



## 2021 EU-wide Transparency Exercise

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

ALPHA SERVICES AND HOLDINGS S.A

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

## 2021 EU-wide Transparency Exercise

### Leverage ratio

ALPHA SERVICES AND HOLDINGS S.A

(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,416	6,554	6,171	3,962	C 47.00 (r310,c010)	
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)	
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]	

## 2021 EU-wide Transparency Exercise

## Capital

ALPHA SERVICES AND HOLDINGS S.A.

		(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
OWN FUNDS Transitional period	A	OWN FUNDS	8,276	8,342	8,100	5,892	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,761	7,827	7,086	4,877	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,264	11,264	11,266	11,266	C 01.00 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-3,476	-3,370	-3,654	-5,703	C 01.00 (9136,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-119	-220	-281	-272	C 01.00 (9180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	536	539	537	614	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (9230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	218	215	212	208	C 01.00 (9250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-541	-413	-380	-314	C 01.00 (9301,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(115), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLL	-12	-11	-9	-49	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	Article 36(1) point (i) 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 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (h) (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 (9480,010)	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 (9490,010)	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 (9500,010)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	-85	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9510,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-16	-16	-20	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	1,346	1,273	915	915	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9220,010)	Articles 483(1) to (3), 486 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	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 (9250,010)	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 (9370,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	3	3	1	1	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,764	7,830	7,087	4,878	C 01.00 (9101,010)	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 (9750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	515	515	1,015	1,015	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (9610,010) + C 01.00 (9620,010) + C 01.00 (9630,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9672,010)	
	A.4.3	Tier 2 transitional adjustments	-3	-3	-1	-1	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	46,021	45,369	44,286	38,109	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,188	1,115	797	797	C 05.01 (9101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.86%	17.25%	16.00%	12.80%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.87%	17.26%	16.00%	12.80%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.98%	18.39%	18.29%	15.46%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,416	6,554	6,171	3,962	1A.3+A.1.13+A.1.21+M2(A.3+A.1.13+A.2.3+A.2.4+M3(A.4+A.1.2.3+A.3.3.10))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.31%	14.81%	14.19%	10.62%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,188	1,115	797	797	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	1,188	1,115	797	797	C 05.01 (9440,010)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

ALPHA SERVICES AND HOLDINGS S.A

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	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) <sup>2</sup>	200	259	288	316	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	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 (R580, c010)
Of which securitisations and resecutrisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	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	

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

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

## 2021 EU-wide Transparency Exercise

## P&amp;L

ALPHA SERVICES AND HOLDINGS S.A

(m€ 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, net	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	1	0
Exchange differences (gain or (-) loss), net	23	25	0	6
Net other operating income / (expenses)	18	30	11	18
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,681</b>	<b>2,566</b>	<b>547</b>	<b>-1,195</b>
(Administrative expenses)	619	900	304	523
(Cash contributions to resolution funds and deposit guarantee schemes)	45	61	17	33
(Depreciation)	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 <sup>1</sup>	0	5	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>135</b>	<b>89</b>	<b>-287</b>	<b>-2,336</b>
Of which attributable to owners of the parent	134	89	-287	-2,336

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ALPHA SERVICES AND HOLDINGS S.A

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i);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)(i); 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 <sup>1</sup>	9,148				9,166				8,998				8,931					
TOTAL ASSETS	68,033				69,478				70,568				69,841				IAS 1.9(a), IG 6	

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

(m€ EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	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)												
	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 amortised cost	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)												
	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)												

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> 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.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	125	76	121	184	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	0	0	51	15	73	21							53	14	76	19									
Of which: General risk	0	0	51	15	73	21							53	14	76	19									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Equities	0	5	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	5	0	0	0	0							0	0	0	0									
Foreign exchange risk	7	2	21	6	26	7							21	6	26	7									
Commodities risk	65	119	0	0	0	0							0	0	0	0									
Total	73	127	40	12	80	23	0	0	0	0	0	1,506	42	11	82	21	0	0	0	0	0	0	1,560		
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	0	0	50	15	64	18							44	14	63	20									
Of which: General risk	0	0	50	15	64	18							44	14	63	20									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Equities	7	6	1	0	0	0							1	0	0	0									
Of which: General risk	0	0	1	0	0	0							1	0	0	0									
Of which: Specific risk	7	6	0	0	0	0							0	0	0	0									
Foreign exchange risk	13	9	22	7	28	8							22	4	24	4									
Commodities risk	10	7	0	0	0	0							0	0	0	0									
Total	30	22	38	11	74	21	0	0	0	0	0	1,394	36	12	71	22	0	0	0	0	0	0	1,336		

