

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



Key Metrics

ALPHA SERVICES AND HOLDINGS S.A

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,761	7,827	7,086	4,877	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,573	6,712	6,289	4,080	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,764	7,830	7,087	4,878	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	6,576	6,715	6,291	4,082	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,276	8,342	8,100	5,892	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,088	7,227	7,304	5,095	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 exposure amounts						
Total risk exposure amount	46,021	45,369	44,296	38,109	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,833	44,254	43,499	37,312	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	16.86%	17.25%	16.00%	12.80%	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	14.66%	15.17%	14.46%	10.94%	(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	16.87%	17.26%	16.00%	12.80%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.67%	15.17%	14.46%	10.94%	(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	17.98%	18.39%	18.29%	15.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.81%	16.33%	16.79%	13.65%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	62,664	61,765	62,194	60,729	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	12.39%	12.68%	11.40%	8.03%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

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	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,764	7,830	7,087	4,878	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,416	6,554	6,171	3,962	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	62,664	61,765	62,194	60,729	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	61,328	60,501	61,291	59,826	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	12.4%	12.7%	11.4%	8.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.5%	10.8%	10.1%	6.6%	[A.2]/[B.2]	

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			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	8,276	8,342	8,100	AS 67 30/06/2021 5,892	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	7,761	7,827	7,086	4,877	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	11,264	11,264	11,266	11,266	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	instruments) Retained earnings	-3,476	-3.370	-3.654	-5,703	C 01.00 (r130.c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	Accumulated other comprehensive income	-119	-220	-281	-272	C 01.00 (r180.c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	536	539	537	614	C 01.00 (r200,c010)	Articles 4(127) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (7) and 36 (1) point (7) of DRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	218	215	212	208	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point ()) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-541	-413	-380	-314	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs	-12	-11	-9	-49	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	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets	0	0	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	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	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	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 (0) (i) and 89 to 91 of CRE, Articles 36(1) point (b) (i), X3(1) point (b), and 258 of CRE, Articles 36(1) point (b) and 278(2) of CRE, Articles 36(1) point (b) (ii) and 258(4) of CRE. Articles 36(1) point (b) (ii) and 258(4) of CRE. Articles 36(1) point (b) (iii) and 258(4) of CRE.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (b); 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	-1,439	-1,433	-1,505	-1,685	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	0	0	C 01.00 (r500,c010)	$\label{eq:articles} \ 4(27);\ 36(1)\ point\ (i);\ 43,\ 45;\ 47;\ 48(1)\ point\ (b);\ 49(1)\ to\ (3)\ and\ 79\ of\ CRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	-85	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-16	-16	-20	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	1,346	1,273	915	915	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	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of C5R
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,346	1,273	915	915	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	1	1	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	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	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	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	1	1	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)	7,764	7,830	7,087	4,878	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	512	512	1,013	1,013	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	515	515	1,015	1,015	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	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	-3	-3	-1	-1	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	46,021	45,369	44,296	38,109	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	1,188	1,115	797	797	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.86%	17.25%	16.00%	12.80%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.87%	17.26%	16.00%	12.80%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.98%	18.39%	18.29%	15.46%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,416	6,554	6,171	3,962	[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-	
Fully loaded CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.31%	14.81%	14.19%	10.62%	A.4.3.0).0)] [D.1]/[B-B.1]	
Fony toaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,188	1,115	797	797	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	1,188	1,115	797	797	C 05.01 (r440,c040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re-				1		

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

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		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	40,515	40,036	39,201	32,899	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 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) - C 08.01 (r040, c260, s
Of which the standardised approach	40,515	40,036	39,201	32,899	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	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	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	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	200	259	288	316	C 07.00 (1996), C220, s001) + C 07.00 (110, C220, s001)+ C 07.00 (113), C220, s001) + C 08.01 (1040, C260, s001) + C 08.01 (1050, C260, s001) + C 08.01 (1060, C260, s001) + C 08.01 (1040, C260, s002) + C 08.01 (1050, C260, s002,) + C 08.01 (1060, C260, s002) + C 02.00 (R460, C010)]
Credit valuation adjustment - CVA	51	55	51	21	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	120	127	127	310	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,579	1,686	1,423	1,358	C 02.00 (R520, c010)
Of which the standardised approach	73	127	30	22	C 02.00 (R530, c010)
Of which IMA	1,506	1,560	1,394	1,336	C 02.00 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+H4X(C 24.00_010_060,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,557	3,205	3,205	3,205	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,557	3,205	3,205	3,205	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	46,021	45,369	44,296	38,109	

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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(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	1,441	2,054	526	1,014
Of which debt securities income	102	130	23	46
Of which loans and advances income	1,201	1,599	378	741
Interest expenses	303	532	130	252
(Of which deposits expenses)	109	134	20	36
(Of which debt securities issued expenses)	27	37	11	26
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	3	0	1
Net Fee and commission income	253	338	85	191
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	276	622	64	-2,165
Gains or (-) losses on financial assets and liabilities held for trading, net	-7	2	11	15
Gains or (*) losses on financial assets and liabilities at fair value through profit or loss, net	-18	29	-20	-23
Gains or (-) losses from hedge accounting, net	-5	-6	-20	-25
Exchange differences [gain or (-) loss], net	23	25	- 0	6
Net other operating income /(expenses)	18	30	11	18
Total Operating income. NET	1.681	2,566	547	-1,195
(Administrative expenses)	619	900	304	523
(Cash contributions to resolution funds and deposit guarantee schemes)	45	61	17	33
Coeprecision)	112	157	42	78
Modification gains or (-) losses, net	-51	-67	-3	-9
(Provisions or (-) reversal of provisions)	13	15	12	-35
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	-1	5	-44
(Other provisions)	9	16	8	9
Of which pending legal issues and tax litigation ¹	0	5	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	694	1,250	388	564
(Financial assets at fair value through other comprehensive income)	3	3	4	13
(Financial assets at amortised cost)	691	1,246	384	552
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	22	42	42
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-1	-3	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	2	3	126
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	146	96	-263	-2,286
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	135	89	-287	-2,336
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	135	89	-287	-2,336
Of which attributable to owners of the parent	134	89	-287	-2,336

⁽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."



Total Assets: fair value and impairment distribution

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(min EUR)	ļ	As of 30/09/202	20			As of 31,	12/2020			As of 31	/03/2021			As of 30/	06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,894				10,209				11,728				12,659				IAS 1.54 (i)
Financial assets held for trading	1,354	66	1,289	0	1,294	32	1,262	0	1,019	28	992	0	958	21	937	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	350	6	0	344	393	7	43	343	379	7	43	328	392	7	48	337	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,544	6,273	237	33	6,016	5,812	171	33	5,813	5,594	185	33	6,091	5,865	196	30	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,738				42,395				42,528				40,706				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5	0	5	0	4	0	4	0	103	0	103	0	105	0	105	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	9,148				9,166				8,998				8,931				
TOTAL ASSETS	68,033				69,478				70,568				69,841				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".

(min	EUR)		As of 30/09/2020 As of 31/12/2020										As of 31	/03/2021			As of 30/06/2021									
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	ount	Accu	imulated impa	irment	Gr	oss carrying am	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impairec assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk sino	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sincu initial recognition	Stage 2 Assets with significant increase in credit risk since e initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	6,474	2	0	-16	0	0	5,955	27	0	-13	0	0	5,757	23	0	-14	0	0	6,042	23	0	-20	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,280	0	0	-19	0	0	3,345	1	0	-10	0	0	3,467	1	0	-11	0	0	3,512	1	0	-11	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	21,033	6,885	20,808	-210	-430	-8,609	20,810	7,237	20,671	-143	-419	-9,096	21,014	7,264	21,087	-136	-401	-9,757	25,577	5,367	8,922	-125	-231	-4,412	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	1,424	1,755	1,484	1,391	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	56,561	58,363	59,976	61,236	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	355	14	1	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	278	275	376	325	IAS 37.10; IAS 1.54(I)
Tax liabilities	112	86	99	119	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	919	729	718	821	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	59,649	61,221	62,655	63,892	IAS 1.9(b);IG 6
TOTAL EQUITY	8,384	8,257	7,913	5,949	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	68,033	69,478	70,568	69,841	IAS 1.IG6

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



Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities i	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		1,779	1,768	1,485	1,392	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Shore positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	11,884	11,870	12,832	12,799	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,406	1,937	1,358	1,368	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	739	873	695	705	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,358	1,237	1,643	1,521	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	125	76	121	184	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	757	1,461	997	1,179	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	168	375	527	765	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,871	9,905	10,397	11,141	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,271	9,036	9,048	9,913	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,560	30,452	30,797	31,222	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,344	19,805	21,037	22,392	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,444	1,231	1,703	1,709	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	514	519	1,001	1,006	Annex V.Part 1.37
Other financial liabilities		281	270	249	297	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		58,339	60,131	61,461	62,627	

2021 EU-wide Transparency Exercise Market Risk ALPHA SERVICES AND HOLDINGS S.A

ALPHA	SERVI	CES	AND	HOL	DINGS	s S.

