

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



#### **Key Metrics**

(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
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



### Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	4,768	5,039	5,112	5,187	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,729	4,999	5,112	5,187	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %)  OWN FUNDS	5,768	6,039	6,112	6,155	C 01.00 (<0010,<0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,368	4,639	4,712	4,787	C 01.00 (10020,±0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,449	5,454	5,453	5,390	C 01.00 (x0030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments)  Retained earnings	1,202	1,432	1,553	1,679	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-282	-251	-250	-252	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CFR
	_						C 01.00 (#0200,c0010)	Addiction 4(117) and 20(1) point (e) of CPR
	A1.4	Other Reserves	101	104	101	102	C 01.00 (0210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live  Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A.1.5	Funds for general banking risk						
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CETs due to prudential filters	198	188	184	180	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-423	-427	-440	-427	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-11	.9	-7	-4	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,±0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital.	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 35(1) point (j) of CRR  Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-55	-73	-72	-72	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-55	-73	-72	-72	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	<ul> <li>(-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0460,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,778	-1,730	-1,710	-1,721	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A		-2	-2	-4	-2	C 01.00 (4513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (I) CRR
	A1.19		-43	-56	-67	-56	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-30	-30	-30	-30	C 01.00 (r0529,c0010)	
	A1.21		39	39	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(+i\cdot)$	0	0	0	0	C 01.00 (x0240,c0010)	Atticles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	39	39	0	0	C 01.00 (r0520,c0010)	Atticism 460 to 472, 476 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	400	400	400	400	C 01.00 (r0530,c0010)	Article 61 of CRR
	A2.1	Additional Tier 1 Capital instruments	400	400	400	400	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (40690,c0010) + C 01.00 (40700,c0010) + C 01.00 (40710,c0010) + C 01.00 (40740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,768	5,039	5,112	5,187	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	968	C 01.00 (49750,c0010)	Articles 71 of CRR.
	A4.1	Tier 2 Capital instruments	1,000	1,000	1,000	968	C 01.00 (40760,c0010) + C 01.00 (40890,c0010)	
		·					C 01.00 (*0910,c0010) + C 01.00 (*0920,c0010) + C 01.00 (*0910,c0010) + C 01.00 (*0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	32,771	32,209	32,216	32,387	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.33%	14.40%	14.63%	14.78%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.55%	15.64%	15.87%	16.02%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.60%	18.75%	18.97%	19.00%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,329	4,599	4,712	4,787	[A1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.21%	14.28%	14.63%	14.78%	[D:Thin-e-r]	-
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 due to 9-10.9 transitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0040)	
		Adjustments included in HWAs due to IHAS 9 transitional arrangements  ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				U	(name/recent)	



#### Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
(unit core, wa)  Credit risk (excluding CCR and Securitisations) <sup>1</sup>	28,527	27,565	27,479	27,682	C 02.00 (m0440, c0010) +(C 07.00 (m090, c0220, s001) + C 07.00 (m110, c0220, s001) + C 07.00 (m130, c0220, s001) + C 08.01 (m0940, c0200, s001) + C 08.01 (m0940, c0200, s001) + C 08.01 (m0940, c0200, s002) + C 08.01 (m0940, s0
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, c0280, s002) + C 08.01 (r0050, c0280, 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, c0280, s001) + C 08.01 (r0050, c0280, s001) + C 08.01 (r0080, c0280, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	209	208	202	189	C 07.00 (n0980, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0240, c0280, s001) + C 08.01 (n0260, c0280, s002) + C 08.01 (n0260, c0280, s002) + C 02.00 (n0480, c02010)
Credit valuation adjustment - CVA	67	70	60	51	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, 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, c0801)*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 (r0800, 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	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



#### D.R.I

(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 <sup>1</sup>	0	-3	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidaries, 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 subsidaries, 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

<sup>(1)</sup> Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy			1	Fair value hierarch	у		,	air value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	8,017				5,679				5,762				5,221				IAS 1.54 (I)
Financial assets held for trading	2,286	69	2,216	0	1,772	30	1,742	0	1,798	53	1,745	0	1,860	67	1,793	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	52,348				49,990				50,667				51,573				IFRS 7.8(1); 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 <sup>t</sup>	8,396				12,772				12,592				12,798				-
TOTAL ASSETS	73,528				72,722				73,359				73,684				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/0	6/2024			
		Gross carry	ing amount <sup>(2)</sup>		Acı	umulated impairme	nt <sup>(2)</sup>	Gr	oss carrying amou	nt <sup>(2)</sup>	Accu	imulated impairm	ent <sup>(2)</sup>	Gros	s carrying amount		Acc	umulated impairme	ent <sup>(2)</sup>	Gros	s carrying amount		Accus	mulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	in cradit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Crean-impaired	Stage 1 Assets without significant increase in credi 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 3 Credit-impaired assets	References
Financial assets at fair value through other		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)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		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)
amortised cost	Loans and advances	31,807	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	-481	Annex V.Part 1.32, 44(a)

 $<sup>^{\</sup>rm (I)}$  This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>F) 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



#### Breakdown of liabilities

#### ALPHA SERVICES AND HOLDINGS S.A.

#### (mln EUR)

(mar Eon)	T				•
		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 <sup>1</sup>	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 <sup>‡</sup>	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 <sup>1</sup>	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

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



#### Breakdown of liabilities

#### ALPHA SERVICES AND HOLDINGS S.A.

#### (mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Danasita	of which: Current accounts / overnight deposits	247	228	332	348	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subord	nated 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
OTAL FINANCIAL LIABILITIES		65,121	60,619	61,157	61,445	



#### Market Risk

ALPHA SERVICES AND HOLDINGS S.A.

