



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Alpha Bank S.A.
<b>LEI Code</b>	213800DBQIB6VBNU5C64
<b>Country Code</b>	GR

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Alpha Bank S.A.

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,442	5,621	5,634	5,621	C 47.00 (r0320,c0010)	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	5,442	5,621			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	74,192	71,684	74,312	74,581	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	74,192	71,684			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.33%	7.84%	7.58%	7.54%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.33%	7.84%			[A.2]/[B.2]	





(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,301	4,410	1,027	2,044
Of which debt securities income	331	445	115	217
Of which loans and advances income	1,552	2,050	462	927
Interest expenses	2,057	2,763	634	1,255
(Of which deposits expenses)	510	671	139	267
(Of which debt securities issued expenses)	145	192	43	86
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	6	0	15
Net Fee and commission income	311	429	109	233
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	38	35	6	18
Gains or (-) losses on financial assets and liabilities held for trading, net	9	39	20	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	6	5	-2
Gains or (-) losses from hedge accounting, net	8	9	0	4
Exchange differences [gain or (-) loss], net	18	25	6	13
Net other operating income / (expenses)	29	41	8	17
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,659</b>	<b>2,237</b>	<b>548</b>	<b>1,100</b>
(Administrative expenses)	502	686	168	349
(Cash contributions to resolution funds and deposit guarantee schemes)	1	1	0	0
(Depreciation)	124	179	35	69
Modification gains or (-) losses, net	-12	-16	-3	-9
(Provisions or (-) reversal of provisions)	53	93	4	13
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	-5	-1	1
(Other provisions)	57	98	5	12
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-10	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)	333	442	69	295
(Financial assets at fair value through other comprehensive income)	1	1	1	1
(Financial assets at amortised cost)	333	442	68	294
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	11	3	41
(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	-7	-1	6	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	18	16	20
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>620</b>	<b>825</b>	<b>288</b>	<b>352</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>431</b>	<b>606</b>	<b>221</b>	<b>515</b>
Profit or (-) loss after tax from discontinued operations	46	33	0	-3
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>476</b>	<b>640</b>	<b>221</b>	<b>512</b>
Of which attributable to owners of the parent	476	639	221	512

<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."

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Alpha Bank S.A.

(mM EUR)																	
ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
	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	4,625				3,240				3,372				3,219				IAS 1.54 (f)
Financial assets held for trading	694	77	617	0	682	49	632	0	650	94	556	0	656	133	518	5	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	804	12	122	669	890	11	135	743	892	19	129	754	936	16	196	724	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,003	977	0	26	1,009	984	0	25	1,158	1,133	0	25	1,123	1,097	0	26	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	53,924				56,779				57,437				58,188				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	12,451				8,308				8,281				8,147				
<b>TOTAL ASSETS</b>	<b>73,501</b>				<b>70,908</b>				<b>71,992</b>				<b>72,269</b>				IAS 1.9(a); XI.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".

(mM EUR)																												
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References		
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	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	961	0	0	0	0	0	0	970	0	0	0	0	0	0	1,118	0	0	-1	0	0	1,081	0	0	-1	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	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	16,109	0	6	-15	0	-5	16,411	0	7	-15	0	-5	16,627	0	7	-16	0	-5	15,791	0	5	-15	0	-4	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	32,725	3,400	1,481	-62	-122	-501	35,584	3,250	1,325	-65	-104	-450	36,033	3,202	1,341	-69	-100	-413	38,000	3,044	1,296	-68	-90	-504	0	0	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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Alpha Bank S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	824	790	780	709	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	59,828	60,862	61,681	61,758	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	7	3	2	4	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	76	77	74	77	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	166	185	184	169	IAS 37.10; IAS 1.54(l)
Tax liabilities	108	87	97	86	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,021	772	866	916	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	3,540	1	1	1	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
<b>TOTAL LIABILITIES</b>	<b>65,570</b>	<b>62,778</b>	<b>63,684</b>	<b>63,720</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>7,931</b>	<b>8,131</b>	<b>8,308</b>	<b>8,549</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>73,501</b>	<b>70,908</b>	<b>71,992</b>	<b>72,269</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Alpha Bank S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		832	794	782	713	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	2,619	2,602	2,801	2,501	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	954	1,199	1,230	1,354	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	503	518	541	575	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,883	3,931	5,323	4,829	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	344	312	329	234	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,162	1,477	938	1,020	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	889	1,094	568	800	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,937	14,969	15,002	15,732	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,448	11,066	11,302	12,077	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,517	33,152	32,985	32,950	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	23,013	23,525	23,692	24,088	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		3,533	3,245	3,139	3,074
Of which: Subordinated Debt securities issued		1,125	1,146	1,028	1,017	Annex V.Part 1.37
Other financial liabilities		222	286	264	300	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>60,659</b>	<b>61,655</b>	<b>62,463</b>	<b>62,472</b>	

