

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,328	4,662	4,196	4,445	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,532	3,865	3,797	4,047	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,330	4,663	4,196	4,445	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,533	3,867	3,797	4,047	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,343	5,676	5,196	5,445	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,546	4,880	4,797	5,047	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	38,439	35,333	35,502	35,966	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	37,643	34,536	35,104	35,568	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.86%	13.19%	11.82%	12.36%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.04%	11.19%	10.82%	11.38%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.87%	13.20%	11.82%	12.36%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.04%	11.20%	10.82%	11.38%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.50%	16.06%	14.63%	15.14%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%	14.13%	13.67%	14.19%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	61,169	60,619	61,176	74,340	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.71%	7.69%	6.86%	5.98%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,330	4,663	4,196	4,445	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,414	3,747	3,707	3,948	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	61,169	60,619	61,176	74,340	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,265	59,715	60,688	73,863	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.71%	7.69%	6.86%	5.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.32%	6.27%	6.11%	5.35%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital

		i						
		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,343	5,676	5,196	5,445	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,328	4,662	4,196	4,445	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	12,066	12,066	12,068	5,963	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-6,008	-6,296	-6,296	-6,085	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-175	-330	-366	-386	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	537	539	539	6,644	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CIRR
	A.1.7	Adjustments to CET1 due to prudential filters	204	201	210	212	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-328	-337	-356	-364	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-12	-8	-8	-7	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-33	-33	-44	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 243(1) point (b), 244(1) point (b) and 25% of CRR; Articles 36(1) point b) (ii) and 37%(1) of CRR; Articles 36(1) point b) (iv) and 153(4) of CRR. 36(1) point b) (iv) and 153(6) of CRR and Articles 36(1) point b) (v) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	-33	-33	-44	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,786	-1,931	-1,951	-1,927	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-65	-104	-79	-33	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-20	-20	-20	-24	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	915	915	489	497	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	915	915	489	497	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,x0010) + C 01.00 (r0700,x0010) + C 01.00 (r0710,x0010) + C 01.00 (r0740,x0010) + C 01.00 (r0744,x0010) + C 01.00 (r0745,x0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	1	0	0	C 01.00 (+0660,c0010) + C 01.00 (+0680,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,330	4,663	4,196	4,445	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,013	1,013	1,000	1,000	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,014	1,014	1,000	1,000	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} C\ 01.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c00110) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	-1	-1	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	38,439	35,333	35,502	35,966	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	797	797	398	398	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.86%	13.19%	11.82%	12.36%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.87%	13.20%	11.82%	12.36%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.50%	16.06%	14.63%	15.14%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,414	3,747	3,707	3,948	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.72%	10.85%	10.56%	11.10%	A.4.3.01.011 [D.1]/[B-B.1]	
- Suly loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	797	797	398	398	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	797	797	398	398	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particularity behavior. In this Pillar 3 disclosure



Overview of Risk exposure amounts

1		RW	IA c		1
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)					C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130,
Credit risk (excluding CCR and Securitisations) ¹	33,219	30,137	30,686	31,296	.0220, s601) + C 86.01 (10940, c0260, s601) + C 86.01 (10050, c0260, s601) + C 08.01 (10060, c0260, s602) + C 08.01 (10040, c0260, s602) + C 02.00 (10470, c0010) + C 02.00 (10460, c0010)]
Of which the standardised approach	33,219	30,137	30,686	31,296	C 02.00 (r0060, .d010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	331	262	189	157	C 07.00 (10900, d.1220, s.001) + C 07.00 (10110, d.1220, s.001) + C 07.00 (10130, d.1220, s.001) + C 08.01 (10040, d.1205, s.002) +
Credit valuation adjustment - CVA	17	21	42	68	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	289	554	541	536	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,378	1,355	1,040	905	C 02.00 (r0520, c0010)
Of which the standardised approach	14	20	12	11	C 02.00 (r0530, c0010)
Of which IMA	1,364	1,335	1,028	894	C 02.00 (r0580, c0010)
					C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c100),C 24.00(r0010, c0110))*12.5
Of which securitisations and resecuritisations in the trading book	0	0	0	0	
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,205	3,005	3,005	3,005	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,205	3,005	3,005	3,005	C 92.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	38,439	35,333	35,502	35,966	

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

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



2022 EU-wide Transparency Exercise P&L ALPHA SERVICES AND HOLDINGS S.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,456	1,871	423	865
Of which debt securities income	68	84	23	51
Of which loans and advances income	1,058	1,357	294	602
Interest expenses	380	513	143	286
(Of which deposits expenses)	52	67	16	34
(Of which debt securities issued expenses)	42	61	23	45
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	303	405	109	210
	303	403	109	210
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	-2,162	-2,167	0	-4
Gains or (-) losses on financial assets and liabilities held for trading, net	16	15	75	72
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-31	-50	7	5
Gains or (-) losses from hedge accounting, net	-1	-1	1	-2
Exchange differences [gain or (-) loss], net	16	30	12	19
Net other operating income /(expenses)	27	32	8	9
TOTAL OPERATING INCOME, NET	-756	-376	490	888
(Administrative expenses)	706	927	190	376
(Cash contributions to resolution funds and deposit guarantee schemes)	47	60	18	34
(Depreciation)	115	153	39	77
Modification gains or (-) losses, net	-13	-18	-4	-6
(Provisions or (-) reversal of provisions)	-37	-34	0	6
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and quarantees given)	-48	-50	1	1
(Other provisions)	11	15	-1	5
Of which pending legal issues and tax litigation ¹	0	3	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,007	1,464	96	373
(Financial assets at fair value through other comprehensive income)	12	14	0	0
(Financial assets at amortised cost)	995	1,449	96	372
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	42	114	1	18
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-2	3	-4	-4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	126	116	8	309
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,526	-2,959	146	303
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-2,508	-2,899	109	207
Profit or (-) loss after tax from discontinued operations	0	-25	4	7
PROFIT OR (-) LOSS FOR THE YEAR	-2,508	-2,924	113	214
Of which attributable to owners of the parent	-2,508	-2,924	113	214

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



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	06/2022		
		R	air value hieran	chy		Fa	ir value hierard	chy		Fa	air value hieran	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	14,591				14,767				13,600				13,123				IAS 1.54 (i)
Financial assets held for trading	906	29	877	0	837	5	832	0	983	4	979	0	1,430	11	1,419	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	352	6	47	298	300	7	48	246	315	7	50	258	256	7	47	203	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,327	6,115	183	29	6,050	5,927	84	39	1,862	1,762	62	38	1,409	1,334	37	38	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	39,483				40,414				45,866				48,142				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	107	0	107	0	112	0	112	0	71	0	71	0	228	0	228	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	10,639				10,190				10,049				10,561				
TOTAL ASSETS	72,405				72,671				72,744				75,150				IAS 1.9(a), IG 6