	SA					ı	М									IM						
			VaR (Memorano	dum item)	STRESSED VaR	Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHI	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	femorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAWE)	LATEST AVAILABLE (SVARI- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	09/2023									As of 31/1	12/2023					
Fraded Debt Instruments	0	1	5	2	3	1							4	2	2	1						
Of which: General risk Of which: Specific risk	0	0	5	2	3	1							4	2	2	1 0						i i
Equities	24	32	0	0	0	0							0	0	0	0						i i
Of which: General risk	0	0	0	0	0	0							0	0	0	0						i i
Of which: Specific risk	24	32	0	0	0	0							0	0	0	0						i i
Foreign exchange risk Commodities risk	,	8	, s	2	11	3							6	2	13	5						i i
Total	31	41	8	2	11	4	0	0	0	0	0	243	8	3	13	5	0	0	0	0	0	260
	As of 31/03/2024	As of 30/06/2024				As of 31	03/2024									As of 30/0	16/2024					
Fraded 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						i i
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 Commodities risk	8 0	7	7	2	15	5							7	3	16	6						
sommodiaes risk	47	67	10	U	18	5						345	11		U	U		0				348

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

# European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, No.)	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	22.074	27,555	4.211		20,668	26,000	4.232	
	Regional governments or local authorities	18	17	3		27	27		
	Public sector entities	596	1,129	432		402	882	235	
	Multilateral Development Banks	91	672	0		114	695	0	
	International Ordanisations	338	338	0		340	340	0	
	Institutions	3,561	2,348	1,019		3,516	2,552	1,066	
	Corporates	18,795	12,185	10,856		19,085	12,610	10,405	
	of which: SME	6,767	5,053	4,070		6,836	5,144	4,197	
	Retail	6,836	2,922	2,024		6,867	2,867	1,978	
Consolidated data	of which: SME	3,132	939	536		3,263	967	552	
CONSCIUGICA GATA	Secured by mortalises on immovable property	13,183 4,572	12,663 4,342	5,452 1,949		13,006 4,324	12,513 4.111	5,354 1,852	
	of which: SME	4,572 3,205	1,885	2,017	1.009	2,659	1.440	1,002	93
	Exposures in default	155	1,000	2,017	1,000	2,659	1,440	1,590	2.
	Items associated with particularly high risk	30	30	120		30	30	4	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	22	22	22		20	20	20	
	Equity	464	464	524		400	465	527	
	Other exposures	2,483	2,483	1,977		2,871	2,871	2,220	
	Standardised Total 2	71.851	64,846	28,736	1.274	70,223	63,536	27,773	1.17

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
	(minSUR, N)	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>5</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central dovernments or central banks	15,977	21,207	4,166		14,240	19,425	4,184			
	Regional governments or local authorities	17	16	3		17	16	3			
	Public sector entities	434	968	432		239	719	236			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,196	518	467		1,430	752	524			
	Corporates	14,439	8,524	7,694		14,572	8,779	7,095			
	of which: SME	4,386	2,973	2,333		4,389	2,985	2,390			
	Retail	5,920	2,504	1,733		5,896	2,437	1,681			
GREECE	of which: SME	2,667	807	461		2,743	820	469			
UNLLUL	Secured by mortgages on immovable property	9,782	9,453	4,126		9,370	9,063	3,903			
	of which: SME	3,273	3,110	1,382		2,820	2,670	1,163			
	Exposures in default	2,924	1,734	1,844	883	2,400	1,306	1,400	797		
	Items associated with particularly high risk	50	49	73		41	38	57			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment			0							
	Collective investments undertakings (CIUI)	22	22	22		20	20	20			
	Equity	453	453	513		455	454	516			
		2,253	2.253	1.833		2.597	2,597	2.060			

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, No	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	264	1,238	- 44		1.054	1,302	47	
	Regional dovernments or local authorities	1	1	0		11	11	5	
	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	198	181	57		189	173	58	
	Corporates	1,056	615	573		1,065	600	563	
	of which: SME	374	240	196		355	215	176	
	Retait	676	330	229		720	340	235	
ROMANIA	of which: SME	363	22	57		405	110	63	
HOPINIA	Secured by mortstastes on immovable property	2,222	2,047	888		2,430	2,267	998	
	of which: SME	788	733	381		958	910	480	
	Exposures in default	98	42	46	49	95	39	45	49
	Items associated with particularly high risk	2	2	3		1	1	1	
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity Other exposures	154	154	74		187	187		
	Other exposures	154	154	/4	83	107	18/	02	87

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSSR-W)	Original Exposure <sup>1</sup>	Esposure Velue <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(minELR, %) Central sovernments or central banks	1.557	1.557			1.760	1.760		
	Regional governments or local authorities	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	10	10	
	Corporates	218	137	125		178	133	123	
	of which: SME	112	65	53		63	57	47	
	Retail	182	65	46		184	66	45	
CYPRUS	of which: SME	72	25	14 204		77	26	15 222	
	Secured by morbiales on immovable property of which: SME	541 70	538	204		570 97	965	222 50	
	of which: SME Exposures in default	70	41	55	20	63	10	41	
	Items associated with particularly high risk	97	74	112	20	95	77	108	
	Covered bonds		, ,					0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	6	6	6		5	5	5	
	Other exposures	72	72	66		81	81	76	
	Standardised Total <sup>2</sup>				25				3

		(2) Total value adjustments and provisions per c	tal value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general creditrisk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	/12/2023				
		Original Exposure <sup>5</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(minEUR, %)											
	Central answerments or central banks Resistant concentration of local and horizonta Patients as the central answerment of local and horizonta Patients as the central answerment of local and local	1,768 0 0 0 45 85 87 98 0	1,765 0 0 0 0 43 85 58 0	0 0 0 0 21 67 49 0		1,773 0 0 54 84 56	1,772 0 0 0 0 51 84 95 0	0 0 0 0 25 65 47				
ITALY	Security prortigage on ammovable property of which CSPS Ensourne is default Ensourne in default Covered brind Cove	24 23 0 0 4 4 0 0	24 23 0 4 0 0	10 10 0 0 0 0	o	20 28 0 0 0 0 0 0	29 28 0 10 0 0 0 0	12 12 0 0 1 0 0				
	Standardised Total <sup>2</sup>				2							

