

2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,368	4,639	4,712	4,787	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	4,368	4,639	4,712	4,787	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,768	5,039	5,112	5,187	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	4,768	5,039	5,112	5,187	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,768	6,039	6,112	6,155	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	5,768	6,039	6,112	6,155	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	32,771	32,209	32,216	32,387	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	32,771	32,209	32,216	32,387	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	13.33%	14.40%	14.63%	14.78%	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	13.33%	14.40%	14.63%	14.78%	(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	14.55%	15.64%	15.87%	16.02%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.55%	15.64%	15.87%	16.02%	(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	17.60%	18.75%	18.97%	19.00%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.60%	18.75%	18.97%	19.00%	(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	72,197	71,328	72,159	72,637	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	6.60%	7.06%	7.08%	7.14%	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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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,768	5,039	5,112	5,187	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	4,729	4,999	5,112	5,187	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	72,197	71,328	72,159	72,637	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	72,158	71,289	72,159	72,637	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.60%	7.06%	7.08%	7.14%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.55%	7.01%	7.08%	7.14%	[A.2]/[B.2]	

		((in EUR, %))		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
OWN FUNDS	Transitional period	A	OWN FUNDS	5,768	6,039	6,112	6,155	C01.00 (0000,0000)	Articles 41 and 72 of CRR
		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,368	4,609	4,712	4,767	C01.00 (0000,0000)	Article 42 of CRR
		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,449	5,454	5,453	5,390	C01.00 (0000,0000)	Articles 36(1) point (a), (b), (c), (d), (e), (f), (g), (h), (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s), (t), (u), (v), (w), (x), (y) and (z) of CRR
		A.1.2	Retained earnings	1,202	1,432	1,553	1,679	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(3) point (a) and (b) of CRR
		A.1.3	Accumulated other comprehensive income	-282	-251	-250	-252	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 36(1) point (f) of CRR
		A.1.4	Other Reserves	301	304	301	302	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (h) of CRR
		A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (i) and 36(1) point (j) of CRR
		A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
		A.1.7	Adjustments to CET1 due to prudential filters	198	188	184	180	C01.00 (0000,0000)	Article 32 to 35 and 36(1) point (k) of CRR
		A.1.8	(-) Intangible assets (excluding Goodwill)	-423	-427	-440	-427	C01.00 (0000,0000) + C 01.00 (0040,0000)	Articles 41(23), 36(1) point (l) and 37 of CRR, Article 41(24), 36(1) point (m) and 37 point (a) of CRR
		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated CTLs)	-11	-9	-7	-4	C01.00 (0000,0000)	Articles 36(2) point (c) and 39 of CRR
		A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (n), 40 and 130 of CRR
		A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (k) and 41 of CRR
		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040,0000)	Articles 36(2) point (d) of CRR
		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-55	-73	-72	-72	C01.00 (0040,0000) + C 01.00 (0040,0000) + C 01.00 (0040,0000) + C 01.00 (0040,0000)	Articles 42(6), 36(2) point (h) (i) and 88 to 91 of CRR, Article 36(2) point (h), 34(2) point (b), 24(4) point (b) and 28 of CRR, Article 36(2) point (i), (j) and 37(2) of CRR, Article 36(2) point (k), (l) and 131(3) of CRR and Article 36(2) point (m), (n) and 125(4) of CRR
		A.1.14.1	Of which: from securitisation positions (-)	-55	-73	-72	-72	C01.00 (0040,0000)	Articles 36(2) point (h), 24(2) point (b), 24(4) point (b) and 28 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	C01.00 (0040,0000)	Articles 42(7), 36(2) point (i), 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	-1,776	-1,750	-1,710	-1,731	C01.00 (0000,0000)	Articles 36(2) point (c) and 39, Article 40(2) point (a) and 40(3) 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	C01.00 (0000,0000)	Articles 42(7), 36(2) point (i), 45, 46, 47, 49(2) point (b), 49(3) to (5), and 79 of CRR
		A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
		A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-4	-2	C01.00 (0000,0000)	Articles 36(2) point (m) and Article 67 of CRR
		A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(2) point (m) and Article 33(2) of CRR
		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(2) point (m) of CRR
		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-43	-56	-67	-56	C01.00 (0004,0000)	Articles 3 of CRR
		A.1.20	CET1 Capital elements or deductions - other	-30	-30	-30	-30	C01.00 (0000,0000)	-
		A.1.21	Transitional adjustments	39	39	0	0	NAI (1.1.1.0 - 1.1.1.1 - 1.1.1.2)	-
		A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(2) to (5), and 68A to 68 of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47A and 48 of CRR		
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	39	39	0	0	C01.00 (0000,0000)	Articles 48A to 47Z, 47A and 48 of CRR		
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	400	400	400	400	C01.00 (0000,0000)	Article 43 of CRR		
A.2.1	Additional Tier 1 Capital instruments	400	400	400	400	C01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,786	5,038	5,112	5,187	C01.00 (0000,0000)	Articles 29 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	968	C01.00 (0000,0000)	Articles 71 of CRR		
A.4.1	Tier 2 Capital instruments	1,000	1,000	1,000	968	C01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	32,771	32,209	32,216	32,367	C01.00 (0000,0000)	Articles 92(b), 95, 98 and 99 of CRR	
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-	
CAPITAL RATIOS (%)	Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.33%	14.40%	14.63%	14.76%	CA1(1)	-
		C.2	TIER 1 CAPITAL RATIO (transitional period)	14.56%	15.64%	15.87%	16.02%	CA1(2)	-
		C.3	TOTAL CAPITAL RATIO (transitional period)	17.60%	18.75%	18.87%	19.00%	CA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,329	4,599	4,712	4,767	A 1.1 A 1.2 A 1.3 A 1.4 A 1.5 A 1.6 A 1.7 A 1.8 A 1.8A A 1.8B A 1.8C A 1.8D A 1.9 A 1.9A A 1.9B A 1.9C A 1.9D A 1.9E A 1.9F A 1.9G A 1.9H A 1.9I A 1.9J A 1.9K A 1.9L A 1.9M A 1.9N A 1.9O A 1.9P A 1.9Q A 1.9R A 1.9S A 1.9T A 1.9U A 1.9V A 1.9W A 1.9X A 1.9Y A 1.9Z	-	
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.21%	14.28%	14.63%	14.76%	(R 1)(R 1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-	

