2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

ALPHA SERVICES & HOLDINGS S.A.

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,647		1,732	1,777	1,820	1,404	1,578	1,610
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	39		42	42	42	-59	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-442		-379	-215	-218	-1,021	-519	-416
4	**Profit or (-) loss for the year**	**640**		**659**	**787**	**802**	**-368**	**267**	**372**
5	Coverage ratio: non-performing exposure (%)	44.22%		36.45%	31.79%	29.21%	41.51%	36.02%	33.82%
6	Common Equity Tier 1 capital	4,921	4,921	5,219	5,571	5,914	4,230	4,427	4,577
7	Total Risk exposure amount (all transitional adjustments included)	30,279	30,302	30,730	31,304	31,829	30,368	31,564	32,348
8	**Common Equity Tier 1 ratio, %**	**16.25%**	**16.24%**	**16.98%**	**17.80%**	**18.58%**	**13.93%**	**14.02%**	**14.15%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**16.25%**	**15.91%**	**16.65%**	**17.49%**	**18.30%**	**13.65%**	**13.78%**	**13.94%**
10	Tier 1 capital	5,621	5,621	5,919	6,271	6,614	4,930	5,127	5,277
11	Total leverage ratio exposures	71,684		71,684	71,684	71,684	71,684	71,684	71,684
12	**Leverage ratio, %**	**7.84%**	**7.84%**	**8.26%**	**8.75%**	**9.23%**	**6.88%**	**7.15%**	**7.36%**
13	**Fully loaded leverage ratio, %**	**7.84%**	**7.84%**	**8.26%**	**8.75%**	**9.23%**	**6.88%**	**7.15%**	**7.36%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

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2025 EU-wide Stress Test: Credit risk IRB

ALPHA SERVICES & HOLDINGS S.A.

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	ALPHA SERVICES & HOLDINGS S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			0	0			0	0	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	0	0			0	0			0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0	0	-

* Restated 31/12/2024:

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GREECE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	0	0			0	0			0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0	0	-

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2025 EU-wide Stress Test: Credit risk IRB

ALPHA SERVICES & HOLDINGS S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ALPHA SERVICES & HOLDINGS S.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GREECE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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2025 EU-wide Stress Test: Credit risk IRB

ALPHA SERVICES & HOLDINGS S.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ALPHA SERVICES & HOLDINGS S.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GREECE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