				Standardised Approach									
			As of 30/09/2	123			As of 31/	12/2023					
		Original Exposure <sup>1</sup>	Esposure Velue <sup>1</sup>	Risk exposure amount	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(minEUR, %)	30	10			10	19						
	Central dovernments or central banks Regional dovernments or local authorities	19	19			29	19						
	Public sector entities					ů,							
	Multilateral Development Banks	o o		0									
	International Organisations												
	Institutions	449	404	153		445	397	157					
	Corporates	560	457	432		512	467	443					
	of which: SME	111	71	59		101	66	54					
	Retail	34	13	9		39	15	10					
UNITED KINGDOM	of which: SME	18	4	2		22	5	3					
UNITED KINGDOM	Secured by mortstaties on immovable property	438	426	147		443	428	148					
	of which: SME	338	327	109		352	338	114					
	Exposures in default	40	22	22	18	42	22	22					
	Items associated with particularly high risk		5	8		6	6	9					
	Covered bands	9					0						
	Claims on institutions and corporates with a ST credit assessment			0			0						
	Collective investments undertakings (CIUI)	0					0						
	Equity					4	4	4					
	Other exposures Standardised Total <sup>2</sup>	-	,		20	,							
	Standardised Total	Optional computer, utilities Economy while, it propriets before this invited account any effect date to confidence common factors or credit risk material exclusions as it as a middle date of the confidence of t											

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(min EUR, W.)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	941	940	0		969	260	0	
	Resional sovernments or local authorities	0		0		0	0	۰	
	Public sector entitles	0					0	2	
	Multilateral Development Banks							1	
	International Organisations Institutions	97	93	47		· · · · · · · · · · · · · · · · · · ·		e e	
	Corporates	~	20	69		25	20	69	
	of which: SME	40	40	34		40	40	33	
	Retail			0		0	0		
ODANI	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortilasies on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	

					Standardised Ap	oroach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	- 5	40	0		60	60	1	
	Resional sovernments or local authorities	0		0			0		
	Public sector entities Multilateral Development Banks	91	672	0		114	990		
	Multilateral Development Banks International Organisations	338	338	0		340	340		
	Institutions	107	84	23		52	50	13	
	Corporates	111	100	87		185	169	154	
	of which: SME	68	62	51		20	86	72	
	Retail	11	4	3		12	4	3	
Other Countries	of which: SME	4	2	1		5	2	1	
Other Countries	Secured by mortstates on immovable property	112	111	53		114	113	53	
	of which: SME	44	44	23		51	51	26	
	Exposures in default	14	5	5	2	34	5	5	2
	Items associated with particularly high risk	0		0			0		
	Covered bonds	16	16	2		25	16	2	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	9		0			0		
	Collective investments undertakings (CRII) Equity	0		0					
	County Other exposures			0			0		
	Standardised Total	·	,		2	·	Ü	,	10

					Standardised Ap	proach						
			As of 30/09/2	023				12/2023				
		Original Exposure <sup>1</sup>	Esposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments a provisions <sup>2</sup>			
	(minEUR, %)											
	Central sovernments or central banks	130	130	0		155	155					
	Regional sovernments or local authorities	9										
	Public sector entities Multilateral Development Banks	9										
	Multilateral Development Banks International Organisations			0			0					
	Institutions	857	434	94		506	344	72				
	Corporates	160	160	131		169	169	139				
	of which: SME			0			0	0				
	Retail	i		0		1						
	of which: SME	0		0			0					
FRANCE	Secured by mortalistics on immovable property	4	4	1		4	4	1				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	1	0	0	0	1	0	0				
	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 (CRII)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0		0		0	0	0				
	Plantaging Table											

		(2) rotal table augustiants and provincing in C	country or country and microsom in		i inclusing man constitut separa	THE STATE OF THE S			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(minEUR, %)								
	Central dovernments or central banks	10	10	0		11	11	0	
	Resional sovernments or local authorities	162		0					
	Public sector entities	162	162	0		163	163		
	Multilateral Development Banks								
	International Organisations Institutions	350	346	48		387	375	49	
	Corporates	330	34	42		77	76	43	
	of which: SME	72	10	11		13	10	10	
	Retail	1							
	of which: SME			0			0		
GERMANY	Secured by morbiasies on immovable property			3				3	
	of which: SME			0			0		
	Exposures in default	18	7	7	11	17	5	5	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	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 (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				11				

Central de accessoral et el central de la ce			Standardised Approach									
Restand downments or local Public sector entition Multilateral Devolvement has international Organizations institutions. Composition of substitutions of subscit. 2015.  MARSHALL ISLANDS State of which: 2015.  Restal of which: 2015.			As of 30/09/2	023			As of 31/	12/2023				
Restand downments or local Public sector entition Multitateral Devolutions of the Multitateral Devolutions of the Multitateral Devolutions of the Multitations Costonates of shorts: 2005 and and an additional Costonates of shorts: 2005 and and Marshall Islands Sector of the Multitateral Devolution of the Multi	(minSUR, No.)	Original Exposure <sup>8</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Exocurse in default Items associable with particul Covered bands Claims on institutions and coy Collective investments underti- Equip Other associates States dated for lat.	is or control size.  In the fact of administration of the fact of administration of the fact of administration of the fact of	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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 444 445 0 0 0 0 0 0 0 0	9	0 0 0 0 0 21 0 0 0 0 2 1 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 127 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 4077 0 0 0 0 0 0 0 0 0 0				

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach									
					SCANDARDISC	ю арриолен						
			As of 31/	03/2024			As of 30:	/06/2024				
	(min DJF, N)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions			
	Central sovernments or central banks	21,030	26,412	4,285		21,252	26,476	4,265				
	Regional governments or local authorities	27	26	8		53	52	22				
	Public sector entities	450	900	236		571	910	237				
	Multilateral Development Banks	97	622	0		193	810	0				
	International Organisations	340	340	0		340	340	0				
	Institutions	3,520	2,539	975		3,846	2,730	1,098				
	Corporates	19,115	12,888	10,582		19,401	13,207	10,862				
	of which: SME	6,774	5,073	4,094		6,792	5,140	4,181				
	Retail	6,771 3,100	2,943	2,034		6,842 3,224	2,937 1,005	2,023 575				
Consolidated data	of which: SME		970	554								
	Secured by mortalises on immovable property	13,026 4,490	12,460 4,265	5,333 1,908		12,985 4,586	12,500 4,348	5,248 1,920				
	of which: SME	2,637	1,316	1.411	925	2,124	1.012	1,003	728			
	Exposures in default Hems associated with particularly high risk	143	116	174		145	119	178	720			
	Covered bonds	39	39	4		39	32	4				
1	Claims on institutions and corporates with a ST credit assessment							0				
	Collective investments undertakings (CIU)	14	14	13		14	14	14				
	Equity	470	450	532		513	513	565				
1	Other exposures	2,636	2,636	2,093		2,774	2,774	2,270				
	Standardised Total <sup>2</sup>	70,314	63,721	27,681	1,187	71,093	64,432	27,870	976			
		(1) Original exposure, unlike Exposu	an and the forest tendence to be forest to be forest	ata anno at an affant dan ta anad	Towns of the factor of the factor	Window banks become for an authorities	or officials)					