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

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Overview of Risk exposure amounts

ALPHA SERVICES AND HOLDINGS S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	28,527	27,565	27,479	27,682	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 (r0490, c0010)
Of which the standardised approach	28,527	27,565	27,479	27,682	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	209	208	202	189	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 (r0490, c0010)
Credit valuation adjustment - CVA	67	70	60	51	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	568	726	744	711	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	274	301	392	416	C 02.00 (r0520, c0010)
Of which the standardised approach	31	41	47	67	C 02.00 (r0530, c0010)
Of which IMA	243	260	345	348	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*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	3,126	3,339	3,339	3,339	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,126	3,339	3,339	3,339	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	32,771	32,209	32,216	32,387	

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.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,773	3,578	1,050	2,158
Of which debt securities income	220	310	104	216
Of which loans and advances income	1,644	1,953	517	1,037
Interest expenses	1,438	1,924	630	1,328
(Of which deposits expenses)	487	573	168	345
(Of which debt securities issued expenses)	113	148	45	92
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	5	0	3
Net Fee and commission income	299	371	98	201
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	-3	-3	30	24
Gains or (-) losses on financial assets and liabilities held for trading, net	10	2	-2	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	38	4	-2
Gains or (-) losses from hedge accounting, net	-8	-9	1	6
Exchange differences [gain or (-) loss], net	24	26	5	13
Net other operating income /(expenses)	31	38	6	20
TOTAL OPERATING INCOME, NET	1,700	2,122	562	1,101
(Administrative expenses)	588	687	160	336
(Cash contributions to resolution funds and deposit guarantee schemes)	40	19	0	1
(Depreciation)	121	148	41	81
Modification gains or (-) losses, net	-26	-33	-5	-10
(Provisions or (-) reversal of provisions)	3	8	4	6
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-2	-1	-4
(Other provisions)	4	11	6	10
Of which pending legal issues and tax litigation ¹	0	-3	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	244	437	70	253
(Financial assets at fair value through other comprehensive income)	0	0	0	1
(Financial assets at amortised cost)	243	437	70	252
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-2	17	3	3
(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	-1	-11	-5	-7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	4	0	6	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	682	762	279	409
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	490	527	198	284
Profit or (-) loss after tax from discontinued operations	0	69	10	32
PROFIT OR (-) LOSS FOR THE YEAR	490	596	208	315
Of which attributable to owners of the parent	489	596	208	315