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data	Central governments or central banks	18,241	18,560	5,181	20,008	20,366	5,171	
	Regional governments or local authorities	29	29	4	28	27	4	
	Public sector entities	639	1,107	366	639	1,435	636	
	Multilateral Development Banks	208	431	0	210	428	0	
	International Organisations	340	340	0	341	341	0	
	Institutions	4,621	1,551	480	4,691	1,581	560	
	Corporates	14,480	20,122	9,119	14,773	18,149	9,128	
	of which: SME	5,368	4,588	3,720	6,108	4,650	3,769	
	Retail	6,442	3,363	2,364	6,910	3,360	2,346	
	of which: SME	1,547	893	568	2,365	895	558	
	Secured by mortgages on immovable property	14,423	13,851	6,262	14,345	13,778	6,193	
	of which: SME	4,521	4,305	2,052	4,150	4,013	1,856	
	Exposures in default	21,440	12,302	12,780	21,278	11,456	12,037	9,411
	Items associated with particularly high risk	239	283	302	238	280	299	
	Covered bonds	170	170	34	0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	6	6	7	7	7	7	
	Equity	255	255	346	260	260	363	
	Other exposures	3,840	3,840	3,472	3,900	3,900	3,350	
	Standardised Total <sup>4</sup>	85,384	65,959	40,715	9,545	87,696	49,296	9,942

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
GREECE	Central governments or central banks	15,196	15,343	5,079	17,001	17,176	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	880	389	43	880	786	140	
	Corporates	11,280	7,306	6,640	11,523	7,253	6,601	
	of which: SME	3,061	2,513	2,005	3,987	2,579	2,060	
	Retail	5,559	3,021	2,108	6,153	2,995	2,086	
	of which: SME	1,305	887	598	2,200	875	900	
	Secured by mortgages on immovable property	11,242	11,012	5,088	11,268	10,938	5,011	
	of which: SME	3,375	3,209	1,532	3,102	2,959	1,391	
	Exposures in default	18,364	10,653	11,165	18,137	10,102	10,549	7,812
	Items associated with particularly high risk	12	11	10	11	10	16	
	Covered bonds	170	170	34	0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	6	6	7	7	7	7	
	Equity	242	242	233	241	241	233	
	Other exposures	3,350	3,350	3,117	3,440	3,440	3,157	
	Standardised Total <sup>4</sup>	3,927	3,927	7,927	3,927	3,927	8,301	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
ROMANIA	Central governments or central banks	554	723	0	702	886	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	212	212	58	152	151	57	
	Corporates	254	257	226	254	252	227	
	of which: SME	198	157	126	176	124	99	
	Retail	54	265	183	76	270	188	
	of which: SME	123	85	134	134	79	65	
	Secured by mortgages on immovable property	1,887	1,679	745	1,839	1,636	697	
	of which: SME	611	545	215	545	470	191	
	Exposures in default	186	68	74	179	58	114	
	Items associated with particularly high risk	109	109	157	108	104	158	
	Covered bonds	0	0	0	0	0	0	
	Polices 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	61	186	187	133	
	Standardised Total <sup>4</sup>	844	844	844	844	844	150	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
CYPRUS	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	0	0	0	
	Corporates	283	294	174	295	217	186	
	of which: SME	152	154	124	156	155	139	
	Retail	131	73	51	139	71	59	
	of which: SME	26	18	10	27	18	10	
	Secured by mortgages on immovable property	435	410	167	452	425	175	
	of which: SME	64	61	29	63	59	26	
	Exposures in default	1,669	869	924	1,605	797	874	804
	Items associated with particularly high risk	110	86	129	107	85	127	
	Covered bonds	0	0	0	0	0	0	
	Polices 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	256	256	253	254	254	231	
	Standardised Total <sup>4</sup>	836	836	836	836	836	830	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,621	158	49	1,389	158	48	
	Corporates	399	333	340	392	347	356	
	of which: SME	22	21	17	14	14	11	
	Retail	3	3	2	10	3	2	
	of which: SME	1	1	1	1	1	1	
	Secured by mortgages on immovable property	445	441	157	467	463	164	
	of which: SME	294	293	97	314	313	103	
	Exposures in default	751	308	311	723	263	267	460
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	8	8	8	8	8	8	
	Standardised Total <sup>4</sup>	428	428	428	428	428	424	

