6,343	5,676	5,196	5,445	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,328	4,662	4,196	4,445	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	12,066	12,066	12,068	5,963	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-6,008	-6,296	-6,296	-6,085	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-175	-330	-366	-386	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	537	539	539	6,444	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	204	201	210	212	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-328	-337	-356	-364	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Article 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTIs	-12	-8	-8	-7	C.01.00 (0370,0050)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-33	-33	-44	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 99 to 91 of CRR, Article 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	-33	-33	-44	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	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	C.01.00 (0480,0050)	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	-1,786	-1,931	-1,951	-1,927	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-65	-104	-79	-33	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	0	0	C.01.00 (0510,0050)	Article 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-20	-20	-20	-24	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	915	915	489	497	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	915	915	489	497	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	0	0	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	1	1	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,330	4,663	4,196	4,445	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,013	1,013	1,000	1,000	C.01.00 (0070,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,014	1,014	1,000	1,000	C.01.00 (0070,0050) + C.01.00 (0080,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050)	-	
A.4.3	Tier 2 transitional adjustments	-1	-1	0	0	C.01.00 (0080,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	38,439	35,333	35,502	35,966	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	797	797	398	398	C.05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.86%	13.19%	11.82%	12.36%	CA1 (X)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.87%	13.20%	11.82%	12.36%	CA1 (Y)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.50%	16.06%	14.63%	15.14%	CA2 (X)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,414	3,747	3,707	3,948	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.72%	10.85%	10.56%	11.10%	(B.1)/(E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	797	797	398	398	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	797	797	398	398	C.05.01 (0040,0040)	-	

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks s.a. in their Pillar 3 disclosure

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

ALPHA SERVICES AND HOLDINGS S.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	33,219	30,137	30,686	31,296	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	33,219	30,137	30,686	31,296	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	331	262	189	157	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, c0010)]
Credit valuation adjustment - CVA	17	21	42	68	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)	289	554	541	536	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,378	1,355	1,040	905	C 02.00 (r0520, c0010)
Of which the standardised approach	14	20	12	11	C 02.00 (r0530, c0010)
Of which IMA	1,364	1,335	1,028	894	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	3,205	3,005	3,005	3,005	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,205	3,005	3,005	3,005	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	38,439	35,333	35,502	35,966	

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
 ALPHA SERVICES AND HOLDINGS S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,456	1,871	423	865
Of which debt securities income	68	84	23	51
Of which loans and advances income	1,058	1,357	294	602
Interest expenses	380	513	143	286
(Of which deposits expenses)	52	67	16	34
(Of which debt securities issued expenses)	42	61	23	45
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	303	405	109	210
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	-2,162	-2,167	0	-4
Gains or (-) losses on financial assets and liabilities held for trading, net	16	15	75	72
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-31	-50	7	5
Gains or (-) losses from hedge accounting, net	-1	-1	1	-2
Exchange differences (gain or (-) loss), net	16	30	12	19
Net other operating income /(expenses)	27	32	8	9
TOTAL OPERATING INCOME, NET	-756	-376	490	888
(Administrative expenses)	706	927	190	376
(Cash contributions to resolution funds and deposit guarantee schemes)	47	60	18	34
(Depreciation)	115	153	39	77
Modification gains or (-) losses, net	-13	-18	-4	-6
(Provisions or (-) reversal of provisions)	-37	-34	0	6
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-48	-50	1	1
(Other provisions)	11	15	-1	5
Of which pending legal issues and tax litigation ¹⁾	0	3	0	0
Of which restructuring ²⁾	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)	1,007	1,464	96	373
(Financial assets at fair value through other comprehensive income)	12	14	0	0
(Financial assets at amortised cost)	995	1,449	96	372
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	42	114	1	18
(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 subsidiaries, joint ventures and associates	-2	3	-4	-4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	126	116	8	309
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,526	-2,959	146	303
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-2,508	-2,899	109	207
Profit or (-) loss after tax from discontinued operations	0	-25	4	7
PROFIT OR (-) LOSS FOR THE YEAR	-2,508	-2,924	113	214
Of which attributable to owners of the parent	-2,508	-2,924	113	214