ALPHA SERVICES & HOLDINGS S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	ALPHA SERVICES & HOLDINGS S.A.	Central banks	2,549	0	2	0	2,549	0	0	0	0	0	0.00%
2		Central governments	21,508	75	4,113	0	20,351	4	75	11	0	0	0.00%
3		Regional governments or local authorities	12	0	2	0	12	0	0	0	0	0	0.00%
4		Public sector entities	592	7	37	1	569	23	8	0	0	1	15.87%
5		Multilateral Development Banks	1,004	4	0	0	968	42	4	0	0	0	0.00%
6		International Organisations	362	0	0	0	347	0	0	0	0	0	0.00%
7		Institutions	3,020	2	1,021	2	2,682	1	77	11	0	75	97.33%
8		Corporates	17,012	68	10,433	83	15,807	327	139	7	2	90	64.66%
9		of which: Other - SME	3,101	45	2,369	57	2,985	127	106	2	0	69	65.08%
10		of which: Specialised Lending	4,123	0	2,413	0	4,812	58	0	1	0	0	0.00%
11		Retail	2,643	66	1,635	82	2,784	531	432	16	48	357	82.63%
12		of which: SME	896	42	506	49	897	220	175	2	17	126	71.79%
13		Secured by mortgages on immovable property and ADC exposures	9,819	680	4,276	693	7,170	2,814	869	11	76	187	21.48%
14		of which: Residential immovable property	5,893	474	1,599	477	4,210	1,744	574	6	42	97	16.94%
15		of which: Commercial immovable property	3,488	206	2,020	216	2,675	890	295	5	33	89	30.31%
16		of which: Land, acquisition, development and construction exposures (ADC)	438	0	657	0	285	179	0	0	0	0	0.00%
17		Subordinated debt exposures	85	0	127	0	85	0	0	0	0	0	0.00%
18		Covered bonds	39	0	4	0	39	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	12	0	12	0	0	0	0	0	0	0	0.00%
21		Equity	789	0	878	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	2,632	0	2,183	0	587	0	0	0	0	0	0.00%
24		**TOTAL**	**62,078**	**902**	**24,722**	**861**	**53,950**	**3,742**	**1,603**	**56**	**125**	**709**	**44.22%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	GREECE	Central banks	1,313	0	0	0	1,313	0	0	0	0	0	0.00%
26		Central governments	20,941	75	4,113	0	19,837	4	75	10	0	0	0.00%
27		Regional governments or local authorities	12	0	2	0	12	0	0	0	0	0	0.00%
28		Public sector entities	582	7	37	1	559	23	8	0	0	1	15.87%
29		Multilateral Development Banks	992	4	0	0	968	42	4	0	0	0	0.00%
30		International Organisations	304	0	0	0	288	0	0	0	0	0	0.00%
31		Institutions	2,684	2	915	2	2,347	1	77	11	0	75	97.33%
32		Corporates	15,436	66	9,358	81	14,349	283	130	7	1	83	63.92%
33		of which: Other - SME	2,767	45	2,084	57	2,564	118	105	2	0	68	64.60%
34		of which: Specialised Lending	4,099	0	2,390	0	4,788	58	0	1	0	0	0.00%
35		Retail	2,504	63	1,544	78	2,483	505	424	9	47	352	82.99%
36		of which: SME	822	40	464	46	792	203	169	2	16	122	72.19%
37		Secured by mortgages on immovable property and ADC exposures	8,598	652	3,640	665	6,175	2,570	827	10	74	175	21.15%
38		of which: Residential immovable property	5,120	447	1,357	450	3,558	1,622	533	5	40	85	16.04%
39		of which: Commercial immovable property	3,151	205	1,793	215	2,377	857	294	5	33	89	30.39%
40		of which: Land, acquisition, development and construction exposures (ADC)	326	0	490	0	240	90	0	0	0	0	0.00%
41		Subordinated debt exposures	75	0	112	0	75	0	0	0	0	0	0.00%
42		Covered bonds	39	0	4	0	39	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	11	0	11	0	0	0	0	0	0	0	0.00%
45		Equity	332	0	421	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	2,219	0	1,777	0	525	0	0	0	0	0	0.00%
48		**TOTAL**	**56,042**	**869**	**21,933**	**827**	**48,970**	**3,428**	**1,544**	**49**	**121**	**685**	**44.38%**