⁽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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	8,017				5,679				5,762				5,221				IAS 1.54 (f)	
Financial assets held for trading	2,286	69	2,216	0	1,772	30	1,742	0	1,796	53	1,743	0	1,960	67	1,793	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	841	20	119	703	1,060	18	117	925	1,211	12	122	1,078	826	12	119	695	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,426	1,374	26	26	1,369	1,344	0	25	1,268	1,240	0	28	1,299	1,268	0	30	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	52,348				49,990				50,667				51,573				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	214	0	214	0	80	0	80	0	60	0	60	0	107	0	107	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	8,396				12,772				12,592				12,798					
TOTAL ASSETS	73,528								73,359				73,684				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	1,375	2	2	-1	0	-2	1,318	0	0	-1	0	0	1,213	0	0	-1	0	0	1,253	0	0	-1	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	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	13,638	0	6	-15	0	-4	14,479	0	6	-15	0	-4	14,837	0	6	-16	0	-5	15,695	0	6	-15	0	-4	Annex V Part 1.31, 44(b)
	Loans and advances	31,857	4,410	2,301	-69	-164	-693	29,695	3,766	1,868	-64	-135	-609	30,012	3,788	1,868	-62	-139	-618	30,405	3,757	1,468	-54	-130	-611	Annex V Part 1.31, 44(b)

⁽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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,204	1,716	1,744	1,777	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	62,724	58,615	59,141	59,483	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	192	288	272	185	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	13	-2	-5	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	165	143	143	127	IAS 37.10; IAS 1.54(l)
Tax liabilities	57	53	65	89	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	1,036	795	747	881	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	3,819	3,781	3,576	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	66,381	65,443	65,890	66,113	IAS 1.9(b); IG 6
TOTAL EQUITY	7,147	7,279	7,469	7,571	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	73,528	72,722	73,359	73,684	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2,397	2,004	2,016	1,962	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	5,084	5,135	4,154	4,194	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	1,006	853	967	962	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	550	562	570	537	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,704	1,958	4,250	3,552	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	247	228	332	348	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,646	1,538	1,242	1,187	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	953	1,049	723	825	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,168	13,380	12,647	13,652	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,348	10,178	9,713	10,827	ECB/2013/33 Annex 2.Part 2.9.1
	Households	33,873	32,555	32,288	32,247	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,062	23,638	23,229	22,996	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,024	2,959	3,350	3,432	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		945	980	973	1,097	Annex V.Part 1.37
Other financial liabilities		218	237	241	258	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		65,121	60,619	61,157	61,445	

2024 EU-wide Transparency Exercise
Market Risk
ALPHA SERVICES AND HOLDINGS S.A.

	SA		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			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) 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 (ms) 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 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	0	1	5	2	3	1							4	2	2	1							
Of which: General risk	0	0	5	2	3	1							4	2	2	1							
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0							
Equities	24	32	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	24	32	0	0	0	0							0	0	0	0							
Foreign exchange risk	7	8	6	2	11	3							6	2	13	5							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	31	41	8	2	11	4	0	0	0	0	0	243	8	3	13	5	0	0	0	0	0	0	260
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	1	1	9	4	4	2							10	5	5	2							
Of which: General risk	0	0	9	4	4	2							10	5	5	2							
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0							
Equities	39	60	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	39	60	0	0	0	0							0	0	0	0							
Foreign exchange risk	8	7	7	2	15	5							7	3	16	6							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	47	67	10	5	18	5	0	0	0	0	0	345	11	8	17	6	0	0	0	0	0	0	348