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

(min	EUR)		,	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair value through other	Debt securities	6,283	13	0	-17	-2	0	5,998	13	0	-18	-2	0	1,805	0	0	-3	0	0	1,353	3	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,785	0	0	-14	0	0	3,768	0	0	-15	0	0	8,233	12	0	-23	-2	0	10,216	12	0	-25	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	26,346	4,777	6,752	-116	-199	-3,428	28,188	4,883	4,069	-98	-184	-1,537	28,958	5,235	4,016	-101	-194	-1,582	30,283	4,839	2,562	-81	-179	-729	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	1,331	1,276	1,244	1,656	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	63,292	63,735	63,737	65,509	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	12	77	122	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	311	191	168	176	IAS 37.10; IAS 1.54(I)
Tax liabilities	71	72	32	39	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	935	753	811	938	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	608	597	553	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	65,941	66,648	66,666	68,992	IAS 1.9(b);IG 6
TOTAL EQUITY	6,464	6,023	6,079	6,157	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	72,405	72,671	72,744	75,150	IAS 1.IG6

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



Breakdown of liabilities

ALPHA SERVICES AND HOLDINGS S.A.

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilitic	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1,333	1,288	1,321	1,778	IFRS 9.BA.7(a); CRR Annex II
Chart modified	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	12,879	12,863	12,830	12,799	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,282	1,197	1,283	1,282	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	620	533	615	614	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,501	1,121	1,359	1,584	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	207	208	263	159	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,024	1,005	1,248	964	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	732	752	982	783	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,540	12,932	12,363	13,648	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,165	11,422	10,785	12,110	ECB/2013/33 Annex 2.Part 2.9.1
	Households	31,567	31,703	31,830	32,482	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	23,465	24,320	25,002	25,786	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,216	2,623	2,550	2,506	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	1,020	1,024	983	949	Annex V.Part 1.37
Other financial liabilities		283	291	273	244	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		64,625	65,024	65,057	67,287	



2022 EU-wide Transparency Exercise Market Risk

ALPHA SERVICES AND HOLDINGS S.A.

	SA					I	M									IM		/			
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISE CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHA					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHIDE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/12	2/2021				
Traded Debt Instruments Of which: General risk Of which: Specific risk	0 0 0	0 0 0	41 41 0	13 13 0	70 70 0	21 21 0							38 38 0	10 10 0	66 66 0	17 17 0					
Equities Of which: General risk Of which: Specific risk	5 0 5	6 0	1 1 0	0 0	0	0 0							0 0	0	0	0					
Foreign exchange risk Commodities risk Total	9 0 14	13 0 20	13 0	4 0 12	13 0 73	4 0 22		0	0	0	0	1,364	13 0 36	4 0	14 0 71	4 0	0			0	1 335
10441	As of 31/03/2022	As of 30/06/2022	30		,,	As of 31,	•	, ,				1/50-4	30		, <u> </u>	As of 30/06					1,555
Traded Debt Instruments	0	0	26	5	50	15							17	4	43	10					
Of which: General risk	0	0	26	5	50	15							17	4	43	10					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Equities Of which: General risk	7	6	1	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	7	6	0	0	0	0							l ő	0	0	0					
Foreign exchange risk	5	5	12	3	12	4							11	3	11	3					
Commodities risk Total	0 12	0 11	0 28	0	0 54	0 17	0	0	0	•	0	1.028	24	0	0 48	0 11	0	0	0	0	894
rotal	12				34	17		U		J	v	1,020	24		40	11	U				 034

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



ALPHA SERVICES AND HOLDINGS S.A.

					Standardisc	d Approach							
		As of 30/09/2021 As of 31/12/2021											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)												
	Central governments or central banks	23,223	23,577	4,520		23,254	23,605	4,117					
	Regional governments or local authorities	12 646	11 1,659	2 643		11 645	10 1.647	642					
	Public sector entities Multilateral Development Banks	125	1,039	043		75	368	042					
	Multilateral Development Banks International Organisations	208	208			208	208						
	Institutions	3,832	2,000	807		3.718	2.170	865					
	Cornorates	15.431	11,230	10,077		14.434	10.269	9,199					
	of which: SME	6,463	5,008	4.021		6.077	4.610	3,700					
	Retail	6.931	3,178	2,180		6,649	2.942	2,030					
	of which: SME	3,043	1,141	652		2.880	989	565					
Consolidated data	Secured by mortnanes on immorable property	13.611	13.239	5.861		13.227	12.847	5,671					
	of which: SME	5.060	4.916	2.174		4.585	4,438	1,939					
	Exposures in default	8,812	3,862	4,072	4,477	5,502	2,869	3,072	2,176				
	Items associated with particularly high risk	206	179	268		201	176	265					
	Covered bonds	0	0	0		2	2	1					
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakinos (CIU)	6	6	6		7	7	7					
	Equity	326	325	464		346	344	457					
	Other exposures	5,076	5,074	4,651		4,508	4,507	4,070					
	Standardised Total ²	78,446	64,991	33,550	4,823	72,786	61,973	30,399	2,487				

Original reposure, unlike Eposure value, is reported before sides great account any reflex due to credit covers for condit risk indigation suchiapses (e.g., substitution effects).

(2) Standardised for like one included the Suchsidian position relief in the heads part or the 50°D emoists.

(3) Standardised for like one included the Suchsidian position relief in the heads part or the 50°D emoists.

(3) Standardised for like may be relief to the Suchsidian position relief in the heads part or the 50°D emoists.

(3) Standardised for like may be relief to the such part of the 50°D emoists.

(4) Standardised for like may be relief to the such part of the 50°D emoists.

