

# **2023 EU-wide Stress Test**

<b>Bank Name</b>	ALPHA SERVICES & HOLDINGS S.A.
LEI Code	5299009N55YRQC69CN08
<b>Country Code</b>	GR



# **2023 EU-wide Stress Test: Summary**

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

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

									Actual							
									31/12/2022*							
			Exposu	ire values			Risk expos	ure amounts								
		A	IRB	Fi	IRB	A-l	IRB	F	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	exposure	exposure	exposure	exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0	0	-
	Central governments	0		0	0	0	0		0	0	0		0	0		
	Institutions	0	0	0	0	0	0		0	0	0	0	0	0	0	
	Corporates	0		0	0	0	0		0	0	0		0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0	0	0	, -
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0	0	
	Retail	0		0	0	0	0		0	0	0		0	0		
ALPHA SERVICES & HOLDINGS	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		
S.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0	0	4-
J.A.	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0	0	
	Retail - Other Retail	0		0	0	0	0		0	0	0		0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0	0		0	0		
	Equity	0	0			0	0			0	0	0	0	0	0	j -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
									Actual							
									31/12/2022*							
				ire values				ure amounts								

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

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



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

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks	0	0		0	0		-	0	0	0	0	0		-	0	0		0	0	0	o -
	Central governments	0	0		0			-	0	0	0	0	0		-	0	0		0	0	0	a -
	Institutions	0	0		0	0		-	0	0	0	0	0	-	-	0	0	C	0	0	0	- د
	Corporates	0	0	_	0	0			0	0	0	0	0	_		0	0	0	0	0	0	J -
	Corporates - Of Which: Specialised Lending	0	0	_	0	0			0	0	0	0	0	_	-	0	0	0	0	0	0	J -
	Corporates - Of Which: SME	0	0		0	0			0	0	0	0	0	Ī	-	0	0	0	0	0	0	j -
	Retail	0	0		0			-	0	0	0	0	0		-	0	0		0		0	J -
LPHA SERVICES & HOLDINGS	Retail - Secured on real estate property	0	0		0	0		-	0	0	0	0	0		-	0	0		0	0	0	J -
LPHA SERVICES & HULDINGS	Retail - Secured on real estate property - Of Which: SME	0	0		0			-	0	0	0	0	0		-	0	0		0		0	J -
S.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		0	0		-	0	0	0	0	0	-	) -	0	0	0	0	0	0	j -
	Retail - Qualifying Revolving	0	0		0	0		-		0	0	0	0			0	0		0	0	0	J -
	Retail - Other Retail	0	0		0			-	0	0	0	0	0		-	0	0		0		0	J -
	Retail - Other Retail - Of Which: SME	0	0		0	0		-		0	0	0	0			0	0		0	0	0	J -
	Retail - Other Retail - Of Which: non-SME	0	0		0	0		-	0	0	0	0	0		-	0	0		0	0	0	j -
	Equity	0	0		0			-	0	0	0	0	0		-	0	0		0		0	J -
	Securitisation																					
	Other non-credit obligation assets	0	0		0	0		-	0	0	0	0	0		-	0	0		0	0	0	j -
	IRB TOTAL	0	0		0			-	0	0		0	0		il-	0			0	0	0	J -

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0	0		0		-	0	0		0 0	0	0		0	0	0	0			ð-
	Central governments		0	0		0		-	0	0		0 0	0	0	-	0	0		0			3 -
	Institutions		0	0		0		-	0	0		0 0	0	0		0	0		0			J -
	Corporates		0	0		0		-	0	0		0 0	0	0		0	0		0			J -
	Corporates - Of Which: Specialised Lending		0	0		0		-	0	0		0 0	0	0		0	0		0			J -
	Corporates - Of Which: SME		0	0		0		-	0	0		0 0	0	0		0	0	0	0			J -
	Retail		0	0		0		-	0	0		0 0	0	0	•	0	0	C	0			<i>j</i> -
	Retail - Secured on real estate property	(	0	0		0		-	0	0	-	0 0	0	0	-	0	0		0			3 -
GREECE	Retail - Secured on real estate property - Of Which: SME		0	0		0		-	0	0		0 0	0	0		0	0	0	0			J -
GKLLCL	Retail - Secured on real estate property - Of Which: non-SME		0	0		0		-	0	0		0 0	0	0		0	0	0	0			J -
	Retail - Qualifying Revolving	(	0	0		0		-	0	0		0 0	0	0	-	0	0		0			3 -
	Retail - Other Retail			0				-	0	0	-	0 0	0	0	-	0	0		0			3 -
	Retail - Other Retail - Of Which: SME			0				-	0	0	-	0 0	0	0	-	0	0		0			3 -
	Retail - Other Retail - Of Which: non-SME			0				-	0	0	-	0 0	0	0	-	0	0		0			3 -
	Equity			0				-	0	0	-	0 0	0	0	-	0	0		0			3 -
	Securitisation																					4
	Other non-credit obligation assets			0				-	0	0	-	0 0	0	0	-	0	0		0			a -
	IRB TOTAL	0		0				-	0	0		0 0	0	0	-	0	0		0			á -

