



2020 EU-wide Transparency Exercise

Bank Name	Alpha Bank, S.A.
LEI Code	5299009N55YRQC69CN08
Country Code	GR

2020 EU-wide Transparency Exercise

Key Metrics

Alpha Bank, S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	7,840	7,845	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,725	6,653	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,843	7,848	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,728	6,656	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,354	8,367	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,239	7,175	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	47,617	46,267	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,876	45,076	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.46%	16.96%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.35%	14.76%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.47%	16.96%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.35%	14.77%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.54%	18.08%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.44%	15.92%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	66,030	67,421	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	11.88%	11.64%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Alpha Bank, S.A.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,843	7,848	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,567	6,495	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	66,030	67,421	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	64,766	66,355	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.9%	11.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.1%	9.8%	C 47.00 (r330,c010)	

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Capital

Alpha Bank, S.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	8,354	8,367	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,840	7,845	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,264	11,264	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-3,474	-3,465	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-142	-130	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	535	535	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	227	223	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-484	-482	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-12	-12	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,337	-1,428	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-9	-9	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,273	1,350	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,273	1,350	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3	3	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	3	3	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,843	7,848	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	511	519	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	511	519	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	47,617	46,267	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	742	1,192	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.46%	16.96%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.47%	16.96%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.54%	18.08%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,567	6,495	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.01%	14.41%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,115	1,192	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	742	1,192	C 05.01 (r440,c040)	

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

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Overview of Risk exposure amounts

Alpha Bank, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	42,302	40,854	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	42,302	40,854	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	374	234	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	33	55	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	73	107	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,279	1,461	C 02.00 (R520, c010)
Of which the standardised approach	10	127	C 02.00 (R530, c010)
Of which IMA	1,268	1,334	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,557	3,557	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,557	3,557	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	47,617	46,267	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

Alpha Bank, S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	481	974
Of which debt securities income	35	69
Of which loans and advances income	407	812
Interest expenses	105	212
(Of which deposits expenses)	43	80
(Of which debt securities issued expenses)	7	18
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	90	168
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	104	228
Gains or (-) losses on financial assets and liabilities held for trading, net	-17	-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-11	-9
Gains or (-) losses from hedge accounting, net	-5	-3
Exchange differences [gain or (-) loss], net	19	18
Net other operating income /(expenses)	7	12
TOTAL OPERATING INCOME, NET	565	1,165
(Administrative expenses)	219	408
(Cash contributions to resolution funds and deposit guarantee schemes)	36	31
(Depreciation)	36	74
Modification gains or (-) losses, net	-22	-34
(Provisions or (-) reversal of provisions)	3	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0
(Commitments and guarantees given)	1	-3
(Other provisions)	2	6
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	294	548
(Financial assets at fair value through other comprehensive income)	1	2
(Financial assets at amortised cost)	293	546
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-9	66
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-10	88
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-10	88
Of which attributable to owners of the parent	-10	88

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Alpha Bank, S.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		7,383				8,654				IAS 1.54 (i)
Financial assets held for trading		1,158	35	1,122	1	1,306	22	1,284	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		321	14	0	306	326	6	0	320	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		6,151	5,761	349	42	6,235	5,949	237	48	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		41,800				42,200				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		3	0	3	0	4	0	4	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		9,353				9,397				
TOTAL ASSETS		66,169				68,122				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	6,087	2	0	-21	0	0	6,153	2	0	-17	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,345	0	0	-15	0	0	3,098	0	0	-18	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	20,872	6,718	21,116	-237	-442	-8,557	20,799	6,599	20,969	-219	-432	-8,595	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

Alpha Bank, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	1,263	1,434	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	54,900	56,709	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	358	352	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	283	273	IAS 37.10; IAS 1.54(l)
Tax liabilities	95	118	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,043	900	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	57,942	59,786	IAS 1.9(b);IG 6
TOTAL EQUITY	8,227	8,336	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	66,169	68,122	IAS 1.IG6

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

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Breakdown of liabilities

Alpha Bank, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		1,621	1,786	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	Annex V.Part 1.31
Deposits	Central banks	3,861	11,899	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,975	1,344	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	811	674	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,591	2,216	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	65	74	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,158	1,161	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	568	465	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,478	8,753	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,659	7,115	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,229	29,534	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,067	17,755	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,526	1,503	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		500	508	Annex V.Part 1.37
Other financial liabilities		81	300	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		56,520	58,495	