							IM											IM						
		VaR <i>(Memoran</i>	emorandum item) STRESSED VaR (Memorandum item) AND M		AND MIC	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (A	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				AL CHARGE						
OTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)			FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	AVEDACE	LASI	TOTAL RISK EXPOSURE AMOUNT			
As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020								
0	0	51	15	73	21							53	14	76	19									
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7	2	21	6	26	7							21	6	26	7						(
73		40	12	80	23	0	0	0	0	0	1.506	42	11	82	21	0	0	0	0	0	1,560			
As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021					-,				As of 30/0	6/2021								
0	0	50	15	64	18							44	14	63	20									
0	0	50	15	64	18							44	14	63	20						(
0	0	0	0	0	0							0	0	0	0						(
7	6	1	0	0	0							1	0	0	0						(
0	0	1	0	0	0							1	0	0	0									
7	6	0	0	0	0							0	0	0	0									
13	9	22	7	28	8							22	4	24	4									
10	22	38	11	74	21	0	0	0	0	0	1,394	36	12	71	22	0	0	0	0	0	1.336			
01	As of 30/09/2020 0 0 0 0 0 0 0 7 7 As of 31/03/2021 0 0 0 7 13 10	As of 30/09/2020 As of 31/12/2020 As of 30/09/2020 0 As of 31/12/2020 As of 31/03/2021 As of 31/03/2021 As of 31/03/2021 As of 30/06/2021 0 0 0 0 0 7 4s of 30/06/2021 0 0 0 7 6 7 6 7 10 7 10 7 10 7 10 7 10 7 10 10	AL ALISA CAVOSUME ANUUNT AL ALISA CAVOSUME ANUUNT A s of 30/09/2020 A s of 30/09/2020 A s of 31/12/2020 A s of 31/03/2021 A s of 30/06/2021 A s of 30/06/2021 0 0 0 0 0 0 0 0 0 0 0 0 0	AL KISK EAPOSURE ARIOUNT I IUTAL KISK EAPOSURE ARIOUNT V (VARCASE OF PREVIOUS 60 VORKING DAX) V (VARCASE) V (VARCA	AL MEDIA EAR/GOME ANUUNT ICUTLA MEDIA EAR/GOME ANUUNT FACTOR (mo x WEARAGE OF PREVIOUS 50 WOKKING DAYS (VAR.usg) PREVIOUS 50 PREVIOUS 50 WOKKING DAYS (VAR.usg) FACTOR (mo x PREVIOUS 50 DAY (VAR.usg) FACTOR (mo x DAY (VAR.usg)	AL KISK EXPOSORE APQUART I IDTAL KISK EXPOSORE APQUART I FACTOR (mo) x VeRAmp	AL KLSK EXPOSOBLE APQUART IVAL KLSK EXPOSOBLE APQUART IVAL KLSK EXPOSOBLE APQUART IVAL KLSK EXPOSOBLE APQUART FACTOR (mo) x AVERAGE OF PREVIOUS 60 VORTING DAYS AVERAGE OF PREVIOUS 60 VORTING DAYS VVARAwy) A s of 30/09/2020 As of 31/12/2020 As of 30/12/202 As of 30/12/20 As of 30/12/202 As of 30/12/202 As of 30	AL KISK EXPOSOLE AROUNT I VIAL KISK EXPOSOLE AROUNT FACTOR (mo) x AVERAGE OF PREVIOUS ON VIAL KISK EXPOSOLE AROUNT VIAL KI	AL KLSK EJPOSDUE AROUNT VOLK	AL KISK EXPOSOBLE AROUNT 1 (1) AL KISK EXPOSOBLE AROUNT 2 FACTOR (mo) X AVERAGE O' PREVIOUS O' WORLING DAYS 2 MERAGE O' A 2 MERAGE O' PREVIOUS O' WORLING DAYS 2 MERAGE O' A 2 MERAGE O'	AL KESK EXPOSIBLE AROUNT 1 (UTAL KESK EXPOSIBLE AROUNT 2 FACTOR (mo) x AVERAGE 0 / A WERAGE 0 /	AL MESK EXMOSINE ARUUNT VIAL MESK EXMOSINE ARUUNT FACTOR (mg): A versace of supervises of superv	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	AL RISK EXPOSURE AMOUNT DTAL RISK EXPOSURE AMOUNT MULTPL/CATION AVENAGE of WEXTOR (m2), WEXTOR (m2), WEX	AL RESK EXPOSURE AMOUNTMULTIPLICATION AVEDAGE OF WORTHELATION VORTHELATION VORTHELATION WORTHELA	AL RISK 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Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



ALPHA SERVICES AND HOLDINGS S.A

		Standardised Approach									
			As of 30/	09/2020			As of 31,	/12/2020			
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	Central oovernments or central banks	18,241	18,560	5,182		20,005	20,366	5,171			
	Regional governments or local authorities	29	28	6		28	27	5			
	Public sector entities	639	1,107	366		639	1,435	636			
	Multilateral Development Banks	208 340	431 340	0		210 341	428	0			
Inst	International Organisations Institutions		390 1,551	480		341 4,691	341 1,583	560			
	Institutions	14.480	1,531	9,119		14.733	1,585	9,129			
	of which: SME	5,366	4,589	3,720		6,105	4,650	3,769			
	or which: She	6.442	3,383	2,361		6,970	3,360	2,346			
	of which: SME	1.547	993	568		2,365	976	558			
Consolidated data	Secured by mortgages on immovable property	14,433	13,851	6,262		14,345	13,778	6,193			
	of which: SME	4,521	4,303	2,032		4,190	4,013	1,856			
	Exposures in default	21,440	12,102	12,780	8,919	21,278	11,456	12,037	9,4		
	Items associated with particularly high risk	230	201	302		228	200	299			
	Covered bonds	170	170	34		0	0	0			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	6 255	6 255	6 346		7 260	7 260	7 363			
	Eaulty Other exposures	3.840	3,840	346		3.960	3.960	363			
	Standardised Total ²	85,384	65,958	40,715	9,545	87,696	67,350		9,94		

not include the Serutarization mobile using the recent any entry of the 2019 every

		Scandarused Approach								
			As of 30/	09/2020			As of 31,	/12/2020		
	(min EUR, %)	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	
	Central governments or central banks	15,196	15,343	5,039		17,001	17,170	5,031		
	Regional governments or local authorities	28	27	5		27	26	5		
	Public sector entities	639	1,107	366		639	1,435	636		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	680	105	43		782	202			
	Corporates	11,280	7,305	6,663		11,523	7,253	6,601		
	of which: SME	3,061	2,513	2,005		3,907	2,579			
	Retail	5,559	3,021	2,108		6,153	2,992			
GREECE	of which: SME	1,305	887	508		2,200	875	500		
ONLEGE	Secured by mortgages on immovable property	11,342 3.375	11,012 3,209	5,048		11,268	10,938 2,959	5,011		
	of which: SME	3,375	3,209	1,522	7.361	3,102 18.337	2,959		7.832	
	Exoosures in default	18,994	10,603	11,165	/,361	18,337	10,102	10,564	7,832	
	Items associated with particularly high risk	12	11	16		11	10	16		
	Covered bonds	1/0	1/0	14		0	U	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	6	6	6		7	7	7		
1	Collective investments undertakings (CLU) Equity	242	242	333		251	251	353		
	Other exposures	3.350	3.350	3.107		3.440	3,440			
		3,330	3,330	3,107	7.927	3,440	3,940	3,13/	8,301	
1	Standardised Total ²				1,921				8,301	

⁽¹⁾ Orbinal essenses, write Essense value, is recorded before takins into account any effect due to condition resonance and the initiation technicase (i.e., substitution effects).
⁽²⁾ Fail value advantants and resolutions are country of constrained would be for securitization essenses. additional valuation advantants (RMA) and other own finds reductions elected to the essenses (RMA) and other own finds reductions elected to the essenses (RMA) and other own finds reductions elected to the essenses. Elected and other own finds reductions elected to the essenses (RMA) and other own finds reductions elected to the essenses. Elected and other own finds reductions elected to the essenses (RMA) and other own finds reductions elected to the essenses (RMA) and other own finds reductions elected to the essential section.