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



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

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0		0	0	0	-
	Central governments	0	0	_	0 0	0	) (	0 -	0	0	0	0	0			0	0	0	0	0	0	-
	Institutions	0	0		0	0		0 -	0	0	0	0	0			0	0	0	0	0	0	) -
	Corporates	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0		0		0	-
	Corporates - Of Which: Specialised Lending	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0		0	0	0	-
	Retail	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0		0		0	-
LPHA SERVICES & HOLDINGS	Retail - Secured on real estate property		0		0 0			0 -	0	0	0	0	0			0		0	0	0	0	) -
	Retail - Secured on real estate property - Of Which: SME		0		0 0			0 -	0	0	0	0	0			0		0	0	0	0	) -
S.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0		0 0	0	) (	0 -	0	0	0	0	0	(	+	0	0		0	0	0	) -
	Retail - Qualifying Revolving		0		0 0			0 -	0	0	0	0	0			0			0	0	0	) -
	Retail - Other Retail		0		0 0			0 -	0	0	0	0	0			0			0	0	0	) -
	Retail - Other Retail - Of Which: SME		0		0 0			0 -	0	0	0	0	0			0			0	0	0	) -
	Retail - Other Retail - Of Which: non-SME		0		0 0			0 -	0	0	0	0	0			0		0	0	0	0	) -
	Equity	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0		0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0		0 0	0		0 -	0	0	0	0	0		-	0	0		0	0	0	-
	IRB TOTAL	0	0		DI 0	1 0		DI-		0	0	0	0		1-	0	0	0		0	0	11-

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 0	0		0			0	0		0 0	0	0		0	0	0	0	0		J -
	Central governments		0	0		0			0	0		0 0	0	0	-	0	0	0	0	0	C	j -
	Institutions		0	0		0	0		0	0		0 0	0	0	-	0	0	0	0	0	0	4-
	Corporates		0	0		0	0		0	0		0 0	0	0	-	0	0	0	0	0	0	4-
	Corporates - Of Which: Specialised Lending		0 0	0		0	0		0	0		0 0	0	0		0	0	0	0	0		4-
	Corporates - Of Which: SME		0 0			0	0		0	0		0 0		0		0	0	0	0	0		4-
	Retail		0 0						0			0 0		0	•		0		0	- 0		4-
	Retail - Secured on real estate property		0 0						0			0 0		0	•		0		0	- 0		4-
GREECE	Retail - Secured on real estate property - Of Which: SME		0		-				0	0		0 0		0	-		0		0	- 0		4-
0,42202	Retail - Secured on real estate property - Of Which: non-SME		0 0	0					- 0			0 0				0	0	0	0	0		4-
	Retail - Qualifying Revolving		0 0	0		0	0		0	0		0 0	0	0		0	0	0	0	0		11-
	Retail - Other Retail		0 0	0		0	0		0	0		0 0	0	0		0	0	0	0	0		11-
	Retall - Other Retall - Of Which: SME		0 0	0		0	0		0	0		0 0	0	0		0	0	0	0	0		11-
	Retail - Other Retail - Of Which: non-SME		0 0	0		0	0		0	0		0 0	0	0	-	0	0	0	0		0	4
	Equity		0	0		0	0		0	0		0 0	0	0	-	0	0	0	0	0	0	4
	Securitisation																					
	Other non-credit obligation assets		0	0		0			0	0		0 0	0	0		0	0	0	0	0		J -
	IRR TOTAL		ol o					-				ol o	1 0		I-							al-

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



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

							Actual					
							31/12/2022					
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	12.432		1	0	12.432			0	0	0	0.00%
	Central governments	19.579	101	4.192	0	18.011	59	101	17		0	0.00%
	Regional governments or local authorities	7	0	1	0	7	0	0	0		0	0.00%
	Public sector entities	1.195	5	436	0	1.121	73	- 6	0		1	9,50%
	Multilateral Development Banks	722	- 6	۰	0	658	24	- 6	0			0.00%
	International Organisations	287		۰	0	287		0	0			0.00%
	Institutions	2.413		934		2.647		70	5		70	99,65%
	Corporates	12.558	45	11.154		12.356	443	138	14	11	100	72,18%
	of which: SME	6.000	22	4.878		5.953	266	84	- 6	4	65	76,90%
	Retail	2,870	299	1,990			805	810			504	
ALPHA SERVICES & HOLDINGS S.A.	of which: SME	910	120	520			312	327		22	202	
	Secured by mortgages on immovable property	12,680	1,678	5,638			3,797	2,100		107	422	
	of which: SME	4,039	563	1,840		2,689	1,483	767	4	41	204	
	Items associated with particularly high risk	96	2	144	3	16	99	3	0	0	1	29.68%
	Covered bonds	22		2	0	22	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10		10		0	0	0	0	0	0	0.00%
	Equity	375		430	0	56	0	0	1	0	0	0.00%
	Securitisation											
	Other exposures	3,362	0	2,854		899	0	0	0	0	0	0.00%
	Standardised Total	68,607	2,137	27,786	2,192	60,383	5,302	3,235	66	200	1,097	33.92%