2025 EU-wide Stress Test: Credit risk STA

ALPHA SERVICES & HOLDINGS S.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ALPHA SERVICES & HOLDINGS S.A.	Central banks	2,549	0	0	0	0	0	0.00%	2,549	0	0	0	0	0	0.00%	2,549	0	0	0	0	0	0.00%
2		Central governments	20,162	133	135	23	1	54	40.00%	19,973	263	194	24	1	78	40.00%	19,779	396	255	24	2	102	40.00%
3		Regional governments or local authorities	12	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%
4		Public sector entities	567	24	10	0	0	3	26.45%	561	29	11	0	0	3	25.52%	553	35	12	0	0	3	24.80%
5		Multilateral Development Banks	958	45	10	0	0	2	19.68%	943	55	16	0	0	3	16.57%	929	63	22	0	0	3	15.22%
6		International Organisations	342	5	0	0	0	0	40.00%	336	11	0	0	0	0	40.00%	330	17	0	0	0	0	40.00%
7		Institutions	2,632	48	79	2	0	77	96.98%	2,583	94	83	2	0	79	95.82%	2,535	139	86	2	0	82	94.71%
8		Corporates	15,601	417	255	47	7	128	50.16%	15,365	493	415	37	6	179	43.09%	15,195	533	545	36	6	219	40.29%
9		of which: Other - SME	2,911	148	158	20	1	85	53.93%	2,834	154	229	14	1	107	46.96%	2,784	153	281	13	1	123	43.78%
10		of which: Specialised Lending	4,774	87	9	1	0	2	17.91%	4,744	109	18	1	0	3	17.83%	4,732	113	26	1	0	5	17.86%
11		Retail	2,646	563	538	15	57	394	73.19%	2,534	563	649	16	59	430	66.25%	2,441	548	758	15	53	467	61.55%
12		of which: SME	861	222	209	3	21	139	66.61%	830	221	240	3	22	150	62.28%	804	217	270	3	21	160	59.14%
13		Secured by mortgages on immovable property and ADC exposures	6,908	2,536	1,408	11	115	230	16.35%	6,503	2,452	1,897	10	92	266	14.01%	6,299	2,207	2,346	10	78	298	12.71%
14		of which: Residential immovable property	3,964	1,619	945	6	74	122	12.87%	3,614	1,624	1,290	5	55	142	10.97%	3,441	1,472	1,615	5	48	160	9.91%
15		of which: Commercial immovable property	2,670	749	441	5	41	108	24.50%	2,618	677	566	5	36	123	21.76%	2,587	597	676	5	30	137	20.21%
16		of which: Land, acquisition, development and construction exposures (ADC)	275	168	22	0	0	1	2.74%	272	152	41	0	0	1	2.84%	271	139	55	0	0	2	2.92%
17		Subordinated debt exposures	79	6	1	1	0	1	75.00%	73	11	2	1	0	1	75.00%	67	15	3	1	1	2	75.00%
18		Covered bonds	38	1	0	0	0	0	75.00%	36	3	0	0	0	0	75.00%	34	5	0	0	0	0	75.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	587	0	0	0	0	0	0.00%	587	0	0	0	0	0	0.00%	587	0	0	0	0	0	0.00%
24		**TOTAL**	**53,081**	**3,778**	**2,437**	**100**	**181**	**888**	**36.45%**	**52,055**	**3,974**	**3,266**	**90**	**159**	**1,038**	**31.79%**	**51,309**	**3,959**	**4,027**	**89**	**141**	**1,177**	**29.21%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GREECE	Central banks	1,313	0	0	0	0	0	0.00%	1,313	0	0	0	0	0	0.00%	1,313	0	0	0	0	0	0.00%
26		Central governments	19,661	121	134	23	1	54	40.00%	19,490	236	192	24	1	77	40.00%	19,310	356	251	23	2	101	40.00%
27		Regional governments or local authorities	12	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%
28		Public sector entities	557	23	10	0	0	3	26.45%	551	29	11	0	0	3	25.52%	543	35	12	0	0	3	24.80%
29		Multilateral Development Banks	958	45	10	0	0	2	19.68%	943	55	16	0	0	3	16.57%	929	63	22	0	0	3	15.22%
30		International Organisations	284	4	0	0	0	0	40.00%	279	9	0	0	0	0	40.00%	274	14	0	0	0	0	40.00%
31		Institutions	2,306	39	79	2	0	77	97.10%	2,265	77	82	2	0	79	96.10%	2,226	113	85	2	0	81	95.12%
32		Corporates	14,236	302	223	42	5	114	51.21%	14,052	353	356	33	5	159	44.51%	13,921	377	464	33	5	194	41.80%
33		of which: Other - SME	2,559	81	146	19	1	82	56.30%	2,515	69	203	13	1	102	50.34%	2,484	59	243	13	1	116	47.70%
34		of which: Specialised Lending	4,751	87	9	1	0	2	17.54%	4,721	108	17	1	0	3	17.48%	4,709	112	25	1	0	4	17.50%
35		Retail	2,370	518	523	14	55	385	73.65%	2,273	513	626	15	56	419	66.98%	2,189	496	726	14	51	453	62.45%
36		of which: SME	765	199	200	3	20	133	66.60%	739	197	227	3	21	142	62.42%	715	194	254	3	20	151	59.36%
37		Secured by mortgages on immovable property and ADC exposures	6,018	2,256	1,297	10	110	213	16.45%	5,669	2,182	1,720	9	88	246	14.28%	5,510	1,950	2,111	9	75	275	13.05%
38		of which: Residential immovable property	3,373	1,475	865	5	71	106	12.30%	3,062	1,478	1,173	5	53	125	10.62%	2,921	1,330	1,462	5	46	142	9.69%
39		of which: Commercial immovable property	2,406	692	430	5	39	107	24.82%	2,368	615	545	5	35	121	22.18%	2,348	534	646	4	29	133	20.67%
40		of which: Land, acquisition, development and construction exposures (ADC)	240	89	1	0	0	0	10.25%	240	88	2	0	0	0	10.17%	241	86	3	0	0	0	10.10%
41		Subordinated debt exposures	69	5	1	1	0	1	75.00%	63	10	2	1	0	1	75.00%	58	14	3	1	1	2	75.00%
42		Covered bonds	38	1	0	0	0	0	75.00%	36	3	0	0	0	0	75.00%	34	5	0	0	0	0	75.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	525	0	0	0	0	0	0.00%	525	0	0	0	0	0	0.00%	525	0	0	0	0	0	0.00%
48		**TOTAL**	**48,347**	**3,317**	**2,278**	**93**	**172**	**849**	**37.27%**	**47,471**	**3,465**	**3,005**	**84**	**151**	**986**	**32.80%**	**46,844**	**3,424**	**3,674**	**83**	**133**	**1,112**	**30.28%**

