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Letter from the Managing Director - CEO

In June 2013, Alpha Bank was the first Greek bank to proceed successfully with its recapitalisation, thus safeguarding its private character and enhancing Greece's prospects for economic recovery.

During 2013, we continued our significant social work by supporting initiatives that focused on education, volunteerism and the promotion of Greek culture. Examples of the Bank's initiatives in this domain are the "**Χέρι Βοηθείας**" - Helping Hand programme for collecting and donating food supplies to families in need and the project "**The defacements that hurt**", which involved the restoration and maintenance of sculptures in the Athens city centre, as well as the numerous voluntary social and environmental events organised by the Bank on a regular basis, the most prominent of which is the "**Alpha Bank Group Volunteer Day**" annual event, which takes place every May in the countries where the Bank is present and attracts more than 1,500 volunteers from the Bank's personnel.

Responsibility and integrity have always been – and will remain – key to our operation and a true reflection of the Bank's position as a pillar of the Greek banking sector.



Demetrios P. Mantzounis

Corporate Social Responsibility Report Methodology

The present Corporate Social Responsibility (CSR) Report is the seventh annual CSR Report released as an individual publication by Alpha Bank A.E. (hereinafter “the Bank” or “Alpha Bank”) and has been prepared in accordance with the internationally recognised reporting guidelines of the Global Reporting Initiative (GRI-G3, www.globalreporting.org). In addition, the present Report has also taken into consideration the principles of AccountAbility’s AA1000 Assurance Standard (www.accountability21.net), whose foundations are the “inclusion of stakeholder interests in the decision-making process” (Inclusivity), the “identification of the most important issues for the Bank” (Materiality) and the “Bank’s responsiveness to stakeholder needs and expectations” (Responsiveness).

For the fifth consecutive year, in preparing the CSR Report use was also made of the GRI’s Financial Services Sector Supplement (GRI-FSSS), the most specialised standard on the contents of CSR reports for companies in the banking sector. The selection of the issues which the Bank considers to be the most important for its operation was based on this Supplement and on the GRI reporting guidelines. Account was also taken of the trends in addressing CSR-related issues and the stakeholders’ need for information, established through the Bank’s membership in associations such as the Hellenic Network for Corporate Social Responsibility, and was combined with information drawn from its internal and external environment and from its interactions with its Stakeholder groups.

Alpha Bank is a Greek Société Anonyme with Banking Operations as its primary activity. The Bank’s registered office is located at 40 Stadiou Street, 102 52 Athens, Greece.

The CSR Report 2013 is addressed to all the Bank’s Stakeholders and refers to its activities in Greece during the period from 1 January to 31 December 2013 unless otherwise indicated.

The most important challenge in preparing this year’s Report was to establish the basis for reporting the consolidated data which resulted after the acquisition of Emporiki Bank by the Alpha Bank Group. No significant changes were introduced in the scope, boundary or measurement methods with respect to the previous reporting period (i.e. the Bank’s CSR Report 2012).

The present publication also includes data for the two previous years (2011 and 2012). However, these refer only to Alpha Bank, as the Bank did not consolidate the Alpha Bank and Emporiki Bank data for these years because of the differences in the data kept and in the measurement methods employed by the two banks.

Furthermore, in what concerns the limited assurance of the contents of the present Report, the Bank continues to rely on the services of KPMG Advisors AE, a Greek Société Anonyme and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative (“KPMG International”), a Swiss legal entity. Information about KPMG’s work can be found in the last pages of the Report, together with the relevant Assurance Report.

In the last few years, the constant changes in the economic environment and the significant increase of the Bank’s size and business volumes as a result of the merger with the former Emporiki Bank created a new reality for Alpha Bank, in response to which the Bank had to revise its targets.

The CSR Report 2013 was prepared by a special team of Officers from various Bank Units, under the coordination of the Corporate Social Responsibility Section. The final drafts were edited by the Bank’s Corporate Communication. Interested parties may address their queries, comments and suggestions regarding Alpha Bank’s CSR Report 2013 to:

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Alpha Bank and Corporate Social Responsibility



Alpha Bank Group Volunteer Day in Athens

Alpha Bank remains committed to the principles and values that have governed its operation since its very establishment. Its primary goal is to ensure credibility, reliability and efficiency in banking services. In line with this goal, Alpha Bank's everyday concern is to keep improving its products and services in terms of both quality and quantity and to address all banking needs of its customers in a modern and responsible manner.

Long-term Policies, Commitments and Priorities

The following commitments are at the core of Alpha Bank's corporate social responsibility approach:

- To give priority to **Customer service** and to the provision of modern and quality-compliant products that meet the needs of its customer base and of the market in general.
- To ensure **Employee** satisfaction through a modern system of compensations and benefits, working conditions and equal opportunities for career development, free from all discrimination.
- To participate in, contribute to and support Greek **social and cultural life**.
- To constantly develop and enhance its policy on the protection of the **environment** by offering "green products" and by applying policies aimed at reducing the Bank's energy and water consumption and its environmental footprint in general.

Adherence to the principles governing the Bank's operations and its corporate social responsibility practices is checked annually by the Management and by the competent Divisions of the Bank. In their daily work, Employees comply with the provisions of the Bank's Code of Ethics, which encompasses the Bank's values, guidelines and requirements with respect to responsibility and professional conduct. In parallel, the Bank ensures its full alignment with the applicable laws and pays due respect to the fundamental principles of the United Nations Universal Declaration of Human Rights and the Conventions of the International Labour Organisation. Finally, through its participation in the UN Environment Programme Finance Initiative (UNEP FI), undertaken by banks and financial organisations around the world to promote sustainable development, the Bank has incorporated the relevant environmental principles in its financial activities.

Corporate Governance

The strict application of the principles of Corporate Governance, as defined in the applicable laws and in the other widely recognised codes and voluntary standards, is a key pillar of the operation of Alpha Bank. These principles determine the Bank's administration, operation and control, safeguard the interests of its Shareholders and other Stakeholders and ensure transparency in its operations.

Alpha Bank adopted in 1994 and has since been applying the principles of Corporate Governance, seeking to ensure transparency in the communications with its Shareholders and to provide investors with prompt and continuous information. In this context, the Bank adopted the separation of the Chairman's duties from those of the Managing Director - CEO, and the independence of the majority of the Members of its Board of Directors. It has also established a Compliance Division and has adopted a Corporate Governance Code and a Code of Ethics, developed to promote the standards required by modern corporate governance and to enhance the effectiveness of Internal Control rules.

The Management of the Bank is exercised by the Board of Directors, the Chairman, the Managing Director - CEO, the General Managers, the Executive Committee and the Operations Committee. The Chairman exercises the overall supervision of the Group and has general, managerial and representation authority. The Managing Director - CEO administrates, manages and represents the Bank. He also supervises, coordinates and directs the Bank and the Group. The Executive Committee is the Bank's highest executive body. It convenes at least once a week and is chaired by the Chairman of the Board of Directors or the Managing Director. Participations in the Executive Committee include the General Managers and the Committee's Secretary. As and when necessary and depending on the agenda, other Executives or Members of the Management of Group Companies also attend. The Executive Committee carries out a review of the domestic and international economy and of market developments, and examines business planning and policy issues. Furthermore, the Committee deliberates on issues relating to the development of the Group and proposes the Rules and Regulations of the Bank and the budget and balance sheet of each Business Unit. Finally, it proposes the Human Resources policy and proposes the participation of the Bank or of Group Companies in other companies. The Operations

Committee convenes at least once a week and is chaired by the Managing Director. Participations in this Committee include the General Managers, the Executive General Managers, the Chief Information Officer and the Committee's Secretary. As and when necessary and depending on the agenda, other Executives or Members of the Management of Group Companies also attend. The Operations Committee carries out a review of the market and of the economic activity sectors and examines the course of business and the results of new products. It decides on the Network and Group development policy and formulates the credit policy. Finally, it decides on the management of liquidity, the level of interest rates and the Terms and Conditions for deposits, loans and transactions. Further details on the mechanisms which ensure Alpha Bank's effective, transparent and responsible Corporate Governance, including administration and supervision as well as risk management, can be found in the Bank's Corporate Governance Code, in its annual Business Reviews and on the Bank's website (www.alpha.gr).

The Corporate Governance Code sets out the framework and the guidelines for the governance of the Bank and is revised by the Board of Directors. The Code's last revision, which took place in November 2013, incorporated as Annexes to the Code the Rules and Regulations of the Audit Committee, Risk Management Committee and Remuneration Committee of the Board of Directors. The Corporate Governance Code of Alpha Bank defines the duties and the allocation of responsibilities between the Board of Directors, the Board Committees, the Executive Committee and the other Committees of the Bank, and is published on the Bank's website.

The Bank's performance and policies in relation to environmental and social issues and matters of Corporate Governance, as well as the management of matters concerning sustainability in general, are determined by the Board of Directors based on the recommendations submitted by the competent Divisions. The Code of Ethics describes the Bank's commitments and practices regarding its activities, its management and the rules of conduct that apply to its Officers and Administrative Employees not only in their interactions with each other but also with contractual parties and with the Shareholders. The application of the Code of Ethics and of the principles of Corporate Governance, together with the operation of the Audit Committee, the Risk Management Committee and the Remuneration Committee, have allowed Alpha Bank to enhance effectively the principles of integrity and transparency in its operations and to ensure optimal management of risk.

Finally, the Bank attaches great importance to matters of ethics and transparency and has in place clear rules and procedures, established by Acts of the General Management and by the Staff Regulations, regarding matters such as the protection of personal data, the prohibition for Officers and Administrative Employees to accept gifts in the course of performing their official duties, and potential cases of conflict of interests in conducting transactions.

Stakeholders

The Bank recognises as Stakeholders the natural and/or legal persons which, either directly or indirectly, are connected to and affect or are affected by the Bank's decisions and its operation.

Through a series of internal meetings and in accordance with the applicable laws and the Bank's daily operations, the following Stakeholders were identified, as recognised by the Bank*:

- Business Community
- Customers
- Employees
- Local Communities
- Media**
- Shareholders
- Societies - Associations and other Organisations.
- State and Regulatory Authorities
- Suppliers

* Stakeholders are listed in alphabetical order, as the Bank reviews and prioritises them regularly, also as a function of the needs of the market, of society and of its operating environment in general.

**The Bank recognises the important role that Media play in informing the public and in shaping public opinion and strives to provide them with a fair and balanced view of its financial, social and environmental performance.

Dialogue and cooperation in action

The Bank seeks to engage in an ongoing dialogue and collaboration with its Stakeholders, in order to understand and, as far as possible, respond to their expectations, needs, concerns and requests.

The following table presents the Bank's commitments and response to Stakeholder expectations. These commitments and the respective actions taken have been based on the applicable laws, the Bank's daily operation and the opportunities identified from through its interactions with its Stakeholders (where feasible). The present Corporate Social Responsibility Report is an additional means used by the Bank to respond to issues of concern to its Stakeholders.

Stakeholders	Dialogue	Stakeholder Requirements	Bank's response to relevant issues during 2013
Business Community	<p>Continued participation in the following:</p> <ul style="list-style-type: none"> • Hellenic Bank Association • Hellenic Advertisers Association • Hellenic Network for CSR • UNEP FI • Visa Hellas board 	<ul style="list-style-type: none"> • To safeguard the interests of the banking sector • To address issues of concern to the banking sector • To comply with new standards and regulations on the disclosure of non-financial information and on transparency 	<ul style="list-style-type: none"> • Participation of Bank Executives in Interbank Committees of the Hellenic Bank Association • Participation (once per month) in the "Governance and Transparency" Working Group of the Hellenic Network for CSR, which developed the Code of Conduct on Sustainability • Participation in the UNEP FI Social Issues Advisory Group. • Sponsorship of the annual UNEP FI survey of Human Rights in the Banking Sector
Employees	<ul style="list-style-type: none"> • Personnel Evaluation and Advancement System (annually) • Monthly Newsletter for internal communication (MAZI / "Together") • Communication with Personnel Union representatives (continuous communication) • Dedicated area on the Bank's Intranet for two-way communication on product and service quality (continuous communication) • Policy and Procedures on Anonymous reporting ("Whistleblowing") of serious irregularities, omissions or offences of which members of Personnel become aware (continuous communication) 	<ul style="list-style-type: none"> • To ensure a healthy, safe and meritocratic working environment • To secure jobs • To balance professional and personal life • To have opportunities for professional and personal development 	<ul style="list-style-type: none"> • Allowances, coverage of expenses and access to services for Employees and their family members • Provision to Employees and their family members of tickets for shows, guided tours in museums, cultural exhibitions etc. • Uniform framework of Personnel benefits adapted to modern-day needs, based on the new conditions after the merger of Alpha Bank with the former Emporiki Bank • "Communication Days" dedicated to communication with Personnel on a weekly basis
State and Regulatory Authorities	<p>Dialogue and consultations with the State Authorities. (continuous communication)</p>	<p>To contribute to economic stability and growth.</p>	<ul style="list-style-type: none"> • Share capital increase • Daily communication with the supervisory authorities
Media	<p>Press Releases – Press Conferences. (continuous communication)</p>	<p>To ensure the provision of accurate and transparent information.</p>	<p>Crisis management or handling of other post-acquisition communication requirements (regular communication).</p>

Shareholders	<ul style="list-style-type: none"> • Ordinary General Meeting of the Shareholders • Investor and Analyst Relations Division (continuous communication) 	<ul style="list-style-type: none"> • To secure satisfactory returns • To provide information on the Bank's environmental and social performance 	<ul style="list-style-type: none"> • Press Release following the announcement of the new, integrated Bank • Business Review (annual). • Corporate Social Responsibility Report (annual). • Bank and Group Financial Statements (quarterly, six-monthly, annual)
Customers	<ul style="list-style-type: none"> • Regular Customer Satisfaction Surveys • Operations Division – Call Center (continuous communication) • Regular Communication and Marketing research • Communication via www.alpha.gr • Face-to-face contacts with Customers when conducting transactions (continuous communication) • Regular conduct of feasibility studies concerning requests for off-site ATMs 	<ul style="list-style-type: none"> • To offer competitive products • To offer responsible products and services • To guarantee the Customers' deposits 	<ul style="list-style-type: none"> • Arrangements and new products to facilitate repayment of loans • Constant upgrades to services • Installation of new machines and withdrawal of other ATMs • Addition of new services in the Automated Cash Transaction Centres • Upgrade of the Alpha Web Banking service regarding the management of standing orders • Business Review (annual)
Suppliers	Information exchange.	<ul style="list-style-type: none"> • To ensure harmonious collaboration • To respect the terms of transactions 	Annual meetings with strategic suppliers to re-negotiate the terms of supply agreements.
Societies - Associations and other Organisations	Meetings to exchange views and mutual updates on activities undertaken (at least once a year).	To support and financially assist Societies-Associations and other Organisations.	Support of programmes and development of initiatives - e.g. "Philodassiki Enossi Athinon", Hellenic Society for the Protection of Nature, Life Line Hellas.
Local Communities	Regular communication with local communities through the Bank's Branches that cover all of Greece.	To provide continuous financial and non financial assistance to local communities.	<ul style="list-style-type: none"> • Financial assistance to organisations and Foundations and/or donations in kind (e.g. foods and olive oil, clothing, PCs and books) • Development, participation in and support of local initiatives in Attica and in other regions

Major developments during 2013 - Distinctions

- On **1 February 2013**, the transfer of the entire share capital of Emporiki Bank to Alpha Bank was completed.
- On **10 December 2013**, the “**Bonus App**”, the Bank’s Alpha Bonus application for mobile phones, received the Silver award in the category “Location-based Application” in the E-evolution awards 2014 (an established annual awards event showcasing best practices in e-commerce).
- On **19 December 2013**, the Bank started to provide banking services to the Customers of the Cooperative Banks of the Dodecanese, Evia and Western Macedonia.
- On **5 February 2014**, Alpha Bank was presented with the 1st Prize in the category “Best Company for 2013” of the “MONEY – Georgios Ouzounis” Business Awards.

Memberships in Associations and Organisations

The Bank participates in a number of Associations and/or Organisations that address major issues of concern to the banking sector or of broader social relevance. These include the following:



UNEP Finance Initiative
Innovative financing for sustainability

1. UNEP FI: The United Nations Environment Programme Finance Initiative (UNEP FI) is a

UN initiative that promotes sustainable development with a strong focus on the protection of the environment. Alpha Bank is a member of this Initiative since January 2007 and since 2012 is represented in the newly-established Social Issues Advisory Group.



Hellenic Network for Corporate Social Responsibility

2. Hellenic Network for Corporate Social Responsibility:

The “Hellenic Network for Corporate Social Responsibility” is a business-driven membership non-profit organisation, whose mission is to promote the meaning of Corporate Social Responsibility to both the business community and the social environment. Since 2012 the Bank is represented in a working group (which also includes representatives from other member companies) tasked with developing a Code of Ethics addressed primarily to Small- and Medium-Sized Enterprises. Through its participation in this working group the Bank seeks to contribute to the advancement of know-how on CSR and to the enhancement of the dialogue on social responsibility.



3. Global Sustain: This organisation provides innovative solutions and services addressing Corporate Social Responsibility and sustainability. Its members include companies, non-profit organisations, public entities,

educational institutions, societies and other private- and public-sector organisations.

4. The Bank participates and is represented in various Committees and Boards of the Hellenic Bank Association (HBA), the Bank of Greece and the Hellenic Advertisers Association. More specifically, the Bank participates in the Sustainable Development Committee of the Hellenic Bank Association, whose tasks are: (a) to formulate positions and opinions for Greek Banks on issues concerning the protection of the environment and sustainable development ; (b) to facilitate the collaboration of the Financial Sector with the United Nations Environment Programme Finance Initiative (UNEP FI); (c) to represent the Greek Banks in Working Groups and in promotional and information events and to address other issues of interest to the banking sector which are related to the environment and to sustainable development.

Corporate Social Responsibility: Key Performance Data for 2013

The Bank's performance in the CSR domain is reflected in the table below, which summarises relevant performance indicators for 2013. More details are given in the corresponding sections of this Report.

Together for the Market	2013
Amount invested by Private Banking investment banking clients in Mutual Funds and Exchange Traded Funds (ETFs) that invest in companies active in renewable energy sources, water resources management, and pollutants and waste management (in million Euro)	6.4
Renewable Energy Sources (RES) projects approved for financing by the Bank	2
Branches	629
Together with our People	2013
Employees – Total	10,452
Women employees (%)	52%
Training (average training per employee, in hours)	16
Fatalities	0
Number of injury incidents	5
Absenteeism rate (AR)	1.8%
Together for the Environment	2013
Electricity consumption (kWh/m ²)	146.8
Carbon dioxide emissions (tons/m ²)	0.126
Drinking water consumption from public utility (m ³ /m ²)	0.25
Together for the Society	2013
Sponsorships (in million Euro)	1.24
Sponsorship requests submitted to Alpha Bank	762
Sponsorship requests granted by Alpha Bank	241
Employee participations in voluntary events in Greece	984

Targets Set in the CSR Report 2013

Alpha Banks sets short-term targets which reflect its steady and phased approach to the implementation of its long-term policy and of its commitments and priorities in the CSR domain. The tables that follow present the targets which had been set in the CSR Report 2012, together with the activities that the Bank carried out during 2013 for, their achievement, and the targets for 2013. The sequence in which the tables are given follows the structure of the Report.