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."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	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	14,591				14,767				13,600				13,123				IAS 1.54 (f)
Financial assets held for trading	906	29	877	0	837	5	832	0	983	4	979	0	1,430	11	1,419	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	352	6	47	298	300	7	48	246	315	7	50	258	256	7	47	203	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	6,327	6,115	183	29	6,050	5,927	84	39	1,862	1,762	62	38	1,409	1,334	37	38	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	39,483				40,414				45,866				48,142				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	107	0	107	0	112	0	112	0	71	0	71	0	228	0	228	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	10,639				10,190				10,049				10,561				
TOTAL ASSETS	72,405				72,671				72,744				75,150				IAS 1.9(a), I.G 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	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	6,283	13	0	-17	-2	0	5,998	13	0	-18	-2	0	1,805	0	0	-3	0	0	1,353	3	0	-2	0	0	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	3,785	0	0	-14	0	0	3,768	0	0	-15	0	0	8,233	12	0	-23	-2	0	10,216	12	0	-25	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	26,346	4,777	6,752	-116	-199	-3,428	28,188	4,883	4,069	-98	-184	-1,537	28,958	5,235	4,016	-101	-194	-1,582	30,283	4,839	2,562	-81	-179	-729	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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	1,331	1,276	1,244	1,656	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	63,292	63,735	63,737	65,509	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	3	12	77	122	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	311	191	168	176	IAS 37.10; IAS 1.54(l)
Tax liabilities	71	72	32	39	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	935	753	811	938	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	608	597	553	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	65,941	66,648	66,666	68,992	IAS 1.9(b);IG 6
TOTAL EQUITY	6,464	6,023	6,079	6,157	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	72,405	72,671	72,744	75,150	IAS 1.IG6

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

2022 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				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		1,333	1,288	1,321	1,778	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	12,879	12,863	12,830	12,799	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	1,282	1,197	1,283	1,282	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	620	533	615	614	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,501	1,121	1,359	1,584	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	207	208	263	159	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,024	1,005	1,248	964	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	732	752	982	783	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,540	12,932	12,363	13,648	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,165	11,422	10,785	12,110	ECB/2013/33 Annex 2.Part 2.9.1
	Households	31,567	31,703	31,830	32,482	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	23,465	24,320	25,002	25,786	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		2,216	2,623	2,550	2,506	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,020	1,024	983	949	Annex V.Part 1.37
Other financial liabilities		283	291	273	244	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		64,625	65,024	65,057	67,287	

2022 EU-wide Transparency Exercise

Market Risk

ALPHA SERVICES AND HOLDINGS S.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM		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	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP							
			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			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								
(min EUR)	As of 30/09/2021		As of 31/12/2021		As of 30/09/2021										As of 31/12/2021		As of 31/12/2021														
Traded Debt Instruments	0	0	41	13	70	21									38	10	66	17													
Of which: General risk	0	0	41	13	70	21									38	10	66	17													
Of which: Specific risk	0	0	0	0	0	0									0	0	0	0													
Equities	5	6	1	0	0	0									0	0	0	0													
Of which: General risk	0	0	1	0	0	0									0	0	0	0													
Of which: Specific risk	5	6	0	0	0	0									0	0	0	0													
Foreign exchange risk	9	13	13	4	13	4									13	4	14	4													
Commodities risk	0	0	0	0	0	0									0	0	0	0													
Total	14	20	36	12	73	22	0	0	0	0	0	0	1,364	36	9	71	18	0	0	0	0	0	0	0	0	0	0	1,335			
	As of 31/03/2022		As of 30/06/2022		As of 31/03/2022										As of 30/06/2022		As of 30/06/2022														
Traded Debt Instruments	0	0	26	5	50	15									17	4	43	10													
Of which: General risk	0	0	26	5	50	15									17	4	43	10													
Of which: Specific risk	0	0	0	0	0	0									0	0	0	0													
Equities	7	6	1	0	0	0									0	0	0	0													
Of which: General risk	0	0	1	0	0	0									0	0	0	0													
Of which: Specific risk	7	6	0	0	0	0									0	0	0	0													
Foreign exchange risk	5	5	12	3	12	4									11	3	11	3													
Commodities risk	0	0	0	0	0	0									0	0	0	0													
Total	12	11	28	7	54	17	0	0	0	0	0	0	1,028	24	6	48	11	0	0	0	0	0	0	0	0	0	0	894			