2025 EU-wide Transparency Exercise  
Market Risk  
Alpha Bank S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) 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			
(mln EUR)																								
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	2	1	11	2	6	2						6	1	6	1									
Of which: General risk	0	0	11	2	6	2						6	1	6	1									
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0									
Equities	60	47	0	0	0	0						0	0	1	0									
Of which: General risk	0	0	0	0	0	0						0	0	1	0									
Of which: Specific risk	60	47	0	0	0	0						0	0	0	0									
Foreign exchange risk	11	7	7	2	15	4						5	1	12	2									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
<b>Total</b>	<b>73</b>	<b>54</b>	<b>9</b>	<b>2</b>	<b>16</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>311</b>	<b>8</b>	<b>2</b>	<b>14</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>274</b>
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	1	1	6	1	4	2						7	2	15	4									
Of which: General risk	0	0	6	1	4	2						7	2	15	4									
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0									
Equities	53	73	1	0	2	0						1	0	1	0									
Of which: General risk	0	0	1	0	2	1						1	0	1	0									
Of which: Specific risk	53	73	0	0	0	0						0	0	0	0									
Foreign exchange risk	89	90	4	1	7	1						4	1	6	1									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
<b>Total</b>	<b>144</b>	<b>169</b>	<b>7</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>196</b>	<b>7</b>	<b>2</b>	<b>15</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>282</b>

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEE OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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>
<b>Consolidated data</b>								
Central governments or central banks	21,127	21,127	4,502	16,625	21,349	21,349	4,512	16,837
Regional governments or local authorities	23	23	4	19	12	12	2	10
Public sector entities	348	348	238	110	348	348	238	110
Multilateral Development Banks	188	951	0	1,059	195	1,007	0	1,007
International Organizations	342	342	0	362	362	362	0	362
Institutions	4,127	3,220	1,374	4,430	4,430	3,263	1,349	4,119
Corporates	22,028	15,940	10,311	21,099	16,305	10,313	15,986	10,313
Real estate	7,041	5,022	3,813	7,244	5,042	3,788	5,788	3,788
of which: SBC	6,778	2,910	2,028	5,971	2,516	1,773	2,028	1,773
Secured by mortgages on immovable property and AOC exposures	2,144	1,918	1,000	2,052	2,052	1,000	2,052	1,000
of which: SBC	1,311	1,101	4,934	9,838	9,838	5,621	5,933	5,933
Exposures in default	4,589	4,041	3,001	7,977	7,977	5,607	5,546	5,546
Items associated with particularly high risk	146	119	173	761	191	803	841	841
Subordinated debt exposures								
Covered bonds	39	39	4	39	39	4	4	4
Claims on institutions and corporates with a ST credit assessment	14	14	14	14	12	12	12	12
Collective Investments Undertakings (CIU)	14	14	14	14	12	12	12	12
Equity	508	508	508	833	833	833	833	833
Other exposures	3,054	3,054	3,338	3,338	3,333	3,333	3,333	3,333
<b>Standardized Total<sup>(4)</sup></b>	<b>78,404</b>	<b>65,821</b>	<b>26,963</b>	<b>997</b>	<b>69,926</b>	<b>62,246</b>	<b>25,510</b>	<b>893</b>