		Standardsed Approach								
			As of 30/	09/2020			As of 31,	/12/2020		
	(min EUR, %)	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	
	Central governments or central banks	554	733	0		702	898	0		
	Regional governments or local authorities	1	1	0		1	1	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	212	212 257	58		152	151	57		
	Corporates of which: SME	354 198	157	226		386 176	252	227		
	or which: SME Retail	198	265	120		593	270	189		
	of which: SME	125	85	48		134	79	45		
ROMANIA	Secured by mortgages on immovable property	1.887	1,679	745		1,839	1,635	697		
	of which: SME	646	611	319		570	542	264		
	Exposures in default	185	68	74	114	179	57	58	116	
	Items associated with particularly high risk	109	105	157		108	104	156		
	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	4	4	4		4	4	4		
	Other exposures	152	152	82	141		189	133	150	
	Standardised Total ²				141				150	

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		Standardised Approach							
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR, %)	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
	Central governments or central banks	683	683	1		570	569	2	
	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		1	0	0	
	Corporates	283	204	174		291	217	185	
	of which: SME	192	164	134		196	169	139	
	Retail	188	73	51		177	71	50	
CYPRUS	of which: SME	26	18	10		27	18	10	
CTPRUS	Secured by mortgages on immovable property	435	410	167		452	425	175	
	of which: SME	64	61	30		63	59		
	Exposures in default	1,669	849	924		1,605	797	872	
	Items associated with particularly high risk	110	85	129		107	85	127	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		5	5	5	
	Other exposures	296	295	253		284	284	231	
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		Standardised Approach									
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
1	(min EUR, %) Central governments or central banks	0	0	0		0		0			
	Central dovernments or central banks Regional governments or local authorities Public sector antifics	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,623	158	49		1,389	158				
	Corporates	359	333	340		392	347	356			
	of which: SME	22	21	17		17	16	13			
	Retail of which: SME	3	3	2		10		2			
UNITED KINGDOM	or which: SME Secured by mortgages on immovable property	445	441	157		467	463	164			
	of which: SME	294	293	137		46/	46.				
	Exposures in default	751	328	331	423	723	263		460		
	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			
	Eaulty	0	0	0		0		0			
1	Other exposures Standardised Total ²	8	8	8	428	8	8	8	464		
	Standardised Lotal*								464		
		(2) Total value adjustments an	d provisions per country of cou		ct due to credit conversion fact curistisation exposures, additio						
		exposures, but includes gene	ral credit risk adjustments.								



ALPHA SERVICES AND HOLDINGS S.A

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
	(mb PJP 56)	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
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	ō		ō	ō	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	C	
	Institutions	0	0	0		0	0	0	
	Corporates	994	972	812		998	974	812	
	of which: SME	960	939	779		967	943	781	
MARSHALL	Retail of which: SME	0	U	0		0	U		
	or which: SME Secured by mortgages on immovable property	10				10	10		
ISLANDS	of which: SME	33	34	20		33	32	24	
	Exposures in default	166	107	136	59	142	85	112	57
	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	C	
	Eaulty	0	0	0		0	0	C	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				61				60

¹⁰ Outside eccearse write Eccearse value, a recorder before taken the acceart any effect due to cost converting factors or count rule effects (acceard taken the acceard taken taken to the acceard taken tak

		Standardised Approach							
			As of 30,	09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	C	G	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	c	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Testitutions	524	0	0		672	124		
	Corporates	329	21	30		0/2	37	3/	
	of which: SME								
	or which she	0		0		0			
	of which: SME								
GERMANY	Secured by mortgages on immovable property	4		1		4	-	1	
	of which: SME	0		0		ó	ġ		
	Exposures in default	24	14	14	10	24	13	13	11
	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	C	0	
	Collective investments undertakings (CIU)	0	0	0		0	c	0	
	Eaulty	0	0	0		0	C	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				10				11

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		Standardised Approach							
			As of 30)	09/2020			As of 31,	/12/2020	
	(mh EJR, %)	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 an provisions ²
	Central governments or central banks Regional governments or local authorities	70	70	0		60	60	0	
	Public sector entities		0	0		0	0	0	
	Multilateral Development Banks		-	-					
	International Organisations	0	ō	0		0	0	0	
	Institutions	613	174	44		757	185	42	
	Corporates	61	61	45		67	67	53	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIGHICE	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME Exposures in default		0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	1	0	0	0		0	0	
	Covered bonds					0			
	Claims on institutions and corporates with a ST credit assessment	ů	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	ō	0		ō	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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			Standardise	a Approacn	Approach				
			As of 30/	09/2020			As of 31,	12/2020	
	(min File 56)	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
	Central governments or central banks	37	37	0		26	26	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	10	10	0		10	10	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	137	128	44		130	122	44	
	Corporates	161	159			89	88	/5	
	of which: SME	148	195	122		81	80	6/	
	Retail of which: SME	2	2	1		1	2	1	
Other Countries	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
		83	82	45		91	90	46	
	of which: SME Exposures in default	12	12	50	54	109	24	10	49
	Exoosures in default Items associated with particularly high risk	110	47	50	24	109	00	62	12
	Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity					ő			
	Other exposures	0	0	0		0	0	0	
	Chandrastics d Tabal	· · · · ·			56	, i i i i i i i i i i i i i i i i i i i		Ŭ	50

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					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(min F18 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Card all avenues of a card a lasks Readed avenues of a local at hold the Readed avenues of a local at hold the Neideline of avenues of a local Neideline of a local at hold the Defaultion of a local at hold the Default of a local at hold the of a local set of a local at hold the local at hold the local beaution of a local at hold the local Collection beautions and constants with a 31 cold at assessed Collection beautions and constants with a 31 cold at assessed Collection beautions and constants with a 31 cold at assessed Collection beautions and cold the local at hold the local Collection beautions and cold the local at hold the local Baby	637 0 0 0 1 1 8 1 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	637 0 0 80 31 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	5877 0 0 1933 377 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	587 0 0 87 37 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
	Standardised Total ²	Ű	Ű	Ű	2			Ŭ	2

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		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 10	Central quesementes or central harks. Anciena acomenter or local architectus Padia caro antellas Padia caro antellas Padia caro antellas Compositada Satutativas Satutativas Satutativas Compositada Satutativas Satuta				0						
	Standardised Total ²	•			0				0		

¹⁰ Occinit assesses with Encours status, records failer beins this account and with the test condition and the destination of encloses that and the encloses in the encourse and the encloses that and the encloses in the encloses and the encloses in the



ALPHA SERVICES AND HOLDINGS S.A

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR, %)	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
	Central oovernments or central banks	20,246	19,992	5,082		20,991	21,348	4,385	
	Regional governments or local authorities	27	26	5		11	11	2	
	Public sector entities	638	1,622	636		648	1,680	645	
	Multilateral Development Banks	150 210	403 210	0		105 209	404	0	
	International Organisations Institutions	6.158	210	610		4,846	2.09	715	
	Corporates	6,138	1,004	9,165		15,000	10.627	9,481	
	of which: SME	6.359	4.842	3,922		6.465	4,975	9,481	
	Retail	6,898	3,252	2,262		6,894	3.162	2,157	
Constitution of data	of which: SME	2,426	993	567		3,057	1,197	684	
Consolidated data	Secured by mortgages on immovable property	14,550	13,995	6,287		14,185	13,768	6,116	
	of which: SME	4,561	4,388	2,051		5,180	5,014	2,204	
	Exposures in default	21,696	11,184	11,707	10,082	11,750	5,516	5,933	5,78
	Items associated with particularly high risk	218	188	282		204	176	264	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	256	7 256	7 363		7	7	7	
	Eaulty Other exposures	256	256	363		3.453	3.452		
	Other exposures Standardised Total ²	3,101	66,490	39,489	10.601	78.632	63,593	3,012	6.182
	Stemperorised Total					78,632 prs or credit risk mitigation tech			6,162
						ors or creak risk mitigation tech	reques (e.g. substitution effer	зъј.	
		(2) Standardised Total does no							