Market risk template does not include CII 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.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	23,233	23,237	4,520		23,254	23,405	4,217	
	Regional governments or local authorities	12	11	2		11	10	2	
	Public sector entities	646	1,659	643		645	1,647	642	
	Multilateral Development Banks	127	841	0		95	380	0	
	International Organisations	208	208	0		208	208	0	
	Institutions	3,853	2,000	897		3,218	2,170	865	
	Corporates	15,431	11,230	10,077		14,434	10,269	9,199	
	of which: SME	6,463	5,886	4,021		6,077	4,610	3,700	
	Retail	6,931	3,178	2,180		6,649	2,942	2,030	
	of which: SME	3,643	1,144	622		2,880	989	565	
	Secured by mortgages on immovable property	13,611	13,239	5,861		13,227	12,847	5,871	
	of which: SME	5,980	4,916	2,174		4,585	4,438	1,939	
	Exposures in default	8,812	2,862	4,022		8,502	2,869	3,871	
	Items associated with particularly high risk	0	179	368	4,477	0	176	365	2,176
	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	236	235	464		246	244	467		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	78,646	64,991	33,550	4,823	72,986	61,972	36,999	2,487	

¹ Original exposure, unless 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 unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GREECE	Central governments or central banks	20,216	20,219	4,271		19,796	19,906	4,116	
	Regional governments or local authorities	10	10	2		10	10	2	
	Public sector entities	646	1,659	643		645	1,647	642	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,207	665	345		1,106	594	307	
	Corporates	12,119	7,470	7,210		10,426	6,426	6,251	
	of which: SME	3,693	2,429	1,882		3,270	2,022	1,535	
	Retail	5,970	2,707	1,849		5,295	2,462	1,787	
	of which: SME	2,602	1,011	678		2,439	865	494	
	Secured by mortgages on immovable property	10,664	10,265	4,646		10,218	10,213	4,541	
	of which: SME	3,988	3,839	1,740		3,625	3,502	1,530	
	Exposures in default	6,990	2,865	3,857	2,723	5,925	2,854	3,811	1,944
	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	317	315	664		331	334	647		
Other exposures	4,654	4,654	4,352		3,026	3,026	2,897		
Standardised Total ²	78,646	64,991	33,550	3,009	72,986	61,972	36,999	3,264	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	423	423	0		421	421	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	123	123	31		118	117	30	
	Corporates	494	288	258		522	297	267	
	of which: SME	257	167	157		270	160	137	
	Retail	644	329	232		604	278	193	
	of which: SME	207	89	66		205	87	59	
	Secured by mortgages on immovable property	1,792	1,633	683		1,899	1,734	737	
	of which: SME	531	511	251		504	484	244	
	Exposures in default	186	79	110	110	169	52	112	112
	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	5	5	5		5	5	5		
Other exposures	11	11	0		11	11	0		
Standardised Total ²	78,646	64,991	33,550	144	72,986	61,972	36,999	147	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CYPRUS	Central governments or central banks	777	777	1		1,217	1,217	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	122	23	5		16	16	8	
	Corporates	323	173	155		323	166	146	
	of which: SME	121	100	81		127	106	86	
	Retail	214	76	53		213	76	54	
	of which: SME	86	28	18		83	27	15	
	Secured by mortgages on immovable property	472	465	182		471	466	181	
	of which: SME	42	42	17		42	42	17	
	Exposures in default	1,478	588	610	905	86	60	73	22
	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	235	235	207		236	236	215		
Standardised Total ²	78,646	64,991	33,550	915	72,986	61,972	36,999	29	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	656	656	0		620	620	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	227	79	32		284	69	69	
	Corporates	34	34	24		34	34	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	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	78,646	64,991	33,550	1	72,986	61,972	36,999	0	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	383	177	38	414	209	45	45	45
	Corporates	435	407	97	460	460	376	362	362
	of which: SME	82	61	49	94	94	68	54	54
	Retail	27	15	10	18	18	12	9	9
	of which: SME	14	4	2	5	5	2	1	1
	Secured by mortgages on immovable property	535	531	188	462	479	170	170	170
	of which: SME	382	382	129	396	394	116	116	116
	Exposures in default	669	134	134	536	17	14	14	3
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			540				6		