<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> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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>
<b>GREECE</b>								
Central governments or central banks	14,297	14,211	4,502	11,712	14,651	14,651	4,512	12,139
Regional governments or local authorities	4	4	0	4	4	4	0	4
Public sector entities	238	238	238	38	288	288	37	251
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	1,274	887	565	1,365	970	563	1,274	563
Corporates	16,714	10,462	6,723	14,088	12,229	6,724	10,253	6,724
Real estate	4,140	2,586	1,928	4,421	2,620	1,878	4,140	1,878
of which: SBC	2,175	2,048	1,000	2,052	2,048	1,000	2,048	1,000
Secured by mortgages on immovable property and AOC exposures	2,669	824	471	2,538	711	429	2,669	429
of which: SBC	859	824	1,412	8,008	7,824	5,176	8,590	5,176
Exposures in default	2,641	2,641	1,882	5,025	2,475	5,025	5,025	5,025
Items associated with particularly high risk	1,905	901	959	1,662	744	778	1,662	778
Subordinated debt exposures	42	42	42	42	42	42	42	42
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	10	10	10	10	10	10	10	10
Collective Investments Undertakings (CIU)	14	14	14	14	12	12	12	12
Equity	508	508	508	834	811	811	811	811
Other exposures	2,462	2,462	2,020	2,527	2,527	2,084	2,084	2,084
<b>Standardized Total<sup>(4)</sup></b>				<b>863</b>				<b>838</b>

<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> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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>
<b>CYPRUS</b>								
Central governments or central banks	2,114	2,114	0	1,721	2,121	2,121	0	1,721
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 Organizations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	287	207	185	111	211	150	150	150
Real estate	140	119	97	208	210	144	99	144
of which: SBC	182	144	141	194	194	141	141	141
Secured by mortgages on immovable property and AOC exposures	74	24	14	81	28	14	14	14
of which: SBC	888	888	272	888	888	288	888	288
Exposures in default	188	187	93	177	171	171	83	83
Items associated with particularly high risk	20	16	16	0	26	16	16	16
Subordinated debt exposures	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
<b>Standardized Total<sup>(4)</sup></b>				<b>11</b>				<b>11</b>

<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> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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>
<b>ITALY</b>								
Central governments or central banks	1,583	1,583	0	1,251	2,049	2,049	0	1,251
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 Organizations	0	0	0	0	0	0	0	0
Institutions	110	80	40	110	80	40	110	40
Corporates	177	177	148	198	198	165	215	165
Real estate	350	350	127	549	549	236	549	236
of which: SBC	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SBC	28	28	12	48	48	21	21	21
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
Subordinated debt exposures	10	10	1	10	10	1	10	1
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
<b>Standardized Total<sup>(4)</sup></b>				<b>2</b>				<b>2</b>

<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> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	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>
<b>UNITED KINGDOM</b>								
Central governments or central banks	21	21	0	21	21	0	21	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 Organizations	0	0	0	0	0	0	0	0
Institutions	741	651	207	613	551	188	613	188
Corporates	646	625	544	601	574	493	601	493
Real estate	48	26	14	4	17	12	12	12
of which: SBC	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	480	479	368	518	505	376	518	376
of which: SBC	421	402	377	440	429	348	440	348
Exposures in default	24	21	11	24	21	12	24	12
Items associated with particularly high risk	10	9	14	20	20	30	20	30
Subordinated debt exposures	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
<b>Standardized Total<sup>(4)</sup></b>				<b>11</b>				<b>11</b>

<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> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
902101_01									
SPAIN	Central governments or central banks	593	593	0	593	593	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	81	76	31	101	98	45		
	Corporates	26	25	61	26	25	80		
	of which: SME	40	40	40	40	40	25		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>								4	