(5) Standardised for like may be such part of the such part of t

		calculated as of liest quarter										
					Standardisc	d Approach						
			As of 30/	09/2021			As of 31,	/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
1	Central governments or central banks	20,166	20,319	4,371		19,766	19,906	4,116				
	Regional governments or local authorities	10	10	2		10						
	Public sector entities	646	1,659	643		645	1,647	642				
	Multilateral Development Banks	٥	0	0		0	0	0				
	International Organisations	٥	0	0		0	0	0				
	Institutions	1,107	505	345		1,106	504	397				
	Corporates	11,519	7,670	7,010		10,426	6,636	6,051				
	of which: SME	3,693	2,429	1,882		3,270	2,002	1,535				
	Retail	5,970	2,707	1,849		5,785	2,562	1,767				
GREECE	of which: SME	2,601	1,011	578		2,439	865	494				
OILLUL	Secured by mortgages on immovable property	10,464	10,265	4,646		10,218	10,012	4,511				
	of which: SME	3,958 6.090	3,839	1,710		3,625 5.026	3,502 2.634	1,530				
	Exposures in default	6,090	2,905	3,057	2,722	5,026	2,634	2,811	1,944			
	Items associated with particularly high risk		6	9		6	ь	9				
	Covered bonds	9				9		0				
ı	Claims on institutions and corporates with a ST credit assessment			0		0	0	0				
	Collective investments undertakinos (CIU)							447				
1	Equity	317 4,654	315 4,654	454 4.362		335 3.026	334 3.026	447 2.697				
	Other exposures	4,654	4,654	4,952		3,02b	3,026	2,697				
	Standardised Total ²				3,009				2,206			
		(x) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.g. substitution effects).					
		(2) Total value adjustments an exposures, but includes general		nterparty excludes those for se	curbisation exposures, additiona	valuation adjustments (AVAs)	and other own funds reduction	ns related to the				
		especials, our reconst general vision son experiments.										

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min-FID %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ROMANIA	Central assertments or central salest Assissand overnments or local asterifies Assissand overnments or local asterifies Assissand overnments basis formations formations formations Centralises Centralises	619 1 1 0 0 0 123 484 257 644 307 1,792 531 186 91 0 0	822 1 0 0 0 123 288 167 229 89 1,633 511 70 87	0 0 0 0 0 35 258 315 212 46 683 251 71 131 0 0 0 0	110	691 1 1 0 0 0 188 522 270 604 135 1,899 504 169 88 0 0	901 1 0 0 0 187 297 169 278 87 1,774 484 52 87 0 0	0 0 0 0 48 267, 137, 193 53, 737, 244, 53, 130, 0 0 0 0 0 5,5,5,5,5,5,5,5,5,5,5,5,5,5	112
	Standardised Total ²		410	<u>"</u>	144	***	140	- Vi	147

⁽¹⁾ Chignal appearar, unitie Exposure value, is reported before taking rise account any effect due to credit convenience credit risk intigration tachniques (e.g. substitution effects).
(2) Total value adjustments and proximis per country of country of control convenience and proximis per country of country of control convenience and proximis per country of co

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CYPRUS	Control devertments or control banks Regional government or robat atherities supplicated government or robat atherities supplicated by supplications Institutions Control or robations Grant or robations G	777 0 0 0 0 0 122 223 121 224 85 472 43 1,478 0 0 0 5 5 5 5	7777 0 0 0 0 0 23 173 100 78 28 465 41 550 0 0 0 5 5 5	1 0 0 0 0 0 5 155 81 53 16 182 17 610 2128 0 0 5	905	1,317 0 0 0 16 215 127 213 83 471 42 86 0 0 0 0 5	1,317 0 0 0 166 166 166 78 27 466 41 60 84 0 0 0	1 0 0 0 0 8 1466 86 54 15 181 17 73 2136 0 0 0 5	22
	Standardised Total ²	233	233	202	915	786	780	/33	29

		As of 30/		Standardisc	d Approach								
		As of 30/		Standardised Approach									
	As of 30/09/2021 As of 31/12/2021												
(min EUR. %)	Original Exposure* Exposure Value* Exist exposure amount Value digramments and Original Exposure* Exposure Value* Exist exposure amount												
usthorities value erroserty sty high risk value serios with 5 T crofit assessment	656 0 0 0 2227 34 0 0 0 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	655 0 0 0 0 0 0 2 8 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 32 24 24 0 0 0 0 0	:	620 0 0 0 384 34 0 0 0 0 0 0 0 0 0 0	620 0 0 0 0 0 9 34 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 30 23 23 0 0 0 0 0	c					
	grant (1, 4, 1) because and the second of	(min fulf, %) (min f	(vin 104, %) (vin	Control Cont	Original Exposure*	Original Explosure Department Providing Original Explosure Providing Original Explosure Providing Original Explosure Providing Original Explosure Original	Control of Control o	Original Explaner Explaner Vision Folia explaner articular Folia explaner Folia explaner articular Folia explaner articular Folia explaner Folia e					



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	ALPTIA SERVICES AND HOLDINGS S.A.											
					Standardise	d Approach						
			As of 30,	09/2021			As of 31,	/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
UNITED KINGDOM	Control Semination or Control Season. Co. Semination of Control Contro	0 0 0 383 445 425 22 27 27 27 27 29 0 0 0 0 0	0 0 0 177 61 15 14 531 382 124 0 0 0	0 0 0 0 38 397 49 10 2 188 129 0 0 0 0		0 0 0 414 408 94 18 18 5 5 422 346 17 0 0 0	0 0 0 0 299 376 68 84 344 14 0 0 0 0	0 0 0 45 362 554 59 1 10 16 14 0 0 0	2			
	Standardised Ideal	(1) Opinional communication for	manuscratical is separated before	thin into second our offers		or could sick mitigation technic	and (on substitution officets)					
	Chainsal exposione, untilize Exposione untilize Exposione value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g. substitution effects).											

		(2) Total value adjustments and provisions per country of counterparty encludes those for securitation exposures, additional valuation adjustments (AVAs) and other own hands inductions related to the exposures, but includes general credit risk adjustments and credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks										
	Regional governments or local authorities	0		0		0	0	ů			
	Public sector entities	ō	ō	ō		ō	ō	ō			
	Multilateral Development Banks	ō	ō	ō		ō	ō	ō			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	1,227	1,196			1,249	1,218	1,032			
	of which: SME	1,150	1,120	931		1,131	1,101	916			
MARSHALL	Retail	3	2	1		3	2	1			
	of which: SME	3	2	1 15		3	2				
ISLANDS	Secured by mortgages on immovable property	21	21	15		21	21	16			
	of which: SME Exposures in default	97	21	67	27	21	21	66	36		
	Items associated with particularly high risk	20		0,	37	,		00			
	Covered bonds	i o	i i	ő		ů o	ů o	Ĭ			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0		0		0	0	0			
	Standardised Total ²				40				38		

**Chiginal apposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik midigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for sicundisation apposure, additional valuation adjustments (AVAs) and other own funds eductions related to the