⁽¹⁾ Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MARSHALL ISLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,227	1,196	1,008	1,249	1,218	1,032	1,032	1,032
	of which: SME	1,130	1,120	931	1,131	1,101	958	958	958
	Retail	3	3	1	2	2	1	1	1
	of which: SME	2	2	1	2	2	1	1	1
	Secured by mortgages on immovable property	31	31	15	31	31	16	16	16
	of which: SME	21	21	15	21	21	16	16	16
	Exposures in default	97	0	0	97	94	58	58	3
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			40				38		

⁽¹⁾ Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LIBERIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	714	699	581	755	740	617	617	617
	of which: SME	714	699	581	755	740	617	617	617
	Retail	3	3	2	3	3	2	2	2
	of which: SME	3	3	2	3	3	2	2	2
	Secured by mortgages on immovable property	9	9	3	9	9	3	3	3
	of which: SME	9	9	3	9	9	3	3	3
	Exposures in default	33	6	8	27	31	4	4	27
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			28				27		

⁽¹⁾ Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	472	472	0	0	472	472	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	86	86	43	87	87	43	43	43
	Corporates	28	28	0	30	30	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				0		

⁽¹⁾ Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				0		

⁽¹⁾ Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				0		

⁽¹⁾ Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	22,431	28,176	4,117		24,145	29,899	4,222	
	Regional governments or local authorities	10	10	0		0	0	0	
	Public sector entities	642	1,592	639		638	1,556	635	
	Multilateral Development Banks	76	372	0		76	351	0	
	International Organisations	213	213	0		367	367	0	
	Institutions	3,711	3,265	902		3,023	2,223	625	
	Corporates	16,719	11,614	10,425		16,978	12,128	10,866	
	of which: SME	5,853	5,455	4,398		7,091	5,408	4,392	
	Retail	6,926	2,917	2,010		6,881	2,920	2,027	
	of which: SME	2,988	996	569		2,922	915	523	
	Secured by mortgages on immovable property	13,148	13,286	5,649		13,229	13,949	5,777	
	of which: SME	6,637	4,497	1,970		6,363	4,215	1,915	
	Exposures in default	5,276	2,717	2,069	2,120	3,606	2,154	2,268	1,052
	Items associated with particularly high risk	202	178	267		111	88	131	
	Covered bonds	0	0	0		13	13	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	334	333	415		491	491	561		
Other exposures	4,962	4,029	3,511		5,511	4,529	4,027		
Standardised Total ²	73,778	67,243	38,875	2,438	74,188	69,723	31,452	3,378	

(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 unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries valued by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GREECE	Central governments or central banks	19,706	24,246	4,119		19,479	24,929	4,222	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	642	1,592	639		638	1,556	635	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,281	766	478		1,320	721	466	
	Corporates	13,366	2,609	2,049		12,209	2,421	1,908	
	of which: SME	6,021	2,521	1,728		5,968	2,467	1,728	
	Retail	2,569	876	500		2,491	782	447	
	of which: SME	10,901	4,418	3,272		10,113	4,921	4,068	
	Secured by mortgages on immovable property	3,662	3,481	1,528		3,273	3,163	1,422	
	of which: SME	4,994	2,932	2,722	1,902	5,299	2,996	2,228	940
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	11		0	0	11	
	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	323	323	405		481	480	531		
Other exposures	2,616	2,616	2,752		3,117	3,117	2,731		
Standardised Total ²				3,222				3,660	

(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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	691	692	0		692	690	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	113	113	34		287	286	126	
	Corporates	567	330	296		640	381	338	
	of which: SME	316	156	156		376	242	197	
	Retail	604	290	202		656	338	236	
	of which: SME	315	85	48		338	99	53	
	Secured by mortgages on immovable property	1,953	1,797	761		2,043	1,872	824	
	of which: SME	841	525	261		634	599	326	
	Exposures in default	145	63	63	95	135	63	63	83
	Items associated with particularly high risk	89	87	131		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	10	10	6		10	10	6		
Standardised Total ²				131				110	