Chiginal exposure, unlike exposure value, is reported before taking into account any effect due to credit conversion factors
 Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach												
			As of 31,	03/2021			As of 30,	06/2021						
	(mh EJR, %)	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					
	Central governments or central banks	17,315	16,856	4,928		18,023	18,181	4,231						
	Regional governments or local authorities	26	25	5		10	10	2						
	Public sector entities	638	1,622	636		648	1,680	645						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	864	242	168		843	265	272						
	Corporates	11,415	7,080	6,450		11,311	7,295	6,591						
	of which: SME	3,919	2,546	2,023		3,820	2,546	1,987						
	Retail	6,105	2,898	2,013		6,040	2,767	1,885						
GREECE	of which: SME	2,259	897	513		2,629	1,068	610						
OKELCE	Secured by mortgages on immovable property	11,435	11,118	5,095		11,042	10,807	4,908						
	of which: SME	3,472 18,805	3,334 10.152	1,586	8.230	4,105	3,964	1,761 4,787						
	Exposures in default	18,805	10,152	10,605	8,230	8,920	4,504	4,787	3,976					
	Items associated with particularly high risk	12	10	15		5	4	6						
	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)	247	247	353		318	317	457						
	Equity	3.045	3.045			318	31/	457						
	Other exposures	3,045	3,045	2,780			3,038	2,753						
	Standardised Total ²				8,688				4,320					

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		Standardised Approach											
			As of 31/	03/2021			As of 30	06/2021					
	(mh 8.8, %)	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 ³				
	Central governments or central banks	619	821	0		646	845	0					
	Regional governments or local authorities	1	1	0		1	1	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	Institutions	111	111	44		114	114	34					
	Corporates	398	254	227		453	253						
	of which: SME	194	132	105		248	142						
	Retail	572	256	179		532	267	185					
ROMANIA	of which: SME	133	73	42		279	83						
RUMANIA	Secured by mortgages on immovable property	1,837	1,634	693		1,845	1,673	706					
	of which: SME	549	518	256		535	515						
	Exposures in default	183	60	61	117	188	71	73					
	Items associated with particularly high risk	97	93	139		91	87	131					
	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						
	Eaulty Other exposures	111	111	5		5	5	5					
	Other exposures Standardised Total ²	111	111	61	150				143				
	Stantoaroused Total				130				1 14.				

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		Standardised Approach											
			As of 31/	03/2021			As of 30/	06/2021					
	(mh E.R. %)	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				
	Central governments or central banks	648	648	1		724	724	2					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Corporates	263	192	165		253	193	173					
	of which: SME	175	150	103		148	110	94					
	Retail	176	72	50		194	70	49					
CURRUNC	of which: SME	29	19	11		67	21	12					
CYPRUS	Secured by mortgages on immovable property	467	438	180		450	444	174					
	of which: SME	60	58	30		47	46	19					
	Exposures in default	1,564	607	659	957	1,504	578	690					
	Items associated with particularly high risk	108	86	128		108	85	128					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	5 266	5 266	5 213		5 256	5 256	5 203					
	Other exposures	266	200	213	069		Z36	203	67				

Opplar expanse, while Expanse value, in reported helps taking the society and place of the society of

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(min EUR, %)	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
UNITED KINGDOM	Cedital exertments or cedital backs Marcel exercements in Idea automatica Multituter of Idea automatica Multituter of Idea automatica Institutions Cedital Institutions Cedital Institutions Ce	0 0 0 3883 17 7 0 4944 6956 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 135 137 17 17 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	344 13 2 0 173 111	539	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 879 391 42 4 5 4 5 5 303 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				544				548
		 Original exposure, unlike E Total value adjustments an exposures, but includes gene 	d provisions per country of co						



ALPHA SERVICES AND HOLDINGS S.A

					Standardise	d Approach						
			As of 31,	/03/2021			As of 30,	06/2021				
		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			
MARSHALL ISLANDS	Control assessments or control basis Control assessments of local adult the Relative advancements of local adult the Relative advancements of local adult the Relative advancements basis International Generations advancements of which SHE Relative advancements of which SHE Relative advancements o	0 0 0 0 0 0 1,083 1,083 0 0 0 34 34	0 0 0 0 1,055 1,024 0 0 34 34	0 0 0 0 0 880 899 0 0 0 2 5 2 5 2 5		0 0 0 1,087 1,087 5 5 20 20	0 0 0 0 0 1,058 4 4 4 200 20	0 0 0 0 881 881 881 2 2 2 15 5 5				
	Crossons in default Roma association this particularly high risk Covered bands Calme on institutions and concorates with a ST orafit assessment Collective investments undertakings (CIU) Equity Other resources Bandrefault Total ²	149 0 0 0 0 0	68 0 0 0 0 0 0 0	75 0 0 0 0 0	81		65 0 0 0 0 0 0 0 0 0 0	74 0 0 0 0	66			
	(1) Original exposure, unlike Exposure weak, in reported heffore tables (in the accurat any effect due to credit convertingent exposure), and and an exposure of a set of the accurat any effect due to credit convertingent exposure activation effects).											

(2) Total value adjustments and provisions per c evensures, but includes general meth risk artist

		Standardised Approach												
			As of 31,	/03/2021			As of 30	06/2021						
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Rectoral sector Public sector and Multificate a Down Institution Generation Generation Generation Generation Generation Factor Factor Composite Co	with or control basis ments of local authorities and authorities and authorities and authorities and authorities with particularly sligh risk and particularly sligh risk and particularly sligh risk and authorities with ST oradit assessment ments undertaktions (CUV)	0 0 0 1,944 3 7 7 0 0 0 2 4 0 0 0 2 4 0 0 0 0 0 0 0 0 0 0	0 0 286 286 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 1;125 599 19 19 10 8 0 222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 558 558 559 1 9 1 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10					

CO sparal sequences, while Treasment values, an equivalent before tables prior account and the tables of ta

				Standardise	d Approach			
		As of 31	03/2021			As of 30,	/06/2021	
(m) E.K. %)	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
Control enversaments or control tables Readout accounter to read a tables Pade accore entities Read Core entities Read Core entities Core entiti	56 0 0 966 960 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 0 191 9 7 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 46 63 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	56 0 0 7933 83 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 413 83 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 667 67 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

Opport regions, while Equiport while, is reported there same not access the field of the tool concentration features access in a general solution of the concentration of th

						a Approach			
			As of 31,	03/2021			As of 30/	06/2021	
	(m) B.R. %)	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
	Central governments or central banks	10	10	0		10	10	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	6	6	0		105	404	0	
	International Organisations	0	0	0		209	209	0	
	Institutions	148	134	46		120	120	44	
	Corporates	88	87	74		148	145	122	
	of which: SME	80	80	67		142	139	116	
	Retail	4	2	1		8	3	2	
Other Countries	of which: SME	0	0	0		2	1	1	
Outer Courturies	Secured by mortgages on immovable property	89	88	45		72	71	29	
	of which: SME	24	23	9		35	35	13	
	Exposures in default	110	52	55	58	116	43	44	72
	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		113	112	52	

Classical and the second second

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh EJR, %)	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
ITALY	Cand an anomenum or a cand a lawin Realized anomenum of a local attraction Public, used anomenu Public, used anomenu International Constraints Institution Constraints of a lawin, 2010 Constraints, 2010 Excession is default These accounts of an by articularly high risk. Collision is setting and anomenu on the 3T confl assessment Califord in the Institution and constraints with 3T confl assessment Califord in the Institution of Califord Institution Califord Institution of Califord Institution Califord Institution of Califord Institution Califord Institution of Califord Inst	634 0 0 442 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	64 0 0 34 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	564 0 0 293 343 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	566 0 0 2 2 2 3 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 33 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				2				1

 Original exposure, unlike Exposure value, is reported before taking into account any effect due to or (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation tors or credit risk mitigation techniques (e.g. substitution effects). nal valuation adjustments (AVAs) and other own funds reductions r related to the

		exosures but includes ceneral credit risk adjustments. Standardised Approach										
					Standardise	d Approach						
			As of 31	/03/2021			As of 30	06/2021				
	(min File Sa)	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			
Country of Counterpart 10	Control encommendate or control backs Recordand encomments for local authorities Recordand and the local authorities Record and the local authorities Record and authorities Record authorities Record authorities and authorities of which: Stiff Record authorities and authorities Record authorities and automatication Record a				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0			
	Standardised Total ²				0				0			

(1) Organi regiones, verile Expenses value, is reported before taking vite account any effect due to cost conserved cost of the dimensional (La dimensional effects)
 (2) Takin value disclosments (Evel) and cost and cost any effect due to cost conserved cost and expensional effects)
 (2) Takin value disclosments (Evel) and other cost cost and expensional effects
 (2) Takin value disclosments (Evel) and other cost cost and expensional effects
 (2) Takin value disclosments
 (2) Takin value
 (2) Ta

Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A

							IRB Ap	proach						
				As of 30/	09/2020			As of 31/12/2020						
		Original	Exposure Exposure adjust						Exposure adjustments Exposure		Exposure Value ¹			Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				0						0			
	IRB Total 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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A

		IRB Approach												
				As of 31/	03/2021					As of 30/	06/2021			
		Original	Exposure Exposure adjustme						Exposure adjustments Exposure		Exposure		Risk exposure amount	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Consoliuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				0						0			
	IRB Total 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 Secutarisation position unlike in the results prior to the 2019 exercise.