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	intella, Ni	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	14.558	29,701	4.170		14.389	19.378	4.148	
	Regional governments or local authorities	16	15	3		13	12	2	
	Public sector entities	239	689	236		237	577	237	
	Multilateral Development Banks		0	0		0		0	
	Informational Organisations	0	0	0		0	0	0	
	Institutions	1,118	749	428		1,262	883	553	
	Corporates	14,436	8,890	7,219		14,585	9,104	7,377	
	of which: SME	4,378	2,987	2,416		4,293	2,909	2,428	
	Retail	5,811	2,505	1,732		5,848	2,485	1,713	
000000	of which: SME	2,614	823	470		2,713	848	485	
GREECE	Secured by mortgages on immovable property	9,389	9,025	3,885		9,357	9,075	3,823	
	of which: SME	2,988	2,844	1,228		3,113	2,965	1,270	
	Exposures in default	2,370	1,181	1,266	807	1,934	912	973	646
	Items associated with particularly high risk	42	38	57		44	41	61	
	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 undertakinss (CIU)	14	14	13		14	14	14	
	Equity	459	458	521		496	495	548	
	Other exposures	2,364	2,384	1,938		2,510	2,510	2,084	
	Standardised Total <sup>2</sup>				1.014				840

					Standardise	d Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(rish DUR, No	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	1,037	1,278	114		953	1,190	116	
	Regional governments or local authorities	11	11	5		40	40	20	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	Informational Organisations	0	0	0		0	0	0	
	Institutions	138	123	51		168	152	58	
	Corporates	1,067	633	595		1,129	702	653	
	of which: SME	354 725	221 351	181 243		407 728	285 353	236 244	
	Retail	725	351 114			728	353 115		
ROMANIA	of which: SME	2.443	2.263	65 1,000		2,429	2.265	66 978	
	Secured by mortalises on immovable property	2,643	2,263	480		2,429	2,245	446	
1	of which: SME	978	42	400		100	44	50	47
	Exposures in default Items associated with particularly high risk		**	1	· ·	2	1	2	-
1	Items associated with particularly high risk Covered bonds								
	Claims on institutions and corporates with a ST credit assessment							0	
1	Collective investments undertakings (CIU)								
1	Equity	6	6	6		12	12	12	
	Other exposures	187	187	80		155	155	83	
	Standardised Total <sup>2</sup>				86				84

			(2) local value adjustments and pri	minors per country or country any	to and the state of the state o	nquarer sur recourt general con-	ninkaquarena.			
						Standardis	ed Approach			
				As of 31/	03/2024			As of 30:	106/2024	
		(min DUR, No.)	Original Exposure <sup>6</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	CYPRUS	Control Association for the distribution of th	1,658 0 0 0 9 9 127 1174 555 155 165 95 95 95 95 95 95 95 95 95 95 95 95 95	1,856 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 1 2 1 2 1 2 1 1 1 2 1 1 0 0 0 0	22	2,180 0 0 11 121 127 527 1111 23 52 52 52 62 62 63 64 64 64 64 64 64 64 64 64 64 64 64 64	2,1934 0 0 0 0 0 0 111 121 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
1		Other exposures	02	80	/1		104	104	36	

Average   Aver			(2) Total value adjustments and pro							
Cognet Exposure*   Cognet Expo						Standardis	ed Approach			
Compart Segment   Compart Se				As of 31	03/2024			As of 30	/06/2024	
Control demonstration of control states   1,570   1,		PATE 10	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Oner execute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ITALY	Control discovered and control database  Authorized Commenters of an old authorized  Authorized Commenters of an old authorized  Authorized Commission  Authoriz	1.7041 0 0 0 0 53 36 55 0 0 239 24 0 0 0 0 0 0	0 0 0 50 55 5 0 0	22 24 47 47 122 122 120 100 100 100 100 100 100 100	۰	1,943 0 0 0 0 0 68 82 51 0 0 22 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 45 82 51	6 0 0 0 2 22 64 43 0 0 12 13 0 0 0 0	0

## 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	nd Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min DUR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control description of control stacks  Particle accomment or control stacks  Particle accomment or control accomment  Control accomment to the control accomment  Con	20 0 0 0 525 601 103 34 17 469 207 7 42 5 0 0 0	20 0 0 455 566 75 14 4 4 422 349 22 5 5 0 0 0	0 0 0 1255 507 622 100 2 2 148 115 222 8 0 0	20	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 457,7 80 19 8 423 204 11 7 7 0 0	0 0 0 0 2855 552 552 12 1465 111 111 0 0	10
	Equity Other exposures Standardised Total <sup>2</sup>	(1) Original excours, units Exce	4	4	23	4	4	4	12

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation of	exposures but includes general cred	šit risk adjustments.			
	•				Standardis	ed Approach			
				03/2024			As of 30	106/2024	
	stede EUR. No	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk esposure amount	Value adjustments and provisions <sup>2</sup>	Original Expanses <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN S	Send described for each plants.  All sends of each plants and the sends of the send	978	978 0 0 0 0 23 25 40 0 0 1 1 0 0 0	25 25 26 27 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	۰	977 0 0 0 0 0 0 0 75 0 0 0 0 0 0 0 0 0 0	927 0 0 0 0 75 75 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 50 50 50 50 60 60 60 60 60 60 60 60 60 60 60 60 60	