(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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CYPRUS	Central governments or central banks	1,365	1,365	0		1,270	1,269	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	476	796	28		476	598	28	
	Corporates	34	34	23		34	34	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	541	536	215		521	516	209	
	of which: SME	222	78	54		217	74	51	
	Exposures in default	69	43	51	22	66	45	54	18
	Items associated with particularly high risk	106	83	122		103	85	121	
	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	75	75	69		74	74	69		
Standardised Total ²				29				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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	751	751	0		1,255	1,254	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	476	796	28		476	598	28	
	Corporates	34	34	23		34	34	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	(in EUR, %)								
	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	399	194	46		373	168	40	
	Corporates	405	370	365		450	423	410	
	of which: SME	84	61	49		88	65	52	
	Retail	15	12	9		15	11	8	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	474	470	168		462	462	164	
	of which: SME	346	346	118		344	342	117	
	Exposures in default	19	15	15	4	19	15	15	4
	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				7				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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
MARSHALL ISLANDS	(in EUR, %)								
	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	0	0	0		0	0	0	
	Corporates	1,204	1,174	995		1,263	1,230	1,045	
	of which: SME	1,089	1,059	879		1,134	1,104	919	
	Retail	2	2	1		1	1	1	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	23	23	17		22	22	16	
	of which: SME	24	24	17	0	23	23	16	0
	Exposures in default	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				10				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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
LIBERIA	(in EUR, %)								
	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	0	0	0		0	0	0	
	Corporates	859	841	702		1,004	982	821	
	of which: SME	859	841	702		1,004	982	821	
	Retail	3	3	2		3	2	1	
	of which: SME	3	3	2		3	2	1	
	Secured by mortgages on immovable property	9	9	2		10	10	3	
	of which: SME	10	10	2		10	10	2	
	Exposures in default	15	4	4	10	12	6	6	6
	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				6	

(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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
SPAIN	(in EUR, %)								
	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	87	87	39		86	86	43	
	Corporates	21	21	12		35	35	18	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	(in EUR, %)								
	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	(in EUR, %)								
	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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			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.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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.

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
10 - 3M f	Africa																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f	Others																	
10Y - more																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10 - 3M f																		
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y - more																		
Total		0	0	0	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 counterparties 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 counterparties (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 counterparties (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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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



2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	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 counterparties 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 counterparties (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 counterparties (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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
ALPHA SERVICES AND HOLDINGS S.A.

	As of 30/09/2021									As of 31/12/2021								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				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 ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures ³		On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ²		On performing exposures ³		On non-performing exposures ³		
			Of which: defaulted		Of which Stage 3		Of which Stage 3				Of which: defaulted		Of which Stage 3		Of which Stage 3			
Cash balances at central banks and other demand deposits	14,259	0	70	70	70	0	70	70	0	14,438	0	70	70	70	0	70	70	0
Debt securities (including at amortised cost and fair value)	10,112	0	0	0	0	33	0	0	0	9,815	0	0	0	0	35	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,138	0	0	0	0	17	0	0	0	7,868	0	0	0	0	16	0	0	0
Credit institutions	1,008	0	0	0	0	11	0	0	0	999	0	0	0	0	14	0	0	0
Other financial corporations	29	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0
Non-financial corporations	941	0	0	0	0	5	0	0	0	915	0	0	0	0	5	0	0	0
Loans and advances (including at amortised cost and fair value)	40,645	216	8,435	8,435	6,752	364	4,311	3,428	3,295	39,202	205	5,120	5,120	4,069	331	2,010	1,537	2,593
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	61	0	1	1	1	0	0	0	1	37	0	1	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4,092	0	4	4	4	2	4	5	2	5,785	0	3	3	1	2	1	1	1
Non-financial corporations	21,601	96	3,964	3,964	3,128	168	1,997	1,525	1,673	21,086	50	2,949	2,949	2,365	146	1,470	1,114	1,291
of which: small and medium-sized enterprises	9,592	29	2,248	2,248	1,871	52	1,110	886	938	9,527	32	2,044	2,044	1,718	47	1,048	845	838
of which: Loans collateralised by commercial immovable property	7,738	18	2,381	2,381	1,968	42	1,109	903	1,128	7,563	13	1,539	1,539	1,358	29	654	558	631
Households	14,894	120	4,462	4,462	3,617	194	2,308	1,898	1,618	12,294	155	2,168	2,168	1,702	183	538	424	1,298
of which: Loans collateralised by residential immovable property	10,824	89	2,641	2,641	2,169	83	1,059	899	1,472	9,503	99	1,518	1,518	1,195	91	250	195	1,184
of which: Credit for consumption	4,066	31	1,821	1,821	1,447	111	1,249	999	147	2,790	56	650	650	504	92	289	238	115
DEBT INSTRUMENTS OTHER THAN MPT	65,014	216	8,505	8,505	6,822	398	4,381	3,498	3,295	63,455	205	5,190	5,190	4,139	366	2,080	1,607	2,593
OFF-BALANCE SHEET EXPOSURES	7,499		329	329	329	10	34	34	53	7,691		325	325	324	6	36	36	59