In the last few years, the constant changes in the economic environment and the significant increase of the Bank's size and business volumes as a result of the merger with the former Emporiki Bank created a new reality for Alpha Bank, in response to which the Bank is currently revising its targets.

Corporate Responsibility

Targets set in the CSR Report 2012	Attainment in 2013
To launch within 2014 a new website about Alpha Bank's corporate responsibility and sustainable development.	Development of an electronic platform for provision of information to and communication with Personnel regarding issues related to CSR and Volunteerism has been approved and is under way.
To introduce a comprehensive standardised system to record the Bank's key CSR issues and to monitor all non-financial impacts of the Bank's operations in Greece and in the International Network using specific Key Performance Indicators (KPIs).	A study is under way to identify suitable indicators for measuring social and environmental impact in accordance with internationally recognised standards and methodologies. The Board of Directors is kept informed of the progress made.
Targets set in the CSR Report 2013	
To launch within 2014 a new website about Alpha Bank's corporate responsibility and sustainable development, with the aim to provide interactive in-house communication between Employees on CSR issues.	
Development of a procedure for determining the Bank's key CSR issues.	
Preparation of the Bank for preparing and releasing its CSR Report in accordance with the GRI-G4 reporting guidelines.	

Together for the Market

Targets set in the CSR Report 2012	Attainment in 2013
To offer products and services that meet our Customers' needs and expectations.	<ul style="list-style-type: none"> • Development of Alpha Bank Enter Visa payWave using contactless technology. Introduction of Alpha Health Care for All Medical Cover Programme. • Promotion of the specialised product "Alpha Green Solutions - Eco Home". • Expansion of the "Bonus" credit card Reward Programme with new partner businesses (e.g. IKEA stores). • Expansion of the list of Foundations participating in the Bonus points redemption programme with new members- Foundations (e.g. "Pediatric Trauma Care" Society, Goulandris Museum).
To gradually increase, within 2013, the number and type of electronic banking services offered and the usage of these services by 20%.	<ul style="list-style-type: none"> • Five (5) new services added to Automated Cash Transaction Centres (ACTCs), where transactions increased by 22.4%. • Alpha Web Banking subscribers up around 9.5 % from 2012. • The transactions carried out through alternative networks and electronic banking services account for 52.1% of the Bank's total transactions.
To further reduce the time required to resolve Customer complaints.	9,174 complaints investigated in various Units of the Bank. Average resolution time stood at 20.1 days.
To support the EU "Micro-finance Facility for Business Start-Ups" initiative.	Participation in the JEREMIE Programme for financing loans to SMEs and Self-Employed Persons.
To gradually increase the percentage of Alpha Bank Branches that are accessible by persons with motor disabilities, so that by 2015 most of the Bank's Branches become accessible by these persons.	Out of a total of 598 Branches (April 2014), 307 (51.3 %) are accessible by persons with motor disabilities.
To ensure that, by 2015, the majority of the Bank's electronic banking networks will be accessible by persons with vision and/or hearing impairment.	All the Bank's ATMs offer a limited range of services for people with vision impairment.
To develop and offer to the markets in which the Bank operates investment products with reduced environmental and social risk, within the next five years.	In investment banking, in 2013 the Bank continued to offer a specialised portfolio to the clients of its Private Banking service. This portfolio consists of Mutual Funds and Exchange Traded Funds (ETFs) that invest in companies active in renewable energy sources, water resources management, and pollutants and waste management. The total amount placed in investment products of this type in 2013 stood at Euro 6,420,000.
To continue to offer "green" banking products and to increase, within the next five years, the share of financing allocated to eco-friendly investments and activities.	<ul style="list-style-type: none"> • The Bank continued to promote the "green" banking products of the "Alpha Green Solutions" line to businesses and households. • During 2013, the Bank's Investment Banking examined 6 investment proposals for projects involving Renewable Energy Sources, of which 2 were approved for financing.

Targets set in the CSR Report 2013
To support Alpha Bank's corporate customers so that they can meet the current challenging conditions in the Greek economy.
To offer products and services that meet our Customers' needs and expectations.
To gradually increase, within 2014, the number and type of electronic banking services offered and the usage of these services by 20%.
To further reduce the time required to resolve Customer complaints.
To strengthen the competitiveness of Greek export companies.
To gradually increase the percentage of Alpha Bank Branches that are accessible by persons with motor disabilities, so that by 2015 most of the Bank's Branches become accessible by these persons.
To ensure that, by 2015, the majority of the Bank's electronic banking networks will be accessible by persons with vision and/or hearing impairment.
To develop and offer to the markets in which the Bank operates investment products with reduced environmental and social risk.
To continue to offer "green" banking products and to increase the share of financing allocated to eco-friendly investments and activities.

Together with our People

Targets set in the CSR Report 2012	Attainment in 2013
To systematise and further expand, within the next two years, the dialogue with our Employees through satisfaction surveys or other focused dialogue actions involving the Bank's Personnel in Greece and abroad.	<ul style="list-style-type: none"> • In 2013, meetings were held between General Management executives and Branch Managers. • Upon completion of the acquisition of the former Emporiki Bank, a team of Management Executives visited Branches of the former Emporiki Bank and Alpha Bank across Greece.
To enhance coverage of sustainable development and corporate responsibility as subjects in all induction training programmes for newly-recruited Employees.	No such seminars were carried out during 2013 for newly-recruited employees.

Targets set in the CSR Report 2013
To systematise and further expand, the dialogue with our Employees through satisfaction surveys or other focused dialogue actions involving the Bank's Personnel in Greece and abroad.
To establish a uniform framework of Employee benefits adapted to modern-day needs, for employees coming from Alpha Bank as well as for those coming from the former Emporiki Bank.

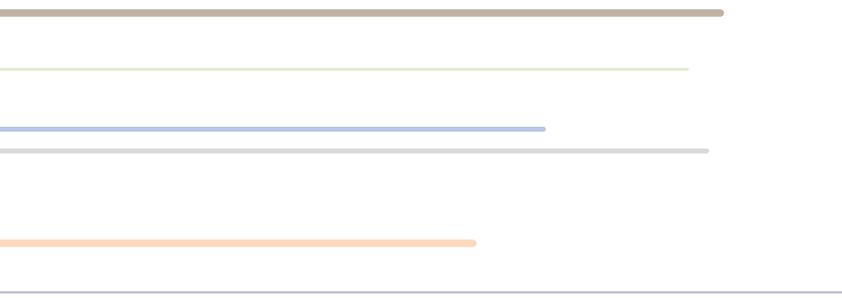
Together for the Environment

Targets set in the CSR Report 2012	Attainment in 2013
To expand the use of recycled paper to 10% of the Bank's total paper needs for internal use.	<ul style="list-style-type: none"> • The recycled A4 paper was replaced with another paper type (low energy consumption, 75gr "eco-efficient"). • Average monthly consumption stood at around 19,500 reams of 500 sheets. This figure does not include the special paper used in Teller transactions, which is not recyclable. • Calculation of the exact amount of paper which corresponds to the Bank's aggregate needs for its operation is technically difficult.
To bring the consumption of paper for printing and mailing account activity statements down 20% by 2014.	Efforts are already under way to reduce printing by raising employee awareness, so that only files which are absolutely necessary are printed. In parallel, efforts are also made to promote the replacement of hardcopy account activity statements with electronic ones sent via e-mail, after a prior agreement with each individual Customer.
To continue to participate in and support the "Earth Hour" initiative.	Alpha Bank participated for the fifth consecutive year in the "Earth Hour" initiative. On 20:30 hours of Saturday 24 March 2013, all lights in the Bank's Corporate Headquarters Building were switched off for one hour.
To increase by 30% the participation in distance learning (e-learning) programmes as a share of the total number of Personnel participations in training programmes, within the next two years.	Distance learning (e-learning) accounted for 61 % of all participations in training programmes (including web training) in 2012, posting a growth of 36%.
To reduce by 2% the annual electricity consumption per m ² of office space.	Due to the merger, the total office space in use grew substantially in 2013. Nevertheless, the programme for measuring electricity consumption in the Bank's buildings was continued, covering 95.6% of the total office space. The annual consumption of electricity in these offices was 146.8 kWh/m ² , down 9% relative to the consumption measured the previous year.
To reduce by 3% the annual water consumption per Employee.	Monitoring of this target during 2013 was not possible due to constant changes in the number of Employees and in the number of buildings in which water consumption is measured.
To inform, within the next two years, 100% of the Bank's Suppliers about the Bank's environmental policy, and to verify compliance for at least 10% of Suppliers.	The Bank has informed 100% of the suppliers working with the Procurement Division about its environmental policy. Part of the suppliers of the Procurement Division are certified in accordance with the ISO-14001 International Standard for environmental management.

Targets set in the CSR Report 2013
To ensure that only eco-efficient 75gr paper is used for A4 printing jobs.
To continue to participate in and support the "Earth Hour" initiative.
To develop a Supplier Code on CSR issues.
To improve the methods used to calculate environmental performance indicators / information (electricity consumption, water consumption etc.).

Together for the Society

Targets set in the CSR Report 2012	Attainment in 2013
To continue to allocate part of the Bank's profits for social contributions.	Alpha Bank allocated Euro 1,241,529 for social contributions.
To continue to expand our support of culture, highlighting the historical and cultural identity of the country and promoting the dissemination of Greek culture.	<ul style="list-style-type: none"> • In line with the Bank's Corporate Social Responsibility programme, Euro 566,557 were allocated to cultural activities and to societies, associations and local authorities for supporting cultural initiatives and events. • The Bank organised exhibitions, lectures and related educational events for pupils in Athens, Nafplio and Corfu. • Dedicated websites with news and information about the Bank's cultural activities: www.alphapolitismos.gr and www.alphanumismatic.gr
To increase the number of Bank Employees who participate in the Alpha Bank Group Volunteer Day.	The Alpha Bank Group Volunteer Day was held on 26 May 2013 in seven countries with the participation of more than 1,000 volunteers.
Targets set in the CSR Report 2013	
To continue our sponsorship programme in order to help fulfil social needs.	
To continue to expand our support of culture, highlighting the historical and cultural identity of the country and promoting the dissemination of Greek culture.	
To promote the concept of Volunteerism by raising the awareness of Employees and by increasing the number of the relevant programmes and initiatives.	



Together for the Market



Capital Increase 2013

The merger of Alpha Bank with Emporiki Bank, completed during 2013, was yet another key milestone in the Bank's evolution. In this way, the Bank laid the foundations that will allow it to attain the ambitious goals which have been set for several years now having in mind the interests of its Shareholders, Employees and Customers, as well as to contribute to the efforts for the recovery of the Greek economy.

Support of Households

Despite the adverse economic environment, the Bank's activities in the consumer credit market during the last year were proved successful.

The Bank paid particular attention to managing debts in arrears through debt repayment programmes that sought to support its customers and achieved very good results. In this line, the **"Alpha Facilitation"** programme was continued during 2013. The programme helps restructure amounts outstanding on consumer loans by significantly reducing monthly repayments and adjusting them on the basis of the financial capabilities of the customers.

During 2013 the Bank continued to offer, in cooperation with the Ministry of Environment, Energy and Climate Change, the **"Energy Efficiency at Household Buildings"** programme which is funded by the Hellenic Fund for Entrepreneurship and Development (ETEAN S.A.), formerly the Credit Guarantee Fund for Small and Very Small Enterprises (TEMPME S.A.). The programme offers exceptionally low cost loans with flexible repayment terms to individuals who wish to upgrade the energy performance of their homes.

Support of Businesses

Throughout 2013, the prolonged recession continued to result in increasing difficulties for businesses to meet their loan repayment obligations. To support Small Businesses in their efforts to secure viability, Alpha Bank gave priority to the **"Alpha Support"** and **"Alpha Business Restructuring"** products for rescheduling and revision of company debts, introducing adjustments to them in order to offer flexible and tailor-made solutions.

On 31.12.2013, the balance of loans to **Small Businesses** and **Self-Employed Persons**, after the addition of the corresponding portfolio of the former Emporiki Bank, stood at Euro 5.45 billion.

At the same time, in line with its proactive environmental policy, Alpha Bank to support environment-friendly investments through the **"Alpha Green Solutions – Eco-Friendly Business"** product for financing the energy upgrade of business premises and the installation of photovoltaic systems with a maximum output of 10 kW. It also expanded the range

of available financing solutions with the addition to its line of products of the **"Eco Business"** product of the former Emporiki Bank, which finances the cost of installation of photovoltaic parks with a maximum output of 500 kW.

Faced with an adverse economic environment characterised by the deep recession in the Greek economy and the squeeze on the liquidity of banks and businesses, the Bank during 2013 continued to support its **6,389 medium-sized corporate customers**, focusing on securing and safeguarding the quality of its business loans portfolio while also taking into account its viability.

As a result of the low rate of credit expansion which persisted during 2013, coupled with the continuation of the Bank's strategy for deleveraging its Balance Sheet in order to bolster liquidity, lending to medium-sized enterprises dropped by 9% compared to the previous year (with Group lending for 2013 standing at Euro 6.73 billion), mainly due to the payment of instalments of medium-to-long term loans. Nevertheless, new credit limits totalling approximately Euro 90 million were approved, primarily for 183 new corporate customers of banking interest (active chiefly in exports, agricultural products manufacturing and tourism), with an additional Euro 136 million disbursed to businesses under programmes financed by the European Investment Bank (EIB) and the Entrepreneurship Fund of the Hellenic Fund for Entrepreneurship and Development (ETEAN).

For yet another year, particular emphasis was placed on the efficient management of the loan portfolio with a view to ensuring the early diagnosis and handling of the problems faced by medium-sized enterprises, additional collaterals were obtained and use was made of all available tools (debt restructuring/revision as well as communication-education-persuasion) in order to help the enterprises concerned deal with the effects of the economic crisis.

Finally, it should be mentioned here that 40 transactions totalling approximately Euro 1.75 billion, i.e. 23% of the loan portfolio of the Corporate Banking Division, were carried out during 2013 for **large corporate customers** of Alpha Bank only. These transactions involved amendments to existing loans or the establishment of new loans.

On 31.12.2013, the total balance of loans under the management of the Corporate Banking Division (Alpha Bank and Emporiki Bank) stood at Euro 10 billion (inc. Letters of Guarantee and Letters of Credit).

Co-funded Investment Programmes

In keeping with its philosophy, Alpha Bank has lent substantial practical support to the Greek Small and Medium-sized Enterprises (SMEs) during one more adverse year for Greek Entrepreneurship. In this context, it promotes actively the following programmes offered by the Hellenic Fund for Entrepreneurship and Development (ETEAN S.A.).

- The **“ENTREPRENEURSHIP FUND – Business Restarting” Action**, under which co-funded loans subsidised at 50% are made available to SMEs in the form of loans for Fixed Assets and Working Capital. A total of 306 such loan applications representing a budget of Euro 51.9 million were approved under this Action during 2013, with total disbursements standing at Euro 22.52 million on 31.12.2013.
- The **“ENTREPRENEURSHIP FUND – Guarantee Fund” Action**, which offers to SMEs loans guaranteed up to 80% by ETEAN S.A. for financing investment plans and working capital for business development activities, against assignment of the corresponding subsidy amount as security.
- The promotion of the above Actions is expected to continue, as they will continue to be offered until 31.12.2014, unless the budget for the Action, which depends on the particular administrative Region concerned, is exhausted sooner.

In addition to the above, the Bank in 2013 concluded an agreement with ETEAN S.A. for the implementation of the new Programme “ETEAN GUARANTEE FOR THE ISSUANCE OF LETTERS OF GUARANTEE (L/G) IN FAVOUR OF MEDIUM-SIZED, SMALL AND MICRO ENTERPRISES”. The Programme will expire on 31.12.2014 and refers to the issuance of Letters of Guarantee by the Bank, up to a total aggregate value of Euro 150,000, guaranteed by ETEAN at 50% with a duration of 22 months, for the purchase of raw materials, goods or services.

Finally, in an effort to address the consequences of the economic crisis and to strengthen the liquidity of SMEs, a Joint Ministerial Decision was signed and entered into effect, providing for an extension of the repayment period of working capital loans already granted and guaranteed by ETEAN.

In this context, Alpha Bank and the former Emporiki Bank restructured 685 such loans totalling Euro 11.07 million, whose balance on 31.12.2013 stood at Euro 4.89 million.

Furthermore, during 2013 Alpha Bank also concluded successfully its collaboration with the European Investment Fund (EIF) for the promotion of the **JEREMIE (Joint European Resources for Micro to Medium Enterprises) Programmes**, which offered to SMEs and Self-Employed Persons access to co-funded loans subsidised at 50% for financing their investment and business development plans. In total, 760 loans with a value of Euro 52.72 million were approved under these Programmes. The balance of these loans on 31.12.2013 stood at Euro 24.88 million.

Finally, in 2013 the Bank continued to offer the “Extroversion” Export Insurance Programme in collaboration with the Export Credit Insurance Organisation (ECIO). Exporters insured under this Programme benefit from an ECIO insurance coverage of 80% against non-payment risk by the foreign import firms and also have access to financing up to Euro 500,000, made available by the Bank through its **“Alpha Export Development”** product line in the form of loans with very favourable repayment arrangements and without the requirement for collateral. The Bank’s key goals for the ahead remain the same – i.e. to strengthen the competitiveness of Greek exporting firms and to help them expand their export activities.

Investment and Banking Products

In investment banking, in 2013 the Bank continued to offer to the clients of its Private Banking service a portfolio of Mutual Funds and Exchange Traded Funds (ETFs) that invest in companies active in renewable energy sources, water resources management, and pollutants and waste management. The total amount placed in investment products of this type in 2013 stood at Euro 6,420,000.

Responsible Investments

During 2013, Alpha Bank’s Investment Banking Division and Emporiki Bank examined 6 new investment proposals for projects utilising Renewable Energy Sources (RES), as follows:

- RES projects examined: 2 thermal (solar) and 4 Wind farms.
- Projects approved for financing: 2 Wind farms.
- RES projects financed: 0 (nil).
- Projects rejected on environmental grounds: 0 (nil).

With regard to its procedures for approving the financing of energy-related projects, the Bank has introduced as a key requirement the submission of Environmental Impact Studies and of the Environmental Terms Approval Decision issued by the competent Authorities.