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure <sup>6</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central dovernments or central banks	64	64	1		64	64	1	
	Regional governments or local authorities		0	0		0		0	
	Public sector entities Multilateral Development Banks	97	622			193	810		
	Multilateral Development Banks International Organisations	340	340			340	340		
	Institutions	35	32	9		56	32	13	
	Corporates	217	200	168		190	173	134	
	of which: SME	117	105	76		134	122	89	
	Retail	13	5	3		16	6	4	
Other Countries	of which: SME	6	3	1		10	4	2	
Other Countries	Secured by mortalistics on immovable property	78	77	38		72	71	35	
	of which: SME	18	18	12		14	14	11	
	Exposures in default	15			30	11		6	
	Items associated with particularly high risk Covered bonds						,		
	Claims on institutions and corporates with a ST credit assessment		0					0	
	Collective investments and corporates with a ST credit assessment  Collective investments undertakings (CIU)	i i					o o		
	Equity		0	0		0		0	
	Other exposures			0		0			
	Standardised Total <sup>2</sup>				20				6

		(2) local value adjustments and pr	versions per country or counterparty	excludes trace for secure sation (	sposures out includes general cred	strikaquimens.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minDAR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expenses <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Construction or control and Construction of Co	111 0 0 0 0 0 0 0 071 100 0 1 0 0 0 1 0 0 0 0	111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 24 150 0 0 0 0 0 0	۰	105 0 0 0 0 0 0 0 0 0 0 0 0 176 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	105 0 0 0 0 105 176 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 0 0 0 0 0 0 0 0 0 0	۰
1	Standardised Total <sup>2</sup>								

		(2) local value adjustments and pri	nesions per country or counterparty	excludes those for secures ation (	spoures out includes general cred	strik aquistients.			
					Standardisc	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	IntelDAR, No	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expenses <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	16	18	0		15	15	0	
	Regional governments or local authorities	۰	0	0		0	0	0	
	Public sector entities	211	211	0		334	334	0	
	Multilateral Development Banks		0	0		0		0	
	International Organisations	451	391	0		470	414	95	
	Institutions	401	.01	97		470	414	30	
	Corporates of which: SME	66		- 47		/2	69		
	of which: SME Retail	13	12	10		13	13	10	
	of which: SME			0				0	
GERMANY	Secured by mortalists on immovable property			3				3	
	of which: SME			0		0	0	0	
	Exposures in default	17	5	5	12	14	5	5	2
	Items associated with particularly high risk		0	0		0		0	
I	Covered bonds		0	0		0	0	0	
ĺ	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakinss (CIU)	0	0	0		0	0	0	
ĺ	Equity	0	0	0		0	0	0	
ĺ	Other exposures		0	0		٥		0	
	Standardised Total <sup>2</sup>				12				9

Contral assessments are cellular basis   Contral assessment   Contral						Standardise	ed Approach			
Control amountment or central basis   Control amountment or central				As of 31	03/2024			As of 30	1/06/2024	
Contra commonment or centural trains:   0   0   0   0   0   0   0   0   0		Intel DIR No.	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	MARSHALL ISLANDS	Chical assessment a control union.  Annual assessment asse			231 0 0 0				348 0 0 0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Origir	nal Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30.	/06/2024		
		Origin	al Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						ALP	NGS S.A.						_	
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitivo fair valuo	Derivatives with	h negative fair value			
						sects by decoding portions				Demantes ma	in negative rail value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominat	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[ [3M-1Y[			0 0	0		0	0		0	0	0	0		
[ 1Y - 2Y [ [ 2Y - 3Y [		1	0 0	0		0	0		0	0	0	0		
[3Y - 5Y [	Austria	10	0 0	0		0	0		0	0	0	0		
[5Y - 10Y [ [10Y - more Total		2	2 22 0	0		0 0	0		0	0	0	0		
[0.3M] [3M-1Y]		10	0 0	0		0 10	0		0 0	0	0	0		
[ 1Y - 2Y [ [ 2Y - 3Y [	Belgium	10	0 10	0		0	10		0 0	0	0	0		
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		61	68 68 646	0		0 0	68 46		0 0	0	0	0		
] ME - 0 ]		184	4 184	0		10	174		0	0	0	0		0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
13Y - 5Y I 15Y - 10Y I	Bulgaria													
[10Y - more Total [ 0 - 3M [	1		0 0	0		0	0		0	0	0	0		
[3M-1Y[ [1Y-2Y[		91	90 20	0		0	90 20		0 0	0	0	0		
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Cyprus	2: 17-	1 21 4 174 4 144	0		0 0	21 174		0 0	0	0	0		
[10Y - more Total	1	144	0 0	0		0	144 0 449		0	0	0	0		0
[0-3M[ [3M-1Y[		_												
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Czech Republic													
[5Y - 10Y [ [10Y - more	1													
Total [0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [	Denmark													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total [0 - 3M[	1													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y] [5Y - 10Y]	Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	4 4 4 1 1 1 1 1 1 1 1	45 45 40 40 40 40 45 45 45 45 45 45 45 45 45 45 45 45 45	0		0 15 0 0 0 5 0	45 25 0 45 9 10 0	6	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 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	1	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 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 11 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 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 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 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	44/ 500 37 87 1,139 2,200 2,389 8,161	2 871 8 1,137 0 2,198	0 1 0 0 2		407 500 20 76 69 63 5	795 1,068 2,132 2,971		500 0 0 0 645 0 200	0 0 1 1 297 0 140	0 0 130 3,500 0 850	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Hungary	-												
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [100'-more Total	Ireland													
[0-3M[   13M-1Y    11-2Y    27-3Y    [37-5Y    [5Y-10Y    [10Y-more	Italy	10- 233 189 21- 622	4 104 3 232 2 192 9 399 1 213 5 527 1 101 0 1,768	0 0 0 0 0		0 0 0 0 0	104 222 192 399 213 527 101	: : :	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	1	1,770	1,769	0	'1	0	1,769	1				0	0	0