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions
Consolidated data		21,009	20,412	4,360		21,251	20,475	4,360	
Regional governments or local authorities		27	26	0		51	51	27	
Public sector entities		850	800	236		971	910	237	
Multilateral Development Banks		37	42	0		328	324	0	
International Organisations		340	340	0		340	340	0	
Institutions		3,505	3,509	876		3,648	3,725	1,008	
Corporates		19,115	12,888	10,562		19,461	13,207	10,882	
of which: SME		6,774	5,077	4,084		6,792	5,346	4,381	
Retail		6,771	2,061	2,034		6,462	2,037	2,022	
of which: SME		3,339	970	954		3,245	1,006	975	
Secured by mortgages on immovable property		13,026	12,400	12,320		12,985	12,965	12,965	
of which: SME		4,490	4,205	1,909		4,586	4,346	1,920	
Exposures in default		2,627	1,235	1,411	923	2,224	1,012	1,063	726
Items associated with particular high risk		143	116	174		145	119	178	
Covered bonds		28	28	4		28	28	4	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		14	14	13		14	14	14	
Equity		470	469	52		513	493	165	
Other securities		2,329	2,328	2,020		2,774	2,774	2,378	
Standardised Total ⁽³⁾		79,234	63,723	27,663	1,817	73,963	66,423	27,679	879

(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) Defaulted Total does not include the securitisation portfolio unless the results prior to the 2024 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
GREECE		14,558	13,711	4,176		14,359	13,378	4,148	
Regional governments or local authorities		28	28	0		28	28	0	
Public sector entities		255	669	236		237	677	227	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		1,139	769	428		1,262	863	553	
Corporates		14,414	8,808	7,238		14,055	12,344	7,277	
of which: SME		4,373	2,887	2,435		4,203	2,969	2,428	
Retail		2,615	2,615	2,548		2,618	2,618	2,548	
of which: SME		2,614	823	470		2,713	848	465	
Secured by mortgages on immovable property		9,389	9,025	1,880		9,337	9,075	1,820	
of which: SME		2,370	1,361	1,284		2,113	1,290	1,270	
Exposures in default		42	38	1,078	807	1,034	912	975	636
Items associated with particular high risk		1	1	44		1	41	41	
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)		14	14	13		14	14	14	
Equity		468	468	523		498	498	548	
Other securities		2,365	2,365	1,933		3,110	3,110	2,666	
Standardised Total ⁽³⁾					1,814				843

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
ROMANIA		1,077	1,276	134		953	1,390	136	
Regional governments or local authorities		11	11	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		1,067	1,018	112		958	1,011	112	
Corporates		967	853	585		1,129	702	633	
of which: SME		354	304	161		407	386	236	
Retail		723	714	423		751	725	394	
of which: SME		390	144	60		385	135	68	
Secured by mortgages on immovable property		2,442	2,263	1,702		2,428	2,245	1,733	
of which: SME		978	908	680	49	936	907	446	47
Exposures in default		42	42	105		42	42	105	
Items associated with particular high risk		1	1	1		2	1	2	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		6	6	6		12	12	12	
Other securities		137	137	103		155	155	83	
Standardised Total ⁽³⁾					46				84

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
CYPRUS		1,898	1,898	1		2,105	2,104	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		9	9	9		11	11	11	
Corporates		209	153	149		213	151	138	
of which: SME		87	68	54		87	68	54	
Retail		122	64	95		126	67	114	
of which: SME		174	91	71		177	92	71	
Secured by mortgages on immovable property		365	365	365		365	365	365	
of which: SME		342	342	342		342	342	342	
Exposures in default		65	41	42	22	23	14	14	0
Items associated with particular high risk		95	72	108		92	69	104	
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 securities		83	83	71		104	104	86	
Standardised Total ⁽³⁾					21				26