Customer Service

The Bank's primary goal is to ensure credibility, reliability and efficiency in the provision of banking services. In line with this goal, the continuous monitoring, by means of relevant surveys, of customer service levels and of the quality of the services is a key concern for the Bank, especially under the adverse economic conditions that continued to prevail during 2013. It should be mentioned that at the end of 2013 the Branch Network numbered 626 Branches (excluding the Commercial Centres and Alpha Private Bank Centres), against 405 Branches (Alpha Bank only) on 31.12.2012, essentially covering all of Greece and serving not only major conurbations but also less densely populated and financially robust areas. The Bank's new, integrated network now extends across the entire Greek territory. In addition, the integration of the systems that support its operation was guided by the need to ensure the smooth operation of Branches and to provide Customers with the best possible service.

2013 saw a further increase in the level of usage of the Bank's electronic banking services, as these were enhanced with new functionalities, such as alerts to notify customers of transactions made using their accounts and cards ("Alpha alerts" serve), the addition of 45 new companies and organisations in the bill payment service and of three new ones in the donations service etc.

The transactions carried out through alternative networks and electronic banking services (ATMs, Automatic Cash Transaction Centres, Alpha Web Banking, Alphaphone, Alpha Mobile Banking) and through standing orders increased by 10.4 % compared to 2012 and currently account for more than 52.1 % of the Bank's transactions.

In order to provide Customers with an enhanced level of service and to improve the efficiency of the Bank's ATM network while also rationalising the cost of its operation, during 2013 a total of around 200 feasibility studies were carried out concerning requests primarily for off-site ATMs (withdrawals, relocations, new installations, replacements, adjustment of rentals etc). On the basis of these, the Bank installed 4 new off-site ATMs and withdrew another 220 (131 off-site ATM withdrawals and 89 ATM withdrawals due to changes in the Branch network). Cost-benefit reports were also carried out regarding the operation of all of the Bank's off-site ATMs.

To improve Customer service levels and to relieve congestion involving payments in cash at the Branches' Teller positions, four (4) new services were introduced in the Automated Cash Transaction Centres (ACTCs), where transactions increased by 22.4% compared to 2012.

Prefecture	Number of Branches
AITOLOAKARNANIA	7
ARGOLIDA	7
ARCADIA	4
ARTA	3
ATTICA	100
ACHAIA	14
VIOTIA	6
GREVENA	2
DRAMA	2
DODECANESE	18
EVROS	6
EVIA	8
EVRYTANIA	2
ZAKYNTHOS	2
ILIA	6
IMATHIA	7
IRAKLION	13
THESPROTIA	3
THESSALONIKI	63
IOANNINA	8
KAVALA	6
KARDITSA	2
KASTORIA	3
KERKYRA (CORFU)	7
CEPHALLONIA	5
KILKIS	3
KOZANI	9
KORINTHIA	9
CYCLADES	19
LAKONIA	5
LARISSA	14
LASITHI	5
LESVOS	5
LEFKADA	3
MAGNISIA	9
MESSINIA	11
PREFECTURE OF ATHENS	121
PREFECTURE OF E. ATTICA	24
PREFECTURE OF W. ATTICA	5
PREFECTURE OF PIRAEUS	21
XANTHI	4
PELLA	5
PIERIA	4
PREVEZA	3
RETHYMNO	4
RODOPI	2
SAMOS	4
SERRES	5
TRIKALA	4
FTHIOTIDA	6
FLORINA	3
FOKIDA	3
CHALKIDIKI	4
CHANIA	5
CHIOS	3

Total Branches 626

The Alpha Web Banking service was expanded with the addition of new services including the management of standing orders for the payment of bills and of e-mail and/or SMS alerts to notify customers of transactions made using their accounts and cards. During 2013 the number of subscribers to the Alpha Web Banking service increased by 9.5% compared to 2012, with money transactions up 13.7% from last year.

The rapid uptake of the Alpha Mobile Banking service by the Bank's customer base continued during 2013. The number of active subscribers to the service increased by 49%, driving the number of money transactions made using this service up 100.3% from 2012. A key reason for these extremely high rates is that the Bank offers a special application for iOS, Android and Windows Phone mobile communication devices (smart phones, tablets), thus covering virtually all mobile device types. In addition, the service was upgraded to also allow payments to be charged to credit cards.

Communication and dialogue with our Customers

To establish a fuller understanding of the views, needs and behaviours of Customers in the constantly shifting domestic banking environment, with the intention of developing and optimising the communication strategy and the products/ services offered in a way that best meets these needs, a market research plan consisting of a mix of qualitative and quantitative market research surveys was implemented in 2013.

• Quantitative research

Quantitative market research surveys were carried out in order to map and record the changes over time of the position in the banking market of Alpha Bank and of its competitors in terms of consumer perception and behaviour indexes, as well as in terms of communication and image evaluation indexes for banks.

• Qualitative research

Qualitative research surveys were carried out in order to record the deeper needs of consumers and to provide early indications of the trends created in the banking market, with a view to establishing the main dimensions of the consumer needs map with regard to banks and to test/optimize new product and communication ideas before these are launched.

Customer Satisfaction Questionnaire

Due to cuts in operating expenses, no Customer Satisfaction Survey was carried out in 2013 by an external organisation. Nevertheless, in order to ensure the high quality of its financial services, the Bank regularly measures the level of Customer satisfaction by means of a relevant questionnaire that is permanently available from its website (www.alpha.gr). This is a short and easy-to-use questionnaire whose primary purpose is to help establish a two-way communication between the Bank and its Customers. It also serves as a valuable modern tool, using which, Customers can express their opinion directly and quickly and evaluate their experience of the service provided by the Bank. The response rate to this questionnaire by visitors to the Bank's website is satisfactory, as during the period from June 2011, when it was first posted on the site, to 31 December 2013 it had been answered by 5,939 users.

Customer Satisfaction Survey - ISO 9001:2008

As part of the procedures under the Quality Management System of the Bank in accordance with the ISO 9001:2008 International Standard, a customer satisfaction survey for customers submitting complaints was carried out on behalf of the Bank's Customer Service (Call Centre) in three (3) successive waves (i.e. at four-month intervals). The survey concerned complaints handled by the Customer Service in the period from 1.1.2013 to 31.12.2013 and was carried out using information drawn from the database of the Data Collection and Analysis Section of the Quality Assurance Unit, thus securing the validity and reliability of the information concerned. The survey was quantitative and the sample selected consisted of customers who were recipients of the Call Centre's services whose cases had been fully settled during the above period. The survey was conducted using a structured questionnaire which included closed-ended questions as well as an open field in which Customers could enter their own proposal on the improvement of the Customer Service operations. This combination of closed-ended questions and open field helped obtain homogeneous responses and allowed a more detailed and complete analysis of the survey data.

During 2013 Alpha Bank's Customer Service investigated 9,174 cases in total in various Units of the Bank (including subsidiaries such as Alpha Finance), in connection with the processing of complaints submitted and with the responses given.

The key reasons causing the submission of complaints involve mainly consumer credit products and, more specifically, cards and consumer loans (which unfortunately is to be expected given the current economic conditions), as well as issues concerning Customer service in the Bank's Branches and the Call Centre (also generated by the acquisition of the former Emporiki Bank and the migration of its products).

The average time required to resolve these complaints was 20.1 days. It should be noted here that the following apply with regard to the information reported in the sections "Customer Satisfaction Questionnaire" and "Customer Satisfaction Survey – ISO 9001:2008": For the period from 1.1.2013 to 27.6.2013 this information refers to Alpha Bank only, while for the period from 28.6.2013 to 31.12.2013 the information is reported on a consolidated basis (for Alpha Bank and Emporiki Bank together).

Finally, as part of our efforts to constantly improve Customer service and our response to Customer needs, during 2013 the Quality Assurance Unit in collaboration with the Training and Development Division, participated with a number of presentations in the Training Programme with the title "Know Your Customer – Subject: Handling Customer Complaints". In addition, the Quality Management Systems of the following Units of the Bank were certified in accordance with the ISO 9001:2008 International Standard during the year:

- 11.4.2013: Letters of Guarantee Unit - Renewal of ISO Certification.
- 26.27.6.2013: Cash Centres - Renewal of ISO Certification.
- 28.6.2013: Capital Transfers Unit - Renewal of ISO Certification.
- 9.12.2013: Customer Support - Renewal of ISO Certification.
- 10.12.2013: International Trade Unit - Renewal of Certification.

Responsible Marketing

Communication and provision of information to our Customers

To ensure its Customers' trust in its products and services, Alpha Bank attaches particular importance to ongoing communication and dialogue.

The Bank's advertisements present all the details which are necessary in order to inform the public about its available products and services. Where a particular advertising medium cannot convey adequate details due to space or time limitations, the Bank's website address (www.alpha.gr) or use of QRcode or Call Centre number are always provided as an option for access to more detailed information.

During 2013, the Marketing Division carried out the following activities, with the aim to improve communication with the Bank's Customers and the information provided to them:

- Developed special-purpose communication materials for the information campaign regarding the merger of the former Emporiki Bank with Alpha Bank, in order to assist Customers.
- The Bank's client data are screened for credit rating and transaction behaviour in the context of promotional activities. In this way, Customers receive information that is optimally suited to their needs and capabilities.

Responsible Products And Services

- **Alpha alerts service:** The Alpha alerts service was developed as part of the Bank's efforts to develop security mechanisms for transactions using credit cards. This service offers to all Alpha Bank cardholders the option to receive text messages (SMS) and/or e-mail messages with updates about purchases and cash withdrawals made against the credit limit of their card in Greece and abroad.

- **Alpha e-Statements service:** This Alpha e-statements service was developed with a view to modernising card-related services and to contribute to the efforts to protect the environment. The service offers to Alpha Bank cardholders the possibility to receive their monthly account activity statements in electronic form and keep them as electronic files. Thus paper consumption is reduced and customers contribute to the conservation of natural resources.

- **Alpha Bank Enter Visa contactless:** Alpha Bank developed the first Enter debit card with contactless technology. The use of the advanced contactless technology allows cardholders to make their daily transactions with unparalleled ease and within seconds, without the card ever leaving their hands. This pioneering technology allows transactions to be carried out easily, quickly and securely, providing customers with improved service.

- **Alpha Term Deposit with Bonus:** The new pioneering Term Deposit "Alpha Term Deposit with Bonus" combines competitive interest rates with the advantages of the Bank's highly successful Bonus Reward Programme. This is the first ever Term Deposit in the Greek market to offer to the Bank's Customers the combined benefits from interest gained under the competitive rates applied and from Bonus points earned (from 20,000 to 100,000 Bonus points per year), to be redeemed in purchases of a large number of daily commodities.

- **Alpha International Trade** Operation of the new upgraded Alpha International Trade Portal was launched on 1 July 2013, in order to support Greek businesses in their efforts to expand their business activities abroad and to help broaden their cooperation with the Bank. This is a specialised Portal on International Trade, offering Greek businesses active in International Trade (Imports – Exports) a wealth of information and tools to conduct market research and seek out potential partners, while also providing the Bank with the opportunity to promote special-purpose banking products.

- The **Alpha Health Care for All** Medical Cover Programme which Alpha Bank makes available in collaboration with AXA Insurance S.A., offers comprehensive prevention and diagnosis benefits for all its Customers through the extensive network of associated diagnostic centres of Biomedicine S.A.

Social Contribution Services

Alpha Bank's **Bonus points redemption programme** was continued during 2013. This programme offers to Bonus, Gold Visa and American Express (Membership Rewards programme) cardholders the opportunity to redeem the points they have collected using the Reward Programme of their credit cards and to aid the work of various Foundations. The total amount made available to charitable organisations through this particular programme during 2013 stood at **Euro 81,960**. Public benefit foundations participating in the Programme include MDA (MUSCULAR DYSTROPHY ASSOCIATION), UNICEF, PEDIATRIC TRAUMA CARE SOCIETY, MEDICINS DU MONDE, MEDICINS SANS FRONTIERES, LIFE LINE HELLAS, CEREBRAL PALSY GREECE, CHILD'S HEART, THERAPY CENTRE FOR DEPENDENT INDIVIDUALS (KETHEA), SOS AUTISM CENTRE, TOGETHER FOR CHILDREN, SOS CHILDREN'S VILLAGES, GREEK ALLIANCE FOR RARE DISEASES, SIKIARIDEIO FOUNDATION, YOUNG WOMEN'S EDUCATION SOCIETY (SEN), "TO ERGASTIRI" - ASSOCIATION OF PARENTS, GUARDIANS AND FRIENDS OF PEOPLE WITH DISABILITIES, "YAYA'S GARDEN" NURSERY, THE SMILE OF THE CHILD, "FLOGA" (THE ASSOCIATION OF PARENTS OF CHILDREN WITH NEOPLASMATIC DISEASES), HATZIKYRIAKIO CHILD CARE INSTITUTION.

Moreover, the Bank has provided for the fifth consecutive year the possibility to make **donations for social purposes** through its Alpha Web Banking and Alpha Phone Banking electronic banking services. Prospective donators may choose out of 57 charitable Foundations and Museums, after first reviewing a summary of the objectives and purposes of their entity of interest. Donations are made easily and swiftly, by debiting a deposit account on the donator's date of choice. The donator decides whether the donation will be anonymous or not. In the latter case, the donator's personal details are communicated to the recipient entity. The total amount made available to the above organisations during 2013 stood at **Euro 231,739**.

Transparency of banking transactions

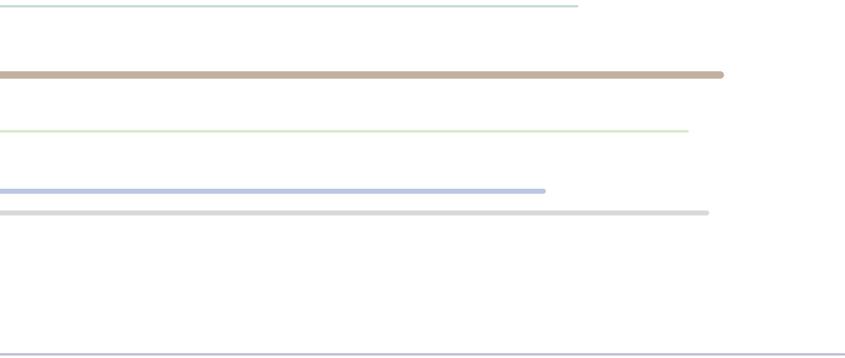
During 2013 the Bank completed the legal merger with Emporiki Bank and proceeded at a fast pace with the full operational integration, seeking to ensure the smooth continuation of the banking services provided to its Customers and to the general public.

Throughout 2013, Alpha Bank conducted audits of transactions and Customers for compliance with the regulatory framework, with the aim of combating fraud, money laundering and financial crime, using the specialised control systems it has put in place and working in full cooperation with the competent Regulatory Authorities. In line with the Bank's firm and unwavering position against corruption, during 2013 the Market and Operational Risk Division and the Compliance Division examined all cases which could represent a risk in connection with the Bank's efforts to combat corruption and bribery.

It should be noted here that during 2013 a number of training programmes on anti-corruption policies and procedures were carried out. These were attended by 480 trainees, of which 261 were Branch Deputy Managers or Branch Supervisors. Additionally, the Bank has in place a procedure for the appointment of an Anti-Money Laundering (AML) Officer in each one of its Branches. This Branch Officer is provided with adequate training on AML and anti-corruption policies and procedures, accompanied with daily telephone support by the AML Section of the Compliance Division, to ensure that the Branch Officer is able to identify and handle such incidents. After they are identified and the required actions have been completed, any cases involving money laundering and corruption are reporting in writing to the Anti-Money Laundering, Counter-Terrorist Financing and Source of Funds Investigation Authority.

It should also be stressed here that the Bank did not fund any political party or political figure. While making continuous efforts to consistently meet the expectations of its Customers and of the State, Alpha Bank adheres strictly to the regulations and decisions of the authorities responsible for the financial sector.

Finally, the Bank applies a Policy and related Procedures on the Anonymous Reporting ("Whistleblowing") of serious irregularities, omissions or offences of which Personnel becomes aware, in order to safeguard its integrity and good reputation.



Together with our People



Social Contribution Event in Athens

The Employees of Alpha Bank are its most valuable asset, as the Bank's growth depends on their capabilities and their engagement in the achievement of corporate goals. Every day, their dedication and diligence in seeking to develop and provide the best possible financial services creates value for the Bank, for the national economy and for society at large.

As a responsible employer, the Bank is constantly striving to meet its Employees' expectations.

To this end, it takes care to provide them with continuous education and training, to help them achieve a healthy balance between their professional and personal life, to assist them in ensuring their prosperity, to offer equal opportunities for their development and in general to apply a Human Resources policy which not only helps the Bank achieve its business goals but also contributes to a more meritocratic society.

In connection with the major development which marked 2013 and concerned the completion of the legal merger with Emporiki Bank and the launch of operation of the new integrated Bank, the strategic goal is to ensure the best possible use of all personnel resources and to harmonise human resources policies and procedures, including Personnel benefits.

Securing Employment

Considering that its human resources play a crucial part in the provision of quality services, the Bank seeks to place competent members of Personnel to positions of responsibility, drawing on the results of the relevant performance review system.

In addition, by drawing on modern Personnel Selection tools the Bank has reduced – compared to the past – the share of candidates selected from the external labour market for positions for which internal selection procedures do not apply.

As far as the International Network is concerned, the Group gives priority to filling the vacancies arising through internal transfers, thus creating career development and advancement opportunities for its Personnel. Furthermore, selection of personnel from the labour market at the Group level is governed by a specific framework according to the desirable qualifications for the particular Executive position concerned.

Quantitative Data on Human Resources

GROUP	Workforce on 31.12.13
Bank	10,452
Domestic Subsidiaries	688
International Network	5,794
Total	16,934

Gender	PERSONNEL BREAKDOWN BY AGE GROUP ON 31.12.13				
	18-25	26-40	41-50	51+	TOTAL
Men	14	1,721	1,975	1,293	5,003
Women	41	2,686	2,059	663	5,449
TOTAL	55	4,407	4,034	1,956	10,452
%	0.53	42.16	38.60	18.71	

Employees in Greece (BANK)	2013	2012	2011
Men	5,003	3,275	3,418
Women	5,449	3,437	3,579
Total	10,452	6,712	6,997
Departures (e.g. retirement, termination of contract) ¹	245	305	304
Recruitment	36	30	35

¹ The figures given for 2013 include departures of personnel of the former Emporiki Bank from 1.7.2013 onwards.

Geographic Region (BANK)	Personnel 2013	Personnel 2012	Personnel 2011
Attica	6,810	4,386	4,574
Rest of Greece	3,615	2,301	2,398
Abroad ²	27	25	25

² The figures refer to the number of Bank Employees on secondment abroad and not to the total number of Personnel employed by the Group abroad.