							Actual					
							31/12/2022	P.				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	10.886	0	0	0	10.886	0	0	0	0	0	0.00%
	Central governments	18.628	98	4.192		17.286	32	98	16	0		0.00%
	Regional governments or local authorities	7		1			0	0	0	0		0.00%
	Public sector entities	1.194	5	436		1.121	73	- 6	0	0	1	9,50%
	Multilateral Development Banks	665	6		0	658	24	6	0	0	0	0.00%
	International Organisations	272		0		272	0	0	0	0		0.00%
	Institutions	1,925	0	766	0	2,155	0	70	4	0	70	100.00%
	Corporates	11.165	31	9.861	39	10.876	350	115	8	- 6	91	79.15%
	of which: SME	5.513		4.483	- 11	5.448	207	65	4	1	60	92.36%
000000	Retail	2,441	289		362	2,240	704		8	73	453	
GREECE	of which: SME	748	115		140	698	273	310	2	19	191	61.57%
	Secured by mortgages on immovable property	9.635	1.612		1.684	6.659	3.107	2.017	4	93	405	20.10%
	of which: SME	2,980	554	1,343	585	1,938	1,132	756	2	35	202	
	Items associated with particularly high risk	5	0	7	1	0	0	- 1	0	0	0	55.45%
	Covered bonds	22		2		22					0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0		0.00%
	Collective investments undertakings (CIU)	7	0	7	0	0	0	0	0	0		0.00%
	Equity	331	0	386	0	56	0	0		0	0	0.00%
	Securitisation											
	Other exposures	2,130		1,700	0	382	0	0	0	0		0.00%
	Standardised Total	59,312	2,041	23,418	2,086	52,619	4,290	3,061	42	172	1,020	33.34%



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

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	12,432	0	0			0	0.00%	12.432	0	0	0	0	0	0.00%	12,432	0	0	0	0	ſ	0.009
	Central governments	17,809	188	173	24		69	40.00%	17,633	304	233	24	2	93	40.00%	17,459	416	295	24	2	118	40.009
	Regional governments or local authorities	7	0	0			0	40.00%	7	0	0	0	0	0	40.00%	7	0	0	0	0		40.009
	Public sector entities	1.111	73	16			- 1	6,47%	1.087	89	24	0	0	- 1	4,94%	1.080	89	32	0	0		4.239
	Multilateral Development Banks	613	59	16			2	12.88%	568	96	24	0	0	3	11.13%	548	109	31	0		2	10.299
	International Organisations	279	8	0			0	60,00%	271	16	0	0	0	0	60,00%	263	24		0			60.009
	Institutions	2,537	100	81			76	94,55%	2.386	239	92	6	3	83	90.08%	2,308	306	104	6	4	85	86.139
	Corporates	11.734	918	285	30	39	132	46.21%	11.175	1.240	522	29	34	199	38.03%	10.957	1,209	771	28	28	27/	35.599
	of which: SME	5,632	483	188	15	31	81	43.07%	5,379	582	342	14	21	114	33.22%	5,299	510	494	14	14	146	5 29.549 2 49.599
	Retail	2,500	885	1,031	17	79	572	55.49%	2,317	889	1,210	17	66	626	51.73%	2,220	841	1,354	16	51	672	49.599
ALPHA SERVICES & HOLDINGS S.A.	of which: SME	798	398	416		44	230	55.22%	706	400	506	4	39	255	50,48%	657	374	581	4	30	278	47,909
	Secured by mortgages on immovable property	8,200	3.859	2.910	12	170	530	18.22%	7,141	4.013	3.814	10	186	612	16,06%	6,599	3.631	4,739	10	167	70/	14.869
	of which: SMF	2,412	1,450	1,076		74	272	25.27%	2,200	1.325	1.414	5	75	310	21.90%	2.123	1,095	1.720	5	62	34F	20.109
	Items associated with particularly high risk	13	57	48			2	4,71%	12	37	69	0	0	3	4.11%	12	24	82	0		7	3.899
	Covered bonds	22	1	0			0	75,00%	21	1	0	0	0	0	75.00%	20	2	0	0		ſ	75.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		ſ	0.009
	Collective investments undertakings (CIU)		0				0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.009
	Faulty	49	-	2			2	75,00%	44	7		1	1	3	75.00%	39	10	7	1	1		75,009
	Securitisation							1 1 1 1 1 1									-					
	Other exposures	899	0				0	0.00%	899	0		0	0	0	0.00%	899	0	0	0		ſ	0.009
	Standardised Total	58.205	6.152	4.562	91	292	1.387	30,40%	55,993	6.933	5,993	88	292	1.623	27.08%	54.844	6.661	7.415	85	253	1.871	