2025 EU-wide Stress Test: Credit risk STA

ALPHA SERVICES & HOLDINGS S.A.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ALPHA SERVICES & HOLDINGS S.A.	Central banks	2,549	0	0	0	0	0	0.00%	2,549	0	0	0	0	0	0.00%	2,549	0	0	0	0	0	0.00%
2		Central governments	20,063	191	176	47	2	70	40.00%	19,725	409	295	48	4	118	40.00%	19,389	624	417	43	5	167	40.00%
3		Regional governments or local authorities	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%
4		Public sector entities	563	26	11	1	0	3	27.86%	550	36	15	0	0	4	26.32%	538	45	18	0	0	5	25.50%
5		Multilateral Development Banks	947	53	14	2	1	3	20.66%	909	76	29	1	1	5	17.48%	880	94	40	1	1	7	16.44%
6		International Organisations	341	5	0	0	0	0	40.00%	335	11	0	0	0	0	40.00%	328	18	0	0	1	0	40.00%
7		Institutions	2,619	58	82	6	1	80	97.30%	2,550	117	92	6	1	87	94.57%	2,485	174	101	5	1	94	92.93%
8		Corporates	15,492	478	302	127	21	156	51.65%	14,890	710	673	94	16	296	44.03%	14,448	854	971	81	15	404	41.63%
9		of which: Other - SME	2,861	171	185	67	4	101	54.90%	2,598	258	361	44	4	175	48.38%	2,433	294	491	36	4	226	46.14%
10		of which: Specialised Lending	4,759	96	15	17	1	3	20.36%	4,638	142	91	16	1	20	22.10%	4,533	173	164	13	1	36	22.27%
11		Retail	2,534	625	588	64	97	448	76.23%	2,164	671	911	54	97	584	64.08%	1,949	581	1,217	42	70	704	57.80%
12		of which: SME	835	236	221	33	32	156	70.52%	671	249	371	25	31	216	58.15%	559	231	502	17	24	263	52.51%
13		Secured by mortgages on immovable property and ADC exposures	6,695	2,574	1,584	60	203	383	24.18%	5,954	2,379	2,519	43	164	537	21.33%	5,573	2,042	3,237	35	120	647	19.99%
14		of which: Residential immovable property	3,814	1,640	1,074	26	130	222	20.64%	3,297	1,585	1,646	16	88	298	18.11%	3,069	1,369	2,090	13	65	351	16.81%
15		of which: Commercial immovable property	2,610	768	483	33	70	159	32.94%	2,393	647	819	26	75	234	28.61%	2,244	538	1,078	21	54	289	26.85%
16		of which: Land, acquisition, development and construction exposures (ADC)	272	166	27	1	2	2	8.39%	264	146	54	1	1	5	9.05%	259	135	70	0	1	7	9.57%
17		Subordinated debt exposures	77	7	1	2	1	1	86.25%	69	13	3	2	1	3	86.25%	61	18	6	1	2	5	86.25%
18		Covered bonds	37	2	0	0	0	0	86.25%	36	3	0	0	0	0	86.25%	34	5	0	0	0	0	86.25%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	587	0	0	0	0	0	0.00%	587	0	0	0	0	0	0.00%	587	0	0	0	0	0	0.00%
24		TOTAL	**52,518**	**4,019**	**2,759**	**308**	**325**	**1,145**	**41.51%**	**50,332**	**4,426**	**4,538**	**249**	**285**	**1,635**	**36.02%**	**48,832**	**4,455**	**6,009**	**209**	**216**	**2,032**	**33.82%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GREECE	Central banks	1,313	0	0	0	0	0	0.00%	1,313	0	0	0	0	0	0.00%	1,313	0	0	0	0	0	0.00%
26		Central governments	19,565	177	175	46	2	70	40.00%	19,251	375	291	47	4	116	40.00%	18,941	565	410	42	4	164	40.00%