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
ITALY		1,794	1,792	0		1,963	1,963	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		53	50	29		68	49	22	
Corporates		86	83	67		82	64	64	
of which: SME		55	55	47		51	51	43	
Retail		0	0	0		0	0	0	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property		28	28	12		28	28	12	
of which: SME		28	28	12	0	28	28	12	0
Exposures in default		0	0	0		0	0	0	
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		10	10	1		10	10	1	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other securities		0	0	0		0	0	0	
Standardised Total ⁽³⁾					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 includes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min 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											
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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		
(min 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										
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		15	15	0	15	0	0	15	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		15	15	0	0	0	15	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Africa																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		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, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Finland													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		22	22	0	0	0	22	0	0	0	0	0	0	0
[1Y - 2Y]		25	25	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		25	25	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		20	20	0	0	0	7	14	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	115	115	0	0	0	36	28	0	0	0	0	0	0	
[0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		20	20	5	5	0	15	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	20	20	5	5	0	15	0	0	0	0	0	0	0	
[0 - 3M]	Croatia													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Greece	414	414	0	0	414	0	0	0	0	0	0	0	0
[3M - 1Y]		426	426	0	0	412	14	0	0	0	0	0	194	0
[1Y - 2Y]		446	446	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		761	760	2	0	39	720	0	0	0	0	0	130	0
[3Y - 5Y]		1,064	1,063	2	0	58	1,022	23	645	325	3,500	0	0	0
[5Y - 10Y]		2,364	2,363	1	0	66	2,312	0	0	0	0	0	0	0
[10Y - more]	3,028	3,024	1	0	12	3,011	26	209	148	850	0	0	0	
Total	8,542	8,533	6	0	1,054	7,473	49	845	474	4,449	194	0	0	
[0 - 3M]	Hungary													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Ireland													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Italy	40	40	0	0	0	40	0	0	0	0	0	0	0
[3M - 1Y]		296	295	0	0	0	295	0	0	0	0	0	0	0
[1Y - 2Y]		211	211	0	0	0	211	0	0	0	0	0	0	0
[2Y - 3Y]		299	299	0	0	0	299	0	0	0	0	0	0	0
[3Y - 5Y]		238	238	0	0	0	238	0	0	0	0	0	0	0
[5Y - 10Y]		705	704	0	0	15	689	0	0	0	0	0	0	0
[10Y - more]	171	171	0	0	0	171	0	0	0	0	0	0	0	
Total	1,560	1,560	0	0	15	1,545	0	0	0	0	0	0	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		15	15	0	15	0	0	15	0	15	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	15	15	0	15	0	0	15	0	15	0	0	0	0	0	0	12	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

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

	As of 30/09/2023										As of 31/12/2023										
	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⁾				
	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 ⁴⁾	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾											
in EUR																					
Cash balances at central banks and other demand deposits	7,569	0	0	0	0	0	0	0	0	0	5,187	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	15,038	0	9	9	9	18	7	7	0	15,817	0	18	6	6	18	4	4	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	
General governments	12,050	0	0	0	0	10	0	0	0	12,822	0	10	0	0	10	0	0	0	0	0	
Credit institutions	1,383	0	0	0	0	3	0	0	0	1,483	0	0	0	0	3	0	0	0	0	0	
Other financial corporations	402	0	0	0	0	0	0	0	0	487	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,203	0	9	9	9	3	7	7	0	1,225	0	6	6	6	2	4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	40,555	220	2,935	2,935	2,301	268	888	693	1,792	37,406	108	2,309	2,309	1,868	232	749	609	1,343	0	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	39	0	1	1	1	0	1	1	0	37	0	1	1	1	0	1	1	1	1	0	
Credit institutions	674	0	70	70	70	0	70	70	6	333	0	70	70	70	0	70	70	70	70	0	
Other financial corporations	6,416	0	1	1	1	2	1	1	0	6,283	0	1	1	1	1	1	1	1	1	0	
Non-financial corporations	21,751	125	1,032	1,032	786	108	396	284	542	21,207	38	937	937	764	95	356	274	502	0	0	
of which: small and medium-sized enterprises	8,829	59	867	867	707	46	322	245	455	8,760	38	822	822	671	43	316	245	430	0	0	
of which: Loans collateralized by commercial immovable property	6,992	51	566	566	432	30	182	131	364	6,564	14	506	506	432	22	148	128	342	0	0	
Households	11,674	96	1,831	1,831	1,445	159	419	338	1,239	9,647	66	1,301	1,301	1,032	136	322	260	841	0	0	
of which: Loans collateralized by residential immovable property	9,132	73	1,439	1,439	1,148	93	260	209	1,140	7,335	50	967	967	782	79	178	148	759	0	0	
of which: Credit for consumption	2,543	22	393	393	295	65	159	129	99	2,212	19	334	334	250	58	144	115	82	0	0	
DEBT INSTRUMENTS other than MPT	63,161	220	2,944	2,944	2,310	284	892	700	1,792	58,418	108	2,318	2,318	1,874	248	753	615	1,343	0	0	
OFF-BALANCE SHEET EXPOSURES	18,096		272	272	272	9	31	31	37	9,577		266	266	266	2	27	27	27	37	0	