2020 EU-wide Transparency Exercise

Market Risk
Alpha Bank, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	0	0	28	11	68	19							40	14	67	21							
Of which: General risk	0	0	28	11	68	19							40	14	67	21							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	1	0	0	0	1	0							1	0	0	0							
Of which: General risk	0	0	0	0	1	0							1	0	0	0							
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	9	4	15	5	22	8							18	6	27	8							
Commodities risk	0	123	0	0	0	0							0	0	0	0							
Total	10	127	25	9	77	21	0	0	0	0	0	1,268	32	11	75	23	0	0	0	0	0	0	1,334

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Alpha Bank, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(m EUR, %)									
Consolidated data	Central governments or central banks	15,799	15,417	5,490		18,607	18,775	5,229	
	Regional governments or local authorities	32	30	6		30	30	6	
	Public sector entities	635	635	365		635	636	365	
	Multilateral Development Banks	236	461	0		234	461	0	
	International Organisations	336	336	0		340	340	0	
	Institutions	11,224	2,094	598		5,560	1,424	441	
	Corporates	13,891	10,179	10,147		13,827	10,020	9,146	
	of which: SME	2,357	1,958	1,920		4,996	4,438	3,676	
	Retail	5,951	3,097	2,197		6,100	3,168	2,223	
	of which: SME	1,131	716	411		1,324	857	491	
	Secured by mortgages on immovable property	14,539	13,949	6,648		14,539	14,004	6,368	
	of which: SME	4,259	4,052	2,230		4,688	4,506	2,180	
	Exposures in default	21,750	13,180	14,011	8,122	21,592	12,215	12,866	8,938
	Items associated with particularly high risk	231	205	308		232	204	306	
	Covered bonds	171	171	34		170	170	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		6	6	6		
Equity	720	720	786		255	255	342		
Other exposures	2,481	2,481	2,081		4,124	4,124	3,755		
Standardised Total²	88,001	62,964	42,676	8,730	86,251	65,830	41,088	9,519	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GREECE	Central governments or central banks	13,354	12,813	5,127		15,866	15,871	5,086	
	Regional governments or local authorities	30	29	6		29	28	6	
	Public sector entities	635	635	365		636	636	365	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	790	180	63		812	142	55	
	Corporates	10,886	7,450	7,417		10,743	7,206	6,855	
	of which: SME	1,924	1,612	1,579		2,709	2,281	1,852	
	Retail	5,279	2,779	1,976		5,419	2,850	2,004	
	of which: SME	1,006	617	354		1,188	753	411	
	Secured by mortgages on immovable property	11,394	11,054	5,307		11,400	11,114	5,111	
	of which: SME	3,176	3,035	1,670		3,489	3,349	1,625	
	Exposures in default	18,577	11,511	12,210	6,625	18,450	10,688	11,223	7,335
	Items associated with particularly high risk	11	10	15		11	10	15	
	Covered bonds	171	171	34		170	170	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	5		6	6	6		
Equity	717	717	782		242	242	329		
Other exposures	2,141	2,141	1,847		3,639	3,639	3,393		
Standardised Total²				7,176				7,847	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ROMANIA	Central governments or central banks	583	753	185		537	706	0	
	Regional governments or local authorities	2	2	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	227	227	70		211	211	67	
	Corporates	366	239	237		335	225	204	
	of which: SME	195	125	123		178	123	102	
	Retail	469	225	154		465	221	151	
	of which: SME	99	80	105		83	83	47	
	Secured by mortgages on immovable property	1,927	1,716	822		1,933	1,716	766	
	of which: SME	644	622	381		676	638	335	
	Exposures in default	213	86	87	123	217	82	80	129
	Items associated with particularly high risk	108	106	159		108	105	158	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	4		4	4	4		
Equity	143	143	60		150	150	85		
Other exposures									
Standardised Total²				141				158	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,593	579	132		2,358	225	58	
	Corporates	298	275	283		336	312	317	
	of which: SME	32	31	30		31	31	25	
	Retail	4	3	2		6	4	2	
	of which: SME	1	1	0		2	2	1	
	Secured by mortgages on immovable property	480	475	186		454	449	164	
	of which: SME	323	322	122		298	297	102	
	Exposures in default	790	372	375	417	779	331	334	447
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	8	8	8		8	8	8		
Standardised Total²				423				453	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CYPRUS	Central governments or central banks	365	364	0		506	506	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	110	57	52		0	0	0	
	Corporates	226	150	149		283	202	176	
	of which: SME	96	87	86		188	160	134	
	Retail	169	71	50		178	72	51	
	of which: SME	24	17	10		26	18	10	
	Secured by mortgages on immovable property	435	446	185		433	409	175	
	of which: SME	30	28	16		79	76	44	
	Exposures in default	1,760	964	1,045	794	1,717	863	935	852
	Items associated with particularly high risk	112	89	133		112	88	132	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		9	9	9		
Other exposures	158	158	143		288	288	246		
Standardised Total ²				807				869	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
MARSHALL ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,192	1,166	1,166		1,123	1,096	935	
	of which: SME	29	29	29		1,087	1,060	900	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	23	22	20		36	36	28	
	of which: SME	0	0	0		36	36	28	
	Exposures in default	96	73	104	23	121	92	123	28
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				36				39	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ITALY	Central governments or central banks	636	635	0		636	636	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,002	161	47		491	111	37	
	Corporates	36	36	25		27	27	21	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LIBERIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	515	509	509		586	577	490	
	of which: SME	31	31	31		576	567	481	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		2	2	1	
	Exposures in default	40	14	15	26	39	13	15	25
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				26				25	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Alpha Bank, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	20	20	0		70	70	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	922	145	32		532	133	30	
	Corporates	10	10	10		18	18	14	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Alpha Bank, S.A.