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the exposures, the includes general conditional value of the exposures, the includes general condition and continues and the exposures, the includes general condition and continues are consistent and the exposures, the includes general condition and continues are consistent as a continue of the exposures.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*								
LIBERIA	Coultr's departmentals of coultr's feet of the "A" of t	0 0 0 0 714 724 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 699 698 3 3 3 9 9 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27	0 0 0 0 755 755 3 3 9 9 9 0 0 0	740 740 740 740 740			
	Standardised Total ²				28			4	1 27	

		exposures, but includies general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²						
	(min EUR, %)										
SPAIN	Control overvenments or central banks And overvenments or central banks Michigation of microl antimories Michigation of microl antimories Michigation of microl antimories Landradium Compositions Landradium Or of microl. SE Radial Or of microl. SE Radial Or of microl. SE Radial Or of microl. SE Composition of microl antimories on immersials or country or of microl. SE Composition of microl antimories on immersials or country or of microl. SE Composition of microl antimories on immersials or country or of microl. SE Composition of microl. SE Composition of microl. SE Landradium of microl. SE Landradium of microl. SE Landradium of microl. SE Landradium of microl. Sec. Sec. Sec. Sec. Sec. Sec. Sec. Sec	473 0 0 0 0 86 28 28 29 0 0 0 1 1	473 0 0 0 0 86 28 28 0 0 0 1 1	0 0 0 43 28 0 0 0	9	472 0 0 0 87 30 0 1 1 0 0	472 0 0 0 0 873 0 0 0 0 0	0 0 0 43 30 0 0 0			
	Callective investments undertakings (CIU) Equity Other exposures Standaufford Taba ¹²	0	0	0		0	0	0			

		exposures, but includes gener		unterparty excuses those for se	icuresation esposures, additiona	i valuation adjustments (AVAs)	and other own runds reduction	IS REMORD ED UNE	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0				0	0		
	Regional governments or local authorities	o o		0		0	0	0	
	Public sector entities	o o		0		0	0	i i	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0	9	0		0	0	0	
Country of	Retail	0		0			0	0	
	of which: SME Secured by mortoaces on immovable property	0		0		0	0	0	
Counterpart 9	of which: SME			0			0		
	Exposures in default	o o		0	0	0	0	0	
	Items associated with particularly high risk	o o		0		0	0	i i	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
1	Equity	0		0		0	0	0	
	Other exposures								
I	Standardised Total ²								1 .

⁽¹⁾ Chapiral appears, unlike Exposure value, in exported better stating this account any effect due to credit convenion factors or credit not indigation submispass (e.g. substitution effects).
(2) Total value adjustments and provincies per country of counterparty encludes those for securitation exposures, additional valuation adjustments (ARIAs) and other own funds adultions related to the exposures, that include any color and adjustments or counter all contractions or counterparty encludes those for securitation exposures, additional valuation adjustments (ARIAs) and other own funds adultions related to the exposures, that include are colored and adjustments.

					Standardis	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or central sales? **England governments or local antifeties **England government to local antifeties **England government to local antifeties **Enternational Constantions **Enternational Cons	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach					
			As of 31,	03/2022			As of 30/	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)										
	Central governments or central banks	22,431	28,178	4,117		24,145	29,809	4,223			
	Regional governments or local authorities Public sector entities	10 642	10 1,592	639		9 638	1,556	635			
	Public sector entities Multilateral Development Banks	76	1,392	639		78	1,330	033			
	International Organisations	213	213			367	367				
	Institutions	3,731	2,265	902		3.032	2.223	925			
	Corporates	15,719	11,614	10,425		16,978	12,126	10,866			
	of which: SME	6,883	5,435	4,398		7.091	5,408	4.392			
	Retail	6,926	2,917	2,010		6.881	2,920	2,027			
Consolidated data	of which: SME	2,988	996	569		2,922	915	523			
Consolidated data	Secured by mortgages on immovable property	13,148	12,786	5,649		13,320	12,949	5,777			
	of which: SME	4,637	4,497	1,970		4,363	4,215	1,915			
	Exposures in default	5,276	2,717	2,909	2,120	3,604	2,154	2,308	1,087		
	Items associated with particularly high risk	202	178	267		111	88	131			
	Covered bonds	5	5	0		13	13	1			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		9	0	0			
	Collective investments undertakinos (CIU)	7		7		9	9				
	Equity	334	333 4,059	415 3.534		491	491	541 4.007			
	Other exposures	4,060				4,511	4,509				
	Standardised Total ²	72,779	67,247	30,875	2,436	74,188	69,723	31,452	1,378		

		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	03/2022			As of 30,	(06/2022			
	(min EUR, %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount V									
	Central governments or central banks	18,706	24,246	4,116		19,479	24,929	4,222			
	Regional governments or local authorities	9	8	2		8	8	2			
	Public sector entities	642	1,592	639		638	1,556	635			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,283	706	478		1,335	731	446			
	Corporates	11,366	7,661	6,997		12,309	7,877	7,201			
	of which: SME	3,836	2,609	2,049		3,868	2,423	1,908			
	Retail	6,053	2,525	1,738		5,968	2,487	1,726			
GREECE	of which: SME	2,569	876 9,804	500 4.418		2,491 10.113	782 9.921	447			
	Secured by mortgages on immovable property of which: SME	10,001 3,602	9,804 3,481	4,418 1,526		10,113	9,921 3,163				
	Exposures in default	4,954	2,563	2,732	1,962	3,273	1,996	1,422 2.125	949		
	Items associated with particularly high risk	8	7	11	-7712	8	7	11			
	Covered bonds	ō	i	0		ō	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	7	7	7		9	9	9			
	Equity	323	323	405		481	480	531			
	Other exposures	2,616	2,616	2,252		3,117	3,117	2,731			
	Standardised Total ³				2,227				1,189		

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	684							
	Central governments or central banks	684	892	0		685	900	0	
	Regional governments or local authorities Public sector entities	1	1				1		
	Multilateral Development Banks	o o	0			o o	0		
	International Organisations	0	0	0		0	0		
	Institutions	113	113	34		287	286	126	
	Corporates	567	330	296		640	381	338	
	of which: SME	316	192	156		378	242	197	
	Retail	604	290	202		656	338	236	
ROMANIA	of which: SME	315	85	48		330	99	57	
KOMANIA	Secured by mortgages on immovable property	1,953	1,797	761		2,043	1,872	824	
	of which: SME	541	525	261		634	599	326	
	Exposures in default	143	43	43	95	135	47	52	83
	Items associated with particularly high risk	89	87	131		0	0	0	
	Covered bonds	u o	U	0		0	U	0	
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	U O	U			0	U		
	Collective investments undertakings (CIU) Equity								
	Other exposures	150	150	67		130	130	66	
	Standardised Total ²	100		W.	131	100	120		119