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) 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 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 MPT 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
ALPHA SERVICES AND HOLDINGS S.A.

Table with columns for dates (As of 31/03/2024, As of 30/06/2024), Gross carrying amount/ Nominal amount, Accumulated impairment, and various sub-categories of exposures (Cash balances, Debt securities, Loans and advances, DEBT INSTRUMENTS other than HFT).

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

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

(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative charges 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 charges in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FFINEP 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		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)	4,329	1,963	584	462	3,247	1,307	3,909	1,497	469	365	2,971	972
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	1	1	1	0	0	0
Non-financial corporations	1,223	596	204	180	853	350	1,163	558	185	161	835	341
of which: small and medium-sized enterprises	798	458	144	124	504		840	464	151	131	547	
Households	3,104	1,366	379	281	2,394	957	2,744	937	284	203	2,135	631
DEBT INSTRUMENTS other than HFT	4,329	1,963	584	462	3,247		3,909	1,497	469	365	2,971	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	3,425						3,071					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	754						699					

⁽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.

2024 EU-wide Transparency Exercise

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

	As of 31/03/2024						As of 30/06/2024					
	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	
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)	3,712	1,362	468	362	2,787	858	3,239	989	334	239	2,534	652
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	1	1	0	0	0	0	0	0	0	0
Non-financial corporations	1,038	538	181	158	718	331	809	322	107	86	594	210
of which: small and medium-sized enterprises	807	442	147	126	523		592	238	80	60	405	
Households	2,672	823	286	204	2,068	528	2,429	667	226	152	1,940	442
DEBT INSTRUMENTS other than HFT	3,712	1,362	468	362	2,787		3,239	989	334	239	2,534	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	2,966						2,630					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	627						441					

(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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
ALPHA SERVICES AND HOLDINGS S.A.