Statistics On Regular Personnel Recruitment in 2013

Gender	PERSONNEL BREAKDOWN BY AGE					
	18-25	26-40	41-50	51 +	TOTAL	SHARE
Men	3	8	6	5	22	61.1%
Women	5	6	1	2	14	38.9%
TOTAL	8	14	7	7	36	100%
%	22.22%	38.89%	19.44%	19.44%	100%	

GEOGRAPHICAL REGION	TOTAL	SHARE
Attica	33	91.7%
Rest of Greece	3	8.3%
TOTAL	36	100.0%

Statistics On Regular Personnel Departures in 2013

Gender	PERSONNEL BREAKDOWN BY AGE					TOTAL	SHARE
	18-25	26-40	41-50	51 +			
Men	0	26	29	88	143	58,4%	
Women	0	20	45	37	102	41,6%	
TOTAL	0	46	74	125	245	100%	
%	0%	18,78%	30,20%	51,02%	100%		

GEOGRAPHICAL REGION	TOTAL	SHARE
Attica	170	69,4%
Rest of Greece	75	30,6%
TOTAL	245	100,0%

Educational Level and Training

Continuous Personnel training is a precondition in order for the Bank to maintain its position as one of Greece's top financial institutions. Employee education and training is key to the achievement of the Bank's business goals and also serves the development and evolution of Employees at the individual level.

As with all indicators on Human Resources, the indicators on the Educational Level of Personnel have been affected by the completion on 28.6.2013 of the legal merger by absorption of Emporiki Bank and the creation of the new integrated Alpha Bank.

The data on the total numbers and corresponding shares of Employees by educational level show that:

- Employees who are graduates of tertiary education (Universities and Technological Educational Institutions) continued to represent the largest share (57%) of the Bank's total personnel in 2013. Of these, 18% are postgraduate degree holders.
- The number of compulsory education (Gymnasium) graduates continues to represent the smallest share of the Bank's total personnel (4,6%).

Educational level	Breakdown 2013	Breakdown 2012	Breakdown 2011
Postgraduate education (Master's, PhD)	1,872	1,118	1,048
Tertiary education graduates (University graduates and graduates of Technological Educational Institutions)	4,043	2,495	2,661
Secondary education (Lyceum) graduates	4,057	2,801	2,964
Compulsory education (Gymnasium) graduates	480	298	324

Training activities during 2013 stood at 26,568 participations in training programmes, representing **162,477** training hours in total. Thus, the average training person-hours per participant of the Bank is calculated at **16** hours.

Of the above total participations in training programmes, 11,712 were Employees of Alpha Bank's accounting branch. The detailed breakdown by gender and position in the management hierarchy (Employees / Executives), for Alpha Bank only, is shown below.

Because of the different systems used to record training activities, the above data for 2013 are not available for employees coming from Emporiki Bank.

Training subjects (general categories)

1. Employee Training - Retail & Private Customer products and services.
2. Employee Training – Business products and services.
3. Various subjects (Management, Information Technology, etc.).
4. Employee Training regarding the Merger with the former Emporiki Bank.

In-House Graduate Programme

Alpha Bank's in-house Graduate (Master's) Programme, carried out by the Bank's Training and Development Division in collaboration with the National and Kapodistrian University of Athens, was continued during 2013. This 18-month Graduate Programme covers Monetary Policy, Banking and Financial studies. Since 2010, a total of 39 Employees have successfully completed the Programme and a further 17 are expected to complete it shortly, while 22 additional Employees have been selected for participation and are about to begin their postgraduate studies during 2014.

ACCOUNTING BRANCH: PARTICIPATIONS IN TRAINING PROGRAMMES DURING 2013						
	Men	Women	TOTAL	Men	Women	TOTAL
Employees	1.957	3.309	5.266	17%	28%	45%
Middle-Management Executives	2.660	3.445	6.105	23%	29%	52%
Senior Executives	225	116	341	2%	1%	3%
TOTAL	4.842	6.870	11.712			

Diversity and Equal Opportunities at Work

To Alpha Bank, the provision of equal opportunities for employment and career development to all its Employees, regardless of gender, race, religion and age is not merely a legal obligation but a cornerstone of its Human Resources policy. This policy is incorporated in the human resources management procedures and practices and, in every country where Alpha Bank is present, is implemented through a dedicated action plan.

Finally, seeking to implement gender equality in action and to increase the low percentage of women in positions of responsibility, two characteristics which are typical of the Greek labour market, Alpha Bank offers equal advancement opportunities to its female Employees through a series of measures which allow them to balance their professional and personal life and promote their equitable treatment in the context of meritocratic Personnel advancement.

Diversity indicators	2013	2012	2011
Women Employees	5,449 52.13%	3,437 51.20%	3,579 51%
Women in management positions (Branch Manager or higher)	343	223	217
Employees belonging to minority groups	5	13	14
Managers belonging to minority groups	1	0	0

Gender representation in Management	2013	2012	2011
Women on the Board of Directors	1 (7%)	1 (7%)	1 (7%)
Men on the Board of Directors	14 (93%)	14 (93%)	13 (93%)
TOTAL	15	15	14
General Managers - Women	1 (6%)	0 (0%)	0 (0%)
General Managers - Men	15 (94%)	9 (100%)	7 (100%)
TOTAL	16*	9	7

* Include the following persons:

- Chairman
- Managing Director - CEO
- 6 General Managers
- 8 Executive General Managers

Persons with a disability	2013	2012	2011
Number of persons with a disability (PWD) at the Bank	298	172	193

Dialogue and Labour Rights

Collective bargaining and labour union participation rights are protected by national and international rules. Alpha Bank respects Employee rights and is committed to safeguarding them fully, in accordance with national and European laws and with the Conventions of the International Labour Organisation. The Bank's Personnel is covered by collective employment contracts (sector- or company-specific). It should be mentioned here that 9,660 Employees are members of labour unions, accounting for 92% of the total number of Employees.

Health and Safety at the Workplace

The Bank's Personnel is covered by collective employment contracts (sector- or company-specific), while the Bank complies fully with the regulatory/statutory health and safety requirements.

In accordance with the applicable laws on employee health and safety, the following are in place:

1. Provision of safety technician and occupational physician services to the Bank's Personnel through external contractors or specialised Bank officers, visits to Bank Units and regular provision to Employees of information on health and safety issues.
2. Implementation of a training programme on safety-related issues addressed to all Personnel.
3. Permanent presence of occupational physicians in work premises with large Employee numbers.
4. Publication of articles on various topical health subjects in "MAZI"/"Together", the internal communication e-newsletter, as well as on the Alpha Bank Intranet.
5. Development of evacuation plans for bank Buildings and Branches during 2013.
6. The security of people and goods, the safety of work premises and the appropriate ways in which to handle critical situations - robberies are included as subjects in the basic training of newly-recruited Employees.
7. Possibility for distance training (e-learning) on issues related to security and to handling critical situations.

It should be noted that in 2013 absences (work days lost) due to injury and illness declined compared to 2012 and stood at 1.8% of total working days.

The examination of the individual data for the two Banks (Alpha Bank and the former Emporiki Bank) for the period prior to the legal merger shows that corresponding indicators stood at equally low levels.

Health and Safety indicators	Number of incidents			Days lost to these incidents		
	2013	2012	2011	2013	2012	2011
Number of incidents involving injury	5	-	-	11	-	-
Fatalities	-	-	-	-	-	-
Occupational illnesses	-	-	-	-	-	-
Other illnesses (excluding pregnancy leaves)	5.718	3.680	4.123	46.932	35.410	41.275
Absenteeism rate (AR)				1,8%	2,09%	2,35%

Caring for our Employees

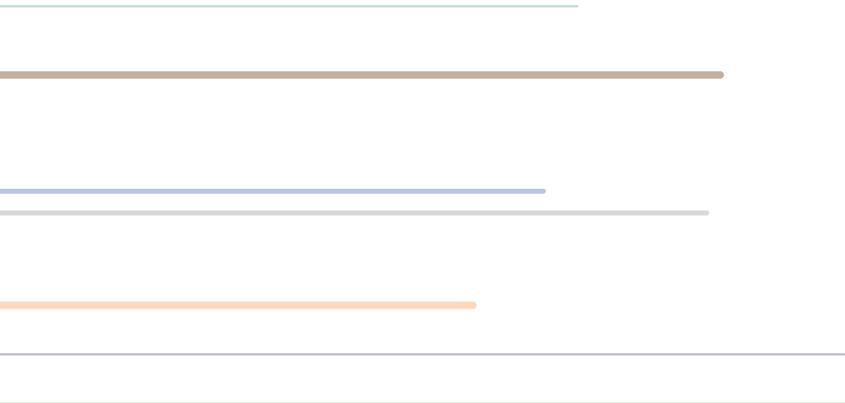
Recognising the importance and the contribution of its Human Resources to its success, Alpha Bank offers to its Personnel a varied additional benefits scheme. These benefits include a series of allowances, covers and services for Employees and their family members that demonstrate the Bank's actual care for its Employees and its interest in their welfare. In line with this, Alpha Bank Employees whose children are facing serious health problems are granted an annual lump sum of Euro 1,000 as financial support, together with six additional days of special paid leave.

The Bank's care for its Personnel extends past the strict time limits that define their careers. Already since 2011, the Bank has put in place a Group Savings Plan for Employees who were first insured after 1.1.1993, designed to cover the post-retirement income gap. The plan provides for payment of a lump sum upon termination of the professional life of Employees and is successfully implemented by the Bank in collaboration with AXA Insurance S.A., with the percentage of Personnel who participate in it currently standing at 74%.

To address the new conditions which resulted from Alpha Bank's merger with the former Emporiki Bank, a uniform framework of Personnel benefits, adapted to modern-day needs, is currently under development.

Furthermore, wishing to reward the efforts and the exceptional performance achieved by children of Bank Employees graduating from compulsory education (Gymnasium) and secondary education (Lyceum), as well as by those graduating with honours from Higher and Tertiary Education Institutions, the Bank awards token cash prizes. A total of 130 children of Bank Employees were presented by with cash prizes by the Bank during 2013.

Finally, with a view to providing psychological support to Employees who, at a given moment, had difficulty handling crisis situations at personal, family, and professional level, the Bank continues its collaboration with experts (Psychologists, one Social Worker - Therapist and one Neurologist - Psychiatrist), offering to its Employees the possibility to meet with them free of charge in order to seek counselling, support and treatment.



Together for the Environment



Tree planting at Ymittos

Highly aware of the issues of significant social concern, Alpha Bank has developed a number of initiatives with the aim to protect the environment, which are fully compatible with the relevant international regulations and practices. The Bank sets measurable targets for the use of the available materials effectively, the reduction – as far as possible – of its consumption of electricity, water and oil, the gradual substitution of heating oil with natural gas, the achievement of fuel savings and the proper management of its waste in line with the environmental laws and the targets set. The progress made towards these targets is monitored regularly in the course of the year.

Systematic monitoring

The Bank's environmental policy is promoted and monitored by the Property Management and Security Division and the Procurement Division, in collaboration with the Corporate Social Responsibility Section and in line with the targets set. Furthermore, the environmental policy is assured through the guidance provided by the Executive Committee, which remains responsible for all decisions on environmental matters related to the operation of the Bank.

Environmental actions

As part of its efforts to strengthen the eco-conscience of its Personnel through their voluntary participation in relevant programmes, Alpha Bank collaborated for yet another year with "Philodassiki Enossi Athinon" (The Athens Society of the Friends of the Trees) in the organisation of environmental events. More specifically, during 2013 the following were organised: two reforestation activities, on 24 February 2013 and 3 November 2013, respectively; one forest road cleaning event, on 12 May 2013; and the Olive Picking event, on Sunday 1 December 2013. In addition, beach cleaning events and other interactive environmental events were also held in various regions of Greece as part of the activities organised during the Alpha Bank Group Volunteer Day. A total of 413 volunteers from the Bank's Personnel together with members of their families participated in these environmental events. In addition, two Sunday visits were organised to the Botanical Path maintained by Philodassiki within the Kessariani Aesthetic Forest. The visits included guided tours to the Kessariani Monastery and educational presentations to children about the tree-planting process.

Finally, at 20:30 hours of Saturday, 23 March 2013, Alpha Bank participated for the fifth consecutive year in the "Earth Hour" initiative, by switching off all lights at its Corporate Headquarters Building for one hour.

Environmental performance measurements

	2013	2012	2011
Energy Consumption			
Electricity consumption (MWh) ¹	76,208	51,024	38,510
Office space for which electricity consumption is measured (m ²)	519,136	316,458	216,509
Office space for which electricity and heating fuels consumption is measured, as a percentage of total office space (%)	95.6%	98.6%	69%
Annual electricity consumption per m ² of office space (KWh)	146.8	161.2	178
Natural gas consumption (m ³)	261,886	207,484	173,008
Annual natural gas consumption per m ² of office space (m ³)	2.71	3.28	2.98
Office space heated using natural gas (m ²)	96,652	63,182	57,976
Heating oil consumption (litres)	103,409	156,100	127,830
Annual heating oil consumption per m ² of office space (litres)	1.26	2.34	2.22
Office space heated using heating oil (m ²)	82,316	66,588	57,501
Pollutant Emissions			
Total carbon dioxide emissions (tons) ²	65,385	44,870	33,964
Carbon dioxide emissions (tons) per m ² of office space (where measurements take place)	0.126	0.14	0.16
Water Consumption			
Drinking water consumption from public utility (m ³)	65,521	33,312	30,123
Office space for which water consumption is measured (m ²)	262,349	138,174	117,782
Office space for which water consumption is measured, as a percentage of total office space (%)	48%	43%	38%
Groundwater utilisation (m ³)	22,137	19,008	19,025
Office space for which groundwater consumption is measured (m ²)	55,679	55,615	55,597
Paper Usage			
Total photocopy A4 paper quantity ordered (kg) ⁴	874,132	626,959	568,825
Recycling			
Paper quantity recycled (kg)	946,778 ³	88,920	168,600
Copier paper recycled as a percentage of total paper quantity ordered (%)	108%	14.2%	29.6%
Total quantity of UPS batteries recycled (kg)	10,549	2,750	4,550
Total quantity of lighting bulbs recycled (kg)	772.80	604.5	674.5
Total quantity of electronic equipment withdrawn from service (pcs)	8,368	4,122	2,241
Total quantity of batteries recycled (kg)	5,751	4,260.70	9,672

- The Bank measures and records the annual consumption of electricity, oil, natural gas and water in Bank buildings, offices and Branches whose number (and total surface) increases with every year. In the table above, the figures given for the respective consumptions during 2013 represent measurements taken at Buildings, Branches and other facilities of the Bank and include building space occupied by Bank Subsidiaries in Greece, in cases where the latter are also housed in these buildings. In order to calculate the above consumption figures and the corresponding measured areas, the following principles were applied (where applicable and feasible):
 - Measurements include the building space occupied by Bank Subsidiaries (where these are housed together with the Bank in the same building), as well as common areas, empty areas, parking spaces and auxiliary areas (as derived from the ownership title for the building or from contractual arrangements etc.).
 - In some cases, the Bank is charged with its share of the respective consumptions through the bills for shared consumption and maintenance expenses for the respective buildings. Where this is not the case, the Bank as a principle - and until further notice - is charged with the total consumption of the respective buildings.
- The following conversion rates were used: 1 litre of oil corresponds to 10.8 kWh. For natural gas, the supplier's rate was used. The rate of 814 kg of carbon dioxide emissions per MWh is the rate used by the Greenhouse Gas Protocol for 2002 (www.ghgprotocol.org/calculation-tools).
- The increase in this quantity from the previous year is the result of the consolidation of the relevant data (for Alpha Bank and for Emporiki Bank) and of the pulping of inactive archives which had been kept for a long period of time.
- Weight estimated based on relevant measurements taken by the Bank: 11.34 kg and 13 kg for one box (5 reams of 500 sheets each) of 75 gsm and 80 gsm paper, respectively.

Reduction of the Environmental Footprint - Energy and Water Savings

In line with its efforts to achieve energy savings and reduce carbon dioxide emissions, Alpha Bank continued to promote the rational use of lighting, heating and cooling installations in its Buildings, as well as distance learning. More specifically, participations in distance learning programmes (e-learning and web training) during 2013 accounted for 61% of the total number of Personnel participations in training courses.

As far as energy savings are concerned, the measured consumption of electricity per square metre in the Bank Network stood at 146.8 KWh/m², down from 161.2 KWh/m² in 2012, while substitution of oil by natural gas for heating purposes in the Bank's buildings continued, leading to savings in resources and to benefits for the natural environment. The measured consumption of natural gas in the Alpha Bank Buildings stood at 261,886 m³.

Recycling of Materials - "Green" Supplies

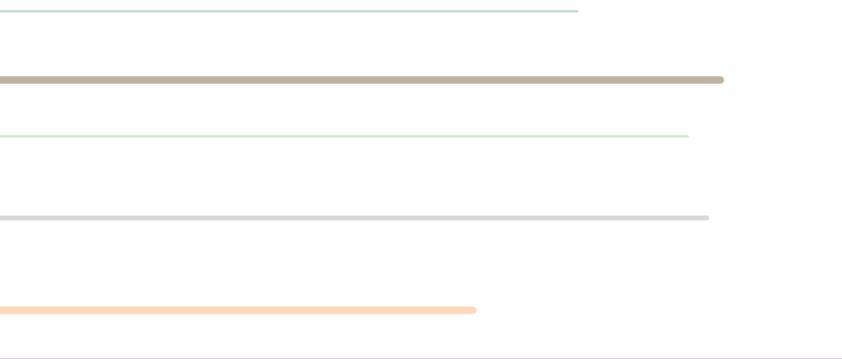
Alpha Bank's Procurement Division takes care to ensure that the Bank's environmental policy is communicated in writing or verbally to its suppliers, so that in their majority they may gradually obtain an environmental certification. It should be noted here that the major suppliers of the Bank's Procurement Division are already certified in accordance with the ISO 14001 International Standard on Environmental Management. In what more specifically concerns crucial suppliers or foreign Firms whose equipment is purchasing in the framework of long-standing associations and contracts, all of them (100%) are certified in accordance with the ISO 9001 International Standard on Quality Management. It should be pointed out that these suppliers are in their majority also ISO 14001 certified and the remaining ones are taking steps to obtain this certification.

In parallel, the Bank's suppliers of equipment (banknote counters, photocopiers etc.) participate in alternative waste management programmes. These programmes involve the collection, removal, transportation, temporary storage, reuse and utilisation (recycling and energy recovery) of Waste Electrical and Electronic Equipment (WEEE) and/or of their components and assembled parts (including consumables), so that this equipment remains operational after it has been reused or processed, respectively.

True to the "Reduce, Reuse, Recycle" environmental practice, in 2013 the Bank's Procurement Division continued its collaboration with licensed recycling contractors such as the "European Recycling Centre" (paper, plastic and aluminium), "Photocycling S.A." (light bulbs), "Device Recycling S.A." (electronic equipment) and "AFIS S.A." (batteries).