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)					1,270	1.269		
	Central governments or central banks Regional governments or local authorities	1,365	1,365	1		1,2/0	1,269	1	
	Public sector entities	ő	ů o	ŏ		ő	o o	ő	
	Multilateral Development Banks	ō	ō	ō		ō	ō	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	237	188	169		238	190	173	
	of which: SME	123	102	83		115	93	76	
	Retail	222	79	54		217	74	51	
CYPRUS	of which: SME	82	28	16		84	26	15	
CITICOS	Secured by mortgages on immovable property	541 77	536 75	215		521	516	205	
	of which: SME	69	/5	31 51	22	46 66	45	18 54	
	Exposures in default	106	43 83	125	- 12	103	45	121	
	Items associated with particularly high risk	106	83	125		103	00	121	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0				0		
	Collective investments undertakings (CIU)	ů	0	ů		0	0	0	
	Equity	5	5	5		6	6	6	
	Other exposures	750	750	698		741	741	689	

Control conversionals or control bits Control conversional Control contr			exposures, but includes gener	al credit risk adjustments.						
Control concernments or central states Control concernments Control concer						Standardise	d Approach			
Control conversionals or control bits Control conversional Control contr				As of 31,	03/2022			As of 30,	06/2022	
Control conversaments or central shories 751 751 0 1,251 1,251 0 1,251 0 1,251 0 1,251 0 1,251 0 1,251 0 1,251 0 1,251 0 1,251 0 1,251 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	ITALY	Coult of accommends or counts of basics Market of commends or broad activations Market of commends or broad activations Market of commends or broad Market of commends or broad Commends Commends Grand or commends Gr	751 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	751 0 0 0 0 0 70 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 20 22 2 0 0 0 0 0 0 0 0 0 0	0	1,285 0 0 0 99 34 0 0 0 1 0 0 0 0	1,254 0 0 0 0 0 9 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 29 22 0 0 0 0 0 0 0	



LIBERIA

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ALPHA SERVICES AND HOLDINGS S.A.

ALFIIA SERVICES AND HOLDINGS S.A.								
				Standardise	ed Approach			
		As of 31	/03/2022			As of 30	/06/2022	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control amoremental or control leads of administration of administ	0 0 0 399 499 849 19 5 474 348 19 0 0 0	0 0 0 0 1994 378 61 12 2 4707 346 35 0 0 0	0 0 0 0 46 366 9 9 1 188 15 0 0 0		0 0 0 0 373 459 86 15 2 465 344 19 0 0 0	0 0 0 0 1589 423 55 51 11 1 1 4626 342 342 15 0 0 0	0 0 0 0 40 410 52 8 0 164 1177 15 0 0	4
 Standardised Total ²	(1) Original exposure, unlike Ex	gosure value, is reported befo	ne taking into account any effec	7 ct due to credit conversion facto	s or credit risk mitigation techni	ques (e.g. substitution effects)		

		(2) Total value adjustments an exposures, but includes gener		anterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		MANAGEMENT AND PROJECT OFFICE	W CHANGE THE WASCASTINESS.		Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min ELR, %)								
	Central governments or central banks Regional governments or local authorities	0					0	0	
	Public sector entities	ů	0	ů		0	0	0	
	Multilateral Development Banks	ō	0	ō		i i	ō	i i	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,206	1,174	995		1,263	1,230	1,045	
	of which: SME	1,089	1,058	879		1,136	1,104	919	
MARSHALL	Retail	2	2	1		3	2	1	
	of which: SME	2	2	1		3	2	1	
ISLANDS	Secured by mortgages on immovable property	23	23	17		22	22	16	
	of which: SME	23	23	1/		22	22	16	
	Exposures in default Items associated with particularly high risk	34	24	34	9	35	2/	38	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ō	0	ō		i i	ō	i i	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

			Standardise	d Approach			
	As of 31,	03/2022			As of 30/	06/2022	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
859	841	702		1,004	982	821	
859	841	702		1,004	982	821	
3	3	2		3	2	1	
9	9	2		10	10	3	
9	9	2	10	10	10	3	
13			10	0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0				0	0	
0	0	0		0	0	0	

		(2) Total value adjustments an exposures, but includes genen		nterparty excludes those for sec	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		esponente, non inclusio spinor	a Ottor risk adjustments.		Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central oovernments or central banks Regional governments or local authorities	526 0	526 0	0		825 0	825 0	0	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which SHE	87 32	87 32	39 32		86 36	86 35	43 35	
SPAIN	Retail of which: SME	0	0	0		0	0	0	
517414	Secured by mortuages on immovable property of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with earticularly high risk Covered bonds Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Eouitv Other excessures	0	0	0		0	0	0	
	Standardised Total ²				0				0

		coposures, but includes gener		anapaty excess order or se	unsation exposures, additional	rasauci aqualitata (Ara)	and delice dwill list the resource	is reason to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EER, %) Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0		0		0	0	0	
	Corporates	0	0	ő		ő	0	o o	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0				0	0	0	
Counterpart 9	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 Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ő		ő	0	ő	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0			0				

(1) Organii asposane, uriline Exposane value, in reported before taking into account any effect due to credit convention factors or coult mide mitigation techniques (u.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitations exposures, additional valuation adjustments ((RVAs)) and other core funds enclusions instead to the exposures, that following and certain this adjustment or exposures. The following and certain this adjustment or exposures.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	s critical state of the state o	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CI: d-t d -t-	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

					NGS S.A.									
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	0 16 0 0 0 0 0	0 16 0 0 0 0 0			0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	Belgium	16 0 0 2 12 35	16 0 0 0 0 21 36 0	(10 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 0 0 11	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Cyprus	36 37 72 23 24 34 91 0	36 37 23 77 34 91 0	(0 36 37 0 23 0 77 0 30 0 59 0 0 262	0 0 0 4 4 32 0	0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Czech Republic													
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

			ALPHA SERVICES AND HOLDINGS S.A. As of 31/12/2021												
							As of 31/12/2021								
						Direc	t exposures								
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitiva fair valua	Dariustivae with	negative fair value	Off-balance sh	eet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short			secs by accounting portions		Delivatives with pos	suve iaii vaide	Delivatives with	negative ian value			Risk weighted exposure amount	
Residual Platuing	County / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Finland														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	France	(1 (4 2; 2;	0 15 0 0 0 0 0 0 46 5 46 2 22 0 83	000000000000000000000000000000000000000		0 15 0 0 0 0 36 12 0	0 0 0 10 10 20	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
[0 - 3M [3M - 1Y [1Y - 2Y	Croatia														
0 - 3M	Greece	21: 59: 18: 31: 1,12: 1,17: 1,59: 5,599	213 591 179 309 7 1,124 1,174 1,990 5,580	000000000000000000000000000000000000000		213 508 0 28 0 194 0 623 674 213	0 83 151 115 500 498 1,776 3,123	0 0 777 0 285 139 502	0 0 500 4,207 800 5,507	0 0 0 2 0 0	0 0 0 130 0 0	0 191 0 0 0 0		15	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary														
[0 - 3M [Ireland														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy	(4 27, 27, 27, 27, 6	0 40 2 272 30 30 5 275 2 2 2 0 620	0 0 0 0 0		0 0 122 26 0 199 0 0 347	2	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			
[0 - 3M [3M - 1Y [1Y - 2Y [1Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Latvia														