27		Regional governments or local authorities	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%
28		Public sector entities	553	26	11	1	0	3	27.86%	540	35	15	0	0	4	26.32%	528	44	18	0	0	5	25.50%
29		Multilateral Development Banks	947	53	14	2	1	3	20.66%	909	76	29	1	1	5	17.48%	880	94	40	1	1	7	16.44%
30		International Organisations	284	4	0	0	0	0	40.00%	279	10	0	0	0	0	40.00%	273	15	0	0	0	0	40.00%
31		Institutions	2,294	48	82	6	1	80	97.44%	2,237	97	91	6	1	86	94.93%	2,182	143	99	5	1	92	93.38%
32		Corporates	14,150	349	263	116	12	137	52.16%	13,646	533	582	88	11	259	44.44%	13,253	661	848	75	12	355	41.88%
33		of which: Other - SME	2,524	94	168	62	3	96	57.22%	2,322	150	315	42	3	161	51.24%	2,178	182	426	35	3	208	48.86%
34		of which: Specialised Lending	4,736	95	15	17	1	3	20.14%	4,615	141	91	16	1	20	22.04%	4,511	172	163	13	1	36	22.21%
35		Retail	2,265	575	571	62	93	438	76.74%	1,920	612	879	53	94	568	64.60%	1,715	524	1,172	40	68	683	58.28%
36		of which: SME	742	211	210	31	29	148	70.67%	590	221	352	24	29	205	58.11%	482	204	477	17	23	250	52.36%
37		Secured by mortgages on immovable property and ADC exposures	5,825	2,287	1,459	54	191	354	24.29%	5,170	2,106	2,295	39	155	495	21.56%	4,841	1,792	2,938	32	113	595	20.24%
38		of which: Residential immovable property	3,233	1,490	989	24	124	198	20.06%	2,769	1,433	1,511	15	84	268	17.75%	2,573	1,226	1,913	12	62	317	16.55%
39		of which: Commercial immovable property	2,353	706	469	30	67	156	33.19%	2,167	582	779	24	71	225	28.89%	2,037	474	1,018	19	51	276	27.09%
40		of which: Land, acquisition, development and construction exposures (ADC)	238	90	2	1	1	1	30.76%	234	92	4	1	1	1	31.30%	231	92	7	0	1	2	31.44%
41		Subordinated debt exposures	67	6	1	2	1	1	86.25%	60	12	3	2	1	3	86.25%	53	17	5	1	1	5	86.25%
42		Covered bonds	37	2	0	0	0	0	86.25%	36	3	0	0	0	0	86.25%	34	5	0	0	0	0	86.25%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	525	0	0	0	0	0	0.00%	525	0	0	0	0	0	0.00%	525	0	0	0	0	0	0.00%
48		TOTAL	**47,838**	**3,528**	**2,576**	**288**	**301**	**1,087**	**42.18%**	**45,897**	**3,860**	**4,185**	**236**	**267**	**1,536**	**36.69%**	**44,549**	**3,861**	**5,532**	**198**	**200**	**1,905**	**34.45%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

ALPHA SERVICES & HOLDINGS S.A.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	4,573						
3		SEC-ERBA	786						
4		SEC-IAA	0						
5		**Total**	**5,359**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	489	535	597	668	547	632	751
8		SEC-ERBA	273	286	298	309	288	307	337
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**763**	**821**	**895**	**976**	**835**	**939**	**1,088**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**1**	**1**	**1**