		IRB Approach											
		As of 31/03/2020					As of 30/06/2020						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total ²				0					0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Alpha Bank, S.A.

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Others														
[10Y - more															
Total															
[0 - 3M [			0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Alpha Bank, S.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
Cash balances at central banks and other demand deposits									8,375	0	70	70	70	0	70	70	0	
Debt securities (including at amortised cost and fair value)	8,451	0	0	0	36	0	0	0	9,264	0	0	0	0	35	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,415	0	0	0	32	0	0	0	8,048	0	0	0	0	31	0	0	0	
Credit institutions	601	0	0	0	1	0	0	0	711	0	0	0	0	1	0	0	0	
Other financial corporations	9	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	
Non-financial corporations	425	0	0	0	2	0	0	0	493	0	0	0	0	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	56,175	976	21,429	21,429	679	8,719	10,436	48,755	420	21,194	21,194	20,969	651	8,676	8,595	10,380		
Central banks	3,350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	107	0	5	5	1	1	1	91	0	5	5	5	0	1	1	1	1	
Credit institutions	3,729	0	70	70	0	70	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	246	1	29	29	2	15	11	226	0	29	29	29	2	16	16	11	11	
Non-financial corporations	25,920	224	9,711	9,711	329	4,476	4,295	25,762	147	9,661	9,661	9,437	308	4,543	4,462	4,229	4,229	
of which: small and medium-sized enterprises at amortised cost	12,896	83	6,653	6,653	131	3,188	2,777	12,932	95	6,650	6,650	6,650	116	3,249	3,249	2,762	2,762	
of which: Loans collateralised by commercial immovable property at amortised cost	11,601	108	5,675	5,675	81	2,352	3,000	11,569	69	5,672	5,672	5,672	77	2,408	2,408	2,963	2,963	
Households	22,822	752	11,614	11,614	347	4,157	6,129	22,676	272	11,499	11,499	11,498	341	4,117	4,117	6,140	6,140	
of which: Loans collateralised by residential immovable property at amortised cost	17,294	680	8,483	8,483	145	2,539	5,473	17,181	232	8,389	8,389	8,389	141	2,507	2,507	5,478	5,478	
of which: Credit for consumption at amortised cost	5,528	72	3,130	3,130	202	1,619	656	5,495	40	3,109	3,109	3,109	200	1,610	1,610	661	661	
DEBT INSTRUMENTS other than HFT	64,625	976	21,429	21,429	715	8,719	10,436	66,394	420	21,264	21,264	21,038	686	8,746	8,665	10,380	10,380	
OFF-BALANCE SHEET EXPOSURES	7,506		350	350	21	73	60	7,661		348	348	348	17	74	74	58	58	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

Alpha Bank, S.A.