General governments exposures by country of the counterparty

						ALP	HA SERVICES AND HOLDIN	NGS S.A.						
					_		As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Latvia	1	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 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 0 0 0	0 0 0 0 11 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 0 0 0	0 0 0 0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[ 0 - 3M [	Luxembourg	1 3 1 120 6 6	10 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 0 0 0 0 0 0 0 0 0 0 0	10 0 35 0 129 65 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	000000000000000000000000000000000000000	0 0 0 0 0	0	0
[ 0 - 3M[	Malita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		0 0 0 5 5 5 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 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 5 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	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 55 11 124 134 4 390		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 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 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	22	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 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 0 0 0	00 0 26 1 1 8 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 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 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	financial assets	Derivative inializata 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[	Stovakia													
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
10 - 3M   13M - 14   14 - 24   12 - 27   12 - 37   137 - 57   159 - 100   100 - more	Spain	0 0 163 120 343 4 96969	344 337 4		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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 163 120 344 337 4 989	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 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1V] [117-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Sweden													
[0-3M[ [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	0 0 0 0 0 0	0 14 0 0 0 6 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14 0 0 0 6 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Iceland													
[ 0 - 3M[	Liechtenstein													
[0.3M[ [3M-1V] [11-2Y] [27-3Y] [37-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M[	Australia													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Canada													
10 - 3Mf 13M - 1Yf [1Y - 2Yf] [2Y - 3Yf] [3Y - 5Yf] [5Y - 10Yf] 10Y - more	Hong Kong													
[ 0 - 3M[	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	8 81 6 22	0 9 81 0 27 4 0 121	0 0 0 0	(	0 0 27 0 9 4	0 9 54 0 18 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 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 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 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China						J.					J		
10 a M	Switzerland													
Total   Tota	Other advanced economies non EE/													



General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

		ALPHA SERVICES AND HOLDINGS S.A.												
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	ives		Off balan	ce sheet	
					Non derivative financial as	ssets by accounting portfolio		Derivatives with pos	ithus fair value	Dorbysthyas with	n negative fair value	Off-balance sh	eet exposures	
						sees by accounting portions		Schlautes marpos	The four Police	Semantes ma	The gatter fair faire			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Other Central and eastern Europe countries non EEA	0 0 0 0 15	0 0 0 0 15	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 0 15	0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y   [10Y - more Total	Middle East	15	15	0		0	15	0	0	0	0	0		0 13
10 - 3Mf 1 3M - 1Yf [ 1Y - 2Yf [ 2Y - 3Yf [ 3Y - 5Yf [ 5Y - 10Yf ] 10V - more	Latin America and the Caribbean													
[ 0 - 3M [	Africa													
10 - 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	000000000000000000000000000000000000000	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 0 0 0		0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	11 6 10 10 22	13 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		13 0 0 0 0 0 0 0 0 0	0 0 10 26		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		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium		0 10 10 10 10 10 10 10 10 10 10 10 10 10	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 60 64 45	6	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 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 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	( 77 4 4 126 222 2 5	0 75 41 49 126 224 0 5 515 515	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 0 0 0 0 0 0 0 0 0 0 0	0 75 41 49 126 224 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Denmark													
[0 - 3M]   1 3M - 1Y     1 1	Estonia													



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	2 2 2 2 2 2	0 29 25 25 5 5 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 29 0 0 7 7	0 0 25 25 5 14 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	22	0 0 0 0 0 20 0	0 0 0 0 5		0 0 0 0 0 15 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 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	41/ 42/ 44/ 76/ 1,08/ 2,28/ 3,02/ 8,44/	760 1,083 2,381	0 2 2 1		414 412 39 58 68 12 1,054	720 1,022 2,312 3,011	0	0 0 0 645 0 200 845	0 0 1 325 0 148	0 0 130 3,500 0 850	0	0 0 0 0 0	
[ 0 - 3M [	Hungary	357												
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [100'-more Total	Iretand													
[0-3M[   13M-1Y    11-2Y    27-3Y    [37-5Y    [5Y-10Y    [10Y-more	Italy	40 299 21 299 233 700	40 295 211 299 238 704 171 1,958	0 0 0 0		0 0 0 0 0 15 0	40 295 211 299 238 689 171	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	
Total	1	1,96	1,958	0	1	15	1,942		0		1 0	0	0	0



General governments exposures by country of the counterparty

						ALP	HA SERVICES AND HOLDIN	NGS S.A.						
					_		As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Latvia	2	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 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 0 0 0	0 0 0 0 0 11 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 0 0 0	0	0
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 0 - 3M[	Luxembourg	3 3 9 9 7 7	0 0 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 30 30 99 74 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	000000000000000000000000000000000000000	0 0 0 0 0	0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		0 5 5 5 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 0 0 0 0 0 0 0 0 0	0 5 0 0	6	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 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal	55 55 1: 221 100 5 3838	0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0		0 0 0 0 0 0 0 0 5	0 0 55 11 218 103 5		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 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 0 0 0 0 0		
10 aM	Romania	21 21 8 8 8	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 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 0 0 0	0 0 26 2 2 0 85 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 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 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 0 0	



General governments exposures by country of the counterparty

						ALP	As of 30/06/2024	NGS S.A.						
						Dire	ct exposures							
				On balance sh	neet .	Direction of the second of the	ct exposures		Derivat	tivas		Off balan	ra shaat	
	(mln EUR)		T T	On Batance si					Denva			On batan	CC SHCCL	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
						<u> </u>					<u> </u>			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												amount
		illiancial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi trauling	profit or loss	comprehensive income	amoruseu cost							
[0-3M[ 1Yf-Mc1														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Slovakia													
[5Y - 10Y [ [10Y - more														
Total [0-3M[														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y] [5Y - 10Y]	Slovenia													
[10Y - more Total I 0 - 3MI		,		,			0		0	0		0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		50 130	50 50			0	50 130		0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Spain	193 267 334	130 130 3 192 7 267	0		0	192 267 333		0	0	0	0	0	
[10Y - more Total		977	4	c c		0	4		0	0	0	0	0	0
[0-3M[ [3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [ [ 3Y - 5Y [	Sweden													
[5Y - 10Y [ [10Y - more Total														
Total [0-3M[ [3M-1Y[		,	7 7 7			7 7	0		0	0	0	0	0	
[1Y-2Y] [2Y-3Y]	United Kingdom		0			0	0		0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		6	6 6			6	0	0	0	0 0	0	0	0	
[10Y - more Total [ 0 - 3M [		20	20			20	0		0	0	0	0	0	0
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	locland													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [  3Y - 5Y	Liechtenstein													
[5Y - 10Y [   110Y - more   Total	4													
[0-3M] [3M-1Y]														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Norway													
[5Y - 10Y [														
[10Y - more Total	1													