General governments exposures by country of the counterparty

			ALPHA SERVICES AND HOLDINGS S.A.												
							As of 31/12/2021								
						Direc	t exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount	
,		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Lithuania														
[0 - 3M [Luxembourg	() () () () () () () () () ()	0 1166 0 10 0 0 0 0 0 0 0 0 0 0 2 92 0 0	(0 0 116 0 0 0 0 0 0 0 0 0 0 92 0 0 0 0	0 0 0	000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0			
[0 - 3M [Malta														
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands														
[0 - 3M [Poland	110	0 0 5 5 5 5 5 5 5 5 7 9 9 9	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			
[0 - 3M [Portugal	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			
[0 - 3M [Romania	55 133 66 5 61 1 1 1 2 326	58 58 58 137 60 55 5 65 65 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			57 132 0 60 0 5 0 3 0 0 0 2 3 0 0 2 2 3	1 5 0 0 26 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0			
[0 - 3M [Slovakia														
[0 - 3M [Slovenia														



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
		Table and a second of an	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative intancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	211 26 47.		0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 5 15 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [13M - 1Y 1 1 1 2 1 1 1 1 1 1	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 13 3 4 4 0 0	0 0 13 4 0 0	(0 0 0 0 0	0 0 13 4 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [3M - 1Y	Other advanced economies non EEA													
To - 3M	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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Middle East	Ü	U		U	· ·	U	Ü	J	U	· ·	· ·	U	J
Total [0 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

						ALITI	A SERVICES AND HOLDI	1103 3.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	Africa													
To - 3M	Others		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

				ALPHA SERVICES AND HOLDINGS S.A.										
							As of 30/06/2022							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	15 0 0 0 0 0	15 0 0 0 0 0 0	0 0 0 0 0		15 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	(((((((((((((((((((
Total	Belgium	15 0 0 10 11 36	15 16 0 0 10 11 36 0	0 0 0 0 0		15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 10 11 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [Cyprus	20 9 28 75 63 137 0 33	20 9 28 75 63 137 0	0 0 0 0 0		20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 28 75 63 137 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((
0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Czech Republic													
TO - 3M	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						ALPH/	A SERVICES AND HOLDI	NGS S.A.						
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitiva fair valua	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-uenvauve manciai as	sees by accounting portiono		Denvauves with po	suve iaii vaiue	Derivatives with	negative ian value			Risk weighted exposure amount
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	(55) (44) (10)	0 0 57 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0 17 0 0 0 0	0 40 0 46 10 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Germany	20	0 20 20 0 0 0 0 0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 20 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Croatia													
[0 - 3M [Greece	29: 64: 30: 30: 1.22e 1.14: 1.75: 5,700	295 641 5 305 7 336 5 1,223 1,136 1,748 5,684	0 0 0 3	C C C C C C C C C C C C C C C C C C C	213 475 29 29 103 81 0		0 0 40 0 0 52 44 136	0 500 0 0 707 200	0 0 0 2 2 266 118	0 0 0 130 3,500 600 4,230	0 190 0 0 0 0		22
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0 - 3M [Italy	44 183 9 292 388 241 115 1,255	3 293 3 388 1 241	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 183 91 293 388 241 177 1,254	0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

			ALPHA SERVICES AND HOLDINGS S.A.												
							As of 30/06/2022	2							
						Direc	t exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
					Non devicative financial a	ssets by accounting portfolic		Derivatives with po	sitiva fair valva	Donium tivos veith	negative fair value	Off-balance sl	eet exposures		
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania														
[0 - 3M [Luxembourg	(9 9 11 1 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 95 95 10 10 5 5 5 5 1 61 1156 0 367	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 95 10 5 61 196 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0	
[0 - 3M [Malta														
0 - 3M	Netherlands														
0 - 3M 3M - 1Y	Poland	10	0 0 5 5 5 5 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 5 5 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			
[0 - 3M [Portugal	((7) 256 44 383	0 0 0 0 0 0 1 71 268 44 44 383	000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 71 268 44	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
[0 - 3M [Romania	66 67 77 61 11 11 12	66 75 61 61 63 4 114 1 1 0 0 0	000000000000000000000000000000000000000		66 68 0 60 0 3 0 61 0 0 0 0 0 258	0 7 0 0 53 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0 0		1	
[0 - 3M [Slovakia														
[0 - 3M [Slovenia														



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative intancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	44 322 44 822	4	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 48 0 326 446 4 48 8 25	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		ALPHA SERVICES AND HOLDINGS S.A.												
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 0 5 0 0 0	0 0 5 10 5 0 0	(0 0 0 0 0	0 0 5 10 5 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [China													
0 - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
To - 3M	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 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Middle East							·						J
Total [0 - 3M [3M - 17 [17 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

ALPHA SERVICES AND HOLDINGS S.A.

						ALFII	A SERVICES AND HOLDI	1103 3.A.						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	· ·				Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	((((((((((((((((((((0 0 0	0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures ALPHA SERVICES AND HOLDINGS S.A.