<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 (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
902101_02									
FRANCE	Central governments or central banks	112	112	0	112	127	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	88	88	79	89	88	86		
	Corporates	182	182	154	234	283	256		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>								4	

<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 (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
902101_03									
GERMANY	Central governments or central banks	10	10	0	10	10	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	309	309	0	312	312	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	499	438	71	618	488	86		
	Corporates	70	67	37	121	118	88		
	of which: SME	12	12	11	11	11	10		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>								11	

<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 (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
902101_04									
LIBERIA	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0		
	Corporates	634	468	391	740	544	458		
	of which: SME	633	467	389	739	544	457		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>								6	

<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 (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
902101_05									
ROMANIA	Central governments or central banks	1,040	1,241	0	1,01	1,11	0		
	Regional governments or local authorities	11	11	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	139	118	49	13	11	0		
	Corporates	1,229	831	597	158	156	136		
	of which: SME	130	224	184	120	120	200		
	Retail	794	351	246	34	34	8		
	of which: SME	404	113	65	14	14	1		
	Secured by mortgages on immovable property and AOC exposures	2,475	2,310	1,012	446	443	246		
	of which: SME	180	919	478	446	443	246		
	Exposures in default	101	61	50	1	1	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>								6	

<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 (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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>
902101_06									
MARSHALL ISLANDS	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0		
	Corporates	348	308	426	628	608	444		
	of which: SME	438	396	298	511	419	294		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	19	17	21	20	17	22	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(4)</sup>								2	

<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 (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
Consolidated data		20,274	21,074	4,013	4,013	16,888	17,016	4,073	4,073
Central governments or central banks		12	11	2	2	12	12	2	2
Regional governments or local authorities		279	281	38	38	407	402	38	38
Public sector entities		0	0	0	0	109	109	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		337	336	0	0	358	358	0	0
Institutions		3,145	2,782	701	701	2,251	2,245	704	704
Corporates		24,133	17,872	10,580	10,580	25,369	18,476	10,930	10,930
of which: SME		1,880	1,701	1,880	1,880	2,315	2,344	1,716	1,716
Retail		6,119	2,999	1,880	1,880	6,321	2,973	1,880	1,880
of which: SME		2,758	1,976	1,880	1,880	2,888	2,057	1,880	1,880
Secured by mortgages on immovable property and ADC exposures		9,840	9,515	4,966	4,966	10,009	9,888	4,975	4,975
of which: SME		4,090	3,830	2,566	2,566	4,282	4,008	2,409	2,409
Exposures in default		1,138	1,275	1,387	1,387	1,420	1,620	1,540	1,540
Items associated with particularly high risk		89	89	111	111	91	91	116	116
Subordinated debt exposures		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)		20	20	20	20	16	16	16	16
Equity		812	812	861	861	862	862	868	868
Other exposures		1,999	1,999	1,648	1,648	1,377	1,377	1,102	1,102
Standardised Total <sup>(4)</sup>		70,880	64,479	25,975	25,975	70,880	64,840	25,816	25,816

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. There have been selected under the following table: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the higher.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
GREECE		14,302	15,039	4,075	4,075	14,007	15,375	4,047	4,047
Central governments or central banks		12	11	2	2	12	12	2	2
Regional governments or local authorities		36	35	38	38	39	38	38	38
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		278	278	0	0	295	295	0	0
Institutions		1,325	977	388	388	3,350	1,002	394	394
Corporates		10,350	13,386	21,012	21,012	10,012	13,966	21,417	21,417
of which: SME		4,817	3,218	2,095	2,095	5,078	3,518	2,212	2,212
Retail		5,533	2,216	1,291	1,291	4,934	2,739	1,638	1,638
of which: SME		2,649	1,942	1,033	1,033	2,786	1,028	578	578
Secured by mortgages on immovable property and ADC exposures		7,911	7,845	3,203	3,203	7,895	7,660	3,102	3,102
of which: SME		2,782	2,571	1,451	1,451	2,728	2,551	1,387	1,387
Exposures in default		2,975	3,156	3,233	3,233	1,600	2,200	832	938
Items associated with particularly high risk		76	76	114	114	78	77	116	116
Subordinated debt exposures		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)		20	20	20	20	16	16	16	16
Equity		806	806	861	861	847	847	902	902
Other exposures		3,055	3,055	3,000	3,000	2,321	2,321	1,720	1,720
Standardised Total <sup>(4)</sup>		14,302	15,039	4,075	4,075	14,007	15,375	4,047	4,047