2025 EU-wide Stress Test: Risk exposure amounts

ALPHA SERVICES & HOLDINGS S.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	26,272	26,345	26,706	27,200	27,647	26,495	27,649	28,399
2	Risk exposure amount for securitisations and re-securitisations	763	763	821	895	976	835	939	1,088
3	Risk exposure amount other credit risk	25,510	25,583	25,884	26,304	26,671	25,660	26,710	27,310
4	Risk exposure amount for market risk	371	382	382	382	382	449	449	449
5	Risk exposure amount for operational risk	3,636	3,574	3,574	3,574	3,574	3,574	3,574	3,574
6	Other risk exposure amounts	0	0	68	148	226	-151	-107	-73
7	**Total Risk exposure amount before Output floor**	**30,279**	**30,302**	**30,730**	**31,304**	**31,829**	**30,368**	**31,564**	**32,348**
8	**Unfloored Total Risk exposure amount (transitional)**		**30,302**	**30,730**	**31,304**	**31,829**	**30,368**	**31,564**	**32,348**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**30,925**	**31,353**	**31,858**	**32,315**	**30,991**	**32,119**	**32,834**
10	Standardised Risk exposure amount for credit risk exposures		26,345	26,706	27,200	27,647	26,495	27,649	28,399
11	Standardised Risk exposure amount for market risk exposures		251	251	251	251	251	251	251
12	Standardised Risk exposure amount for operational risk		3,574	3,574	3,574	3,574	3,574	3,574	3,574
13	Other Standardised risk exposure amounts		0	68	148	226	-151	-107	-73
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**30,171**	**30,599**	**31,172**	**31,698**	**30,170**	**31,366**	**32,150**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**30,794**	**31,222**	**31,727**	**32,183**	**30,793**	**31,921**	**32,636**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**30,279**	**30,302**	**30,730**	**31,304**	**31,829**	**30,368**	**31,564**	**32,348**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**30,279**	**30,925**	**31,353**	**31,858**	**32,315**	**30,991**	**32,119**	**32,834**

2025 EU-wide Stress Test: Capital

ALPHA SERVICES & HOLDINGS S.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		**A**	**OWN FUNDS**		**6,632**	**6,632**	**6,931**	**7,282**	**7,625**	**5,941**	**6,138**	**6,288**
2		**A.1**	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**4,921**	**4,921**	**5,219**	**5,571**	**5,914**	**4,230**	**4,427**	**4,577**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,381		5,381	5,381	5,381	5,381	5,381	5,381
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		1,821		2,150	2,543	2,944	1,452	1,585	1,771
6		A.1.3	Accumulated other comprehensive income		-189		-189	-189	-189	-239	-239	-239
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-175		-175	-175	-175	-225	-225	-225
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0		0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		-15		-15	-15	-15	-15	-15	-15
10		A.1.4	Other Reserves		97		27	-43	-113	27	-43	-113
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		168	168	168	168	168	168	168	168
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-4	-4	-4	-4	-4	-4	-4	-4
15		A.1.7.2	Cash flow hedge reserve		172		172	172	172	172	172	172
16		A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-412		-412	-412	-412	-412	-412	-412
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-412		-412	-412	-412	-412	-412	-412
20		A.1.8.3	of which: Other intangible assets (-)		0		0	0	0	0	0	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2	-2	0	0	0	-158	-45	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-88	-88	-74	-64	-52	-43	-33	-28
27		A.1.14.1	of which: from securitisation positions (-)		-88		-74	-64	-52	-43	-33	-28
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-1,703	-1,703	-1,676	-1,644	-1,613	-1,786	-1,768	-1,754
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	-5	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-2	-2	-6	-20	-51	-6	-19	-48
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-119		-119	-119	-119	-119	-119	-119
36		A.1.20	CET1 capital elements or deductions - other		-30		-30	-30	-30	-30	-30	-30
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,201							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,593	1,593							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		392							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

ALPHA SERVICES & HOLDINGS S.A.