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed 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 assessed credit losses since initial recognition for financial instruments subject to impairment 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 PFRSP framework (Annexes F 10.00 / F 10.01), 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) 2014/51 - 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 PFRSP sign convention. This is because, based on the 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 employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
ALPHA SERVICES AND HOLDINGS S.A.

	As of 31/03/2022											As of 30/06/2022												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					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 ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			
			Of which: defaulted	Of which Stage 3	Of which Stage 3	Of which Stage 3			Of which: defaulted	Of which Stage 3	Of which Stage 3													
Cash balances at central banks and other demand deposits	13,185	0	70	70	70	70	1	70	70	70	0	12,729	0	70	70	70	1	70	70	70	0	0		
Debt securities (including at amortised cost and fair value)	10,156	0	0	0	0	0	28	0	0	0	0	11,618	0	0	0	0	29	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,045	0	0	0	0	0	16	0	0	0	0	9,387	0	0	0	0	17	0	0	0	0	0		
Credit institutions	1,034	0	0	0	0	0	7	0	0	0	0	1,093	0	0	0	0	7	0	0	0	0	0		
Other financial corporations	110	0	0	0	0	0	5	0	0	0	0	39	0	0	0	0	5	0	0	0	0	0		
Non-financial corporations	96	0	0	0	0	0	5	0	0	0	0	1,099	0	0	0	0	5	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	40,079	395	4,893	4,893	4,016	343	1,948	1,582	2,424	39,532	230	3,233	3,233	2,562	303	932	729	1,924	1,924	0				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	37	0	1	1	1	1	0	0	0	34	1	1	1	1	1	1	1	1	1	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	5,766	0	3	3	2	2	1	1	1	5,759	1	1	1	1	2	1	1	1	1	0				
Non-financial corporations	22,033	148	2,684	2,684	2,279	149	1,297	1,151	1,294	21,407	48	1,204	1,204	874	124	412	312	557	557	0				
of which: small and medium-sized enterprises	9,603	72	2,011	2,011	1,662	50	1,083	873	763	8,797	48	910	910	731	47	334	246	415	415	0				
of which: Loans collateralised by commercial immovable property	7,406	38	1,434	1,434	1,262	28	646	576	723	6,839	26	537	537	406	27	154	126	246	246	0				
Households	12,342	246	2,206	2,206	1,734	102	549	430	1,329	12,133	181	2,136	2,136	1,681	177	519	417	1,266	1,266	0				
of which: Loans collateralised by residential immovable property	9,474	176	1,555	1,555	1,228	91	251	191	1,215	9,409	141	1,560	1,560	1,226	87	260	206	1,251	1,251	0				
of which: Credit for consumption	2,768	70	651	651	506	100	288	238	114	2,724	41	576	576	449	90	238	211	115	115	0				
DEBT INSTRUMENTS other than HFT	63,420	395	4,963	4,963	4,086	372	2,017	1,652	2,424	63,480	230	3,303	3,303	2,632	333	1,002	799	1,924	1,924	0				
OFF-BALANCE SHEET EXPOSURES	8,054		318	318	318	8	36	36	36	8,477		319	319	319	7	37	37	37	37	45				