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			7
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	10.886	0	0	0	0	0	0.00%	10.886	0		0	0	0	0.00%	10.886	0	0	0			0.00%
	Central governments	17,111	141	165	22	1	66	40.00%	16,954	241	222	23	1	89	40.00%	16,798	338	281	23		117	40.00%
	Regional governments or local authorities	7	0	0	0	0	0	40.00%		0		0	0	0	40.00%	6	0	0	0			0 40.00%
	Public sector entities	1.111	73	16			- 1	6.47%	1.087	89	24			1	4,94%	1,080	89	32				1 4.23%
	Multilateral Development Banks	613	59	16	0	1	2	12.88%	568	96	24	0	0	3	11.13%	548	109	31	0			3 10.29%
	International Organisations	264		0	0	0	0	60.00%	257			0	0	0	60.00%	249	23	0	0			0 60.00%
	Institutions	2,075	70	79	5	1	76	95.17%	2,002	134	89	5	2	81	91.27%	1,954	171	99	5	,	87	7 88.08%
	Corporates	10.583	529	228	29	3	111	48.67%	10.202	748	390	28	3	142	36,41%	10.074	715	551	27	3	174	4 31.57%
	of which: SME	5,295	278	148	14	1	71	48.04%	5,117	347	256	14	1	86	33.41%	5,071	288	360	14		100	0 27.69%
	Retail	2,086			15	71	508	53.85%	1,925			15	57	552	50.18%	1,835	630	1,226	15	43	589	9 48.06%
GREECE	of which: SME	652	240	388	5	39	212	54.67%	575		470	4	35	234	49.88%	530	213	537	3	26	253	3 47.16%
	Secured by mortgages on immovable property	6,193	2,920	2,670	10	140	490	18.35%	5,289	3,138	3,361	9	150	550	16.35%	4,828	2,867	4,088	8	139	615	9 15.15%
	of which: SME	1,974	897	956	4	50	255	26.66%	1,897	804	1,126	4	44	275	24.39%	1,898	653	1,276	4	37	292	22.92%
	Items associated with particularly high risk	0	0	1	0	0	0	55.19%		0		0	0	0	55.00%	0	0		0			0 54.86%
	Covered bonds	22	- 1					75,00%	21	1					75.00%	20	2	0			-	75.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.00%		0				0	0.00%		0	0	0			0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0	0	0			0.00%
	Equity	49	4	2	2	1	2	75.00%	44	7	5	1	1	3	75.00%	39	10	7	1		5	5 75.00%
	Securitisation																					4
	Other exposures	382	0	0	0	0	0	0.00%	382	0			0	0	0.00%	382	0		0			0.00%
	Standardised Total	51,381	4,467	4,122	84	218	1,256	30.48%	49,617	5,137	5,216	82	215	1,422	27.26%	48,698	4,955	6,317	80	191	1,593	3 25.22%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



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

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	12.432	0	0			0	0.00%	12.432	0	0	0	0	0	0.00%	12,432	0	0	0	0	0	0.00
	Central governments	17,670	253	248	54	3	99	40.00%	17,351	433	386	44	4	155	40.00%	17,076	593	501	40	4	200	40.00
	Regional governments or local authorities	7	0	0		0	0	40.00%	7	0	0	0	0	0	40.00%	7	0	0	0	0		40.00
	Public sector entities	1.091	88	21			1	5.21%	1.031	123	45	0	0	- 1	3.06%	1.019	121	60	0	0	2	2.61
	Multilateral Development Banks	599	68	21		1	3	12,50%	522	123	43	1	1	4	9.80%	499	135	54	1	1	5	9.19
	International Organisations	277	11	0			0	69.00%	265	22		0	0	0	69.00%	251	35	1	0	0	1	69.00
	Institutions	2,509	121	88	15	5	82	93.39%	2.292	312	113	12	9	98	87.15%	2.181	399	138	- 11	7	114	82.44
	Corporates	11.262	1.326	350	55	82	160	45.85%	10.235	1.988	715	54	83	279	39.09%	9.884	1.951	1.102	48	64	416	37.71
	of which: SME	5,548	542	213	27	42	92	43.17%	5.141	729	433	37	33	151	34.85%	4,999	646	657	32	19	220	33.52
	Retail	2,283	1,045	1,087	32	172	681	62.61%	1,801	1,180	1,435	16	176	815	56.83%	1,623	1,043	1,749	14	135	925	52.86
ALPHA SERVICES & HOLDINGS S.A.	of which: SME	768	421	422		54	268	63,58%	644	436	531	4	51	313	58.89%	583	408	621	4	43	346	55.74
	Secured by mortgages on immovable property	7.637	4,218	3.113	24	321	752	24,16%	6.118	4,400	4,450	12	322	928	20.86%	5,709	3.637	5.623	10	239	1.086	19.31
	of which: SME	2.342	1,452	1.145	10	134	355	31.03%	2.049	1.276	1.614	6	114	433	26.80%	1.969	992	1.978	6	78	482	24.70
	Items associated with particularly high risk	13	47	59		1	4	6,90%	10	26	81	0	0	5	6,44%	12	13	93	0	0	6	6.26
	Covered bonds	21	1	0			0	86.25%	21	2	0	0	0	0	86,25%	20	2	0	0	0		86.29
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Collective investments undertakings (CIU)	0	0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Faulty	47	5	4		1	3	86.25%	39	9	8	3	2	7	86,25%	32	11	12	2	2	10	86.29
	Securitisation																					
	Other exposures	899	0	0			0	0.00%	899	0	0	0	0	0	0.00%	899	0	0	0	0		0.00
	Standardised Total	56,747	7.181	4,992	186	587	1.786	35.78%	53,024	8.619	7,277	142	597	2.294	31.53%	51.643	7.943	9,334	126	452	2.763	29,61°