				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
RowNum			(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		700	700	700	700	700	700	700	700
52		A.2.1	Additional Tier 1 Capital instruments		700	700	700	700	700	700	700	700
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,621	5,621	5,919	6,271	6,614	4,930	5,127	5,277
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011
59		A.4.1	Tier 2 Capital instruments		1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			30,302	30,730	31,304	31,829	30,368	31,564	32,348
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			30,925	31,353	31,858	32,315	30,991	32,119	32,834
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			30,171	30,599	31,172	31,698	30,170	31,366	32,150
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			30,794	31,222	31,727	32,183	30,793	31,921	32,636
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		30,279	30,302	30,730	31,304	31,829	30,368	31,564	32,348
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		30,279	30,925	31,353	31,858	32,315	30,991	32,119	32,834
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		16.25%	16.24%	16.98%	17.80%	18.58%	13.93%	14.02%	14.15%
70		C.2	Tier 1 Capital ratio (transitional)		18.56%	18.55%	19.26%	20.03%	20.78%	16.23%	16.24%	16.31%
71		C.3	Total Capital ratio (transitional)		21.90%	21.89%	22.55%	23.26%	23.96%	19.56%	19.44%	19.44%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,921	4,921	5,219	5,571	5,914	4,230	4,427	4,577
73		D.2	TIER 1 CAPITAL (fully loaded)		5,621	5,621	5,919	6,271	6,614	4,930	5,127	5,277
74		D.3	TOTAL CAPITAL (fully loaded)		6,632	6,632	6,931	7,282	7,625	5,941	6,138	6,288
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.25%	15.91%	16.65%	17.49%	18.30%	13.65%	13.78%	13.94%
76		E.2	Tier 1 Capital ratio (fully loaded)		18.56%	18.18%	18.88%	19.68%	20.47%	15.91%	15.96%	16.07%
77		E.3	Total Capital ratio (fully loaded)		21.90%	21.45%	22.10%	22.86%	23.60%	19.17%	19.11%	19.15%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		71,684		71,684	71,684	71,684	71,684	71,684	71,684
79		H.2	Total leverage ratio exposures (fully loaded)		71,684		71,684	71,684	71,684	71,684	71,684	71,684
80		H.3	Leverage ratio (transitional)		7.84%	7.84%	8.26%	8.75%	9.23%	6.88%	7.15%	7.36%
81		H.4	Leverage ratio (fully loaded)		7.84%	7.84%	8.26%	8.75%	9.23%	6.88%	7.15%	7.36%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.19%		0.39%	0.40%	0.40%	0.39%	0.40%	0.41%
84		P.3	O-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		3.69%		3.89%	3.90%	3.90%	3.89%	3.90%	3.91%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
89		R.1.1	of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
90		R.1.2	of which: AT1		0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
92		R.2.1	of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.69%	14.69%	14.89%	14.90%	14.90%	14.89%	14.90%	14.91%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.88%	9.88%	10.08%	10.09%	10.09%	10.08%	10.09%	10.09%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

ALPHA SERVICES & HOLDINGS S.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	1,647	1,732	1,777	1,820	1,404	1,578	1,610
2	Interest income	4,410	2,471	2,426	2,489	2,931	2,955	2,978
3	Interest expense	-2,763	-677	-587	-607	-1,465	-1,316	-1,211
4	**Dividend income**	6	6	6	6	3	3	3
5	**Net fee and commission income**	429	429	419	410	344	336	340
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	39	42	42	42	-59	0	0
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-116		
8	**Other operating income not listed above, net**	116	41	41	41	35	39	39
9	**Total operating income, net**	2,237	2,250	2,284	2,319	1,611	1,956	1,993
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-442	-379	-215	-218	-1,021	-519	-416
11	**Other income and expenses not listed above, net**	-969	-932	-944	-954	-1,116	-1,057	-1,048
12	**Profit or (-) loss before tax from continuing operations**	825	938	1,125	1,146	-526	381	529
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-219	-279	-337	-344	158	-114	-156
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	33						
15	**Profit or (-) loss for the year**	**640**	**659**	**787**	**802**	**-368**	**267**	**372**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	282	330	394	401	1	134	186
17	**Attributable to owners of the parent net of estimated dividends**	358	329	393	401	-368	133	186
18	Memo row: Impact of one-off adjustments		80	80	80	80	80	80
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	70,908						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

ALPHA SERVICES & HOLDINGS S.A.

	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0