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
CYPRUS		1,654	1,654	1	1	1,476	1,476	1	1
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		33	33	0	0	33	33	0	0
Institutions		39	39	30	30	25	25	7	7
Corporates		1,282	1,282	1,282	1,282	1,188	1,188	1,276	1,276
of which: SME		188	134	99	99	250	165	135	135
Retail		1,094	1,148	1,183	1,183	938	1,023	1,141	1,141
of which: SME		87	24	24	24	91	23	23	23
Secured by mortgages on immovable property and ADC exposures		847	848	488	488	862	862	473	473
of which: SME		149	135	139	139	143	135	131	131
Exposures in default		54	79	83	83	116	142	60	60
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		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>		1,654	1,654	1	1	1,476	1,476	1	1

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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		2,057	2,057	0	0	2,057	2,057	0	0
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		111	111	0	0	111	111	0	0
Institutions		204	204	146	146	204	204	146	146
Corporates		1,946	1,946	1,946	1,946	1,946	1,946	1,946	1,946
of which: SME		156	156	156	156	156	156	156	156
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 and ADC exposures		46	46	22	22	68	68	38	38
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
Subordinated debt exposures		10	10	1	1	10	10	1	1
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>		2,057	2,057	0	0	2,057	2,057	0	0

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
UNITED KINGDOM		20	20	0	0	20	20	0	0
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		4	4	0	0	4	4	0	0
Institutions		160	160	160	160	160	160	160	160
Corporates		156	156	156	156	156	156	156	156
of which: SME		65	65	65	65	65	65	65	65
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 and ADC exposures		30	30	30	30	30	30	30	30
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		495	495	299	299	523	523	299	299
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		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>		20	20	0	0	20	20	0	0

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
SPAIN	Central governments or central banks	1,050	1,050	0	0	1,050	1,050	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	95	89	27	0	89	85	26	0
	Corporates	95	79	55	0	78	74	54	0
	of which: SME	40	40	25	0	40	40	25	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 and ADC exposures	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
Subordinated debt exposures	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>									3

(1) Original exposure, unless 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 currency excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	142	142	0	0	277	277	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	133	131	200	0	123	124	204	0
	Corporates	287	287	200	0	284	284	194	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 and ADC exposures	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
Subordinated debt exposures	8	8	12	0	8	8	12	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>									1

(1) Original exposure, unless 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 currency excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	29	29	0	0	27	27	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	335	335	0	0	368	368	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	133	131	200	0	123	124	204	0
	Corporates	139	138	87	0	102	100	80	0
	of which: SME	12	12	11	0	11	11	7	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	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
Subordinated debt exposures	2	2	3	0	2	2	3	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>									7

(1) Original exposure, unless 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 currency excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
LIBERIA	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	806	520	383	0	783	544	395	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 and ADC exposures	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
Subordinated debt exposures	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>									8

(1) Original exposure, unless 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 currency excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
ROMANIA	Central governments or central banks	135	135	12	0	90	90	9	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	5	5	1	0	4	3	1	0
	Corporates	202	200	172	0	203	201	219	0
	of which: SME	182	180	152	0	182	180	194	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 and ADC exposures	175	174	207	0	427	426	357	0
	of which: SME	175	174	207	0	427	426	357	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
Subordinated debt exposures	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>									3

(1) Original exposure, unless 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 currency excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	580	611	362	0	663	763	408	0
	of which: SME	1	1	1	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 and ADC exposures	2	2	1	0	0	0	0	0
	of which: SME	2	2	1	0	0	0	0	0
	Exposures in default	19	19	28	0	17	17	25	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	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>									8

(1) Original exposure, unless 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 currency excludes those for securitisation exposures but includes general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

Alpha Bank S.A.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		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 <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
	Other non credit-obligation assets				0						0	
IRB Total <sup>(3)</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> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

Alpha Bank S.A.