					As of 30/09/2021									As of 31/12/2021				
		Gross c	arrying amount/ Nominal am	ount		Accumulated imp	nairment, accumulated neg lit risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of w	hich non-performing	a,	On performing exposures ²	On non-performi	ng exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days	d	of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	14,25		70	70	70		70	70		14,438		70	70	70		70	2	
Debt securities (including at amortised cost and fair value)	10,11					33				9,815					35			
Central banks															0			
General governments	8,13	6 0				17	0			7,868	в о				0 10			0
Credit institutions	1,00	6 0				11	0			999	9 0				0 1-			0
Other financial corporations		9 0					0			3	4 0				0	0		0
Non-financial corporations	94	1 0				s	0			915	5 0					0		0
Loans and advances(including at amortised cost and fair value)	40,64	5 216	8,435	8,435	6,752	364	4,311	3,428	3,295	39,202	205	5,120	5,120	4,069	331	2,010	1,537	2,593
Central barris		0 0	0			0	0				0				0	0	- 1	0
General governments	6	3	1	1	1 1		0	0	1	31	0		1	1	1	0		0
Credit institutions		0 0	۰	0		۰	0	6			0			c	0 (0		0
Other financial corporations	4,05	2 0	8	8	8 6	2	6	5	2	5,785	5 0	:	3	1	1	2 1		1 1
Non-financial corporations	21,60	1 96	3,964	3,964	3,128	168	1,997	1,525	1,673	21,086	50	2,94	2,945	2,365	5 14	1,470	1,116	6 1,293
of which: small and medium-sized enterprises	9,59	2 25	2,248	2,248	1,873	52	1,110	886	918	9,527	7 32	2,04	2,044	1,718	4	7 1,048	840	3 834
of which: Loans collateralised by commercial immovable property	7,73	8 18	2,351	2,351	1,968	42	1,109	903	1,129	7,563	3 13	1,53	1,539	1,350	0 29	654	59	9 831
Households	14,85	0 120	4,462	4,462	3,617	194	2,308	1,898	1,619	12,29	4 155	2,16	2,168	1,702	2 18:	538	421	1,299
of which: Loans collateralised by residential immovable property	10,82	4 85	2,641	2,641	1 2,169	83	1,059	899	1,472	9,50	3 99	1,511	1,518	1,195	9:	250	191	0 1,184
of which: Credit for consumption	4,06		1,821	1,821			1,249	999	147	2,790		651	650	506	6 9:	289	231	0 115
DEBT INSTRUMENTS other than HFT	65,01	6 216	8,505	8,505	6,822	398	4,381	3,498	3,295	63,455	205	5,190	5,190	4,139	366	2,080	1,607	2,593
OFF-BALANCE SHEET EXPOSURES	7,49	9	329	329	329	10	34	34	53	7,591		325	325	324		36	. 31	50

Fig. 12 at 15 at 1

Performing and non-performing exposures
ALPHA SERVICES AND HOLDINGS S.A.

ı					As of 31/03/2022						As of 30/06/2022										
		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	airment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	amount		Accumulated impa value due to credi	irment, accumulated ne t risk and provisions ^{4,8}	gative changes in fair	Collaterals and			
		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin		On performing exposures ²	On non-performing exposures ¹		financial guarantees received on non- performing exposures			
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	13,185	0	70	70	70	1	70	70	0	12,729		70	70	70	1	70	70	0			
Debt securities (including at amortised cost and fair value)	10,156		0	0	0	28		0	0	11,618					29	0	0	0			
Central banks		0	0	0	0	0	0	0	0		0 0	0		0	0	0	0				
General governments	8,045	0	0	0	0	16	0	0	0	9,38	7 0			0	17	0	0				
Credit institutions	1,034	0	0	0	0	7	0	0	0	1,09	3 0			0	7	0	0				
Other financial corporations	110	0	0	0	0	0	0	0	0	3:	9 0	0		0	0	0	0				
Non-financial corporations	967	0	0	0	0	5	0	0	0	1,09	9 0	0		0	5	0	0				
Loans and advances(including at amortised cost and fair value)	40,079	395	4,893	4,893	4,016	343	1,948	1,582	2,424	39,332	2 230	3,233	3,233	2,562	303	932	729	1,924			
Central banks		0	0	0	0	0	0	0	0		0 0	0		0	0	0	0	0			
General governments	37	0	1	1	1	0	0	0	0	3	4 0	1	1		0	1	1	0			
Credit institutions		0	0	0	o	0	0	0	0		0	0		0	0	0	0	۰			
Other financial corporations	5,766	5 0	3	3	2	2	1	1	1	5,759	9 0	1	1	1	2	1	1	۰			
Non-financial corporations	22,033	148	2,684	2,684	2,279	149	1,397	1,151	1,094	21,40	7 48	1,094	1,094	874	124	412	312	557			
of which: small and medium-sized enterprises	9,603	72	2,011	2,011	1,682	50	1,083	873	763	8,79	7 48	910	910	731	47	334	246	455			
of which: Loans collateralised by commercial immovable property	7,406	5 38	1,434	1,434	1,283	28	648	578	723	6,93	9 26	537	533	7 450	27	154	126	349			
Households	12,242	2 246	2,206	2,206	1,734	192	549	430	1,329	12,13	3 181	2,136	2,136	1,685	177	519	417	1,366			
of which: Loans collateralised by residential immovable property	9,474	176	1,555	1,555	1,228	91	251	191	1,215	9,40	9 141	1,560	1,560	1,236	87	260	206	1,251			
of which: Credit for consumption	2,768	3 70	651	651	506	100	298	238	114	2,72	4 41	576	576	5 449	90	258	211	115			
DEBT INSTRUMENTS other than HFT	63,420	395	4,963	4,963	4,086	372	2,017	1,652	2,424	63,680	230	3,303	3,303	2,632	333	1,002	799	1,924			
OFF-BALANCE SHEET EXPOSURES	8,054		318	318	318	8	36	36	50	8,477		319	319	319	7	37	37	45			

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first sporting according to the first



Forborne exposures

			As of 30/	09/2021			As of 31/12/2021								
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	o	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)	9,467	5,747	2,903	2,730	5,242	2,359	6,109	3,534	1,332	1,186	3,979	1,939			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1	1	0	0	0	0	1	1	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	4	2	1	1	2	1	2	1	1	1	1	0			
Non-financial corporations	3,531	2,334	1,053	1,013	2,024	1,122	2,782	1,826	809	777	1,673	904			
of which: small and medium-sized enterprises	1,911	1,146	490	460	1,047		1,610	1,090	483	459	878				
Households	5,931	3,410	1,848	1,715	3,215	1,237	3,323	1,706	522	408	2,305	1,034			
DEBT INSTRUMENTS other than HFT	9,467	5,747	2,903	2,730	5,242		6,109	3,534	1,332	1,186	3,979				
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	5,828						3,897								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	3,678						1,672								

⁽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 F18.00 / F19.00), 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-TTS 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.

⁽¹⁾ 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.



Forborne exposures

ALPHA SERVICES AND HOLDINGS S.A.

			As of 31/	03/2022			As of 30/06/2022								
		ving amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ying amount of with forbearance	Accumulated in accumulated control value due to control for provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	5,734	3,287	1,268	1,125	3,685	1,780	4,736	2,269	685	553	3,413	1,421			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1	1	0	0	0	0	1	1	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o			
Other financial corporations	2	1	1	1	1	0	2	1	0	0	1	0			
Non-financial corporations	2,506	1,587	744	714	1,466	743	1,603	663	224	195	1,142	376			
of which: small and medium-sized enterprises	1,549	1,058	504	480	799		1,009	523	169	146	623				
Households	3,225	1,699	523	411	2,218	1,036	3,130	1,605	460	357	2,270	1,045			
DEBT INSTRUMENTS other than HFT	5,734	3,287	1,268	1,125	3,685		4,736	2,269	685	553	3,413				
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	3,699						3,107								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	1,518	debttti					796								

⁽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 F18.00 / F19.00), 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading ALPHA SERVICES AND HOLDINGS S.A.