In line with the above, during 2013 the Bank carried out the following recycling and reuse activities:

- Collected 7,962 toner and ink cartridges for recycling, out of a total of nearly 31,464 units purchased.
- Replaced the recycled A4 copier paper in use with another paper type (low energy consumption, 75 gr "eco-efficient" paper).
- Collected shredded paper from 18 major Alpha Bank Buildings on a regular basis and is planning to extend this practice to the Buildings of the former Emporiki Bank in 2014.
- Is continuing the provision of information and the efforts to persuade the major suppliers of the Procurement Division to obtain ISO 14001 certification and, in the case of equipment suppliers, to also participate in alternative waste management programmes.
- Finally, the high-efficiency project for the electronic ordering of consumables and printed material by the Bank's Units is continuing for the seventh consecutive year.



Together for the Society



Alpha Bank Group Volunteer Day in Thessaloniki

With increased sensitivity and responsibility Alpha Bank continued throughout 2013 its significant social work. Through its Corporate Social Responsibility Programme the Bank has launched and carried out numerous initiatives, demonstrating its responsible economic, social and environmental conduct and thus covering all three dimensions of Corporate Social Responsibility. In 2013, Alpha Bank allocated a part of its budget for financial assistance to Foundations, Societies and Organisations that support those in need, and also continued to invest in education, culture, healthcare and the environment.

Social Contribution

In the face of the adverse conditions in the Greek economy, Alpha Bank continued throughout 2013 its significant social work. With the participation of Volunteers from its Personnel, the Bank carried out the following:

On 28 September 2013, as part of the Bank's ongoing Corporate Social Responsibility programme, three parallel **social contribution events** were organised in Athens, Thessaloniki and Patras, to support the children sheltered in the 13 homes run by the NGO "The Smile of the Child" across Greece. Thanks to the large participation of Bank Volunteers, a total of 470 cartons with school and food supplies were collected.

On 26 May 2013, as part of the **Alpha Bank Group Volunteer Day**, during which **environmental** and **social** activities are carried out in all countries where the Group is present, a number of events were organised. Indicative such events included the collection of food supplies for donation to the "Doxi Simeron" ("Give us this day") Foundation in Volos, and of medicines for donation to the Karditsa Home for the Elderly.

The relevant items were collected, sorted and packaged for dispatch by the Bank Volunteers and delivered to the Organisation's homes in Agrinion, Egion, Ancient Korinthos, Thessaloniki (Foinikas), Kareas, Corfu, Kyllini, Maroussi, Melissa, Moschato, Peristeri, Pyrgos and Chalkida (Mytikas).

Consistent in its social contribution policy, Alpha Bank during 2013 continued its "**Χέρι Βοηθείας**" - Helping Hand programme, under which food supplies are donated to parishes and regions in need throughout Greece. More specifically, carts containing pasta, rice, legumes, canned food, flour, olive oil, dried fruits, halva, biscuits, olives and honey were delivered to parishes in Xanthi, Kozani, Karpenissi and Igoumenitsa in April 2013, and to Parishes of the Holy Dioceses of Nikaia, Messogaia and Lavreotiki, Kalavryta and Aigialeia, and Patras. A total of 3,800 carts were delivered during 2013.

Fully aware of the economic conditions that prevail internationally, Alpha Bank provided financial assistance to Foundations, Societies and Organisations that support those in need. With consistency and efficient planning, it allocated a share of its profits to social contribution activities, continuing to invest in education, culture, health and the environment. In addition to its financial assistance, the Bank also shipped **1,700 books** and **61 PCs** to schools and other foundations all over Greece.

Finally, during the **Christmas and New Year holiday season**, the Bank provided financial assistance to the following Foundations: Kallimanopouleio Ecclesiastical Ministry Centre of Kalavryta, Sossidio Home For the Elderly of Veria, The Smile of the Child, Hatzikyriakio Child Care Institution, SOS Children's Village in Vari.

In addition to its social contribution activities, the Bank during 2013 continued to provide financial assistance and support to the following Foundations, Associations and Entities:

Life Line Hellas, Medicins Sans Frontieres, Pediatric Trauma Care Society, National Hellenic Research Foundation, National Museum of Contemporary Art, Hellenic Breast Imaging Society, Scientific Society for Mastology "Iasi-Stirixi" (EMEIS), "MITERA" Centre for Infants, "Together for Children" Association, SOS Children's Village in Vari, Association of Social Paediatrics' Friends, The Smile of the Child, Hatzikyriakio Child Care Institution, UNICEF, leading Universities and educational institutions (providing financial assistance for the organisation of conferences or for financing research), the "Safer Internet" Initiative (dissemination of information on safe internet browsing for children and adults), the Society for the Promotion of Education and Learning ("FILEKPAIDEFTIKI"), the Hellenic Mathematical Society, the Mediterranean SOS Network etc.

Culture

“The defacements that hurt”

A project to restore the sculptures in the Municipality of Athens

Alpha Bank promotes culture and is actively participating in Greek cultural life, demonstrating for many years now its keen interest in Arts and Culture, not only by financially supporting related events but also through its Programmes and Collections. The Bank's new programme, titled **“The defacements that hurt”**, was triggered by the condition of all sculptures in downtown



The defacements that hurt

The sculptures of the centre of Athens have been significantly damaged and vandalised, especially during the last five years. Within 2013, we restored the sculptures at Syntagma Square and in the precincts of the National Historical Museum. The programme will be continued in 2014.

This project is undertaken by Alpha Bank in collaboration with the Municipality of Athens.



Athens, which have suffered extensive damage and acts of vandalism, especially during the last five years. These sculptures are works by major Greek artists, such as Lazaros Sochos, Thomas Thomopoulos, Dimitrios Filippotis, Georgios Dimitriadis and others. The works suffer the effects of the adverse daily conditions in the city centre, together with all types of interference in the form of slogans, tags, chips, additions and overpainting.

The purpose of the programme is to ensure that these sculptures and

their pedestals are properly conserved and protected against future interference and, in addition, to raise awareness to the people passing through the Athens city centre, providing them with information on this particular initiative and on its results.

The team of conservation specialists is led by Mr. Athanassios Tzamalīs, an expert in the conservation of sculptures with experience in the restoration of marble and bronze. Relevant activities involved the conservation of the bronze sculptures and their protection using wax, the conservation of the marble sculptures and additions to their pedestals, together with the conservation of the pedestals and the application of anti-graffiti coating. The conservation activities started in July 2013 and were completed in September 2013. Two sets of sculptures were restored simultaneously, located in Syntagma Square and in the precincts of the National Historical Museum. The programme will continue into 2014.

The project's communication approach focused on providing information to the public by means of an explanatory leaflet that was distributed in the respective area of work. The programme's communication material was designed by graphic artist Mr. Dimitrios Arvanitis, who is particularly sensitive to promoting actions that are related to social issues. The Municipality of Athens also provided valuable support for the project.

In the domain of arts and culture, Alpha Bank is actively participating in Greek cultural life and is demonstrating its keen interest not only by financially supporting related events but also through its Programmes and Collections. The latest news about the activities of all the Bank's Sections involved in cultural work and the Bank's Numismatic Collection, are presented in the website www.alphanumismatics.gr and www.alphapolitismos.gr, visited by 10,371 people and 5,832 people respectively, as long as in the electronic newsletter of the Numismatic Collection which was launched in December 2013.

The exhibitions held during 2013 are presented below:

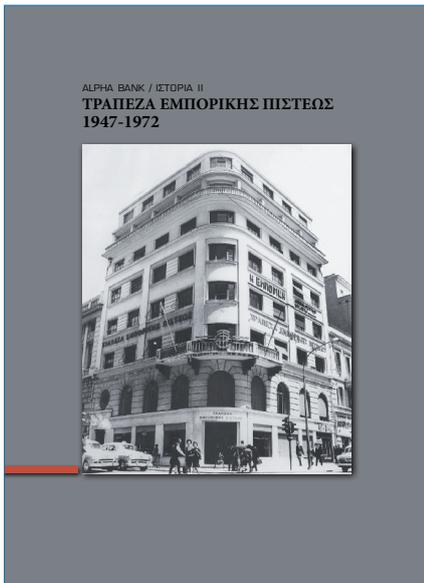
Exhibitions



- The touring exhibition **“Greek posters from the Alpha Bank Collection”** was presented at the Engraving Museum “Takis Katsoulidis”, in Messini, from 9 March to 28 April 2013. The exhibition consists entirely of lithographic posters from the Bank's Collection, spanning nearly a century and created by prominent Greek artists such as Gyzis, Parthenis, Gounaropoulos, Tassos, Vassiliou, Tetsis and many others. The exhibits include promotional posters for products, exhibitions and artistic events, as well as tourist and war posters.



- The exhibition entitled **“Alpha Bank/History II: Commercial Credit Bank, 1947-1972”**, organised by the Historical Archives of the Bank, was presented at the **Exhibition Area of the Main Building of Alpha Bank** from February to November 2013.



The exhibition was the second in a series of exhibitions presenting the history of Alpha Bank and offering its Personnel and Customers with the opportunity to acquaint themselves with the banking perceptions and practices of another era, through a rich and diverse range of materials (videos, photographs, equipment). The period covered by the exhibition was a period of rapid progress for the country, during which the Bank developed rapidly, consolidating its position in the domestic banking system as a key factor of economic life. An exhibition catalogue was published. Finally, guided tours were also conducted during the exhibition.



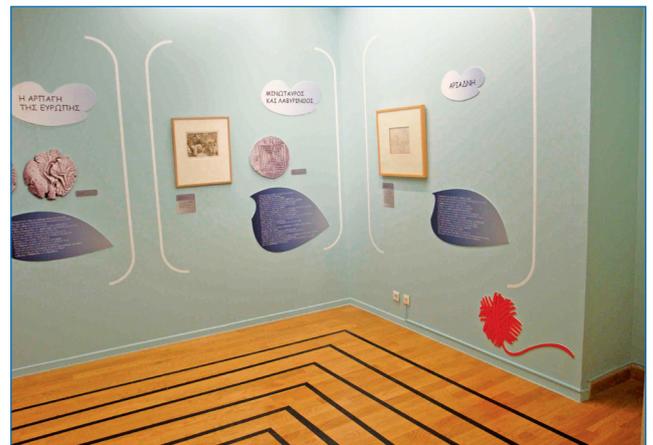
The exhibition **“Wall Calendars 1925-1992”**, organised jointly by the Bank’s Art Collection and Library Sections, is hosted from 10 December 2013 to 30 September 2014 in the Exhibition Area of the Main Building of Alpha Bank. The exhibition showcases illustrated calendars issued by Credit Bank, Emporiki Bank of Greece and Ionian and Popular Bank of Greece, the Banks which today compose Alpha Bank.



The photographic exhibition **“Athenian Owls”** is presented since February 2013 in the **“Alpha Bank - Culture Store”** area, on the Ground Floor of Alpha Bank’s Main Building at 40 Stadiou Street, Athens. The exhibition’s centrepiece is antiquity’s best-known coin – “the Athenian Owl”, the Tetradrachm minted by the City of Athens, which featured the head of goddess Athena on the obverse and the city’s symbol, the owl, on the reverse. The Athenian Owl reached global currency status in antiquity, circulating widely in all the known markets of that time.



The educational exhibitions **“Printmaking and its Techniques”** and **“Learning about Coins”**, intended for school pupils aged 10-14, continued to run until 26 April 2013 at the **Alpha Bank Cultural Centre in Nafplio**.



The educational exhibition **“MYTH: Ancient and Contemporary Greek Art from the Alpha Bank Collections”** is hosted at the Alpha Bank Cultural Centre in Nafplio, from 14 October 2013 to 31 May 2015.



The exhibition was designed for Primary and Secondary Education schoolchildren, in cooperation with a museum education specialist who designed the Exhibition's guides and special accompanying documents.

In the context of the Exhibition "MYTH: Ancient and Contemporary Greek Art from the Alpha Bank Collections" an accompanying educational programme is offered, entitled **"With Ariadne's thread, I unfold the myth..."**. For the purposes of this educational programme, a museum educator specialist designed two leaflets for Primary and Secondary Education schoolchildren, respectively. It is estimated that during the period from October to end December 2013, a total of 400 children attended this educational programme.

Banknote Museum of the Ionian Bank - Corfu



During 2013 the Museum had a total of 9,772 visitors, of which 3,795 were schoolchildren and students, 2,943 were Greek visitors and 3,034 were foreign visitors. From 6 July 2012 until 31 May 2014 the exhibition **"Coins in the Ancient Greek World"** was presented in the Exhibition Area of the Banknote Museum of the Ionian Bank in Corfu. The exhibition showcased a total of 97 coins, accompanied by maps, schematic representations and rich explanatory texts of an educational nature. During 2013, the exhibition was visited by 9,777 children.



In the context of the exhibition in the Banknote Museum of the Ionian Bank in Corfu, free educational programmes for children aged 10-12 were offered. These Educational Programmes were followed by 1,500 children.

Other Cultural Activities

Lectures



Νομισμάτων Ιστορία – Θράκη

Διάλεξη με θέμα τα αρχαία νομίσματα σε συνεργασία με τον Δήμο Ξάνθης και το Ίδρυμα Θρακικής Τέχνης και Παράδοσης

Τετάρτη 17 Απριλίου 2013 και ώρα 19.30

Καποναστήτη 111, Καπνεργαστών 9, Ξάνθη

ALPHA BANK Νομισματική Συλλογή

• LECTURE "HISTORY OF COINS - THRACE"

Alpha Bank's Numismatic Collection Section organised a lecture with the title "The History of Coins - Thrace", given in Xanthi on 17 April 2013. A publication with the same title was also released to coincide with the lecture.

- **LECTURE “HISTORY OF COINS – THE IONIAN ISLANDS”**

Alpha Bank’s Numismatic Collection Section organised a lecture with the title “THE HISTORY OF COINS – THE IONIAN ISLANDS”, given in Corfu on 6 June 2013.

- **LECTURE “HISTORY OF COINS - VIOTIA”**

Alpha Bank’s Numismatic Collection Section organised a lecture with the title “THE HISTORY OF COINS - VIOTIA”, given on 11 November 2013. A publication with the same title was also released to coincide with the lecture.

Works Of Art And Coins On Loan



- **Palais de Tokyo, Paris**

The Alpha Bank Art Collection Section loaned to contemporary group exhibition “**Hell as Pavillion**”, hosted from 25 February to 4 April 2013 in the Palais de Tokyo, in Paris, one of the most representative works by Stathis Logothetis (1925-1997), entitled “E 273”, created in 1980.



- **Museum of Contemporary Art, Andros**

Participation of the Alpha Bank Art Collection in the exhibition “**Depicting Transcendence**”: **From Byzantine Tradition to Contemporary Art**. Alpha Bank participated in this exhibition, hosted from 30 June to 29 September 2013 in the Museum of Contemporary Art of the Basil and Elise Goulandris Foundation, in Andros, with five works taken from its Art Collection (albums, books and woodcuts)

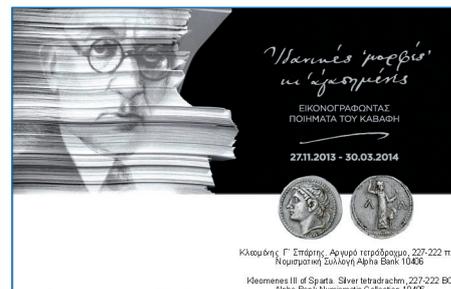


- **Archaeological Museum of Ioannina**

The Alpha Bank Numismatic Collection participated in the exhibition “**Pyrrhus Ruler King: Epirus, Mediterranean and Universal**”, presented from 5 October to 31 December 2013 at the Archaeological Museum of Ioannina.

- **Numismatic Museum in Athens**

The Alpha Bank Numismatic Collection contributes to the periodic exhibition entitled “**FIRE AND COIN – ARCHAEOLOGY AND FIRE**”, presented from 11 October 2012 to 31 December 2013 at the Numismatic Museum in Athens, by lending the bronze coin of Malaga, which depicts Hephaistus, the god of fire.



- **Museum of Cycladic Art - NICHOLAS AND DOLLY GOULANDRIS FOUNDATION**

Coins from the Alpha Bank Numismatic Collection are displayed in the exhibition “**Figures, Loved and Idealised: Illustrating Poems by C.P. Cavafy**”, hosted from 27 November 2013 to 30 March 2014 in the Museum of Cycladic Art - Nicholas and Dolly Goulandris Foundation.

Administration Of The Photographic Archive Of The Alpha Bank Library

In 2013 the Library made available material from the Photographic Archive of its publications also granting permission for its reproduction, to a number of cultural organisations and publishing houses, which included the following:

- Illustration material granted to the Benaki Museum for the purposes of the period exhibition titled **"Heaven and Earth, Art of Byzantium from Greek Collections"**, organised jointly by the Museum and the General Directorate of Antiquities and Cultural Heritage of the Ministry of Culture (USA: Washington 2013 - Malibu 2014).



- Illustration material granted to the Peloponnesian Folklore Foundation for the purposes of the periodic exhibition **"Traces of Splendour"**.

- Granting of photographs and of permission for the reproduction the images to the "Polaris" publishing house for the purposes of their publication titled **"1894-2014: The ephemeral charm of the Revue"**, with texts by Mrs. C. Georgakakis, Assistant Professor of the Department of Theatre Studies of the Athens University.

- Granting of digital copies from the "Photographic Archive of Neoclassical Architecture" to the "Cultural Society of Troizinians in Athens and Piraeus", for the enrichment of their archives.



Publications

The Volume “**Greeks in Romania in the Nineteenth Century**”, edited by Gelina Harlaftis, Professor at the Ionian University and Dr. Radu Paun, researcher at the Centre national de la recherche scientifique (Paris), was published in 2013. The publication comprises the Proceedings of the Conference bearing the same title, held at the “Nicolae Iorga” Institute of History, in Bucharest (3-4 October 2008) and organised by the Alpha Bank Historical Archives.

Library Collection, Subscriptions and Services to Users

During 2013 the Library was **expanded with the addition of 4,500 new titles** in all categories, as well as with informational material. In addition the Library also took out five new subscriptions to periodicals.

The Library today contains more than 38,000 titles. In addition to Greek and foreign encyclopaedic and lexicographical



publications, the Library’s collection also includes a large number of scientific publications and periodicals in all fields of economics, law and humanitarian sciences.

The Library caters to the needs of the Bank’s Units and also functions as a lending library for the Group Personnel, with more than 751 active members today.

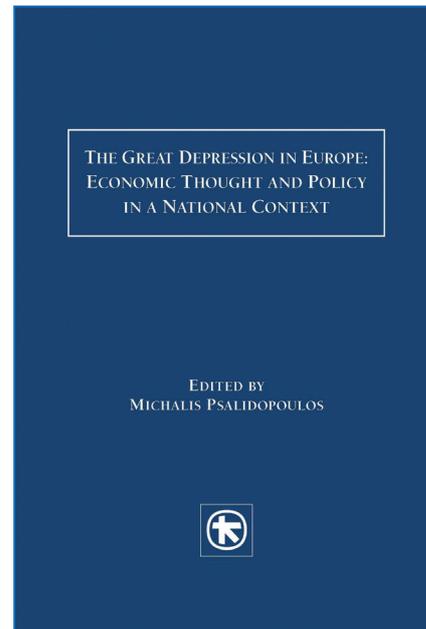
During 2013, **more than 7,000 books and more than 80 sectoral studies were taken out on loan**. The Library was also visited by seven researchers, for information collection and reading in the Library’s Reading Room.