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
MARSHALL ISLANDS	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	994	972	812	998	974	812	788	974
	of which: SME	994	972	779	960	941	788	788	941
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	35	34	26	33	32	24	24	32
	of which: SME	35	34	26	33	32	24	24	32
	Exposures in default	166	307	126	99	142	85	112	57
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				51				50

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	81	81	30	672	124	37	37	672
	Corporates	35	35	35	37	37	37	37	37
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	24	148	34	10	24	112	11	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				10				11

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks	70	70	0	66	60	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	613	613	44	757	586	42	42	757
	Corporates	61	61	45	67	67	53	53	67
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Other Countries	(in EUR, %)								
	Central governments or central banks	37	37	0	26	26	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	127	128	94	122	122	44	44	122
	Corporates	109	109	101	89	89	75	75	89
	of which: SME	148	146	122	81	80	67	67	80
	Retail	2	2	2	4	2	2	2	4
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	83	82	45	91	90	46	46	90
	of which: SME	12	12	5	24	24	10	10	24
	Exposures in default	110	49	59	54	109	60	62	49
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				56				59

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY	(in EUR, %)								
	Central governments or central banks	637	637	0	587	587	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	178	80	31	193	87	33	33	193
	Corporates	71	71	23	37	37	24	24	37
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	1	1	0	0	1
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	4	1	1	2	3	1	1	2
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				2				2

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>				0				0

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

## 2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ALPHA SERVICES AND HOLDINGS S.A

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	20,246	19,992	5,082		20,961	21,348	4,385	
	Regional governments or local authorities	21	20	5		11	11	2	
	Public sector entities	638	1,622	636		648	1,680	645	
	Multilateral Development Banks	150	403	0		105	404	0	
	International Organisations	210	210	0		208	209	0	
	Institutions	6,158	1,894	610		4,946	2,907	715	
	Corporates	14,875	10,377	9,165		10,080	10,627	9,461	
	of which: SME	6,339	4,842	3,922		4,465	4,975	4,000	
	Retail	6,998	3,522	2,262		6,994	3,142	2,157	
	of which: SME	2,426	803	507		1,979	1,197	684	
	Secured by mortgages on immovable property	14,550	13,995	6,287		14,186	13,768	6,116	
	of which: SME	6,561	4,380	2,051		5,186	5,614	2,204	
	Exposures in default	21,696	11,184	11,707	10,082	11,790	5,516	5,933	5,781
	Items associated with particularly high risk	238	388	262		204	176	264	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	7	7	7		7	7	7	
	Collective investments undertakings (CIU)	256	256	363		328	327	467	
	Equity	3,461	3,461	3,083		3,452	3,452	3,062	
	Other exposures								
	Standardised Total <sup>4</sup>	89,398	66,490	39,489	10,461	78,632	63,593	33,215	6,182

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GREECE	Central governments or central banks	17,115	16,866	4,028		18,073	18,183	4,211	
	Regional governments or local authorities	36	25	5		30	30	1	
	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	884	242	168		863	248	272	
	Corporates	11,415	7,280	6,450		11,311	7,299	6,301	
	of which: SME	3,919	2,946	2,023		3,620	2,546	1,987	
	Retail	6,105	2,488	2,031		6,046	2,757	1,885	
	of which: SME	2,239	897	513		2,629	1,068	610	
	Secured by mortgages on immovable property	11,426	11,118	5,095		11,042	10,887	4,808	
	of which: SME	3,472	3,134	1,586		4,105	3,964	1,761	
	Exposures in default	18,669	10,152	10,065	8,230	8,520	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 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	247	247	353		318	317	457	
	Equity	247	247	247		247	247	247	
	Other exposures	3,045	3,045	2,780		3,028	3,028	2,701	
	Standardised Total <sup>4</sup>				8,888				4,320