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M[	Australia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[ 0 - 3M[	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0 120 0 22 2 0	0 1200 0 0 0 0 0 23 2 2 2 2	0 0 0 0		0 18 0 0 5 2 2	0 101 0 0 19 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China											J		
10   10   10   10   10   10   10   10	Switzerland													
Total   Tota	Other advanced economies non EE/													



General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

			ALPHA SERVICES AND HOLDINGS S.A.											
							As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
						ssets by accounting portfolio		Derivatives with po			n negative fair value	Off-balance si	neet exposures	
					Non-derivative ilitariciat a	ssets by accounting portiono		Denvauves with po	sitive tali value	Derivatives with	i negative raii vaiue			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
]ME-0]		0	0	0		0 0	0		0	0	0	0		5
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0		0 0	0		0 0	0	0	0	0	2
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Other Central and eastern Europe countries non EEA	0	0 0	0		0 0	0		0 0	0	0	0	0	
[10Y - more Total		0	0 i 15	0		0 0	0	5	0 0	0	0	0	(	12
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Middle East													
15Y - 10Y f 110Y - more														
Total [0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [	Latin America and the Caribbean													
[3Y - 5Y [ [5Y - 10Y [	Latin America and the Caribbean													
[10Y - more Total [ 0 - 3M [														
[3M-1Y] [3Y-2Y]														
[ 2Y - 3Y [   13Y - 5Y	Africa													
1013M F 10 - 3M F [3M - 1Y F		0	0	0		0 0	0		0 0	0	0	0		2
[1Y-2Y] [2Y-3Y]	Others	0	0	0		0 0	0		0	0	0	0	i i	3
[3Y - 5Y] [5Y - 10Y]	Utners	0	0	0		0 0	0		0 0	0	0	0 0	0	1
[10Y - more Total		0	0	0		0 0	0		0 0	0	0	0	(	0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures
ALPHA SERVICES AND HOLDINGS S.A.

									ALTINGLINIOLO	TED TIOLDINGS U.S.								
					As of 30/09/2023									As of 31/12/2023				
		Gros	a carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gree	ss carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	ent, accumulated negative chan	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <= 90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performi	ng exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,		Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>5</sup>	
Cash balances at central banks and other demand deposits	7,569	0	0	0					0	5,187	,		0		0	0		0
Debt securities (including at amortised cost and fair value)	15,038	0	9	9	4	1	7		7 0	15,817	,	6	6	6	6 16	4		
Central banks	0	0	0	0			0		0 0			0	0		0	0		0
General governments	12,050	0	0	0		1	0		0	12,622	2 (	0	0		0 10	0		0
Credit institutions	1,383	0	0	0		:	0		0	1,483	3 (	0	0		0 3	0		0
Other financial corporations	402	0	0	0			0		0	487	,	0	0		0	0		0
Non-financial corporations	1,203	0	9	9	9		7		7 0	1,225	5	6	6	6	6 2	4	4	4 0
Loans and advances(including at amortised cost and fair value)	40,555	220	2,935	2,935	2,301	26	886	69	3 1,782	37,406	106	2,309	2,309	1,868	8 232	749	609	1,343
Central banks	0	0	0	0	0		0		0			0	0		0	0		0
General governments	39	0	1	1	1		1		1 0	37	7	1	1	1	1 0	1		1 0
Credit institutions	674	0	70	70	70		70	7	0	333	3 (	70	70	70	0	70	70	0
Other financial corporations	6,416	0	1	1	1	:	1		1 0	6,283	3 (	1	1	1	1 1	1		1 0
Non-financial corporations	21,751	125	1,032	1,032	786	10	396	28	4 542	21,207	7 38	937	937	764	4 95	356	274	502
of which: small and medium-sized enterprises	8,829	59	867	867	707	4	322	24	5 455	8,760	36	822	822	671	1 43	316	24	1 430
of which: Loans collateralised by commercial immovable property	6,992	53	566	566	432	3	182	13	1 364	6,504	16	506	506	432	2 22	148	126	342
Households	11,675	95	1,831	1,831	1,443	15	419	33	9 1,239	9,547	7 66	1,301	1,301	1,032	2 136	322	263	841
of which: Loans collateralised by residential immovable property	9,132	73	1,439	1,439	1,148	9	260	200	9 1,140	7,338	5 50	967	967	782	2 78	178	148	759
of which: Credit for consumption	2,543	22	393	393	295	6	159	12	9 99	2,212	2 19	334	334	250	58	144	111	5 82
DEBT INSTRUMENTS other than HFT	63,161	220	2,944	2,944	2,310	28	892	70	1,782	58,410	106	2,316	2,316	1,874	4 248	753	613	1,343
OFF-BALANCE SHEET EXPOSURES	10,506		272	272	272		31	3	1 37	9,573	3	265	265	265	5 2	27	27	7 37

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

<sup>\*\*</sup>Institutions apport flows the cumulative arrown of expected cried tissoes since intitio ecologistic for framecial institutions supervised and provised in the control of the expectation of the expectati

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in the proposal or a control field bell connection, as sugarined in America, in a sugarined in America, in