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) 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.
(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 PFRSP Parameters (Annexes F, 18.01 / F 18.02), 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 - TFS 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 PFRSP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

	As of 30/09/2021						As of 31/12/2021					
	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
(min EUR)												
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)	9,467	5,747	2,903	2,730	5,242	2,359	6,109	3,534	1,332	1,186	3,979	1,939
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	4	2	1	1	2	1	2	1	1	1	1	0
Non-financial corporations	3,531	2,334	1,053	1,013	2,024	1,122	2,782	1,826	809	777	1,673	904
of which: small and medium-sized enterprises	1,911	1,146	490	460	1,047		1,610	1,090	483	459	878	
Households	5,931	3,410	1,848	1,715	3,215	1,237	3,323	1,706	522	408	2,305	1,034
DEBT INSTRUMENTS other than HFT	9,467	5,747	2,903	2,730	5,242		6,109	3,534	1,332	1,186	3,979	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	5,828						3,897					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	3,678						1,672					

⁽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.

2022 EU-wide Transparency Exercise

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

	As of 31/03/2022						As of 30/06/2022					
	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 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,734	3,287	1,268	1,125	3,685	1,780	4,736	2,269	685	553	3,413	1,421
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	2	1	1	1	1	0	2	1	0	0	1	0
Non-financial corporations	2,506	1,587	744	714	1,466	743	1,603	663	224	195	1,142	376
of which: small and medium-sized enterprises	1,549	1,058	504	480	799	799	1,009	523	169	146	623	376
Households	3,225	1,699	523	411	2,218	1,036	3,130	1,605	460	357	2,270	1,045
DEBT INSTRUMENTS other than HFT	5,734	3,287	1,268	1,125	3,685	1,780	4,736	2,269	685	553	3,413	1,421
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	3,699						3,107					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	1,518						796					

(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.

2022 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 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin	Gross carrying amount		Of which: non-performin	Of which: non-performin	Of which: non-performin	Of which: non-performin
	Of which: non-performin	Of which: non-performin					Of which: non-performin	Of which: non-performin					Of which: non-performin	Of which: non-performin					Of which: non-performin	Of which: non-performin				
A Agriculture, forestry and fishing	348	70	70	348	45	0	383	62	62	383	37	0	336	59	59	336	37	0	261	23	23	261	9	0
B Mining and quarrying	55	11	11	55	7	0	61	12	12	61	7	0	59	11	11	59	7	0	59	4	4	59	1	0
C Manufacturing	3,975	667	667	3,958	339	0	4,323	641	641	4,307	345	0	3,909	615	615	3,895	357	0	3,692	243	243	3,678	114	0
D Electricity, gas, steam and air conditioning supply	1,090	2	2	1,090	3	0	1,474	1	1	1,474	2	0	2,107	2	2	2,107	2	0	2,083	2	2	2,083	2	0
E Water supply	40	2	2	40	1	0	37	2	2	37	1	0	25	2	2	25	1	0	30	1	1	30	1	0
F Construction	2,066	878	878	2,066	605	0	1,313	271	271	1,313	175	0	1,412	271	271	1,412	186	0	1,144	78	78	1,144	42	0
G Wholesale and retail trade	4,382	1,224	1,224	4,368	595	12	4,618	1,089	1,089	4,605	543	13	4,612	1,073	1,073	4,599	589	14	4,091	388	388	4,091	177	0
H Transport and storage	1,470	394	394	1,474	25	21	1,535	292	292	1,522	73	87	1,517	174	174	1,507	69	0	1,461	89	89	1,461	44	0
I Accommodation and food service activities	2,568	230	230	2,568	74	0	2,579	196	196	2,579	62	0	2,553	162	162	2,553	54	0	2,654	112	112	2,654	34	0
J Information and communication	218	54	54	218	27	0	197	83	83	197	26	0	217	53	53	217	20	0	178	8	8	178	4	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	1,673	271	271	1,675	108	25	1,628	131	131	1,543	53	27	1,627	104	104	1,564	44	5	1,654	50	50	1,594	20	2
M Professional, scientific and technical activities	391	35	35	391	17	0	279	24	24	279	14	0	272	23	23	272	14	0	273	16	16	273	9	0
N Administrative and support service activities	391	44	44	370	23	0	323	39	39	323	18	0	382	39	39	382	19	0	373	25	25	373	10	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	4	0	0	4	0	0	9	0	0	9	0	0	9	0	0	9	0	0
P Education	77	35	35	77	9	0	74	24	24	74	0	0	86	24	24	86	10	0	72	3	3	72	1	0
Q Human health services and social work activities	227	21	21	227	11	0	233	20	20	233	11	0	221	20	20	221	11	0	216	8	8	216	4	0
R Arts, entertainment and recreation	270	46	46	270	33	0	230	46	46	230	35	0	218	46	46	218	36	0	183	11	11	183	6	0
S Other services	410	88	88	370	95	0	393	57	57	353	79	0	373	58	58	333	77	0	361	33	33	310	56	0
Loans and advances	21,601	3,964	3,964	21,237	2,057	108	21,086	2,949	2,949	20,761	1,488	127	22,033	2,604	2,604	21,674	1,526	20	21,407	1,094	1,094	21,250	534	2