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ROMANIA	Central governments or central banks	693	621	0		646	846	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	111	111	44		114	114	34	
	Corporates	398	254	237		453	253	235	
	of which: SME	194	132	105		248	142	114	
	Retail	572	256	179		532	287	187	
	of which: SME	132	73	59		279	81	60	
	Secured by mortgages on immovable property	1,637	1,634	693		1,845	1,673	705	
	of which: SME	548	518	256		535	515	251	
	Exposures in default	183	60	61	117	188	71	77	111
	Items associated with particularly high risk	97	97	139		94	87	123	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
	Equity	111	111	61		114	114	64	
	Other exposures				150				143
	Standardised Total <sup>4</sup>								

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
CYPRUS	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	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	263	152	165		253	153	173	
	of which: SME	175	120	148		148	114	94	
	Retail	176	72	194		194	70	49	
	of which: SME	92	33	67		67	21	12	
	Secured by mortgages on immovable property	467	428	180		450	444	174	
	of which: SME	60	58	30		67	46	19	
	Exposures in default	1,564	607	699	957	1,504	578	680	919
	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 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y 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	256	256	233		256	256	233	
	Standardised Total <sup>4</sup>				968				929

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,083	135	41		1,085	879	52	
	Corporates	388	337	344		421	391	392	
	of which: SME	17	17	66		42	42	34	
	Retail	7	2	2		50	4	3	
	of which: SME	0	0	0		0	1	0	
	Secured by mortgages on immovable property	494	490	173		517	534	174	
	of which: SME	338	337	111		360	359	113	
	Exposures in default	696	157	161	539	708	164	164	544
	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 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>				544				548

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
MARSHALL ISLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,083	1,083	880	1,087	1,098	1,098	881	1,098
	of which: SME	1,051	1,051	849	1,057	1,068	1,068	861	1,068
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	34	34	25	20	30	30	15	2
	Items associated with particularly high risk	34	34	25	20	30	30	15	2
	Covered bonds	148	68	72	81	65	65	74	66
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>				84				69

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,944	240	60	1,125	598	598	60	60
	Corporates	37	37	37	58	57	57	53	53
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	3	3	0	0	8	8	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	24	12	11	0	13	13	10	10
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>				11				10

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	56	56	0	0	56	56	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	946	381	46	769	413	413	67	67
	Corporates	79	79	61	83	83	83	67	67
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	0	0	2	2	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>				0				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries	Central governments or central banks	10	10	0	0	10	10	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	105	404	0	0
	International Organisations	0	0	0	0	209	209	0	0
	Institutions	148	134	46	120	120	120	44	44
	Corporates	88	87	74	148	148	145	122	122
	of which: SME	80	80	67	142	139	115	115	115
	Retail	4	4	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	59	59	45	74	71	71	23	23
	Items associated with particularly high risk	24	23	19	35	35	35	19	19
	Covered bonds	110	52	55	58	116	43	44	72
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	113	112	52	52
	Standardised Total <sup>(4)</sup>				59				73

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
ITALY	Central governments or central banks	624	624	0	0	564	564	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	442	90	33	263	92	92	33	33
	Corporates	34	34	24	34	34	34	24	24
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	1	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	2	1	2	2	2	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>				2				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>				0				0

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

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

ALPHA SERVICES AND HOLDINGS S.A

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
	IRB Total <sup>2</sup>			0					0		

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

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

## 2021 EU-wide Transparency 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 <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total <sup>2</sup>				0							0	