						ALPH	A SERVICES AND HOLDI	NGS S.A						
							As of 31/12/2020	1						
						Dire	t exposures							_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		T-1-1	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0 16	0 16	0	0	0 16	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [-	0 16	0 16	0 0	0 0	0 16	0 0	0	0 0	0 0	0 0	0 0	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more	Beigium	11 64 0	11 64 0	0 0	0 0	11 54 0	0 11 0	0	0 0	0 0	0 0	0	0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [75	75	0	0	64	11	0	0	0	0	0	0	0
[2Y - 3Y [[3Y - 5Y]	Bulgaria													
[5Y - 10Y] [10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [10 100 39 24	10 100 39	0	0 0 0	10 0 39	0 100 0	0 0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Cyprus	24 101 75	10 100 39 24 101 75	0	0	24 99 60	0 2 15	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [349	0 348	0	0	0 231	0 117	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Czech Republic													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [[3M - 1Y] [1Y - 2Y]														
1 17 - 27 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1	Denmark													
[10Y - 10Y [10Y - more Total [0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total	1													



						ALPH	IA SERVICES AND HOLDI	NGS S.A						
							As of 31/12/2020							
						Dire	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	France	0 0 0 0 50 0 60 60	0 0 0 0 60 0 60 60	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 40 0 40	0 0 0 20 0 20 20	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	290 476 115 195 676 1,264 2,204 5,222	272 475 116 195 674 1,261 2,196 5,189	0 0 1 0 16 11 29		290 472 46 131 562 527 326 2,354	0 2 69 63 111 718 1,859 2,823	0 0 3 107 522 226 858	0 0 50 500 4,236 800 5,586	0 0 9 0 3 0 12	0 0 109 0 130 0 239	0 192 0 0 0 0 0 0 192		6
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
To - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M [Italy	0 222 82 273 10 0 0 587	0 222 82 273 10 0 0 0 587	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 150 0 123 5 0 0 279	0 72 82 150 5 0 0 0 308	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia			•				•	-					



			ALPHA SERVICES AND HOLDINGS S.A As of 31/12/2020											
						Dire	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	8 17 258 112 16 96 0 507	8 17 258 112 16 96 0 506	0 0 0 0 0 0	0 0 0 0 0 0	8 17 258 112 16 96 0 506	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	0 0 5 5 0 0 0 10	0 0 5 5 0 0 10	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 5 5 0 0 0 10	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0
Totai [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Totai	Portugal	0 217	0 20 45 16 0 56 100 0 217			0 20 45 16 0 51 84 0 196	0 0 0 0 6 16 0 21							
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	146 217 200 217 217 217 217 217 217 217 217 217 217	146 90 32 26 9 1 0 304			146 90 32 26 9 0 0 0 303	0 *** 0 0 0 0 1 0 1 0			0 0 0 0 0 0 0		0 2 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia											_		
10 - 3M f 1 3M - 1Y f 1 3Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Slovenia													



						ALPH	IA SERVICES AND HOLDI	NGS S.A						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of	[1	1		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	69 44 0 90 374 0 577	69 44 0 90 374 0 577	0 0 0 0 0 0	0 0 0 0 0 0	69 44 0 0 85 362 0 560	0 0 0 5 12 0 18	0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	United Kingdom													
Total Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [[10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	Canada													
Total Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong													



			ALPHA SERVICES AND HOLDINGS S.A As of 31/12/2020											
)						
						Dire	ct exposures	l.						_
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	_
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Japan													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [U.S.													
[10Y - more Total [0 - 3M [-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [[10Y - more	China													
Total [0 - 3M [[3M - 1Y [-													
[1Y - 2Y [[2Y - 3Y [Switzerland													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total														
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA													
[5Y - 10Y] [10Y - more Total	_													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [2 6 36	2 6 36	0 0 0	0 0 0	2 6 36	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0 0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA	15 12 31	15 12 31	0 0 0	0 0 0	15 12 31	0 0 0	0 0 0	0 0 0	0 0	0 0	0	0 0 0	
[10Y - more Total	-	35 137	35 137	0	0 0	0 102	35 35	0	0	0	0	0	0	131
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y]	Middle East													
[10Y - more Total [0 - 3M [[2 M - 12]	1													
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Latin America and the Caribbean													
[5Y - 10Y [[10Y - more	Caribbean													
Total	1													



General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A

						ALFI	IA SERVICES AND HOLD.	1105 5.A						
							As of 31/12/2020)						
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturit	y Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others												0 0 0 0	
Total		0	ů O	0	0	0	0	0	ů O	Ŭ 0	0	Ŭ O	ő	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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 hem does not include exposures to counterparts (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.



						ALPH	A SERVICES AND HOLDI	NGS S.A						
							As of 30/06/2021							
						Direc	t exposures					1		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 0 0	0 0	0 0	0 0	0 0	0 0 0	0	0 0 0	0 0	0 0 0	0 0	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Belgium	0 0	0 0 0	0 0	0	0	0 0 0	0	0 0 0	0 0	0 0	0	0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more	Beigium	21 36 0	21 36 0	0	0	21 26 0	0 11 0	0	0 0 0	0	0 0	0	0 0	
Total [0 - 3M [[3M - 1Y [58	58	0	0	47	11	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [23 37 10	23 37 10	0	0	23 37 10 30	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus	30 95 86	30 95 86	0	0	30 93 61	0 2 25	0	0	0	0	0	0	
f10Y - more Total f 0 - 3M f	-	282	0 281	0	0	0 254	0 28	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
Total	1													
1 3M - 11 1 1Y - 2Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1	Denmark													
13Y - 5Y 1 15Y - 10Y 1 [10Y - more Total	4													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more Total	-													



						ALPH	A SERVICES AND HOLDI	NGS S.A						
							As of 30/06/2021							
				On halance al	h A	Dire	ct exposures		Device			05		-
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [3Y-10Y] [10Y-more Total [0-3M]	France	0 0 0 26 30 0 56	0 0 0 26 30 0 56	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 26 10 36	0 0 0 20 20		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece	216 609 402 343 566 1,461 2,017 5,643	216 608 401 342 565 1,457 2,009 5,597	0 2 4 2 4 6 18	0 0 0 0 0 0 0 0 0 0	216 607 162 221 445 648 258 2,557	0 1 237 117 118 804 1,746 3,022	0 4 81 0 378 164 627	0 40 500 0 5.004 800 6,344	0 0 11 0 0 3 0 13	0 88 0 0 130 0 218	0 191 0 0 0 0 191	0 0 0 0 0 0 0	17
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
IOLAN [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	0 71 295 62 136 0 0 0 564	0 71 296 62 136 0 0 564		0 0 0 0 0 0 0 0 0 0	0 64 58 131 0 0 253	0 71 231 4 5 0 0 311	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	304												



						ALPH	A SERVICES AND HOLDI	NGS S.A						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
			<i></i>					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 45 133 17 0 93 0 289	0 45 133 17 0 93 0 289	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 45 133 17 0 93 0 289	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Poland	0 0 5 5 0 0 0 10	0 0 5 5 0 10			0 0 5 5 0 0 10	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 56 136 0 192	0 0 0 56 136 0 1392			0 0 0 51 120 0 171	0 0 0 6 16 0 21		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0
10-3M f [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Romania	134 1 75 129 67 28 11 11 0 313	192 1 76 129 67 28 11 11 0 313			0 76 129 67 28 10 0 311	1 0 0 0 1 0 3			0 0 0 0 0				1
100al [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Slovakia		545 			344	3		v	. v	U U			
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						ALPH	A SERVICES AND HOLDI	NGS S.A						
							As of 30/06/2021							
						Dire	ct exposures					1		
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	44 0 0 106 366 0 516	44 0 0 106 366 0 516	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	44 0 0 101 351 0 495	0 0 5 15 0 21	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Canada													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						ALPH	A SERVICES AND HOLD	NGS S.A						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balaı	1ce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M] [3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [[3Y - 5Y]	Japan													
[5Y - 10Y [[10Y - more Total	_													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	U.S.													
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	-													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [China													
[10Y - more Total [0 - 3M [[3M - 1Y]	-													
[1Y - 2Y [[2Y - 3Y [Switzerland													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Other advanced economies non EEA													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [11 27 49	11 27 49	0	0	11 27 26	0 0 23	0	0	0	0	0	0	
[11 - 21 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	17 23 17	17 23 17	0	0	17 23 17	0	0	0	0	0	0	0	
[10Y - more Total	-	17 0 145	17 0 144	0	0 0 0	0	0 0 23	0	0	0	0 0 0	0	0	144
[0 - 3M [[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East													
[10Y - more Total [0 - 3M [[3M - 1Y [-													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Caribbean													
Total														