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	10.886	0	0	0	0	0	0.00%	10.886	0	0	0	0		0.00%	10.886	0	0	0	0		0.00%
	Central governments	16,990	191	236	51	2	94	40.00%	16,710	341	365	42	3	146	40.00%	16,471	474	472	38	3	189	40.00%
	Regional governments or local authorities	6	0	0	0	0	0	40.00%	6	0		0	0		40.00%	6	0	0	0			40.00%
	Public sector entities	1.091	88	21			- 1	5.21%	1.031	123	45	0			3.06%	1.019	121	60				2.61%
	Multilateral Development Banks	599	68	21			3	12.50%	522	123	43	1			9.80%	499	135	54				9.19%
	International Organisations	262	10	0	0	0	0	69.00%	251	21		0	0		69.00%	238	33	1	0		1	69.00%
	Institutions	2,053	85	86	14	4	81	94.05%	1,945		108	11	6	96	88.63%	1,879	219	128	10	6	109	85.37%
	Corporates	10,165	897	278	51	31	133	47.83%	9.340		535	52	38	197	36,75%	9.103	1.432	805	46	33	271	33.63%
	of which: SME	5,235	323	162	26	4	78	48.20%	4,917	489	313	36	3	106	33.84%	4,827	428	465	32	2	144	30.93%
	Retail	1,894	805	992	30	159	611	61.60%	1,448			14	159	724	55.61%	1,286	819	1,587	12	115	816	51.43%
GREECE	of which: SME	642	251	388	6	45	246	63.50%	547			4	39	276	58.22%	499	235	546	3	29	298	54.52%
	Secured by mortgages on immovable property	5,697	3,253	2,833	22	229	694	24.50%	4,454	3,457	3,873	10	233	815	21.04%	4,184	2,795	4,804	9	175	929	19.27%
	of which: SME	1,931	903	993	8	58	327	32.97%	1,797	778	1,251	5	59	365	5 29.16%	1,793	574	1,459	5	38	391	26.81%
	Items associated with particularly high risk	0		1	0	0	0	55.08%		0					54.32%	0	0	1	0			53.65%
	Covered bonds	21	1	0	0			86.25%	21	2		0			86,25%	20	2		0			86.25%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0	0	0			0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0	0	0			0.00%
	Equity	47	5	4	3	1	3	86.25%	39	9		3	2	1	7 86.25%	32	11	12	2	2	10	86.25%
	Securitisation																					
	Other exposures	382		0	0	0	0	0.00%	382	0		0			0.00%	382	0	0	0			0.00%
	Standardised Total	50,094	5,404	4,472	172	427	1,621	36.25%	47,035	6,655	6,280	132	442	1,990	31.69%	46,004	6,043	7,923	118	335	2,328	29.38%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



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

								Dublic mans	ntees - Actual						
								Public guara	III.						
									2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	٥		0		0		0		٥		0	0		
	Composition - Of Whirty Sparished London	٥	0	0	0	0		0		٥		0	0	0	
	Corposites - Of Which: SME	0	0	- 0		- 0		0	- 0	0		- 0	- 0		
	Retail	٥		0		0		0		٥		0	0		
ALPHA SERVICES &	Retail - Secured on real estate property	0	0	0	0	0	0	0		0	0	0	0	0	
		٥		0		0		0		٥		0	0		
HOLDINGS S.A.	Retail - Secured on real estate property - Of Which: non-		0	0		0						0	0		
1102011100 0.71	Retail - Qualifying Revolving	0	0	0		0		0	0	0		0	0		
	Retail - Other Retail	0	0	0		0		0	0	0		0	0		
	Retail - Other Retail - Of Which: SME		0	0		0						0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0		0		0	0	0		0	0		
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-198	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														1
	Institutions														1
	Corporates	0	0		0	0	0	0	0	0	0	0	0	0	l-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														1
	Retail			0	0		0		0			0	0	0	1-
	Retail - Secured on real estate property														1
GREECE	Retail - Secured on real estate property - Of Which: SME														1
GREECE	Retail - Secured on real estate property - Of Which: non-				0		0		0			0	0	0	1-
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	Equity														1
	Securitisation														1
	Other non-credit obligation assets														1