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

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



(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		16	16		0	0	16	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0		0	0	0	0	0	0	0	0	0	0	
Total		16	16	0	0	16	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0		0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		11	11		0	0	11	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		64	64		0	0	54	11	0	0	0	0	0	0	
[ 10Y - more ]		0	0		0	0	0	0	0	0	0	0	0	0	
Total		75	75	0	0	64	11	0	0	0	0	0	0	0	
[ 0 - 3M ]	Bulgaria														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Cyprus	10	10	0	0	10	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		100	100	0	0	0	100	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		39	39	0	0	39	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		24	24	0	0	24	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		101	101	0	0	99	2	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		75	75	0	0	60	15	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0		0	0	0	0	0	0	0	0	0	0	
Total		349	348	0	0	231	117	0	0	0	0	0	0	0	
[ 0 - 3M ]	Czech Republic														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Denmark														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Estonia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															

(min EUR)

(min EUR)

[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A

As of 31/12/2020

		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Japan													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	U.S.													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	China													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Switzerland													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other advanced economies non EEA													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA	2 6 36 15 12 31 35	2 6 36 15 12 31 35	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2 6 36 15 12 31 0	0 0 0 0 0 21 35	0 0 0 0 0 0 0	0 0 0 0 0 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	Middle East													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean													
		137	137	0	0	102	35	0	0	0	0	0	0	131

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ALPHA SERVICES AND HOLDINGS S.A

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 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 Total	Others	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

[illegible]

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional 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 ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		France	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			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			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			26	26	0	0	26	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	30	30	0	0	10	20	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	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	56	56	0	0	36	20	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															
[ 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															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		Greece	216	216	0	0	216	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	609		608	0	0	607	1	0	0	0	0	191	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	402		401	2	0	162	237	4	0	11	88	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	343		342	4	0	221	117	81	500	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	366		365	2	0	445	118	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	1,461		1,457	4	0	548	894	378	5,004	0	130	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	2,017		2,009	6	0	258	1,746	164	800	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	5,613	5,597	18	0	2,557	3,022	627	6,344	13	218	191	0	17		
[ 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															
[ 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 ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		Italy	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	71		71	0	0	71	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	296		296	0	0	64	231	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	62		62	0	0	38	4	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	136		136	0	0	131	5	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	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	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	564	564	0	0	253	311	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latvia														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total															



[illegible]

(min EUR)

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ALPHA SERVICES AND HOLDINGS S.A

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures											Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
[ 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 Total	Others	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

ALPHA SERVICES AND HOLDINGS S.A

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures			Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>				
		Of which: defaulted	Of which Stage 3				Of which Stage 3					Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
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	0	70	70	0	0	0
Debt securities (including at amortised cost and fair value)	9,768	0	0	0	0	35	0	0	0	9,341	0	0	0	0	23	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,347	0	0	0	0	31	0	0	0	7,950	0	0	0	0	16	0	0	0	0	0
Credit institutions	773	0	0	0	0	1	0	0	0	689	0	0	0	0	5	0	0	0	0	0
Other financial corporations	13	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	635	0	0	0	0	2	0	0	0	686	0	0	0	0	3	0	0	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	9,951	9,951
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	88	0	5	5	5	0	1	1	1	81	0	2	2	2	0	1	1	1	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	177	13	28	28	28	2	16	16	10	195	0	36	36	36	2	16	16	18	18	18
Non-financial corporations	26,292	113	9,667	9,667	9,430	300	4,579	4,488	4,209	26,401	45	9,649	9,649	9,419	239	4,724	4,634	4,088	4,088	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	13,883	18	6,758	6,758	6,758	104	3,427	3,427	2,730	2,730	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	2,498	2,498	2,874	2,874	2,874
Households	22,591	252	11,345	11,345	11,345	338	4,105	4,105	6,070	22,452	297	11,215	11,215	11,214	321	4,446	4,446	5,845	5,845	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	5,217	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	628	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	20,741	585	9,257	9,166	9,951	9,951	9,951
OFF-BALANCE SHEET EXPOSURES	7,871		343	343	343	22	74	74	60	7,970		336	336	336	17	75	75	59	59	59

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> 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.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

ALPHA SERVICES AND HOLDINGS S.A

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>			Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>									
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3									
(mln EUR)																				
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	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	0	31	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,806	0	0	0	0	17	0	0	0	7,955	0	0	0	0	17	0	0	0	0	
Credit institutions	686	0	0	0	0	6	0	0	0	807	0	0	0	0	11	0	0	0	0	
Other financial corporations	33	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	
Non-financial corporations	737	0	0	0	0	3	0	0	0	814	0	0	0	0	3	0	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	0	0	0	0	0	0	0	
General governments	81	0	2	2	2	0	1	1	1	65	0	1	1	1	0	0	0	0	1	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	213	0	36	36	36	1	16	16	17	4,106	0	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 COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