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	299	81	81	299	32	0	288	19	19	288	6	0	257	19	19	257	7	0	196	12	12	196	4	0
B Mining and quarrying	36	6	6	36	2	0	37	7	7	37	2	0	26	7	7	26	2	0	23	6	6	23	1	0
C Manufacturing	3,762	229	229	3,762	111	0	3,597	234	234	3,595	114	0	3,616	249	249	3,488	116	0	3,452	172	172	3,448	89	0
D Electricity, gas, steam and air conditioning supply	2,491	1	1	2,490	2	0	2,790	1	1	2,690	1	0	2,498	1	1	2,498	1	0	2,611	1	1	2,788	1	0
E Water supply	19	2	2	19	1	0	20	1	1	20	0	0	20	1	1	20	0	0	20	1	1	20	0	0
F Construction	1,199	67	67	1,199	31	0	862	55	55	862	23	0	874	58	58	874	25	0	850	36	36	850	17	0
G Wholesale and retail trade	3,762	343	343	3,762	156	0	3,528	339	339	3,528	148	0	3,480	344	344	3,480	157	0	3,285	224	224	3,285	112	0
H Transport and storage	4,622	73	73	4,538	52	0	4,589	64	64	4,587	26	0	4,245	65	65	4,147	30	0	4,126	44	44	4,061	19	0
I Accommodation and food service activities	2,092	80	80	2,092	29	0	2,864	92	92	2,864	30	0	2,897	92	92	2,897	39	0	2,953	14	14	2,953	17	0
J Information and communication	292	7	7	292	3	0	349	6	6	349	3	0	354	5	5	354	3	0	345	3	3	345	2	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	1,774	40	40	1,718	16	0	1,639	20	20	1,639	3	0	1,687	20	20	1,644	5	0	1,626	19	19	1,626	4	0
M Professional, scientific and technical activities	261	16	16	261	8	0	264	14	14	264	7	0	347	14	14	347	8	0	346	8	8	346	4	0
N Administrative and support service activities	319	20	20	319	8	0	303	18	18	303	0	0	245	22	22	245	11	0	354	14	14	354	7	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	84	2	2	84	1	0	85	4	4	85	1	0	97	2	2	97	1	0	96	1	1	96	1	0
Q Human health services and social work activities	215	8	8	215	5	0	153	7	7	153	4	0	149	6	6	149	3	0	147	3	3	147	2	0
R Arts, entertainment and recreation	82	11	11	82	5	0	72	11	11	72	5	0	72	12	12	72	5	0	86	5	5	86	2	0
S Other services	114	46	46	113	11	0	114	45	45	114	4	0	67	45	45	47	10	0	45	36	36	45	17	0
Loans and advances	21,751	1,032	1,032	21,674	504	0	21,207	937	937	20,837	453	0	21,262	952	952	20,742	455	0	20,816	638	638	20,687	316	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), 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.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
ALPHA SERVICES AND HOLDINGS S.A.

(in EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days				if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days	
Gross carrying amount	40,556	37,830	220	2,835	1,422	37,466	35,097	198	2,309	1,092	37,884	35,601	224	2,203	1,017	37,346	35,570	124	1,778	814
Of which secured	33,789	31,395	195	2,404	1,254	30,936	29,107	87	1,829	954	31,335	29,515	198	1,820	902	30,862	29,294	103	1,398	722
Of which secured with immovable property	18,854	14,676	131	2,179	1,183	14,407	12,793	71	1,614	896	14,400	12,872	70	1,528	775	13,938	12,776	80	1,140	590
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,789	3,426		363	230	3,145	2,865		280	198	3,459	3,184		275	178	3,423	3,194		229	140
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,549	3,945		601	335	4,344	3,955		439	259	3,700	3,392		399	205	3,693	3,403		290	144
Of which instruments with LTV higher than 100%	4,126	3,124		964	492	3,364	2,677		682	326	3,492	2,748		460	289	2,852	2,495		445	214
Accumulated impairment for secured assets	703	144	6	658	186	548	113	3	435	127	651	136	4	445	119	423	107	3	415	93
Collateral																				
Of which value capped at the value of exposure	22,457	20,760	176	1,865	995	20,498	19,236	79	1,232	707	20,524	19,408	171	1,117	634	20,181	19,330	85	851	485
Of which immovable property	14,753	11,188	122	1,567	930	12,735	11,578	64	1,158	730	12,717	11,671	63	1,046	600	12,437	11,639	75	798	458
Of which value above the cap	23,027	21,723	182	1,304	671	18,936	17,925	62	1,001	485	19,648	18,654	77	902	454	20,797	19,968	52	829	389
Of which immovable property	12,154	11,174	120	960	466	8,892	8,079	46	814	409	9,059	8,247	59	803	382	9,477	8,774	44	704	324
Financial guarantees received	8,093	7,976	9	117	29	7,897	7,786	6	111	23	7,801	7,386	11	215	122	7,401	7,215	3	206	128
Accumulated partial write-off	-1,896	-699	-6	-1,366	-497	-1,927	-625	-7	-1,302	-436	-1,961	-637	-6	-1,324	-433	-1,831	-644	-6	-687	-363

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.