	As of 30/09/2021 As of 31/12/2021														As of 3	1/03/2022				As of 30	25 261 9 0 0 1 0 0 0 0 0 0 0			
	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated		
(min EUR)		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir		and advances subject to		negative changes in fair value due to credit risk on non-performing
A Agriculture, forestry and fishing	348	70	70	348	45			67	62	383	37	0	336		50	336	37		261	23				
A Adriculture, forestry and fishing B Mining and quarrying	348 65	70	70	348	45	0	383	62	62	383 63	3/	0	336	59	59	336	3/	0	261	23			9	- 0
C Manufacturing	3.975	667	667	3 958	339	0	4 323	641	641	4 307	345	0	3,909	615	615	3.895	357	0	3,692	243			- 1	- 0
D Electricity, gas, steam and air conditioning	3,975	00/	00/	3,938	339	U	4,323	041	041	4,307	345	U	3,909	015	013	3,895	35/	U	3,092	243	243	3,078	114	- 0
supply	1,090	2	2	1,090	3	0	1,474	1	1	1,474	2	0	2,107	2	2	2,107	2	0	2,083	2	2	2,083	2	0
E Water supply	40	2	2	40	1	0	37	2	2	37	1	0	25	2	2	25	1	0	30	1	1		1	0
F Construction	2,066	878	878	2,066	605	0	1,313	271	271	1,313	175	0	1,412	271	271	1,412	186	0	1,144	78				0
G Wholesale and retail trade	4.382	1.224	1.224	4.368	585	12	4.018	1.089	1.089	4.005	543	13	4.612	1.073	1.073	4.599	580	14	4.091	388	388		177	0
H Transport and storage	3,470	294	294	3.274	75	71	3.535	282	282	3.366	73	87	3.617	124	124	3.587	69	2	4.081	89				0
I Accommodation and food service activities	2,568	230	230	2,568	74	0	2,579	196	196	2,579	62	0	2,553	162	162	2,553	54	0	2,654	112	112		34	0
J Information and communication	218	54	54	218	27	0	197	53	53	197	26	0	217	53	53	217	20	0	179	8	8	179	4	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0
L Real estate activities	1.673	271	271	1.575	108	25	1.628	131	131	1.543	53	27	1.627	104	104	1.564	44	5	1.654	50	50	1.594	20	2
M Professional, scientific and technical activities	391	35	35	391	17	0	279	24	24	279	14	0	272	23	23	272	14	0	273	16	16	273	9	0
N Administrative and support service	370	44	44	370	23	0	323	39	30	323	18	0	382	39	39	382	10	0	373	25	25	373	10	0
activities			- "	3,0			-223	- 22	33	323	10	_ ·				302		_ ·	73	2.5	- 23			ب ن
O Public administration and defence, compulsory social security	3	0	0	3	0	0	4	0	0	4	0	0	9	0	0	9	0	0	9	0	0	9	0	0
P Education	77	25	25	77	9	0	74	24	24	74	9	0	86	24	24	86	10	0	72	3	3	72	1	0
Q Human health services and social work	227	21	21	227	11	0	233	20	20	233	11	0	221	20	20	221	11	0	216	8	8	216	4	0
R Arts, entertainment and recreation	229	46	46	229	33	0	229	46	46	229	35	0	218	46	46	218	36	0	183	11	11	183	6	0
S Other services	410	88	88	370	95	0	393	57	57	353	79	0	373	58	58	333	77	0	361	33	33	310	56	0
Loans and advances	21 601	3.964	3.964	21 237	2.057	108	21.086	2 949	2 949	20.761	1.488	127	22.033	2.684	2 684	21.874	1.526	20	21.407	1.094	1.094	21.250	534	1 2

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances ALPHA SERVICES AND HOLDINGS S.A.

	Loans and advance		As of 31/09/2021			Loans and advanc		As of 31/12/2021			Loans and advanc		As of 31/03/2022			Loans and advanc		As of 30/06/2022		
						Loans and advanc	=				Loans and advanc	es				Loans and advanc	es			
		Performing					Performing					Performing					Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	40,645	32,210	216	8,435	2,976	39,202	34,082	205	5,120	2,709	40,079	35,185	395	4,893	2,264	39,332	36,099	230	3,233	1,562
Of which secured	32,689	26,589	179	6,100	2,522	32,635	28,597	138	4,038	2,319	33,269	29,461	309	3,808	1,928	32,957	30,438	185	2,519	1,334
Of which secured with immovable property	19,504	14,203	116	5,301	2,147	17,825	14,554	115	3,270	1,978	17,619	14,440	226	3,180	1,693	17,098	14,835	178	2,263	1,237
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,035	2,727		308	184	3,697	3,403		294	188	3,672	3,375		297	167	3,865	3,584		280	180
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,503	3,767		735	462	4,341	3,635		706	452	4,311	3,623		687	410	4,232	3,576		656	381
Of which instruments with LTV higher than 100%	8,078	4,094		3,985	1,347	6,109	4,083		2,026	1,200	5,950	3,996		1,954	995	5,124	4,026		1,098	559
Accumulated impairment for secured assets	2,756	145	5	2,611	586	1,457	130	4	1,328	564	1,380	129	9	1,251	422	618	124	6	495	173
Collateral																				
Of which value capped at the value of exposure	21,107	18,112	153	2,995	1,697	20,948	18,615	122	2,333	1,576	21,337	19,152	261	2,186	1,332	21,730	19,958	159	1,772	1,040
Of which immovable property	14,807	12,203	95	2,604	1,429	14,372	12,380	104	1,992	1,335	14,212	12,283	193	1,930	1,169	14,328	12,656	155	1,672	979
Of which value above the cap	17,435	15,604	106	1,831	757	19,277	17,806	79	1,471	699	20,424	18,995	139	1,429	622	21,290	20,258	87	1,032	480
Of which immovable property	11,367	9,943	63	1,425	578	10,927	9,863	65	1,065	525	11,007	9,943	94	1,064	469	11,201	10,332	81	869	407
Financial guarantees received	6,449	6,149	6	300	124	8,117	7,857	6	260	92	8,268	8,029	15	238	79	8,305	8,154	4	151	55
Accumulated partial write-off	-3,786	-552	-3	-3,233	-633	-2,589	-552	-3	-2,037	-677	-2,634	-564	-14	-2,070	-647	-1,916	-560	-20	-1,356	-506

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loars 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.