General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A

						AEIT	A SERVICES AND HOLD	1105 5.A						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
	(minicoldy)											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Bisk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others				0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0							
Total	1	0	0	0	0	0	0	0	0	Ŭ 0	Ŭ O	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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 hem does not include exposures to counterparts (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

Performing and non-performing exposures

ALPHA SERVICES AND HOLDINGS S.A

					As of 30/09/202	:0								As of 31/12/202	:0			
		Gro	ss carrying amoun	t			ed impairment, a fair value due to		Collaterals and financial		Gre	oss carrying amo	unt			ed impairment, a 1 fair value due to 4		Collaterals and financial
		Of which performing but past due >30	Of whi	ch non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	vhich non-perfor	ming ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)	,	days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	7,608	0	70	70	70	0	70	70	0	9,889	0	70	70	70		70	70	0
Debt securities (including at amortised cost and fair value)	9,768	0	0	0	0	35	0	0	0	9,341	L 0	0		o (23	. o	0	0
Central banks	0	0	0	0	0	0	0	0	0		0 0	0		D (0	0 0
General governments	8,347	0	0	0	0	31	0	0	0	7,95	0 0	0		0 0	16	5 C	0 0	0 0
Credit institutions	773	0	0	0	0	1	0	0	0	68	9 0	0		0 0		5 C	0 0	0 0
Other financial corporations	13	0	0	0	a	0	0	0	0	1	5 0	0	0	0 0		0 0	0 0	0 0
Non-financial corporations	635	0	0	0	0	2	0	0	0	68	5 0	0		0 0		8 C	0	0 0
Loans and advances(including at amortised cost and fair value)	49,148	379	21,045	21,045	20,808	640	8,700	8,609	10,290	49,129	342	20,901	20,901	20,671	562	9,187	9,096	9,951
Central banks	0	0	0	0	0	0	0	0	0		0 0	0		D () (0 0	0 0
General governments	88	0	5	5	5	i 0	1	1	. 1	8	1 0	2	:	2 2	2 (1	1 1	1 1
Credit institutions	0	0	0	0	0	0	0	0	0	(0 0	0		0 (o c	0 0	0 0
Other financial corporations	177	13	28	28	28	2	16	16	10	19	5 0	36	з	6 30	; :	2 16	5 16	5 18
Non-financial corporations	26,292	113	9,667	9,667	9,430	300	4,579	4,488	4,209	26,40	1 45	9,649	9,649	9 9,419	239	4,724	4,634	4,088
of which: small and medium-sized enterprises at amortised cost	13,533	37	6,659	6,659	6,659	138	3,273	3,273	2,748	13,88	3 18	6,758	6,75	B 6,758	104	3,427	3,427	2,730
of which: Loans collateralised by commercial immovable property at amortised cost	11,423	51	5,648	5,648	5,648	91	2,407	2,407	2,944	11,329	25	5,645	5,645	5,645	76	i 2,498	2,498	2,874
Households	22,591	252	11,345	11,345	11,345	338	4,105	4,105	6,070	22,45	2 297	11,215	11,21	5 11,214	321	4,446	5 4,446	5,845
of which: Loans collateralised by residential immovable property at amortised cost	17,073	218	8,269	8,269	8,269	138	2,449	2,449	5,417	17,008	253	8,162	8,162	8,162	158	2,670	2,670	5,217
of which: Credit for consumption at amortised cost	5,518	34	3,076	3,076	3,076	200	1,655	1,655	652	5,444	44	3,052	3,052	3,052	163	1,776	1,776	628
DEBT INSTRUMENTS other than HFT	66,524	379	21,115	21,115	20,878	675	8,770	8,679	10,290	68,359	342	20,971	20,971	L 20,741	585	9,257	9,166	9,951
OFF-BALANCE SHEET EXPOSURES	7,871		343	343	343	22	74	74	60	7,970		336	336	5 336	17	75	i 75	59

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

ALPHA SERVICES AND HOLDINGS S.A

					As of 31/03/2021	1								As of 30/06/202	1			
		Gro	oss carrying amo	unt			d impairment, a fair value due to		Collaterals and financial		Gro	ss carrying amou	ınt ⁵			ed impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	caposares		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	caposares		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	11,438	0	70	70	70	1	70	70	0	12,344	0	70	70	70	1	70	70	0
Debt securities (including at amortised cost and fair value)	9,261	0	0	0	0	26	0	0	0	9,609	0	0	0	C	31	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	(0 0	0	0	c	0	0	0	0
General governments	7,806	0	0	0	0	17	0	0	0	7,955	i 0	0	0	C	17	0	0	0
Credit institutions	686	0	0	0	0	6	0	0	0	807	0	0	0	C	11	0	0	0
Other financial corporations	33	0	0	0	0	0	0	0	0	33	0	0	0	c	0	0	0	0
Non-financial corporations	737	0	0	0	0	3	0	0	0	814	0	0	0	C	3	0	0	0
Loans and advances(including at amortised cost and fair value)	49,784	374	21,322	21,322	21,087	537	9,872	9,757	9,855	43,532	172	11,364	11,364	8,922	414	5,619	4,412	4,788
Central banks	0	0	0	0	0	0	0	0	0	(0	0	0	c	0	0	0	0
General governments	81	0	2	2	2	0	1	1	1	65	5 O	1	1	1	. 0	0	0	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	c	0	0	0	0
Other financial corporations	213	0	36	36	36	1	16	16	17	4,106	; O	10	10	8	2	7	6	3
Non-financial corporations	27,260	135	10,151	10,151	9,916	229	5,296	5,182	4,121	22,266	41	5,074	5,074	4,041	189	2,601	2,009	2,122
of which: small and medium-sized enterprises at amortised cost	14,559	69	7,225	7,225	7,225	94	3,837	3,837	2,814	10,511	40	3,168	3,168	2,642	66	1,637	1,315	1,281
of which: Loans collateralised by commercial immovable property at amortised cost	11,836	41	6,028	6,028	6,028	68	2,887	2,887	2,902	8,404	30	2,955	2,955	2,538	52	1,359	1,147	1,468
Households	22,230	239	11,134	11,134	11,133	307	4,559	4,558	5,716	17,095	132	6,278	6,278	4,872	223	3,011	2,396	2,663
of which: Loans collateralised by residential immovable property at amortised cost	16,929	151	8,119	8,119	8,119	170	2,802	2,802	5,102	12,679	96	4,124	4,124	3,241	96	1,595	1,304	2,419
of which: Credit for consumption at amortised cost	5,300	88	3,014	3,014	3,014	137	1,756	1,756	614	4,415	36	2,153	2,153	1,631	127	1,415	1,093	244
DEBT INSTRUMENTS other than HFT	70,484	374	21,392	21,392	21,157	564	9,942	9,827	9,855	65,484	172	11,434	11,434	8,992	446	5,689	4,482	4,788
OFF-BALANCE SHEET EXPOSURES	7,647		336	336	336	19	78	78	58	7,628		347	347	347	13	35	35	64

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the resolution allowance at the cost of the collective allowance for incurrents at anontized cost of the collective allowance is the terms of the collective allowance at the cost of the collective allowance at the sequence allowance is the terms of the collective allowance i

Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A

			As of 30/	09/2020					As of 31/	12/2020		
		ving amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	16,757	12,808	4,808	4,543	9,601	6,661	16,745	12,708	5,167	4,874	9,496	6,458
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4	4	0	0	0	0	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	7	2	2	5	4	9	7	3	3	5	4
Non-financial corporations	6,248	5,206	2,095	2,031	3,306	2,573	6,244	5,169	2,185	2,118	3,256	2,486
of which: small and medium-sized enterprises at amortised cost	3,759	2,958	1,207	1,147	1,911		3,785	2,983	1,294	1,234	1,887	
Households	10,496	7,591	2,711	2,509	6,289	4,084	10,491	7,531	2,979	2,753	6,235	3,968
DEBT INSTRUMENTS other than HFT	16,757	12,808	4,808	4,543	9,601		16,745	12,708	5,167	4,874	9,496	
Loan commitments given	8	4	0	0	0	0	12	3	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	8,884						8,923					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	8,819						9,390					