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
(mln EUR, %)												
<b>Consolidated data</b>	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
<b>IRB Total <sup>(3)</sup></b>				<b>0</b>						<b>0</b>		

<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> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Alpha Bank S.A.

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y+ more ]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount						
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East																		
	Latin America and the Caribbean																		
	Africa																		
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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 Congo, 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, United Republic Of Tanzania, 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 €04.

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











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Alpha Bank S.A.

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount						
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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 Congo, 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, United Republic Of Tanzania, 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 €04.

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



2025 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Alpha Bank S.A.

	as of 31/12/2023														as of 30/12/2022																				
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>							Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>							Collateral and financial guarantees received on non-performing exposures					
	Of which performing		Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>					Of which performing		Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>									
		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>					
<b>Cash balances at central banks and other demand deposits</b>	3,214	3,214	0	0	0	0	0	0	0	0	0	0	0	0	0	2,827	2,827	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b> debt securities (including at amortised cost and fair value)</b>	17,762	17,764	0	0	0	0	0	0	0	0	0	0	0	0	0	16,409	16,922	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Central banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>General governments</b>	13,990	13,990	0	0	0	0	0	0	0	0	0	0	0	0	0	13,742	13,742	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Credit institutions</b>	1,712	1,712	0	0	0	0	0	0	0	0	0	0	0	0	0	1,209	1,209	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other financial corporations</b>	880	880	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Non-financial corporations</b>	1,177	1,170	0	0	0	0	0	0	0	0	0	0	0	0	0	1,145	1,124	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	42,211	46,402	3,202	171	1,379	0	1,579	1,241	102	100	479	0	413	674	0	42,194	42,402	3,204	126	1,121	0	1,220	1,236	181	90	580	0	594	621	0	0	0	0		
<b>Central banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>General governments</b>	61	61	0	0	0	0	0	0	0	0	0	0	0	0	0	62	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Credit institutions</b>	2,183	2,111	0	0	70	0	70	70	0	0	0	0	0	0	0	2,210	2,144	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Other financial corporations</b>	6,814	6,814	0	0	0	0	0	0	0	0	0	0	0	0	0	6,215	6,215	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Non-financial corporations</b>	29,352	29,200	1,822	68	381	0	381	340	80	32	140	0	100	218	0	29,984	29,600	1,820	117	388	0	388	334	76	20	100	0	111	216	0	0	0	0		
<b>of which: small and medium-sized enterprises</b>	6,494	6,176	808	28	118	0	118	179	20	21	118	0	86	178	0	6,708	6,400	851	31	291	0	298	203	28	20	110	0	61	170	0	0	0			
<b>of which: loans collateralised by commercial immovable property</b>	5,790	5,596	916	14	104	0	104	179	21	34	62	0	53	122	0	5,813	5,607	170	18	200	0	206	181	19	16	71	0	55	110	0	0	0			
<b>Households</b>	9,559	8,644	1,598	101	1,124	0	1,124	931	107	80	204	0	223	758	0	9,447	8,274	1,184	88	107	0	1,072	891	102	80	200	0	214	706	0	0	0			
<b>of which: loans collateralised by residential immovable property</b>	6,146	5,477	1,057	61	969	0	969	947	42	20	104	0	90	553	0	6,064	5,400	896	51	109	0	629	518	41	31	111	0	100	507	0	0	0			
<b>of which: credit for consumption</b>	3,131	262	102	17	171	0	171	111	31	38	69	0	10	49	0	3,149	262	188	14	181	0	182	129	28	10	74	0	140	12	0	0	0			
<b>MSF instruments other than MSF</b>	48,388	48,480	3,200	170	1,380	0	1,550	1,241	212	100	480	0	409	690	0	48,394	48,594	3,204	126	1,124	0	1,226	1,236	187	90	580	0	594	621	0	0	0	0		
<b>OFF-BALANCE SHEET EXPOSURES</b>	89,419	86,490	388	0	147	0	147	187	2	1	20	0	21	34	0	89,404	86,490	388	0	200	0	200	200	2	1	20	0	21	34	0	0	0			