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	17,027	12,837	4,708	4,412	9,734		16,826	12,806	4,749	4,471	9,654	6,653
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	4	4	0	0	0		4	4	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	10	9	2	2	5		10	9	3	2	5	5
Non-financial corporations	6,355	5,140	2,000	1,912	3,457		6,275	5,160	2,059	1,984	3,357	2,565
of which: small and medium-sized enterprises at amortised cost	3,721	2,914	1,147	1,079	1,895		3,733	2,927	1,185	1,121	1,902	
Households	10,658	7,684	2,706	2,498	6,271		10,537	7,633	2,687	2,484	6,292	4,083
DEBT INSTRUMENTS other than HFT	17,027	12,837	4,708	4,412	9,734		16,826	12,806	4,749	4,471	9,654	
Loan commitments given	9	8	0	0	4		11	8	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice							8,887					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							8,093					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Alpha Bank, S.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	435	249	435	96	0	394	238	238	394	99	0	
B Mining and quarrying	121	51	121	30	0	121	50	50	121	31	0	
C Manufacturing	5,241	2,095	5,225	1,025	0	5,334	2,079	2,079	5,318	1,042	0	
D Electricity, gas, steam and air conditioning supply	1,299	28	1,299	57	0	1,143	28	28	1,143	25	0	
E Water supply	46	8	46	5	0	46	8	8	46	4	0	
F Construction	2,705	1,420	2,705	793	0	2,650	1,395	1,395	2,650	777	0	
G Wholesale and retail trade	6,377	3,443	6,353	1,718	19	6,333	3,449	3,449	6,309	1,727	19	
H Transport and storage	3,098	440	2,848	132	48	3,131	441	441	2,883	143	35	
I Accommodation and food service activities	2,409	671	2,409	248	0	2,420	667	667	2,420	246	0	
J Information and communication	286	142	284	72	1	266	140	140	264	74	1	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	1,895	475	1,800	141	22	1,903	483	483	1,808	156	22	
M Professional, scientific and technical activities	340	108	340	48	0	393	109	109	393	50	0	
N Administrative and support service activities	456	159	456	85	0	461	157	157	461	83	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	1	0	0	1	0	0	
P Education	83	43	83	13	0	82	41	41	82	14	0	
Q Human health services and social work activities	182	63	182	33	0	177	62	62	177	34	0	
R Arts, entertainment and recreation	432	133	432	75	0	430	133	133	430	73	0	
S Other services	515	184	512	141	3	477	182	182	474	192	3	
Loans and advances	25,920	9,711	25,531	4,712	92	25,762	9,661	9,661	25,374	4,770	81	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Alpha Bank, S.A.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	48,755	27,561	420	21,194	6,494
Of which secured	38,579	21,645	377	16,933	5,314
Of which secured with immovable property	30,946	15,375	293	15,571	4,811
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,658	2,778		880	399
Of which instruments with LTV higher than 80% and lower or equal to 100%	6,678	3,802		2,876	1,046
Of which instruments with LTV higher than 100%	15,929	4,990		10,939	2,958
Accumulated impairment for secured assets	6,143	264	14	5,879	1,050
Collateral					
Of which value capped at the value of exposure	28,603	18,550	311	10,053	3,817
Of which immovable property	21,937	12,949	261	8,988	3,332
Of which value above the cap	20,927	15,487	195	5,440	1,963
Of which immovable property	13,705	10,016	155	3,689	1,333
Financial guarantees received	1,935	1,608	34	327	114
Accumulated partial write-off	-166	-5	-1	-161	-9

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
Alpha Bank, S.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	185,052	11,155														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		7,768	5,334	2,131	2,930	2,434	2,370	2,431	686	227	155	205	458	451	458	13
of which: Households		4,502	2,900	1,530	2,037	1,602	1,593	1,601	444	158	108	149	285	285	285	4
of which: Collateralised by residential immovable property		3,623	2,436	1,283	1,683	1,187	1,179	1,186	193	69	56	66	124	124	124	3
of which: Non-financial corporations		3,234	2,405	601	887	829	773	826	242	69	47	56	173	166	172	10
of which: Small and Medium-sized Enterprises		2,127	1,482	492	609	646	597	643	166	58	44	50	107	102	107	10
of which: Collateralised by commercial immovable property		2,077	1,504	314	516	573	545	570	152	33	21	26	119	117	119	7

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.