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

1																																
Part																	Aublic guarantees	- Baseline Scenari	0													
API SEVICE SEPARATION SET							31/1	12/2023									31/1	2/2024									31/1	12/2025				
APH SENTING    Part   P		(min EUR, %	exposure	exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Part		Central banks		amount		amount		amount						amedine		amount		amount						amount		amount		amount				
ALMA SERVICES (																																
APPAR SERVICES A POLITICATION OF THE PROPERTY			0	0	0	0 0		) (		0	0			0		0	0	0	0	0						) (	) (	0	0	0	0 -	
APIA SERVICES & MOLDINGS SA RECORDER STORE SERVICES AND S																																
## MoDINGS No. 1997   1		Corporates - Of Which: SME																														
## MoDINGS No. 1		Retail - Secured on real estate reports	,			,		<b>+</b>																	<u> </u>	<b>+</b>	<b>+</b>					-
March   Marc		X Rutal - Secured on real estate property - Of Which: SME																														
The control of the	HOLDINGS S.A.	Rutail - Secured on real estate property - Of Which: non-																														
Section   Control of the control o																																
Region   Fig.		Rutal - Other Rutal - Of Which: SME																														
Section   Sect																																
Second						-		<b>I</b>					-											-	-	-	-	+	+	<b>!</b>		
The color of the		Other non-credit obligation assets																														
This column		IRB TOTAL	0	0						0	0				0	0		0	0									0	0	0		
Part																!			io .													
## Care Property and Care Prop							31/1	12/2023										2/2024														
REFER    A																	34/4										31/1					
GREEFE    Facility   F		(min RIB %	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
RECE    Spring			exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GRECE  GR		Central banks Central covernments	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
REFER    A   A   A   A   A   A   A   A   A		Central banks Central covernments Institutions	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
REECE   Note: Secured as an initial assertion and initial assertio		Central banks Central covernments Institutions Corporates	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
GRECE  Mul. found and an antimative of child from the first of the fir		Central banks Central covernments Institutions Corporates Corporates Corporates	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Maxi (double from a principle from the first of the first		Central coverments Institutions Corporates - Of Webs. Seculed Lendes Corporates - Of Webs. Seculed Lendes	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Mail Confidence and addressment of the Section of t		Centrol banks Centrol coverments Institutions Corporates Corporate	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	GREECE	Central alons Central overments Lastificione Corporates - Of White Securios Landros Corporates - Of White Securios Landros Corporates - Of White Securios Landros Retal - Securios on real statal expensive Ratial - Securios on real statal expensive Ratial - Securios on real statal expensive Ratial - Securios on real statal expensive	exposure 0	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Mail On lang of the set   Mail On lang of	GREECE	Central bank Cantral discomments Facility-bank Companies Of Bibles Secretarial Leading Relat Secretaria Companies Leading Relat Secretaria Companies Companies Of Bibles Del Relat Secretaria Companies Companies Of Bibles Del Relat Secretaria Companies Companies Of Bibles Del Relat Secretaria Companies Companies Companies Companies Relat Secretaria Companies Companies Companies Companies Relat Secretaria Companies Companies Companies Companies Companies Relat Secretaria Companies Companies Companies Companies Companies Relat Secretaria Companies Compan	exposure 0	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Bask Off Works and Off Works and Off         Control	GREECE	Cemeral sealer Control community Com	exposure 0	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Secretarian	GREECE	Control assessments Companies Of White Specialist Landing Companies Of White Specialist Landing Read Execution Control and Companies Of White Specialist Landing Execution Control and Con	exposure 0	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Other non-credit obligation seets	GREECE	Control basis Control from Section 1 (1997) Compared to 1997 Compared to 1	exposure 0	which guaranteed	Stape 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	GREECE	Committee Control Committee Committe	exposure 0	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Steps 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	GREECE	Committee Commit	exposure 0	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3

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

																es - Adverse Scenar	ilo												
						31/1	2/2023									12/2024									31/13	/2025			
	(min Bu	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	guaranteed	Stage 2 exposure exposure guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of rovisions for Stage 3 exposure
	Central banks		amount		amount		amount						amount	amou		amount						amount		amount		amount			
	Central governments																												
	Institutions																												
	Corporates		0 0	0	0	0		0	0	0		0	0	0	0	0 0		0	0		0	0	0	0	0	0	0	0	0 -
	Conventes - Of White-Statistical Landon																												
	Corporates - Of Which: SME																												
	Retni		0 0	0					0	0			0	0	0	0 0	0	0	0		0	0	0	0			0		0
ERVICES &	Retail - Secured on real estate property  Estat - Secured on real estate property - Of White-																												
	Ratel - Secured on real estate property - CF Which: Ratel - Secured on real estate property - Of Which:		+			-	-		-						_		_												
NGS S.A.	Ratal - Security on real estate property - Or ventor:	co-						+			-				_														
	Retail - Other Retail																												
	Rutal - Other Retail - Of Which: SME																												
	Rutal - Other Rutal - Of Which: non-SME																												
	Equity																												
	Securitivation																												
	Other non-credit oblication assets IRB TOTAL		0 0	0	0	0	0		0	0		0		٥	0		•	۰			۰	0	۰	0	۰	0	۰	0	0 -
	Other non-credit oblication assets IRB TOTAL		0	٥	٥	0	0		0	0		۰	0	0		0 0 es - Adverse Scenari	o rio	0	0		0	0	0	0	0	0	0	0	0 -
	Other non-credit obligation assets IRB TOTAL		0	۰	0	31/1:	2/2023	۰	0	0		0	0	0	31	12/2024	o de	0	0		۰	0	0	0	31/12	/2025	0	۰	0 -
	IRE TOTAL	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	guaranteed	Stage 2 Stage 2 exposure guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of rovisions for Stage 3 exposure
	Jana TOTFA.	exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposur whic	of Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	See TOTAL  (calc E)  Control Senis	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	JBB 10784  Control banks (oils Cl. Control comments	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	See TOTAL  (calc E)  Control Senis	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	See 19784.  Control towards  Control towards  Control towards  Control towards	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Data 10784.	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Mar Yorks.  Gening Service  Control Communication  Control Cont	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Control Variate  Control Variate  Control Control  Control Control  Control	exposure (, %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Comprisons (con ft. Control security (con ft. Control security) (con ft. Control sec	exposure (, %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Control bands (not be Control bands))))	exposure (, %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 emposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Central banks  Centra	exposure (, %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
EECE	Control Service (not 1).  Control Service (n	exposure (, %)	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Starys 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Control bands Co	exposure (, %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Central banks  Centra	exposure (, %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stayu 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Staye 1 exposure	exposure, of which guaranteed	© Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
	Control Name (note to	exposure (, %)	exposure, of which guaranteed	93apga 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3
EECE	Central banks  Centra	exposure (, %)	exposure, of which guaranteed	Stape 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	State 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	rovisions for Stage 3