(1) For the disclosure of non-performing exposures, please refer to Article 106(1) of Regulation (EU) No 105/2013 (CRD4).  
(2) Institutions report here the cumulative amount of expected credit losses (also called provisions) for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses (also called provisions) for financial instruments subject to impairment. The accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MSF and provisions for off-balance sheet exposures.  
(4) For the credit loss provisions, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing since, following the age convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.1.2.10 (f) (ii)), which follows a sign convention based on a credit-loss convention, as explained in Annex 1 to the Long-term (LT) and Regulatory Reporting, however, for the off-balance sheet instruments, the same term 'Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' is disclosed consistently with the credit age convention. This is because, based on this age convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From year 2023, the gross carrying amount of assets and accumulated impairments that are purchased or originated at some impairment or are included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Alpha Bank S.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(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)	2,908	985	338	256	2,240	634	2,489	764	249	183	1,960	509
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	542	219	69	59	428	150	481	160	52	42	393	110
of which: small and medium-sized enterprises	330	139	44	36	243		290	119	39	30	217	
Households	2,366	766	269	198	1,811	484	2,007	605	197	141	1,567	399
DEBT INSTRUMENTS other than HFT	2,908	985	338	256	2,240		2,489	764	249	183	1,960	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice <sup>(3)</sup>	2,341						2,020					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	435						273					

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

<sup>(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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Alpha Bank S.A.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,307	766	215	157	1,838	539	1,953	707	207	165	1,549	485
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	465	160	47	38	387	115	428	162	56	50	349	109
of which: small and medium-sized enterprises	276	121	37	29	209		229	101	27	22	181	
Households	1,842	606	168	119	1,450	423	1,525	545	151	115	1,199	377
DEBT INSTRUMENTS other than HFT	2,307	766	215	157	1,838		1,953	707	207	165	1,549	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice (1)	1,862						1,570					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	260						272					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances 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.

2025 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
Alpha Bank S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	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-performin	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-performin	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-performin	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																						
A Agriculture, forestry and fishing	200	7	7	200	2	0	251	6	6	251	2	0	213	5	5	213	1	0	178	6	6	178	1	0
B Mining and quarrying	23	4	4	23	1	0	21	4	4	21	1	0	22	4	4	22	1	0	23	4	4	23	2	0
C Manufacturing	3,447	147	147	3,436	78	0	3,636	150	150	3,625	78	0	3,819	123	123	3,810	63	0	4,056	118	118	4,046	58	0
D Electricity, gas, steam and air conditioning supply	3,037	1	1	3,014	1	0	3,067	1	1	3,043	1	0	3,123	1	1	3,099	2	0	3,260	1	1	3,237	2	0
E Water supply	44	1	1	44	0	0	42	1	1	42	0	0	41	0	0	41	0	0	43	0	0	43	0	0
F Construction	965	30	30	965	15	0	834	31	31	834	15	0	833	28	28	813	13	0	888	37	37	888	22	0
G Wholesale and retail trade	3,022	160	160	3,022	71	0	3,167	140	140	3,167	66	0	3,230	135	135	3,230	63	0	3,281	127	127	3,281	56	0
H Transport and storage	4,290	40	40	4,198	13	0	5,142	25	23	5,050	7	0	5,114	24	24	5,024	5	0	5,029	23	23	4,941	5	0
I Accommodation and food service activities	2,806	36	36	2,806	11	0	3,053	23	23	3,053	10	0	3,007	23	23	3,007	10	0	3,196	21	21	3,196	11	0
J Information and communication	346	2	2	346	2	0	364	3	3	364	2	0	375	3	3	375	2	0	377	3	3	377	2	0
K Financial and insurance activities	169	0	0	169	0	0	242	0	0	242	0	0	285	0	0	285	0	0	291	0	0	291	0	0
L Real estate activities	1,370	16	16	1,370	2	0	1,738	15	15	1,738	8	0	1,813	15	15	1,813	9	0	1,847	26	26	1,847	18	0
M Professional, scientific and technical activities	353	5	5	353	3	0	496	2	2	496	2	0	511	2	2	511	2	0	512	2	2	512	2	0
N Administrative and support service activities	376	10	10	376	6	0	465	7	7	465	4	0	452	7	7	452	4	0	464	7	7	464	4	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	79	1	1	79	0	0	80	1	1	80	0	0	79	1	1	79	0	0	79	2	2	79	0	0
Q Human health services and social work activities	143	3	3	143	3	0	129	3	3	129	2	0	132	3	3	132	2	0	149	3	3	149	2	0
R Arts, entertainment and recreation	79	2	2	79	1	0	77	2	2	77	1	0	76	2	2	76	1	0	77	2	2	77	1	0
S Other services	186	11	11	186	44	0	243	7	7	243	42	0	265	5	5	265	44	0	243	9	9	243	39	0
Loans and advances	20,935	475	475	20,809	257	0	23,045	421	421	22,939	243	0	23,592	383	383	23,449	226	0	23,994	388	388	23,875	226	0