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



## Performing and non-performing exposures ALPHA SERVICES AND HOLDINGS S.A.

									ALPHA SERVICES A	ND HOLDINGS S.A.								
					As of 31/03/2024				As of 30/04/2024									
	Gross carying amount / Nominul amount.					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Gros	ss carrying amount/ Nominal as	mount	Accumulated impairm credit risk and provisio	nges in fair value due to			
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures	On non-perform	ning exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		, , , , , , , , , , , , , , , , , , , ,		Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	5,38	2 0	0	0		0	0 0		0 0	4,84	3 0	0			0 0	0		0 0
Debt securities (including at amortised cost and fair value)	16,07	1 0	6	6		6 1	16 5		5 0	16,96	0	6	6		6 16	4		4 0
Central banks		0	0	0		0	0 0		0 0		0	0	0		0 0	0		0 0
General governments	12,65	4 0	0	0		0 1	10 0		0 0	13,25	0	0	0		0 11	0	,	0 0
Credit institutions	1,466	0	0	0		0	3 0		0 0	1,74		0	0		0 2	0		0 0
Other financial corporations	685	5 0	0	0		0	0 0		0 0	711	0	0	0		0 0	0		0 0
Non-financial corporations	1,266	0	6	6		6	2 5		5 0	1,250	2 0	6	6		6 2	4		4 0
Loans and advances(including at amortised cost and fair value)	37,894	4 224	2,293	2,293	1,86	8 23	15 762	61	1,331	37,34	124	1,778	1,778	1,46	38 215	572	481	1,057
Central banks		0	0	0		0	0 0		0 0		0	0	0		0 0	0		0 0
General governments	36	0	1	1	:	1	0 1		1 0	38	5 0	1	1		1 0	1		1 0
Credit institutions	65:	1 0	70	70	71	0	0 70	7	ro o	806	9 0	70	70	7	70 0	70	7/	0
Other financial corporations	6,34	1 0	1	1	:	1	1 1		1 0	6,35		0			0 1	0		0
Non-financial corporations	21,260	2 153	952	952	77	3 9	95 359	27	77 518	20,81	67	638	638	53	32 85	231	187	.5 361
of which: small and medium-sized enterprises	8,780	52	835	835	68	0 4	96 318	24	12 447	8,56	7 37	535	535	44	95 45	198	15*	5 295
of which: Loans collateralised by commercial immovable property	6,492	2 16	497	497	42	3 2	147	12	14 336	6,200	35	330	330	28	31 21	98	8'	2 224
Households	9,604	4 70	1,269	1,269	1,02	2 13	331	27	ro 813	9,34	57	1,069	1,069	86	95 129	270	229	.5 696
of which: Loans collateralised by residential immovable property	7,29	9 48	948	948	78	1 8	187	15	55 735	7,08	39	778	778	64	14 71	135	115	.5 625
of which: Credit for consumption	2,304	22	322	322	24	1 5	59 145	11	15 77	2,25	19	291	291	22	21 58	135	11'	.1 71
DEBT INSTRUMENTS other than HFT	59,347	224	2,299	2,299	1,87	4 25	52 766	62	1,331	59,16	124	1,784	1,784	1,47	74 232	576	48	5 1,057

(6) For the se behavior, where Teams, accommitted impairment and accommitted inspersion devices in the season of t



#### Forborne exposures

			As of 30/	09/2023		As of 31/12/2023							
	Gross carryiną exposures wit measures			exposures with	Collateral and financi	al guarantees received orbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financia on exposures with for		
		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 <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>3</sup>	3,425						3,071						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	754						699						

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

<sup>&</sup>lt;sup>OP</sup>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 F18.00 / F19.00), 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.

<sup>OT</sup> 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 (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



#### Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

			As of 31/0	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financia on exposures with fo		
		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	
(mln EUR)  Cash balances at central banks and other demand deposits				•					•		•		
·		0	0	0	0	0	0	Ů	0	0	0	Ů	
Debt securities (including at amortised cost and fair value)						U						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 <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>3</sup>	2,966						2,630						
Non-performing forborne loans and advances that failed to meet the non-performing exit	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 F18.00 /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) 2021/465-11 Son Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated impairment, accumulated impairments 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 (excluding ioans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



# 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) 



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

			As of 30/09/2023			As of 31/12/2023					As of 31/03/2024						As of 30/06/2024					
	Loans and advances				Loans and advances Loa					Loans and advances					Loans and advances							
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing					
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	40,555	37,620	220	2,935	1,422	37,406	35,097	108	2,309	1,092	37,894	35,601	224	2,293	1,017	37,348	35,570	124	1,778	814		
Of which secured	33,799	31,395	195	2,404	1,254	30,996	29,167	87	1,829	954	31,335	29,515	198	1,820	902	30,662	29,264	103	1,398	722		
Of which secured with immovable property	16,854	14,676	131	2,179	1,183	14,407	12,793	71	1,614	896	14,400	12,872	70	1,528	775	13,916	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	176	3,423	3,194		229	140		
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,546	3,945		601	335	4,344	3,905		439	256	3,790	3,392		398	206	3,693	3,403		290	144		
Of which instruments with LTV higher than 100%	4,128	3,164		964	482	3,384	2,677		687	328	3,409	2,749		660	288	2,850	2,405		445	214		
Accumulated impairment for secured assets	701	144	5	558	186	548	113	3	435	127	561	116	4	445	118	422	107	3	315	90		
Collateral Of which value capped at the value of exposure	22,457	20,792	176	1,665	995	20,468	19,236	73	1,232	767	20,524	19,408	171	1,117	634	20,181	19,330	85	851	488		
	14,753	13,186	122	1,567	930	12,735	11,578	64	1,158	730	12,717	11,671	63	1,046	900	12,437	11,639	75	798	458		
Of which value above the cap	23,027	21,723	182	1,304	671	18,926	17,925	62	1,001	485	19,646	18,654	77	992	454	20,797	19,968	52	829	386		
	12,154	11,174	120	980	466	8,893	8,079	48	814	406	9,050	8,247	50	803	382	9,477	8,774	44	704	324		
	8,093	7,976	9	117	29	7,897	7,786	6	111	23	7,601	7,386	11	215	122	7,421	7,215	3	206	128		
Accumulated partial write-off	-1,966	-599	-6	-1,366	-497	-1,927	-625	-7	-1,302	-436	-1,961	-637	-6	-1,324	-433	-1,631	-644	-6	-987	-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 jof 5% or above