⁽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⁾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 F13.00 / F19.00), 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.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin. received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	o	0	0	0	o
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)	17,011	12,673	5,428	5,128	9,574	6,293	11,939	7,678	3,650	3,444	6,758	3,465
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	8	3	3	4	3	6	4	2	2	2	1
Non-financial corporations	6,535	5,289	2,387	2,318	3,393	2,482	4,317	2,988	1,356	1,309	2,420	1,440
of which: small and medium-sized enterprises at amortised cost	3,991	3,085	1,385	1,326	1,990		2,518	1,653	751	715	1,334	
Households	10,465	7,376	3,038	2,807	6,177	3,808	7,615	4,686	2,291	2,133	4,336	2,023
DEBT INSTRUMENTS other than HFT	17,011	12,673	5,428	5,128	9,574		11,939	7,678	3,650	3,444	6,758	
Loan commitments given	8	0	0	0	0	0	5	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	9,030						7,086					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	9,684						0					

(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)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading ALPHA SERVICES AND HOLDINGS S.A

			AS OF 3U	0/09/2020					AS OF 3	1/12/2020					AS OF 31	/03/2021					AS OF 3	0/06/2021		
		ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross ca	rrying amount				Accumulated
(min EUR)		Of which: non- performi	: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	419	238	238	419	100	0	488	238	238	488	98	0	478	248	248	478	104	0	344	88	88	344	59	0
B Mining and guarrying	107	49	49	107	30	0	109	51	51	109	32	0	110	52	52	110	33	0	85	28	28	85	17	0
C Manufacturing	5.391	2.071	2.071	5.375	1.062	0	5.364	2.087	2.087	5.348	1.083	0	5.564	2.257	2.257	5.548	1.215	0	4.216	873	873	4.200	462	0
D Electricity, gas, steam and air conditioning supply	1,165	8	8	1,165	18	0	1,228	7	7	1,228	9	0	1,229	5	5	1,229	6	0	1,052	4	4	1,052	4	0
E Water supply	46	8	8	46	4	0	45	8	8	45	5	0	46	7	7	46	5	0	43	3	3	43	2	0
F Construction	2.578	1.387	1.387	2.578	774	0	2.513	1.374	1.374	2.513	791	0	2.526	1.386	1.386	2.526	905	0	2.134	966	966	2.134	657	0
G Wholesale and retail trade	6.450	3.451	3.451	6.426	1.754	19	6.548	3.435	3.435	6.524	1.786	19	6.883	3.698	3.698	6.859	2.003	20	4.867	1.705	1.705	4.843	873	23
H Transport and storage	3,125	479	479	2,884	164	44	3,235	445	445	3,006	162	43	3,516	474	474	3,279	185	66	3,409	344	344	3,188	106	68
I Accommodation and food service activities	2,611	691	691	2,611	252	0	2,668	690	690	2,668	261	0	2,745	694	694	2,745	269	0	2,318	299	299	2,318	101	0
J Information and communication	280	141	141	279	75	1	284	141	141	282	80	1	307	138	138	306	82	1	239	65	65	239	36	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,906	460	460	1,811	157	22	1,817	472	472	1,720	148	24	1,776	478	478	1,678	162	24	1,672	364	364	1,574	121	24
M Professional, scientific and technical activities	420	109	109	420	52	0	445	109	109	445	53	0	451	109	109	451	56	0	472	47	47	472	24	0
N Administrative and support service activities	489	155	155	489	82	0	489	156	156	489	85	0	496	161	161	496	91	0	407	60	60	407	35	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	4	0	0	4	0	0	3	0	0	3	0	0
P Education	87	41	41	87	14	0	89	41	41	89	14	0	93	41	41	93	14	0	82	31	31	82	11	0
Q Human health services and social work activities	200	63	63	200	34	0	203	63	63	203	36	0	212	70	70	212	43	0	231	25	25	231	15	0
R Arts. entertainment and recreation	484	135	135	484	74	0	326	137	137	326	81	0	326	138	138	326	81	0	255	68	68	255	50	0
S Other services	530	182	182	486	140	3	547	196	196	504	149	3	498	194	194	455	158	3	437	105	105	388	103	0
Loans and advances	26,292	9,667	9,667	25,870	4,788	91	26,401	9,649	9,649	25,990	4,872	90	27,260	10,151	10,151	26,841	5,411	114	22,266	5,074	5,074	21,857	2,674	115

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise Collateral valuation - loans and advances ALPHA SERVICES AND HOLDINGS S.A

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance					Loans and advano					Loans and advance					Loans and advance				
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	49,148	28,103	379	21,045	6,327	49,129	28,228	342	20,901	6,280	49,784	28,462	374	21,322	5,974	43,532	32,168	172	11,364	4,085
Of which secured	38,611	21,826	345	16,785	5,208	38,826	22,176	299	16,650	5,206	39,902	22,844	274	17,058	5,059	34,754	26,235	138	8,519	3,500
Of which secured with immovable property	30,707	15,277	252	15,430	4,675	30,497	15,192	268	15,304	4,702	31,001	15,360	189	15,641	4,527	22,374	14,757	127	7,617	3,063
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,604	2,742		862	414	3,525	2,667		857	427	3,784	2,954		829	410	3,274	2,800		474	287
Of which instruments with LTV higher than 80% and lower or equal to 100%	6,734	3,889		2,846	1,073	6,709	3,973		2,737	1,039	6,757	4,022		2,734	1,001	5,031	3,737		1,294	681
Of which instruments with LTV higher than 100%	15,669	4,837		10,833	2,752	15,514	4,654		10,860	2,838	15,960	4,686		11,274	2,776	9,889	4,473		5,416	1,866
Accumulated impairment for secured assets	6,130	286	7	5,845	962	6,453	268	9	6,185	1,038	7,052	271	6	6,782	1,097	3,678	167	3	3,512	813
Collateral																				4
Of which value capped at the value of exposure	28,095	18,111	301	9,983	3,805	27,905	18,263	241	9,642	3,770	28,248	18,730	227	9,518	3,583	22,761	18,283	117	4,478	2,404
Of which immovable property	21,920	12,967	231	8,952	3,324	21,575	12,931	227	8,645	3,313	21,563	13,076	159	8,487	3,117	16,518	12,549	113	3,969	2,076
Of which value above the cap	20,147	14,905	219	5,242	1,784	20,217	14,892	158	5,325	1,779	20,715	15,206	162	5,509	1,684	17,967	15,210	88	2,757	1,134
Of which immovable property	13,630	9,988	139	3,642	1,326	13,816	10,110	123	3,706	1,353	13,799	9,892	107	3,907	1,259	12,172	10,006	81	2,166	863
Financial guarantees received	2,369	2,063	24	307	104	2,598	2,290	30	309	109	2,777	2,441	26	336	136	6,522	6,213	10	309	134
Accumulated partial write-off	-150	-4	-1	-146	-12	-11,419	-669	-2	-10,751	-1,920	-12,080	-755	-3	-11,325	-1,822	-5,292	-640	-3	-4,651	-1,099

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposite 3 of 5% or above.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ALPHA SERVICES AND HOLDINGS S.A