The Library Section also handled subscriptions to the daily and periodic Press to cover the needs of the Bank’s Units.

Management of the Bank’s Publications

The publication’s of the Bank, currently numbering more than 150 titles covering various areas of Greek history, economy and art, were sold to bookshops and publishing houses.

In line with the Bank’s policy to promote Greek culture both in Greece and abroad, the Library Section donated around 1,000 Bank publications to public and academic libraries, cultural foundations and organisations, as well as to Units of the Bank for covering business needs.



Acknowledging the significant work carried out by public libraries in promoting reading habits and cultivating the citizens, the Bank continued to donate its Publications to several Municipal Libraries, such as the Valyra Library in Messinia, the Ampelonas and Tyrnavos Libraries and the Library of the Cultural Centre of Thiva.

To support the Gennadius Library, the Bank donated again in 2013 one complete series of its publications to assist the autumn book bazaar organised by the Society of Friends of the Gennadius Library. Publications were also donated to the Kairis Library in Andros.

During 2013, Alpha Bank publications were also sent to University Libraries abroad, including the Library of the University of Tbilisi, the Library of the Russian-Slavonic University of Bishkek and the Libraries of the University of Nazarbayev and the Eurasian University in Kazakhstan.

With this action, the Bank helped not only to promote Greek culture but also to cultivate and expand Greece’s cultural relations.

Finally, Alpha Bank publications were also donated to Primary and Secondary Education schools throughout Greece, as well as to folk art foundations such as the "Lyceum Club of Greek Women" and the "Water Supply History and Folk Art Archive".

Furthermore, as part of the Group's social contribution activities, the Library donated 500 copies of the publications in support of the annual Christmas bazaars of **Cerebral Palsy Greece** and of the voluntary organisation "The Smile of the Child".

Alphabank - Culture Store

During 2013, the "ALPHA BANK - CULTURE STORE " had around 800 visitors who obtained information about the Bank's cultural activities, with some of them also purchasing several of the Bank's publications.

Art Collection Section - Other Activities

Hanging of works of art from the Bank's Art Collection in the Ag. Stefanos Training Centre was completed. The works were then photographed in the respective areas where they are installed and detailed texts accompanied with information about the artists who created them were prepared. A dedicated hyperlink was also designed for use on the Alpha Bank Intranet, for providing Employees with information about the works decorating the area, their symbolic meaning and the corresponding artists.

Sponsorship Of Cultural Events - Donations



• "Yannis Tsarouchis – Illustration of an autobiography. First Part (1910-1940)". Alpha Bank is sponsoring the exhibition "Yannis Tsarouchis – Illustration of an autobiography. First Part (1910-1940)", presented in the Benaki Museum (Piraeus Street Building) from 17 October 2013 to 27 July 2014.



• **Sponsorship of the Thessaloniki Concert Hall.** The Bank sponsored the productions of the Thessaloniki Concert Hall for the season from September to December 2013. In this context, a special performance of Giuseppe Verdi's timeless "La Traviata" was staged on 12 October 2013, attended by an audience of 500 Bank guests from Northern Greece's business and financial community and from Arts and Culture.



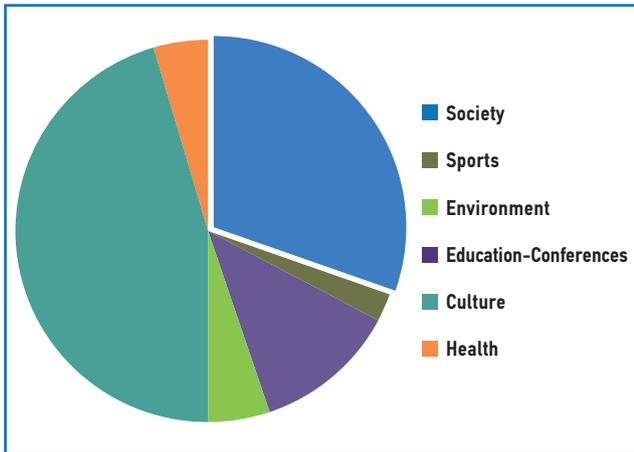
• The Bank loaned the work "Without Title", created in 1996 by artist **Dimitris Alithinos**, to the artist's retrospective exhibition, presented from 14 February to 2 June 2013 in the National Museum of Contemporary Art in Athens and sponsored by the Bank. During the exhibition, a special guided tour for Bank Personnel was arranged.



• Wishing to contribute to the efforts made by the **Museum of Typography and Technology of the University of Ioannina** to salvage and preserve valuable objects that contributed to the **evolution of technological culture through history**, Alpha Bank donated several office machines and several old collectable objects from its Historic Archives.

Sponsorship Programme

Under its sponsorship programme, coupled with initiatives that rely on the voluntary participation of its Human Resources the Bank in 2013 allocated **Euro 1,241,529** as financial assistance to various organisations. It should be noted that given the adverse conditions in the economy the Bank decided to place emphasis on social contribution programmes implemented throughout Greece. The composition of the Bank's sponsorship programme during 2013 is shown below:



Transparency of Social Contribution

In order to ensure efficiency and transparency in the Bank's social investments, in 2013 Alpha Bank continued to apply its internal evaluation system, used to evaluate all applications for collaboration on the basis of objective and verifiable performance criteria (economic, social and environmental) and to justify the Bank's final decision. During 2013, a total of **762** requests for sponsorships were received from Greece, of which **241** were eventually granted.

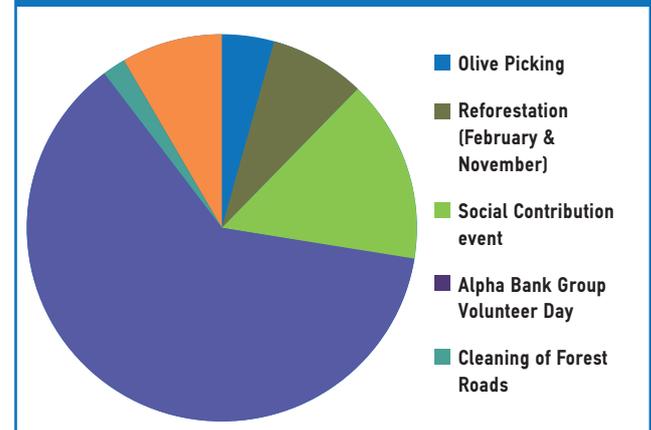
Volunteerism

In 2013, the Bank's Personnel participated in sixteen (16) blood drives and social solidarity and environmental events organised in Attica, Thessaloniki, Volos, Heraklion (Crete), Kalamata, Karditsa, Corfu, Cephallonia, Patras, Samos, Chalkidiki and Chios. Employees wishing to participate are kept informed through relevant announcements published in the Bank's Internet. Total participations for 2013 stood at 984 Employees, of which 586 were participations in social and environmental events and 398 were participations in voluntary blood donation events.

The participations of Employees in voluntary actions during 2013 are shown in detail in the table below:

ACTION	NUMBER OF VOLUNTEERS
Reforestation- Ymittos (February)	46
Cleaning of forest roads	11
Alpha Bank Group Volunteer Day*	377
Social Contribution Events in support of the voluntary organisation "The Smile of the Child"	84
Reforestation- Ymittos (November)	44
Olive Picking	24

EMPLOYEE PARTICIPATION IN VOLUNTARY ACTIONS - 2013



*Refers to Employees who participated in the Alpha Bank Group Volunteer Day in Greece.

ALPHA BANK GROUP VOLUNTEER DAY

26 May 2013, Alpha Bank Group Volunteer Day

7 Countries, over 1,000 volunteers together, transform the vision into action!

With a view to raise awareness to the people of the Alpha Bank Group on social and environmental issues and as part of the Bank's Corporate Social Responsibility policy, the last Sunday of May has been established since 2009 as the annual "ALPHA BANK GROUP VOLUNTEER DAY".

This year, on **26 May, 2013**, volunteer groups comprising members of the Personnel and their families carried out actions of a social or environmental nature in Greece, Cyprus, Romania, Bulgaria, Ukraine, Albania and F.Y.R.O.M., thus promoting teamwork and cooperation.

In Greece, 377 volunteers participated in social and environmental events organised in Athens, Volos, Heraklion, Thessaloniki, Kalamata, Karditsa, Corfu, Cephallonia, Patras, Samos, Chalkidiki, Chania and Chios. The Athens event involved an interactive environmental educational visit to the "Earth Centre" of the NGO "Organisation Earth"; in Volos, food supplies were collected for donation to the "Dos Imin Simeron" ("Give us this day") Foundation; and in Karditsa, volunteers collected medicines for donation to the Karditsa Home for the Elderly. The events organised in the other cities and in the islands involved beach cleaning activities.

In Cyprus, 60 volunteers from the Bank's Personnel collected food supplies and other staple commodities which were delivered to destitute families either by our volunteers themselves or in collaboration with the charities "Vagoni Agapis" in Nicosia and "Funraising" in Limassol.

In Romania, 130 volunteers from the Bank's Personnel with members of their families undertook the embellishment of the Botanical Garden in Bucharest, planting decorative plants, installing new benches, painting worn out fences and cleaning up the Garden's paths.

In Bulgaria*, 197 volunteers participated in events which took place in different cities of the country. More specifically, in Sofia volunteers planted flowers in the city's

West Park; in Varna, they helped clean the surroundings of the Archaeological Museum; in Burgas, they cleaned the local Sea Garden park; and in Plovdiv, they undertook the cleaning of the area on Bunarjik Hill. Finally, in Blagoevgrad volunteers painted the fence of a local nursery, while in Ruse volunteers collected children's books.

In Serbia*, more than 130 volunteers, working together with specialists contractors, undertook cleaning and planting activities in rundown areas in Novi Sad, Niš and Belgrade. More specifically, in Niš 300 plants were planted in rundown city blocks and Belgrade 300 plants were planted in the city's Đinđića Avenue park. In Belgrade, the volunteers planted 1,200 new plants in the park surrounding the city's Dadov Theatre.

In Albania, 180 volunteers participated in repairing the damages in the paediatric units of hospitals in four Albanian cities. The volunteers carried out extensive restoration works in many areas, and also distributed gifts to the children accommodated for treatment in these hospitals.

In F.Y.R.O.M.*, 50 volunteers of the Bank collected and donated, in collaboration with the F.Y.R.O.M. Red Cross, clothing, shoes and other staple commodities to families in need. For this purpose, dedicated containers were placed at the Bank's Branches, which Employees could use for making their donations, depending on their capabilities.

The active participation of all constitutes a valuable contribution to Alpha Bank's efforts for a better world, as it reflects the social responsibility policy implemented by the Group while also promoting teamwork and cooperation.

*In Bulgaria and F.Y.R.O.M., the Alpha Bank Group Volunteer Day took place on Sunday 2 June 2013. In Serbia, the environmental action originally scheduled had to be cancelled due to adverse weather conditions and was finally carried out on 30 June 2013.



International Network



Alpha Bank Group Volunteer Day in Belgrade

Cyprus

In the framework of its Corporate Social Responsibility policy and in line with the increased social awareness it has always shown for charity/humanitarian issues as well as for cultural activities and environment-related initiatives, Alpha Bank Cyprus Ltd in 2013 continued its active participation in the following activities and events:

Social Contribution

- Financial assistance to the Cyprus Paraplegic Association (OPAK), a volunteer non-profit organisation whose work helps ease the difficulties faced by paraplegics in Cyprus in their daily life.
- Financial assistance to Europa Donna Cyprus.
- Official Sponsor of the Annual Awareness and Prevention Week on Kidney Disease, organised by the Cyprus Kidney Association (PSFN).
- Sponsor of the 13th "Love Route" organised by the Cyprus Association for children with cancer and related diseases "One Dream One Wish".
- Financial support of the Cyprus Red Cross, Europa Donna Cyprus and St. Mark's Spiritual Society, with the aim of supporting families in need during the Easter holiday season.
- Financial support for the work of the "Vagoni Agapis" ("Wagon of Love") Charity Association, by meeting the cost of the purchase of one car to cover the Association's needs. The purchase was made from Unicars Ltd, which contributed to the initiative by offering the car at a particularly low price, with the support of Alpha Insurance Ltd, which offered free car insurance for one year.
- Sponsor of the "14th Fete of Joy and Contribution", organised by the Cyprus Association for children with cancer and related and diseases "One Dream One Wish" in aid of its work.
- Donation in support of the work of the "Agiol Omologites Social Welfare" Organisation, which for the last 50 years is supporting families and children in need.
- Support of the Larnaca Soup Kitchen by sponsoring the purchase of cooking oil for the Kitchen's needs. The Kitchen offers free home-cooked meals to approximately 700 people in need every day, in association with the Larnaca Municipality.
- As a member of the European Road Safety Charter, Alpha Bank Cyprus Ltd participated in the "European Night without Accidents" annual event.
- Support for children from families in need in the Agios Dometios Nursery School and the Aglantzia High School, by sponsoring the two schools' daily provisioning with individual milk portions for a period of three months.
- Financial assistance to charities and other organisations during the Christmas holiday season, either by sponsoring charitable events or by donating food supplies and other staple commodities to families in need.

- Financial aid to the "St. Varnavas" School for the Blind, the only educational institution of its kind in Cyprus.
- Participation in the Cyta Santa Run charity event organised by the Cyprus Telecommunication Authority.

Volunteerism

- The Bank organises Staff Blood Drives biannually, with the voluntary participation of its Personnel in collaboration with the Blood Bank.

Education

- Grand Sponsor of the "Panorama of Entrepreneurship Support Projects" event organised by the Centre for Entrepreneurship of the University of Central Lancashire, Cyprus (UCLan).
- Support for the University of Cyprus via financial prizes, to support and reward students distinguishing themselves in their studies.
- Grand Sponsor of the seminars under the title "The Start Up of You: Turn Unemployment into an Opportunity".

Culture

- Supporter of the archaeological research conducted by the University of Cyprus' Archaeology Research Unit in Palaepaphos and more specifically of the "Palaepaphos Urban Landscape Project", through which several important discoveries have been made.
- Main Sponsor of the event titled "The New Cyprus Archaeological Museum: a dire need for our country", organised by the "Friends of Nicosia" Association as part of its campaign to sensitise the competent bodies about the need to accelerate the construction of the new Archaeological Museum of Cyprus in Nicosia.

Sports

- Official Sponsor of the National Teams of the Cyprus Tennis Association (OAK) for 2013.
- Participation in the Limassol GSO International Marathon with a team of 24 runners in the 5 km Corporate Race, in which a total of 92 companies took part.
- One of the sponsors of the 2013 PASP Beach Soccer Tournament, a unique Beach Soccer competition, organised with great success for the fourth consecutive year on Parekklesia community Beach in Limassol. Participations in the Beach Soccer competition included 80 Cypriot veteran players, as well as 120 children.

Environment

- Sponsorship of 16 road cleaning carts for the Nicosia Municipality, ergonomically designed for ease of use.

- Sponsor of the 4th Solar Car Race, organised by the Cyprus Institute in Paphos in collaboration with a number of local Municipalities and Neapolis University.

- Implementation of a Recycling Programme for PMD stream components, plastic, paper, used batteries and ink cartridges in the Bank's offices. More specifically, special recycling bins have been placed in the Bank's Main Building and in its entire Branch Network.

Romania

Social contribution

In line with the Group's Corporate Social Responsibility policy, during 2013 Alpha Bank Romania continued to aid financially major programmes aimed at supporting society, culture education and the environment, which included the following:

- Alpha Bank Romania supports financial education: During 2013 a total of 60 Volunteers from the Bank's Personnel participated in the BanilQ project carried out by Visa Europe in collaboration with Alpha Bank Romania and other Romanian banks. By participating in the educational programmes hosted from February to December 2013 in High Schools and Universities located in 64 cities in Romania, young people had the opportunity to take part in interactive educational activities and prepare themselves for building a sound financial future. The educational programmes were supported by volunteers from the participating banks and educators. The BanilQ project was awarded as the Best CSR Programme in the VISA Europe Awards 2013. In addition, the Visa Forum Romania presented Alpha Bank Romania with the "Excellence Award" for its participation in financial education.
- Participation of 30 Employees in the "Donate blood and save a life" campaign: Alpha Bank Romania participated in the campaign "Donate blood and save a life", organised by Siemens in collaboration with the REACT Association and the Bucharest Blood Transfusion Centre.
- Make the joy of the Christmas and Easter holidays grow by donating: During the Christmas and Easter 2013 holiday seasons, Alpha Bank Romania participated in social initiatives organised to support 50 children sheltered by Mia's Children's Foundation and 40 children sheltered by the "Prietenia" Association. The children received as presents food packages as well as educational materials and sports gear.
- EU-COFILE 2013, 13th Seminar for journalists: Alpha Bank Romania organised the 13th EU-COFILE Seminar for journalists, held in November 2013. The EU-COFILE Project (European Union – Corporate Finance and Banking Lectures), organised in collaboration with the National Bank of Romania and the Romanian Banking Association, has been established as the "autumn school for journalists covering the banking and financial sector". Attendance to the seminar numbered more than 30 journalists.

Bulgaria

In line with the Group's Corporate Social Responsibility policy, Alpha Bank Bulgaria continued to support initiatives in the domains of culture, art, education and sports. Particular attention was paid to educational and cultural programmes, while support was also extended to a significant number of local charity initiatives.

In this context, the most important organisations supported during 2013 were the following:

- Alpha Bank Bulgaria was the main sponsor of the Museum of Modern and Contemporary Art, which hosted exhibitions by Bulgarian and foreign artists.
- The Bank sponsored the exhibition: "Leaving a Mark on History: Treasures from Greek Museums" which opened in the Regional Archaeological Museum of Plovdiv, where it ran from May to October 2013. It was subsequently transferred to the National Archaeological Museum in Sofia. This was the first exhibition of such a scale to be held in Bulgaria, with exhibits comprising 195 unique artefacts emblematic of major periods in the evolution of Greece's archaeological and historical legacy. As part of its sponsorship, Alpha Bank Bulgaria organised special guided tours for its Personnel, as well as visits to the Exhibition for 600 children from 10 schools in Sofia.
- For the second consecutive year, Alpha Bank Bulgaria was one of the key sponsors of the Annual Charity Event in support of the New Symphony Orchestra, whose reputation has been firmly established during the last 20 years. In the course of these years, the Orchestra has built a loyal audience of doctors, lawyers, managing directors and diplomats.
- For the second consecutive year, Alpha Bank Bulgaria sponsored the "Safe Internet Navigation" Educational Programme, which seeks to provide parents and children aged 6 to 12 with advice on the safe use of the Internet.
- In addition, Alpha Bank Bulgaria sponsored the following organisations and initiatives:
 - The "Bulgarian Christmas" national charity. This initiative was launched in 2003 by the President of the Republic of Bulgaria, with the aim of providing healthcare and medical support to Bulgarian children. "The Bulgarian Christmas" charity initiative has built the reputation of a campaign with significant social involvement and impact.
 - International Women's Club Charity Bazaar. On 1 December 2013, the International Women's Club in Sofia organised its 19th traditional charity bazaar, where each country was present with its own individual stand offering local products. The proceeds collected were offered to various charities. Alpha Bank Bulgaria supported the Embassy of Greece in Bulgaria, which participated in the initiative.
 - Finally, as regard the domain of Human Resources, Alpha Bank Bulgaria participated in the "Open EDU 2013 – Life School" Day. The Bank welcomed students from the National Gymnasium for International Trade and Banking, who had the opportunity to experience a real-life banking working environment.