EBA EARCHS

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

							Public guara	ntees - Actual					
							31/1	1/2022					
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												
	Central governments												_
	Regional governments or local authorities												_
	Public sector entities												_
	Multilateral Development Banks												_
	International Organisations												_
	Institutions												
	Institutions Corporates	783	197	715	575	67	54						
	of which Call	511	82	450	361	60		- 2					
I PHA SERVICES &	Al March CMP	246	18	734				-		U	0		
ILPHA SERVICES &	Retail of which: SMF	246	18	234	193	40		- 4	3				
HOLDINGS S.A.			18		193			4	3				
HOLDINGS S.A.	Carunal hy mortoanes on immovable oronarty	13				5			۰				
	of which: non-SME	۰	0			0	0						
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Coulty												
	Securitization												
	Other exposures												
		1,045	157	957	773	112			6	0		1	9
	Other exposures	1,045	157	957	m	112	Public guara	ntees - Actual	6	0	0	1	1
	Other exposures	1,045	157	957		112	Public guara	ntees - Actual 1/2022	6	۰	۰	,	
	Other exposures	1,045	Risk exposure	957 Stage 1 exposure	Stage 1 exposure, of which guarantoed	Stage 2 exposure	Public guara		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 anspection	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Other commons Steer facel leaf Tokas  (pin EUR, 16)		Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other commune Standard Seal Total  (vin ELE, to) France I hooks.		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other commons Standard for Tokal  Particular Tokal  Colonial Standard		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other resource Transferrided 1 total  Families have (pin DA, %) Castill structure Ca		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other resource Standard State Standard State Sta		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other consumer  Standard And Total  General Standard Stan		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other seasons  Studie Start Start   Factor Start  Control Start  C		Risk exposure	Stage 1	Stage 1 exposure, of which guarantoed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Other seasons Send of the Code	Exposure values	Risk exposure amouets	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed arround	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Other assesses  Standard Sale   Gent Life, 10  Gent	Exposure values	Rink exposure amounts	Stage 1 exposure	Stage 1 exposure, of which spirated security	Stage 2 exposure	Public guara 31/1 50age 2 exposure, of which guaranteed surcont	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Other assessment  Standard Stand  Federal Stand  Federal Standard  Federal  Federal Standard  Federal  Federal Standard  Federal  Federal Standard  Federal	Exposure values 755 455	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guara 31/1: 5tage 2 expount, of white guaranteed associated associated 511 551	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Other semants Standard Stand  Facility Control Standard  Facility Control Standard	Exposure values 766 465	Risk exposure amounts	Stage 1 exposure	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure	Public guars 31/1  Stage 2  exposure, of which guaranteed executed  51  51  51	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage J exposure
GREECE	Other commons (Individual Confession Confess		Risk exposure amounts  136 81 13 13	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure 64 57 23 23	Public guara 31/1: Stage 2 exposure, of which guaranteed amount 31 45 10	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed senoused	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other semants Standard Stand  Facility Control Standard  Facility Control Standard	Exposure values 766 465	Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other assessment  Standard Stand Stand Standard		Risk exposure amounts  136 81 13 13	Stage 1 exposure	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1: Stage 2 exposure, of which guaranteed amount 31 45 10	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed senoused	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other assessment  Standard Sta		Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed senoused	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other seasons (MA CAA, N) Control CAA, N) Cont		Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed senoused	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other assessment  Standard Sta		Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed sensored	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Assessment Standard Conf. (MACCA, M.)  Format Standard Conf. (MACCA, M.)  Conf. of contrasting and contrasti		Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed sensored	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other assessment  Standard Sta		Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed sensored	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
GREECE	Other Assessment Standard Conf. (MACCA, M.)  Format Standard Conf. (MACCA, M.)  Conf. of contrasting and contrasti		Risk exposure amounts  136 81 13 13	Stage 1 exposure 702 437 139 2 2	Stage 1 exposite, of potrathed entirely 551 369	Stage 2 exposure 64 57 23 23	Public guara 31/1 Stage 2 exposure, of which guaranteed account 11 45 12 20 4	Stage 3 exposure 4 4 4 3 3	exposure, of which guaranteed sensored	provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure

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

																Public guarantees -	Baseline Scenari	•													
						31/1	2/2023									31/12	2024									31/1	2/2025				
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Regional governments or local authorities	_	-		+	-		<b>I</b>	-	-		1	-		-													-	-		
	Public sector entities			1								1																1			
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates	706	***			.,,					5.95%	603	***	- 10		- 2					4 10%	604	107		-	- 1	- 11				3,72%
	of white PAR	750		<b>—</b>							5.3076		271			- 20					1.773	990	201			- 10	- 4			_	
ALPHA SERVICES 8	Retail	180	147		16 73	11	22		1		11.77%	161	131	101	1 86	16	13	0	1	2	11,62%	146	119	109	92	22	19		0 0	3	12.41%
HOLDINGS S.A.	of which SHE Secured by mortogrees on improvable connects									_	2 97%										2.78%										2.83%
HOLDINGS S.A.	Secured by mortnesse on immovable renearly of which non-SME	_		_	, ,			, ,	-	-	230%	_	,		,						2.78%		,		,		_		0 0		2.03%
	Thems associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	_		1				1				1			1													1			
	Equity											1																1			
	Securitisation																														
	Other exposures Standardised Total																														
	Strictedito form	994	/1/																												
																Public guarantees -		•				·									
						31/1	2/2023									Public guarantees - 31/12		,								31/1	2/2025				
			Stage 1		Stage 2	31/1:	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of	
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure			2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure		Stock of provisions fo Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central hanks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hands Central governments Regional covernments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control hunts Critical coverments Basicani coverments Basicani coverments et local authorities Basicani coverments Multitateral Development Basics International Control Interna	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Pentral hards Central dovernments Resional convernments Resional convernments Resional convernments Resident Re	exposure	exposure, of which guaranteed arround	езровин	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exposure	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	County Severances  Review Severa	exposure	exposure, of which guaranteed arround	езровин	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed exposure	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Pentral hards Central dovernments Resional convernments Resional convernments Resional convernments Resident Re	exposure	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Facinity constrained Carlot decomments or level architecture Carlot decomments or level architecture Carlot decomments or level architecture Carlot decomment of the level architecture Carlot decomment of the level architecture Carlot decomments C	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
GREECE	Facinity controls  Facinity controls of local authorities  Solidation of local authorities  Solidat	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Owner have Control comments or had anthrolles  Section Control comments or had anthrolles  Section Control Con	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
GREECE	Control contro	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
GREECE	Owner have Control comments or had anthrolles  Section Control comments or had anthrolles  Section Control Con	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
GREECE	Control Association of the Control Association o	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
greece	Control Contro	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
GREECE	Contain communities  Annual communities  Annua	exposure 700	exposure, of which guaranteed arround	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%
GREECE	Control Contro	exposure 700	exposure, of which guaranteed attention at the control of the cont	exposure	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 6.17% 7.24%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 3.99% 7.13%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	2.99%

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

																Public guarantees -	Adverse Scenario	•													
						31/1:	2/2023									31/12	2024									31/1	2/2025				
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Regional governments or local authorities	_	<b>I</b>		+	-		<b>I</b>	-	-		1	-																		
	Public sector entities			1								1																	1		
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates	100									F 1786	641	***	107	- 17		- 11				2.51%	641				.,,	.,,				2.26%
	of which DM	500	201	_	80	10		-	,	_	5,13%	543	313	103	83		22				237%	041	313	- 10		- 33	- 33			-	
ALPHA SERVICES 8	Retail	160	136		94 81	15	13		1	2	12.42%	134	109	117	99	26	22	0	1	3	11.29%	121	95	123	103	34	25		0 1	- 4	11.86%
HOLDINGS S.A.	of which: SME																														
HOLDINGS S.A.	Served by mortones on immovable remorts of which non-SME		4	_	7 6	1	,				2,93%		4	7	- 6	2	1			٥	2.91%	5	4	- 6	5	2	2		0 0	٥	2.96%
	Items associated with particularly high risk											1																			
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity	_	1	1				1				1																	1		
	Securitisation											1																			
	Other exposures																														
	Standardized Total	862	692	2 25	152	33																									
												-																			
																Public guarantees -															
						31/1	2/2023							740		Public guarantees - 31/12	2024									31/1	2/2025				
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed sympasts	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed surranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central hanks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments Regional governments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control towas Cardial Convenients Socient Convenients Socient Convenients Socient Convenients Socient Convenients Multitateral Development Service International Convenients	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hories Central overnments Resional observments Resional observments Resional observments Residual observments Residual Re	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed exposure	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control social Control social Control	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed exposure	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed arrount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hories Central overnments Resional observments Resional observments Resional observments Residual observments Residual Re	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed excount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Contest basis Catival sourcements Recland overvenests or Seed authorities Recland overvenests or Seed authorities Recland overvenests Seeds Recland Development Seeds	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed excount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Femonic Annual Control	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed excount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
GREECE	Journal volume Control conversation by lead authorities Section of conversation by lead authorities Section of conversation of conversation Section of	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed excount	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%
GREECE	Journal on the Control of State of Stat	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%
GREECE	Amend under Carlot of State Ca	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%
GREECE	Control of the Contro	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%
GREECE	Joseph Control	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%
GREECE	Control of control of the Control of Control	exposure	exposure, of which guaranteed errount	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%
GREECE	Joseph Control	exposure	exposure, of which guaranteed atmosph	exposure	exposure, of which guaranteed second	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 4.45% 6.73%	exposure	exposure, of which guaranteed errount	exposure	Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$200 Stage 3 exposure 1.99%	exposure	exposure, of which guaranteed exposure	exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 1.44%



### **2023 EU-wide Stress Test: Securitisations**

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



# **2023 EU-wide Stress Test: Risk exposure amounts**

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



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



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



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



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



### 2023 EU-wide Stress Test: P&L

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



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

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

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

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