<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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)

(mln EUR)	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025							
	Loans and advances		Non-performing		Loans and advances		Non-performing		Loans and advances		Non-performing		Loans and advances		Non-performing					
	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days				
Gross carrying amount	39,288	37,497	160	1,791	776	41,827	40,266	144	1,561	557	42,211	40,632	172	1,579	572	43,036	42,405	126	1,531	517
Of which secured	31,496	30,094	142	1,401	689	33,239	32,027	121	1,212	478	33,354	32,095	145	1,259	499	34,074	32,853	97	1,221	451
Of which secured with immovable property	14,148	13,832	61	1,147	567	15,898	12,896	110	961	434	15,799	12,768	94	1,033	456	15,854	12,626	85	997	489
Of which instruments with LTV higher than 80% and lower or equal to 90%	3,594	3,366		229	138	3,336	3,138		198	117	3,554	3,336		218	124	3,329	3,110		210	99
Of which instruments with LTV higher than 80% and lower or equal to 90%	3,752	3,455		297	195	3,715	3,514		261	169	3,709	3,422		286	156	3,550	3,274		276	111
Of which instruments with LTV higher than 100%	2,883	2,440		443	200	2,652	2,301		352	139	2,433	2,068		366	146	2,385	2,028		357	120
Accumulated impairment for secured assets	441	106		336	85	380	98		287	62	312	93		259	62	441	89		358	54
Collateral																				
Of which value capped at the value of exposure	20,765	19,927	113	838	466	21,848	21,129	103	719	397	21,710	20,915	129	804	418	21,666	20,909	74	756	379
Of which immovable property	12,666	12,479	54	786	438	12,449	11,791	96	668	367	12,413	11,670	81	740	389	12,252	11,555	70	686	344
Of which value above the cap	21,826	20,972	61	851	391	22,785	22,032	64	751	307	22,844	22,061	72	778	311	22,764	22,003	54	761	296
Of which immovable property	9,838	9,140	41	718	322	9,542	8,919	59	622	229	9,628	8,979	50	649	237	10,037	9,420	48	617	207
Financial guarantees received	7,551	7,348	18	202	123	7,687	7,498	1	189	7	7,854	7,682	1	172	9	8,406	8,241	15	165	13
Accumulated partial write off	-1,651	-488	-14	-1,018	-382	-1,431	-643	-16	-789	-230	-1,423	-630	-14	-789	-308	-1,406	-621	-14	-790	-229

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.