Serbia

Alpha Bank Srbija a.d. remained a member of professional organisations and societies in the country, such as the Foreign Investors Council (FIC), the Association of Serbian Banks (ASB) and the Hellenic Business Association of Serbia. During 2013 the Bank also participated in the activities of the Working Group on Socially Responsible Banking, established by the Association of Serbian Banks, which launched an open dialogue and a relevant survey with the aim of improving the image of Banks in the Serbian market.

In the Corporate Social Responsibility domain in particular, Alpha Bank Srbija a.d. continued to support programmes on health, education and volunteerism. It also provided financial assistance to programmes that promoted the country's cultural heritage and to various other foundations and organisations.

Contribution to local communities

During 2013 Alpha Bank Srbija a.d. assisted programmes that improved its cooperation with local communities, as follows:

- In collaboration with the Ministry of Health, all Branches identified the most important issues of a social nature in their local communities. Health-related issues and Medical Centres came out as the two most significant issues. As a result, the Bank provided financial assistance to Medical Centres in Užice, Kruševac, Belgrade and Zrenjanin to help them address their operating needs.
 - The Bank's collaboration with the Ministry of Health, which supports the country-wide programme "Serbia against cancer", was continued during 2013. The funds collected were transferred to oncological institutes in various Serbian cities, to help them purchase new equipment needed for the early diagnosis of breast cancer. In practice, the programme is supported by Alpha Bank customers who are holders of the "Hvala" MasterCard Affinity Card, as they can make a donation every time they use this card in their transactions.
 - In addition to the presents offered to the children of its Employees for the New Year, Alpha Bank Srbija a.d. handed out more than 100 toys to children with cancer in collaboration with the NURDOR association, which works to improve the life of these children and of their families.
 - During 2013, the Bank provided financial assistance to the activities of the ASTRA (Anti-Trafficking Action) organisation, in support of the programme "SOS Line" for missing children.
 - In 2013, Alpha Bank Srbija a.d. also continued to support SANU (Serbian Academy of Science and Art). This year's donation was used to cover the needs of the Academy's Institute of Musicology.
- In collaboration with Alpha Bank in Greece, Alpha Bank Srbija a.d. made a donation to the "Dragica Nikolic" Foundation, established by Serbia's First Lady to serve humanitarian purposes and to carry out a diverse range of actions in promotion of culture and education.
 - In line with the Bank's Corporate Social Responsibility policy, Alpha Bank Srbija a.d. made donations to exceptional athletes and individuals with disabilities.
 - "Museum Night", Serbia's most important cultural event, was held for the tenth consecutive year in 2013. Alpha Bank Srbija a.d. continued to support this event by sponsoring two museum exhibitions.
 - The Bank undertook to sponsor the monograph "Belgrade" by world-famous Serbian photographer Dragoljub Zamurovic. The book describes the city of Belgrade through various perspectives and presents a series of rare aerial photographs of the city, of which the one showing the Kalja Milana building is of the greatest value to the Bank.
 - For the second consecutive year, the Bank sponsored the "UNICEF Club of Friends" programme. Through this sponsorship, Alpha Bank Srbija a.d. aimed to provide children with disabilities with opportunities to use the most essential social services.

Albania

During 2013 Alpha Bank Albania SHA carried out and supported the following programmes and events, in line with its social and environmental policy:

- Voluntary Blood Donation for the Albanian Red Cross. Employees of the Bank participated in a voluntary blood donation event organised in collaboration with the Albanian Red Cross, in support of children suffering from thalassaemia.
- Guitar Festival in Tirana: The first-ever Guitar Festival in Tirana was held with the participation of well-known artists from all over Europe. Alpha Bank Albania SHA was the sponsor of the "Best Foreign Artist" prize.
- Alpha Park Gym: Alpha Bank Albania SHA sponsored the creation of the first-ever outdoor gym in Albania, equipped with easy-to-use exercise machines available to all park visitors.
- Erseka Primary School: During the summer Alpha Bank Albania SHA provided financial assistance to the Erseka Municipality for the reconstruction of the local Primary School, so that it is suitable for attendance by children.
- 7th Hellenic-Albanian Business Forum: Alpha Bank Albania SHA sponsored for the seventh consecutive year the Hellenic-Albanian Business Forum, organised by the Embassy of Greece and the Hellenic Business Association of Albania. The Forum's theme for this year was "A bridge towards evolution".
- Let's clean Albania in one day: Employees of Alpha Bank Albania SHA participated in the activities to clean up the Tirana National Lake, an initiative, organised by the Albanian Ministry of Tourism, Culture, Youth and Sports, which numbered 150,000 people in total.

In addition, the following actions took place:

- Donation of 3,000 t-shirts to people with disabilities in connection with the Sports Festival organised by the Municipality of Tirana.
- Sponsorship of the Annual Report of the Foreign Investors Association in Albania.
- Sponsorship of the Annual Report of the American Chamber of Commerce in Albania.
- Sponsorship of the event organised by the British Chamber of Commerce for Greek Enterprises in Albania.
- Sponsorship of the Greek Week, organised under the auspices of the Embassy of Greece in Albania.
- Sponsorship of the "Day of the Spring" event, held in the city of Elbasan.
- Sponsorship of the Literary Completion held in the city of Vlora.

Finally, in line with the Corporate Social Responsibility targets of Alpha Bank Albania SHA, the Bank decided instead of posting cards with season's greetings to assist financially the families of police officers killed in the line of duty.

F.Y.R.o.M.

In line with the Group's Corporate Social Responsibility Policy, Alpha Bank a.d. Skopje seeks to ensure a healthy working environment, undertaking sponsorships and organising voluntary events that seek to promote social cohesion. More specifically, the Bank's activities in the CSR domain during 2013 included the following:

- ASECU Conference – University of Skopje / Faculty of Economics. In May 2013, Alpha Bank a.d. Skopje sponsored the 9th ASECU Conference, whose theme was "Systemic Economic Crisis: Current Issues and Perspectives". The Conference was organised by the Association of Economic Universities of South and Eastern Europe and the Black Sea Region.
- Voluntary Blood Donation: On 25 October 2013, Alpha Bank a.d. Skopje organised in collaboration with the Red Cross Organisation a voluntary blood donation event in which a large number of volunteers participated. Through this initiative, the Bank helped address the growing demand for blood units, while also mobilising the public with the aim for voluntary blood donation to be seen as a way of life.
- Hunger Day: In November 2013, the Bank participated in the campaign "Think of Us", organised by the Red Cross in Skopje. In the context of the relevant initiative, called "Hunger Day", Red Cross Volunteers visited the Bank and took delivery of the goods donated freely by the Bank's Employees. These goods were delivered to families in need.

Independent Limited Assurance Report to Alpha Bank A.E.

We were engaged by the Board of Directors of Alpha Bank A.E. (referred to as "the Bank") to provide limited assurance on pages 1 to 65 of the Greek version of the sustainability report titled "Corporate Social Responsibility Report 2013" (referred to as "the Report") of the Bank for the reporting period 1 January 2013 - 31 December 2013.

Management is responsible for the preparation and presentation of the Report in accordance with the Sustainability Reporting Guidelines (G3) of the Global Reporting Initiative (referred to as "GRI") as described in the Report, and the information and assertions contained within it; for determining the Bank's objectives in respect to sustainable development performance and reporting, including the identification of stakeholders and material issues; and for establishing and maintaining appropriate performance management and internal control systems from which the reported performance information is derived.

Our responsibility is to carry out a limited assurance engagement on the Report referring to the period 1 January 2013 - 31 December 2013 and to express a conclusion based on the work performed. We conducted our engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000, Assurance Engagements other than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board. That Standard requires that we comply with applicable ethical requirements, including independence requirements, and that we plan and perform the engagement to obtain limited assurance about whether the Report referring to the period 1 January 2013 - 31 December 2013 is free from material misstatement.

A limited assurance engagement on a sustainability report consists of making inquiries, primarily of persons responsible for the preparation of information presented in the sustainability report, and applying analytical and other evidence gathering procedures, as appropriate. These procedures included:

- Inquiries of Management to gain an understanding of the Bank's processes for determining the material issues for its key stakeholder groups.
- Interviews with relevant managerial staff at Bank level concerning sustainability policies for material issues, and the implementation of these across the business.
- Interviews with relevant Bank staff responsible for providing the information in the Report, during which we also reviewed the systems and processes for information management, internal control and processing of the qualitative and quantitative information of the Report, at Bank level.

- Visits to the central offices of the Bank in Athens, where we reviewed the procedures of developing and managing the content of the Report, as well as the current structure of the Corporate Governance in sustainability issues.

- Comparing the information presented in the Report to corresponding information in the relevant underlying sources to determine whether all the relevant information contained in such underlying sources has been included in the Report.

- Reading the information presented in the Report to determine whether it is in line with our overall knowledge of, and experience with, the sustainability performance of the Bank.

The extent of evidence gathering procedures performed in a limited assurance engagement is less than that for a reasonable assurance engagement, and therefore a lower level of assurance is provided.

Based on the procedures performed, as described above, nothing has come to our attention that causes us to believe that the Report of Alpha Bank A.E. for the period 1 January 2013 - 31 December 2013 is not, presented fairly, in all material respects, in accordance with the Sustainability Reporting Guidelines (G3) of the Global Reporting Initiative.

Our assurance report is made solely to the Bank in accordance with the terms of our engagement. Our work has been undertaken so that we might state to the Bank those matters we have been engaged to state in this assurance report and for no other purpose. We do not accept or assume responsibility to anyone other than Alpha Bank A.E. for our work, for this assurance report, or for the conclusions we have reached.

KPMG Advisors A.E.



George Raounas
Partner
Athens, 19 June 2014

GRI Application Level Check Statement

Report Application Level	C	C+	B	B+	A	A+
Standard Disclosures G3 Profile Disclosures OUTPUT	Report on: 1.1 2.1 - 2.10 3.1 - 3.8, 3.10 - 3.12 4.1 - 4.4, 4.14 - 4.15		Report on all criteria listed for Level C plus: 1.2 3.9, 3.13 4.5 - 4.13, 4.16 - 4.17		Same as requirement for Level B	✓
G3 Management Approach Disclosures OUTPUT	Nor Required	Report Externally Assured	Management Approach Disclosures for each Indicator Category	Report Externally Assured	Management Approach Disclosures for each Indicator Category	✓
G3 Performance Indicators & Sector Supplement Performance Indicators OUTPUT	Report on a minimum of 10 Performance Indicators, including at least one from each of: Economic, Social and Environmental.		Report on a minimum of 20 Performance Indicators, at least one from each of Economic, Environmental, Human rights, Labor, Society, Product Responsibility.		Report on each core G3 and Sector Supplement* Indicator with due regard to the Materiality Principle by either: a) reporting on the Indicator or b) explaining the reason for its omission.	✓

* Sector supplement in final Version



Statement GRI Application Level Check

GRI hereby states that **ALPHA BANK** has presented its report "CORPORATE SOCIAL RESPONSIBILITY REPORT 2013" to GRI's Report Services which have concluded that the report fulfills the requirement of Application Level A+.

GRI Application Levels communicate the extent to which the content of the G3 Guidelines has been used in the submitted sustainability reporting. The Check confirms that the required set and number of disclosures for that Application Level have been addressed in the reporting and that the GRI Content Index demonstrates a valid representation of the required disclosures, as described in the GRI G3 Guidelines. For methodology, see www.globalreporting.org/SiteCollectionDocuments/ALC-Methodology.pdf

Application Levels do not provide an opinion on the sustainability performance of the reporter nor the quality of the information in the report.

Amsterdam, 4 June 2014

Ásthildur Hjaltadóttir

Ásthildur Hjaltadóttir
Director Services
Global Reporting Initiative



The "+" has been added to this Application Level because ALPHA BANK has submitted (part of) this report for external assurance. GRI accepts the reporter's own criteria for choosing the relevant assurance

The Global Reporting Initiative (GRI) is a network-based organization that has pioneered the development of the world's most widely used sustainability reporting framework and is committed to its continuous improvement and application worldwide. The GRI Guidelines set out the principles and indicators that organizations can use to measure and report their economic, environmental, and social performance. www.globalreporting.org

Disclaimer: Where the relevant sustainability reporting includes external links, including to audio visual material, this statement only concerns material submitted to GRI at the time of the Check on 27 May 2014. GRI explicitly excludes the statement being applied to any later changes to such material.

Presentation of Sustainability Disclosures in accordance with the GRI Standard

The present Report was prepared in accordance with version G3.0 of the Global Reporting Initiative (GRI) Guidelines for sustainability report publications. The Corporate Social Responsibility Report 2013 was declared by the Bank and certified by the GRI Organisation for Application Level **A+**. In addition to references to the present Report, the table below also contains references to Alpha Bank's Business Review 2013 and Annual Financial Report 2013, to the Bank's website and to other published documents (Articles of Association, Staff Regulations, Weekly Economic Report etc.). Where no references are supplied, the corresponding indicator is not applicable to the banking sector or the relevant information is not collected and is not available in the format requested.

📄 see Alpha Bank Annual Financial Report 2013

GRI Code	Description of Indicator	Location of the relevant information, additional comments
1.1	Statement from the most senior decision - maker of the organisation.	Letter from the Managing Director - CEO
1.2	Description of key impacts, risks and opportunities.	Alpha Bank and CSR - Long-term Policies, Commitments and Priorities - Corporate Governance. Alpha Bank and CSR Key Performance Data for 2013 Letter from the Managing Director- CEO 📄 pp.: 116-167
2.1	Name of the organisation.	Alpha Bank A.E.
2.2	Primary products and/or services.	Banking Operations. CSR Report Methodology. 📄 pp.: 109-114, 267-270
2.3	Operational structure of the organisation.	Alpha Bank and CSR http://www.alpha.gr/page/default.asp?la=1&id=120
2.4	Location of organisation's headquarters.	40 Stadiou Street, 102 52, Athens http://www.alpha.gr/page/default.asp?la=2&id=11
2.5	Number of countries where the organisation operates.	International Network 📄 p.: 265 http://www.alpha.gr/page/default.asp?id=16&la=2
2.6	Nature of ownership and legal form.	Société Anonyme
2.7	Markets served.	International Network 📄 p.: 265 http://www.alpha.gr/page/default.asp?id=16&la=2
2.8	Scale of the reporting organisation.	Together with our People - Quantitative data on Human Resources http://www.alpha.gr/page/default.asp?la=2&id=548 http://www.alpha.gr/page/default.asp?la=2&id=2763&pl=260&pk=9085&ap=249 📄 pp.: 127-128

GRI Code	Description of Indicator	Location of the relevant information, additional comments
2.9	Significant changes during the reporting period regarding size, structure or ownership.	Together for the Market - Customer Service. 📄 pp.: 112, 178, 182 http://www.alpha.gr/page/default.asp?la=2&id=548
2.10	Awards received in the reporting period.	Distinctions
3.1	Reporting period for information provided.	1.1.2013 - 31.12.2013
3.2	Date of most recent previous report.	29.6.2013
3.3	Reporting cycle.	Annual
3.4	Contact point for questions regarding the report or its contents.	CSR Report Methodology.
3.5	Process for defining report content.	CSR Report Methodology.
3.6	Boundary of the report.	CSR Report Methodology.
3.7	State any specific limitations on the scope or boundary of the report.	CSR Report Methodology.
3.8	Basis for reporting on joint ventures and subsidiaries.	CSR Report Methodology.
3.9	Data measurement techniques and the bases of calculations.	Tables and quantitative data Together for the Market - Customer satisfaction questionnaire on the Bank's website . Together with our People - Quantitative data on Human Resources- Personnel breakdown. Together for the Environment - Environmental performance measurements.
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement.	Footnotes to tables and clarifications in the running text (where applicable). CSR Report Methodology. Together for the Environment - Environmental performance measurements.
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied	No significant changes in the scope, boundary, or measurement methods applied. CSR Report Methodology. Together for the Environment - Environmental performance measurements.
3.12	Table identifying the location of the Standard Disclosures in the report.	GRI Disclosures Table.
3.13	Policy and current practice with regard to seeking external assurance for the report.	CSR Report Methodology. Independent Content Assurance Report.
4.1	Governance structure of the organisation.	Alpha Bank and CSR - Corporate Governance.
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	The Chairman is an Executive Member of the Board of Directors.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
4.3	Number of members of the highest governance body that are independent and/or non-executive members.	On 31.12.2013, the Board of Directors was composed of 15 Members in total, including: five (5) Executive Members; four (4) Non-Executive Members of which one (1) Non-Executive Member representing the Hellenic State as per the provisions of Law 3723/2008 and one (1) Non-Executive Member representing the Hellenic Financial Stability Fund, as per the provisions of Law 3864/2010; and six (6) Independent Non-Executive Members. 📄 p.: 30
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Stakeholders - Dialogue and cooperation in action.
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives, and the organisation's performance (including social and environmental performance).	According to the Decision of the Remuneration Committee of 22.12.2009, the level of the remunerations paid to the Executive Members of the Board of Directors and to the Members of the Executive Committee has been adjusted to the level of the remunerations paid to the Governor of the Bank of Greece, for the period of time during which the Bank is subject to the provisions of art.1 and art. 2 of Law 3723/2008. Together with our People - Diversity and equal opportunities at Work.
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Alpha Bank and CSR - Corporate Governance. 📄 p.:30 http://www.alpha.gr/page/default.asp?la=2&id=120
4.7	Process for determining the qualifications and expertise of the members of the highest governance body (for guiding the organisation's strategy on economic, environmental, and social topics).	Alpha Bank and CSR - Corporate Governance. 📄 p.:30 http://www.alpha.gr/page/default.asp?la=2&id=120
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Alpha Bank and CSR - Corporate Governance. Together for the Market - Transparency of banking transactions. Together with our People - Dialogue and Labour rights.
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance.	Alpha Bank and CSR - Corporate Governance.
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Alpha Bank and CSR - Corporate Governance. 📄 pp.: 23-30 http://www.alpha.gr/page/default.asp?la=2&id=120
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation.	Alpha Bank and CSR - Corporate Governance. 📄 p.: 117
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses.	Alpha Bank and CSR - Memberships in Associations and Organisations Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
4.13	Memberships in associations.	Alpha Bank and CSR - Memberships in associations and organisations.
4.14	List of stakeholder groups engaged by the organisation.	Stakeholders.
4.15	Basis for identification and selection of stakeholders.	Stakeholders.
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	Stakeholders - Dialogue and cooperation in action. Together for the Market - Customer satisfaction questionnaire on the Bank's website. Together for the Market - Communication and dialogue with our Customers. Together with our People - Dialogue and Labour rights.
4.17	Key topics and concerns that have been raised through stakeholder engagement.	Stakeholders - Dialogue and cooperation in action. Together for the Market - Customer satisfaction questionnaire.