								As of 30,	/09/2020															As of 31	/12/2020							
		carrying amount						,	Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount	Gros	i carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 158)		Performing	Of which: exposions with forbarance measures	Of which: Instruments with significant increase in orwalt risk since initial recognition but rot coeffi- impaired (Stage 2)	Non-perform	ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but net credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Urdikely to play that are not past-due <= 90 days	Public guaranthic received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasinge maissang	Of which: Instruments with significant installes recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasinge meakures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monitoria	7,065	4,994	1,906	2,716	2,104	2,026	2,003	579	194	137	181	385	378	385	0	23	٥	0	٥	۰	٥	۰	٥	٥	۰	٥	۰	٥	0	٥	٥	۰
of which: Households	1,741	2,435	1,366	1,793	1,306	1,301	1,305	357	129	95	126	228	227	228	0	3	0	0	٥	۰	0	0	0	0	0	٥	۰	0	0	0	0	۰
of which: Collateralised by residential immovable property	1,050	2,063	1,142	1,488	987	983	987	168	60	50	8	108	108	108	0	3	٥	0	٥	۰	0	۰	٥	0	۰	0	۰	٥	٥	٥	0	۰
of which: Non-financial corporations	1,316	2,520	539	920	796	722	795	222	65	42	55	158	151	158	0	20	٥	٥	٥	۰	٥	۰	٥	٥	۰	0	۰	٥	٥	٥	٥	0
of which: Small and Medium-sized Enterprises	2,193	1,638	475	638	555	491	555	137	52	41	47	85	79	85	0	5	٥	0	٥	۰	0	0	٥	٥	۰	0	۰	٥	٥	٥	0	0
of which: Collateralised by commercial immovable property	2,323	1,779	294	567	544	503	544	141	33	20	27	109	107	109	0		٥	0	٥	۰	٥	٥	0	٥	٥	٥	۰	٥	0	0	0	٥

								As of 30	/09/2020															As of 31	12/2020							
	Gross	canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	sanying amount							iccumulated imp		ulated negative char				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-performi	ng					Performing			Non-performin											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumental with significant increases 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- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (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 wit forbearance measures	Of which: th Instruments with significant increase in credit mik since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	performing
Loans and advances with expired EBA-compliant monatoria	2,180	1,335	481	750	945	835	835	239	59	32	55	180	179	178	٥	13	9,414	6,425	2,487	3,607	2,988	2,890	2,934	860	261	170	236	598	588	585	٥	74
of which: Households	1,364	775	325	524	588	583	587	168	47	25	45	121	120	120	٥	9	5,113	3,197	1,718	2,267	1,916	1,903	1,895	544	174	119	165	370	368	362	٥	56
of which: Collateralised by residential immovable property	1,012	614	273	405	398	394	397	52	15	12	14	38	30	38	۰	7	4,055	2,671	1,443	1,859	1,394	1,385	1,388	224	76	63	73	148	147	147	٥	41
of which: Non-financial corporations	815	550	155	225	255	250	246	71	12	7	10	59	59	57	۰	4	4,258	3,200	768	1,326	1,068	982	1,036	315	88	52	71	228	219	224	٥	18
of which: Small and Medium-sized Enterprises	340	139	61	107	201	197	199	48	9	7	9	29	38	29	٥	3	2,627	1,832	52.9	850	795	716	770	196	64	45	55	132	125	131	٥	18
of which: Collateralised by commercial immovable property	292	148	51	92	144	141	141	31	5	3	4	25	25	25	۰	3	2,714	2,016	416	806	698	643	675	187	46	25	37	141	138	129	٥	15

								As of 30,	/09/2020															As of 3	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross canying amount
(win EXR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increases in credit risk since initial recognition but net credit- impained (Stage 2)	Non perform	ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: expositivits with forbiariance measures	Of which:		ng Of which: seposures with forbarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		10 Of which: esposures with forboarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearsnoe melaisures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposiums with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	606	604	٥	۰	2	۰	2	٥	0	٥	۰	0	0	٥	487	2	1,041	1,031	0	12	9	٥	9	2	2	٥	•	٥	۰	٥	837	
of which: Households	۰	٥			0			۰	0			0				0	٥	0			٥			٥	۰			٥				۰
of which: Collateralised by residential immovable property	۰	٥			0			۰	0			0				0	٥	0			٥			٥	۰			٥				0
of which: Non-financial corporations	606	604	0	0	2	٥	2	٥	٥	٥	0	0	0	٥	486	2	1,040	1,031	0	12	9	٥	9	2	2	٥	0	0	0	٥	837	8
of which: Small and Medium-sized Enterprises	428	426			2			٥	0			٥				2	729	720			9			2	1			0				
of which: Collateralised by commercial immovable property	1	1			0			۰	0			0				0	5	5			٥			٥	۰			٥				0



Information on loans and advances subject to legislative and non-legislative morationis and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ALPHA SERVICES AND HOLDINGS S.A

								As of 31,	03/2021															As of 30	/05/2021							
		carrying amount							iccumulated imp					k	Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ILR)		Performing	Of which: expositions with forbearance materianes	Of which: Instruments with significant increase in codd risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		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)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the contact of the COVID-19 crisis	Inflows to non- performing exposures		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)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pain-due or pain-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: In Sinstruments with significant increase in credit risk since initial necognition but not credit- impaired (Slage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	287	147	25	46	140	136	140	24	4	2	3	21	20	21	0	1	160	49	25	28	111	107	111	17	2	1	2	15	15	15	٥	0
of which: Households	95	46	17	30	49	45	¢	9	2	2	2	7	6	7	0	1	61	33	22	19	28	24	28	s	1	1	1	4	4	4	0	0
of which: Collateralised by residential immovable property	80	40	14	24	40	36	40	5	1	1	1	4	4	4	0	1	51	29		16	22	19	22	3	1	1	1	3	2	3	0	0
of which: Non-financial corporations	191	100	9	16	91	91	91	16	1	1	1	14	14	14	٥	٥	95	16	6	9	83	82	83	12	1	0	1	11	11	11	٥	0
of which: Small and Medium-sized Enterprises	64	42	9	14	21	21	21	6	1	1	1	5	5	5	٥	٥	26	14	5	7	12	12	12	3	۰	0	۰	2	2	2	٥	0
of which: Collaboralised by commercial immovable property	177	93	6	12	84	54	84	14	1	0	1	13	13	13	٥	٥	90	12	5	7	78	78	78	30	٥	٥	٥	10	10	10	٥	٥

								As of 31,	/03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated impa		ated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which:	Of which:	Non-perform	ing Of which:				Of which:	Of which:		ng Of which:		-			Performing	Of which:	Of which:		ng Of which:			Performing	Of which:	Of which:		ing Of which:			
(min EUR)			exposures wi forbearance measures			forbiarance measures measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbuarance measures	instruments instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		erosines with forbairance measures	Of which: Unikally to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			eposures with forbearing measures			exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbeanance measures	chierents Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		erposines with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooiived in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant monatoria	9,312	6,330	2,704	4,109	2,983	2,838	2,711	927	258	207	259	659	644	509	٥	190	8,497	6,085	2,847	3,891	2,412	2,205	1,781	836	228	185	219	605	585	349	0	243
of which: Households	5,060	3,167	1,955	2,557	1,894	1,850	1,711	594	182	150	182	412	407	337	٥	116	4,602	3,006	1,929	2,448	1,595	1,496	1,140	538	157	136	156	381	369	204	0	175
of which: Collateralised by residential immovable property	4,021	2,665	1,556	2,098	1,355	1,326	1,302	273	100	91	100	173	172	169	0	я	3,646	2,566	1,657	2,045	1,061	1,018	925	237	93	47	92	144	141	128	0	115
of which: Non-financial corporations	4,224	3,129	839	1,551	1,085	984	997	333	86	57	π	247	237	231	0	8	3,854	3,050	907	1,442	815	706	629	297	70	49	63	227	216	145	0	68
of which: Small and Medium-sized Enterprises	2,590	1,802	616	920	705	713	731	212	63	50	58	149	140	139	٥	44	2,268	1,718	617	663	550	462	474	142	45	41	42	ä	85	80	0	68
of which: Collateralised by commercial immovable property	2,718	1,991	456	977	726	646	665	197	44	27	38	154	149	145	0	39	2,397	1,940	50	891	557	469	425	201	22	22	28	359	164	101	0	39

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 1535)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with fotbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	1	Performing	Of which: exposures with forbarance measures	Of which: Instruments with significant increase in coadt risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Purforming	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit faik since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	1,291	1,279	٥	65	12	٥	12	3	3	0	1	٥	۰	٥	1,038	1	1,358	1,344	٥	85	14	0	14	4	3	٥	1	٥	0	٥	1,092	3
of which: Households	۰	٥			٥			0	0			0				٥	0	0			0			0	۰			0				•
of which: Collateralised by residential immovable property	٥	٥			٥			0	0			0				٥	0	0			0			0	0			0				•
of which: Non-financial corporations	1,288	1,275	٥	65	12	٥	12	3	з	0	1	0	٥	٥	1,035	1	1,355	1,341	٥	85	14	٥	14	4	3	٥	1	٥	0	٥	1,089	3
of which: Small and Medium-sized Enterprises	938	925			12			2	2			٥				1	1,005	992			14			2	2			0				3
of which: Collaboralised by commercial immovable property	9	9			٥			0	0			0				0	10	10			0			0	0			0				•