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

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

## 2021 EU-wide Transparency Exercise

### Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
			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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
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					

<sup>(1)</sup> 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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
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-performing 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



**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.

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
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 quarrying	107	49	49	107	36	0	109	51	51	109	34	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	805	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	6,683	3,698	3,698	6,659	2,003	20	4,867	1,705	1,705	4,843	873	23
H Transport and storage	3,115	479	479	2,884	164	44	3,235	445	445	3,006	162	43	3,316	474	474	3,272	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	289	141	141	279	75	1	284	141	141	282	86	1	307	138	138	306	82	1	236	65	65	236	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	101	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

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

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

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing		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	14,797	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	3,873		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		10,823	2,752	15,534	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	862	6,453	268	9	6,185	1,038	7,052	271	6	6,782	1,097	3,078	167	3	3,512	813
Collateral																				
Of which value capped at the value of exposure	28,095	18,111	301	9,883	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	199	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	-145	-12	-11,419	-469	-2	-10,751	-1,920	-12,080	-755	-3	-11,325	-1,822	-5,292	-460	-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 loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

**2021 EU-wide Transparency Exercise**  
**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

(in EUR)	As of 30/09/2020																	As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

(in EUR)	As of 30/09/2020																				As of 31/12/2020																																																																																																			
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																				
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing				Performing		Non-performing		Performing		Non-performing																																																																																															
	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due or past-due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due

(in EUR)	As of 30/09/2020																			As of 31/12/2020																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely 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										
Newly originated loans and advances subject to public guarantee schemes	605	604	0	0	2	0	2	0	0	0	0	0	0	0	0	487	2	1,041	1,031	0	12	9	0	9	2	2	0	0	0	837	8							
of which: Households	0	0					0	0			0					0	0	0	0		0				0	0					0							
of which: Collateralised by residential immovable property	0	0					0	0			0					0	0	0	0		0				0	0					0							
of which: Non-financial corporations	605	604	0	0	2	0	2	0	0	0	0	0	0	0	0	486	2	1,040	1,031	0	12	9	0	9	2	2	0	0	0	837	8							
of which: Small and Medium-sized Enterprises	428	428			2		0	0			0					2	729	728			9				2	1					8							
of which: Collateralised by commercial immovable property	1	1			0		0	0			0					0	5	5			0				0	0					0							

**2021 EU-wide Transparency Exercise**  
**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.

(mln EUR)	As of 31/03/2021																As of 30/06/2021															
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount				
	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-performing	Of which: exposures with forbearance measures	Of which: instruments likely 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)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures										
Loans and advances subject to active EBA-compliant moratoria	287	147	26	46	140	139	140	24	4	2	3	21	20	21	0	1	180	49	16	28	111	107	111	17	2	1	2	10	10	0	0	
Of which: Households	96	46	17	30	46	45	49	9	2	2	2	7	6	7	0	1	61	33	10	19	28	24	28	5	1	1	1	4	4	0	0	
Of which: Collateralised by residential immovable property	80	48	14	24	48	46	40	5	1	1	1	4	4	4	0	1	51	28	8	16	22	19	22	3	1	1	1	3	2	0	0	
Of which: Non-financial corporations	191	100	9	16	91	91	91	16	1	1	1	14	14	14	0	0	98	16	6	9	83	82	83	12	1	0	1	11	11	10	0	
Of which: Small and Medium-sized Enterprises	84	42	9	14	21	21	21	6	1	1	1	5	5	5	0	0	26	14	5	7	12	12	12	3	0	0	0	2	2	0	0	
Of which: Collateralised by commercial immovable property	177	93	6	12	84	84	84	14	1	0	1	13	13	13	0	0	90	12	5	7	78	78	78	10	0	0	0	10	10	0	0	

(mln EUR)	As of 31/03/2021																As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments likely to pay that are not past-due <= 90 days																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												