Economic

DMA EC	Disclosure on Management Approach in the economic domain.	Together for the Market - Introduction. Alpha Bank and CSR - Long-term Policies, Commitments and Priorities Letter from the Managing Director- CEO
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Together for the Society - A broad range of social contribution activities. 📄 pp.: 39-41,167-170
EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	Alpha Bank and CSR - Long-term Policies, Commitments and Priorities. Together for the Market - Responsible investments.
EC3	Coverage of the organisation's defined benefit plan obligations.	Together with our People - Caring for our Employees. 📄 pp.: 199, 206
EC4	Significant financial assistance received from government.	📄 pp.: 30, 47, 112, 173-176, 204, 262-263, 313-316 http://www.alpha.gr/page/default.asp?la=2&id=548
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Local partnerships are encouraged and preferred when they meet the quality criteria of the Bank's specifications. For example, the cleaning of Alpha Bank Branches in the provinces is carried out by local crews, the maintenance of fire extinguishers in the same Branches has been awarded to local suppliers (about 10 in total), and local companies are used to transport equipment and materials. In 2013, 84.82% of purchase costs represented payments to domestic suppliers, with payments to foreign suppliers accounting for just 15.18%.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Together with our People - Securing employment. Together with our People - Diversity and equal opportunities at Work. Coverage of needs for Administrative Employees is by recruitment from the local labour market, searches in the Bank's hardcopy/electronic CV archives or notices published in the local Press. Coverage of needs for Executives is by internal transfers of existing Personnel.
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in kind, or pro bono engagement.	Together for the Society The social and environmental contribution programmes carried out are determined with a view to ensuring the Bank's response to specific needs, as these are derived from the relevant analysis carried out annually (in collaboration with the Greek Branch Network Division) concerning the needs of the local communities. The benefits gained depend on the type of programme carried out.
EC9	Description of significant indirect economic impacts, including the extent of impacts.	Together for the Market - Introduction. Together for the Market - Customer Service.
Environmental		
DMA EN	Disclosure on Management Approach in the environmental domain.	Together for the Environment - Introduction, Setting an example Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.
EN1	Materials used by weight or volume.	Together for the Environment. Around 220,000 reams of 500 sheets of NCR A4 chemical carbonless paper (estimate), for producing pre-printed documents and ATM paper rolls for the main volume of transactions. 871 tons of paper collected for recycling.
EN2	Percentage of materials used that are recycled input materials.	Together for the Environment - Green Supplies. Purchase of 234,627 reams of A4 76gr Eco-Efficient copier paper, accounting to 73% of the total quantity of A4 copier paper purchased. Ordering of around 31,464 toner cartridges, of which 10,000 (74%) refurbished and 3,500 new. Of this total quantity, around 7,962 pieces were collected for recycling. Consumption of folders made of LDPE recycled 80mic-thick polymer plastic: around 10,000 kilos.
EN3	Direct energy consumption by primary energy source.	Together for the Environment - Environmental performance measurements Energy and water savings.
EN4	Indirect energy consumption by primary source.	Together for the Environment - Environmental performance measurements - Energy and water savings.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
EN5	Energy saved due to conservation and efficiency improvements.	Together for the Environment - Environmental performance measurements - Reduction of our environmental footprint - Energy and water savings.
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Together for the Environment - Reduction of our environmental footprint - Energy and water savings - Recycling of materials - "Green" supplies. Together for the Market - Products and Services Table of targets.
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Together for the Environment - Reduction of our environmental footprint - Energy and water savings - Recycling of materials - Environmental performance measurements.
EN8	Total water withdrawal by source.	Together for the Environment - Environmental performance measurements.
EN9	Water sources significantly affected by withdrawal of water.	Not relevant.
EN10	Percentage and total volume of water recycled and reused.	Together for the Environment - Environmental performance measurements.
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Of no significance to the operation of the Bank's Branches. Nevertheless, in developing its Branch Network the Bank assesses potential impacts on Biodiversity.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Not relevant.
EN13	Habitats protected or restored.	Not relevant.
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	No such impacts from the Bank's operations. Nevertheless, the Bank provides financial support for programmes carried out in collaboration with the Hellenic Society for the Protection of Nature.
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	Not relevant.
EN16	Total direct and indirect greenhouse gas emissions by weight.	Together for the Environment - Environmental performance measurements.
EN17	Other relevant indirect greenhouse gas emissions by weight.	In monitoring its most significant indirect air emissions (scope 3), the Bank has relied on the UN International Civil Aviation Organisation (ICAO) methodology, using which it calculated that emissions from the business trips of its employees amounted to 194.5 tCO ₂ for 2013.
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Together for the Environment - Environmental performance measurements- Reduction of our environmental footprint - Energy and water savings.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
EN19	Emissions of ozone-depleting substances by weight.	During 2013, 0.15 tons of R22 (or 0.008 t of CFC-11 equivalent) were replaced in the Bank's large cooling systems.
EN20	NO _x , SO _x , and other significant air emissions by type and weight.	<p>"Other air emissions (NO_x, SO_x, VOC and PM10) due to the consumption of natural gas and heating oil by the Bank are calculated at 2.81 t NO_x, 0.18 t SO_x, 0.33 t VOC and 0.09 t PM10. These quantities were calculated using the corresponding emission factors the EMEP/EEA air pollutant emission inventory guidebook 2013 (http://www.eea.europa.eu/publications/emep-eea-guidebook-2013), except for SO_x emissions from oil, which were calculated in accordance with the relevant national laws.</p> <p>Emissions of Persistent Organic Pollutants (POP) and Hazardous Air Pollutants (HAP) are not significant in the case of Alpha Bank."</p>
EN21	Total water discharge by quality and destination.	The Bank's liquid waste consist of urban waste water discharged to the public sewerage network, through which they undergo the treatment foreseen. During 2013 no scheduled or extraordinary discharges of water took place (not including rain water and urban waste), nor did any spills occur.
EN22	Total weight of waste by type and disposal method.	<p>Together for the Environment - Environmental performance measurements (ONLY for recyclable waste).</p> <p>Together for the Environment - Recycling of materials .</p>
EN23	Total number and volume of significant spills.	No significant spills during 2013.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Nor relevant.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not relevant.
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	<p>Together for the Market - Support of households.</p> <p>Together for the Market - Products and services - Responsible investments.</p> <p>Together for the Environment - "Green" supplies - Environmental actions - Investment and Banking products.</p>
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	Not relevant.
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	No significant such fines were imposed.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
Labour Practices and Decent Work		
DMA LA	Disclosure on Management Approach in the Labour Practices domain.	Together with our People - Introduction. Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.
LA1	Total workforce by employment type, employment contract, and region	Together with our People - Securing employment – Quantitative data on Human Resources.
LA2	Total number and rate of employee turnover by age group, gender, and region	Together with our People - Quantitative data on Human Resources.
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations	Together with our People - Caring for our Employees.
LA4	Percentage of employees covered by collective bargaining agreements	Together with our People - Dialogue and Labour rights.
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Compliance with the provisions of the law and the terms and conditions of collective labour agreements. Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.
LA6	Percentage of total workforce represented in formal joint management–worker health and safety committees that help monitor and advise on occupational health and safety programmes.	Together with our People - Quantitative data on Human Resources.
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	Together with our People - Quantitative data on Human Resources. Together with our People - Health and Safety at the Workplace.
LA8	Education, training, counselling, prevention, and risk-control programmes in place to assist workforce members, their families, or community members regarding serious diseases.	Together with our People - Quantitative data on Human Resources. No need to report a serious disease arose during 2013.
LA10	Average hours of training per year per employee by employee category.	Together with our People - Educational level and training. Because of the different systems used to record training activities, data on the participation in training by employee category for 2013 are not available for employees coming from Emporiki Bank. Full data will be available from next year onwards.
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Together with our People - Educational level and training.
LA12	Percentage of employees receiving regular performance and career development reviews.	Together with our People - Diversity and equal opportunities at work.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Together with our People – Diversity and equal opportunities at work-Quantitative data on Human Resources. p.: 29
LA14	Ratio of basic salary of men to women by employee category	Together with our People – Diversity and equal opportunities at work. The Bank does not differentiate between men and women, therefore in all employee categories there are no differences between men and women in terms of base salary. In particular, in total of 5, 002 men, the average regular earnings is Euro 2,642 while, in total of 5,450 women, the average regular earnings is Euro 2,285.
Society		
DMA S0	Disclosure on Management Approach in the Social domain	Together for Society – Introduction. Alpha Bank and CSR – Long-term Policies, Commitments and Priorities.
S01	Nature, scope, and effectiveness of any programmes and practices that assess and manage the impacts of operations on communities	Together for the Society. Together for the Market – Support of Households, Support of Businesses.
S02	Percentage and total number of business units analysed for risks related to corruption	Together for the Market – Transparency of banking transactions.
S03	Percentage of employees trained in organisation's anti-corruption policies and procedures.	Together for the Market – Transparency of banking transactions. During 2013 a total of 480 Employees were trained, of which 261 were Branch Deputy Managers or Supervisors (Management Personnel) and 219 were employees (Non-Management Personnel).
S04	Actions taken in response to incidents of corruption.	Together for the Market – Transparency of banking transactions.
S05	Public policy positions and participation in public policy development and lobbying	Alpha Bank and CSR – Membership in Associations and Organisations – Dialogue and cooperation in action (Consultations with the State and with the Regulatory Authorities) – Long-term Policies, Commitments and Priorities.
S06	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Together for the Market – Transparency of banking transactions.
S08	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Together for the Market – Transparency and security of banking transactions.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
Product Responsibility		
DMA PR	Disclosure on Management Approach in the Products domain.	Together for the Market - Introduction. Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Together for the Market - Responsible products and services - Customer Service. http://www.alpha.gr/page/default.asp?id=8141&la=2 The Bank takes all possible steps to ensure the safety of the banking transactions (simple, online and by phone) of its Customers and of the use of their credit cards. Measures for the safety of Customers have also been taken during the construction of the Bank's Branches.
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Not relevant.
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Together for the Market - Transparency of banking transactions (Pre-contractual information).
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes.	Together for the Market - Customer Satisfaction Questionnaire - Communication and dialogue with our Customers - Transparency of banking transactions.
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Together for the Market - Customer Satisfaction Questionnaire, Communication and dialogue with our Customers.
PR6	Programmes for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion and sponsorship.	Together for the Market - Responsible Marketing, Responsible products and services, Transparency of banking transactions.
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Together for the Market - Responsible Marketing - Responsible Products and services, Transparency of banking transactions. During 2013 no significant fines were imposed on the Bank for non-compliance in connection with the provision and use of its products and services. The sum total of the sanctions imposed by the Bank of Greece and the General Secretariat for Consumers stood at Euro 225,500.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
Human Rights		
DMA HR	Disclosure on Management Approach in the Human Rights domain.	Together with our People - Introduction. Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Alpha Bank and CSR - Long-term Policies, Commitments and Priorities. Together with our People - Dialogue and Labour rights. The Bank pays due respect to the provisions of Presidential Decree (P.D.) 178/2002 (Measures on the protection of workers' rights in the event of transfer of undertakings, businesses or parts of businesses) in cases of major investment agreements.
HR2	Percentage of significant suppliers, contractors and other business partners that have undergone human rights screening, and actions taken.	The Bank selects in most cases suppliers and subcontractors located in Greece, where respect for human rights is covered by the national laws. In addition to the screenings it carries out to confirm the compliance of its partners – and which did not identify any incident of violation of human rights – the Bank in 2013 did not carry out specific audits in connection with human rights.
HR4	Total number of incidents of discrimination and actions taken.	Letter from the Managing Director- CEO Together with our People - Diversity and equal opportunities at work - Dialogue and Labour rights. No incidents of discrimination were recorded in 2013.
HR5	Operations / Units identified in which the right to exercise freedom of association and collective bargaining may be at significant risk and actions taken to support these rights.	Together with our People - Dialogue and Labour rights.
HR6	Operations / Units identified as having significant risk for incidents of child labour and measures taken to contribute to the elimination of child labour.	Alpha Bank and CSR - Long-term Policies, Commitments and Priorities. The Human Resources Division monitors compliance with the "Staff Regulations" and adherence to the labour legislation, including the Conventions of the International Labour Organisation on the elimination of child labour.
HR7	Measures to contribute to the elimination of forced or compulsory labour.	Alpha Bank and CSR - Long-term Policies, Commitments and Priorities. The Bank pays due respect to the fundamental principles of the United Nations' Universal Declaration of Human Rights and of the Conventions of the International Labour Organisation.
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Not relevant.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
Indicators specific to the Financial Services Sector		
FS1	Policies with specific environmental and social components applied to business lines.	<p>Together for the Market - Responsible investments.</p> <p>Together for the Environment - Environmental actions.</p> <p>Together for the Market - Support of Households, Support of Businesses.</p> <p>Alpha Bank and CSR - Long-term Policies, Commitments and Priorities.</p>
FS2	Procedures for assessing and screening environmental and social risks in business lines.	<p>Together for the Market - Introduction, Responsible investments.</p> <p>Alpha Bank and CSR - Long-term Policies, Commitments and Priorities</p> <p>Together for the Market - Support of Households, Support of Businesses.</p> <p>📄 pp.:130, 270-313</p>
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	<p>Regarding business credits, the Bank is covered through open account agreements, as follows:</p> <p><i>The borrower is obliged to use the credit for the purpose for which it has been granted and in accordance with the applicable rules, as set by the Bank and the monetary or other competent authorities, to submit or present to the Bank immediately all items which in the Bank's opinion establish the borrower's faithful adherence to and compliance with the aforementioned rules, to monitor and comply with all decisions in connection with the credit which the competent monetary authorities may issue in the future (4.6 excerpt from agreement).</i></p>
FS4	Processes for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	<p>Together with our People - Educational level and training.</p> <p>According to the training procedure in place, the training needs of all Employees (including those applying the environmental and social policies to the Bank's products and services) are determined taking into consideration the competencies required so that the Employees concerned can fulfil their responsibilities effectively. In this way, the Bank ensures the achievement of its goals and the provision of quality services. During 2013 in particular, the Bank's training programmes were focused on the acquisition of Emporiki Bank and, therefore, to the procedures followed by the Bank.</p>
FS5	Interactions with stakeholders regarding environmental and social risks and opportunities.	<p>Dialogue and cooperation in action.</p> <p>The Bank takes care to ensure that the Customer or partner is always informed when transactions are carried out.</p> <p>Together for the Environment - Environmental actions.</p> <p>Together for the Society - CSR Actions during 2013.</p> <p>Support of environmental information activities (e.g. Hellenic Society for the Protection of Nature – "Garbage-free Nature" Programme, "EARTH" Organisation).</p> <p>Furthermore, the CSR Section of the Bank's Public Relations is working together with Bank Customer NGOs in order to jointly provide the public with information on environmental and social issues.</p>

GRI Code	Description of Indicator	Location of the relevant information, additional comments
FS6	Percentage of the portfolio by business line, region, business size and by sector.	Annual Financial Report 2013 - Additional Information – Information by business segment 📖 pp.: 267-269
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Together for the Market - Social contribution services. Together for the Market - Support of Households, Support of Businesses. Alpha Bank has developed and offers products and services to facilitate the repayment of loans: <ul style="list-style-type: none"> • Alpha "All in 1" http://www.alpha.gr/page/default.asp?id=3560&la=2 (Total loans granted for "All in 1" consumer loans for 2013: Euro 31 million.) • "Payment Adjustment Plan" http://www.alpha.gr/page/default.asp?la=2&id=7501.
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Together for the Market - Support of Households.
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	Together for the Market - Support of Households, Support of Businesses. Together for the Market - Responsible investments. As part of banking operations, the implementation of environmental and social policies, products and services falls within the Bank's Audit Universe and the relevant Risk Assessment is carried out in accordance with the respective methodology followed by the Group. Audits are based on the International Standards for the Professional Practice of Internal Auditing. 📖 pp.: 270-313
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	The Bank is working together with NGOs in order to jointly provide the public with information on environmental and social issues. During 2013 the Bank worked with 40 organisations out of a total 186 (i.e. with 22% of them) on environmental and social issues.
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Of no significance for the Bank, as Mutual Funds are managed primarily by the Alpha Asset Management A.E.D.A.K., a member of the Alpha Bank Group, and not by the Bank.
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	No such policy in place.
FS13	Access points in low-populated or economically disadvantaged areas by type.	Together for the Market - Customer Service.

GRI Code	Description of Indicator	Location of the relevant information, additional comments
FS14	Initiatives to improve access to financial services for vulnerable groups of the population.	<p>Out of 598 Branches in total, 307 are accessible by people with a disability.</p> <p>In addition, out of 1.200 ATMs in total, 482 offer the possibility of special adjustments for use by people with vision impairment.</p> <p>In addition to Greek, the Alpha Bank website is available in English and the same applies to the services of the Call Centre. Similarly, Customers visiting the Bank's Branches may also conduct their business in English. English is also provided as an user-selected option in all ATMs.</p>
FS15	Policies for the fair design and sale of financial products and services.	<p>Alpha Bank and CSR - Long-term Policies, Commitments and Priorities Corporate Governance.</p> <p>Together for the Market - Customer Service, Products and Services, Transparency of banking transactions - Support of Households.</p> <p>Together for the Market - Table of targets.</p> <p>Together with our People - Educational level and training.</p> <p>More details on the Bank's policies, principles and codes are available from its website (www.alpha.gr).</p>
FS16	Initiatives to enhance financial literacy by type of beneficiary.	<p>Together for the Market - Transparency of banking transactions - Communication and dialogue with our Customers.</p> <p>The Bank takes care to ensure the provision of the fullest possible information to Customers in connection with financial management issues. Thus, relevant leaflets of the Hellenic Bank Association are distributed in the Branches of the Bank. The Bank also promotes face-to-face communication and provision of information by its Employees to all population groups, including Customers who may not be knowledgeable in financial matters, such as young persons, the elderly, low-income individuals, immigrants etc.</p>



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