⁽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.

2022 EU-wide Transparency Exercise
Collateral valuation – loans and advances
ALPHA SERVICES AND HOLDINGS S.A.

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Of which past due > 30days <= 90 days	Non-performing		Loans and advances		Of which past due > 30days <= 90 days	Non-performing		Loans and advances		Of which past due > 30days <= 90 days	Non-performing		Loans and advances		Of which past due > 30days <= 90 days	Non-performing	
Performing	Unlikely to pay that are not past due or past due <= 90 days	Performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	Unlikely to pay that are not past due or past due <= 90 days	Performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	Unlikely to pay that are not past due or past due <= 90 days	Performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	Unlikely to pay that are not past due or past due <= 90 days	Performing		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	46,645	32,210	216	8,435	2,976	39,202	34,082	205	5,130	2,709	40,079	35,185	395	4,893	2,264	39,332	36,099	230	3,233	1,562
Of which secured	32,689	26,589	179	6,100	2,522	32,635	28,997	139	4,038	2,319	32,269	29,461	309	3,808	1,928	32,857	30,438	185	2,519	1,234
Of which secured with immovable property	19,504	14,203	116	5,301	2,147	17,825	14,554	115	3,270	1,978	17,619	14,440	226	3,180	1,693	17,698	14,835	178	2,263	1,237
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,035	2,727		308	184	3,697	3,403		294	188	3,672	3,375		297	167	3,865	3,584		280	180
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,503	3,767		735	462	4,341	3,635		706	452	4,311	3,623		687	410	4,232	3,576		656	381
Of which instruments with LTV higher than 100%	8,078	4,694		3,985	1,347	6,109	4,083		2,026	1,200	5,950	3,996		1,954	995	5,124	4,026		1,098	559
Accumulated impairment for secured assets	2,756	145	5	2,611	586	1,457	130	4	1,328	564	1,380	129	9	1,251	422	618	124	6	495	173
Collateral																				
Of which value capped at the value of exposure	21,107	18,112	153	2,995	1,697	20,948	18,615	122	2,333	1,576	21,337	19,152	261	2,186	1,332	21,730	19,958	159	1,772	1,040
Of which immovable property	14,807	12,203	95	2,604	1,429	14,372	12,380	104	1,992	1,335	14,212	12,283	193	1,930	1,169	14,328	12,656	155	1,672	979
Of which value above the cap	17,435	15,604	106	1,831	757	19,277	17,806	79	1,671	699	20,424	18,995	139	1,429	622	21,290	20,258	87	1,032	480
Of which immovable property	11,367	9,943	63	1,425	578	10,927	9,863	65	1,085	525	11,007	9,943	94	1,064	469	11,201	10,332	81	869	407
Financial guarantees received	6,449	6,149	6	300	124	6,117	7,857	6	260	92	8,268	8,029	15	238	79	8,305	8,154	4	151	55
Accumulated partial write-off	-3,786	-552	-3	-3,233	-633	-2,589	-552	-3	-2,037	-677	-2,634	-564	-14	-2,070	-647	-1,916	-560	-20	-1,356	-506

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.