ALPHA BANK

Press Release

Nine Month 2017 Profit after Tax[1] at Euro 153.5 million

Main Highlights

- Strong capital position with Common Equity Tier 1 ratio (CET 1) at 17.8%; Tangible Book Value at Euro 9 billion, the highest among Greek Banks.
- Core Pre-Provision income increased by 4.8% y-o-y to Euro 931.8 million.
- Operating Expenses for 9M 2017 at Euro 848.6 million, down by 2.5% y-o-y and in line with target set of Euro 1.1 billion for FY 2017. Cost to Income ratio at 46.6% compared to 48.1% a year ago.
- Group deposits increased q-o-q by Euro 0.8 billion to Euro 33.9 billion in September 2017 vs. Euro 33.1 billion in June 2017.
- Eurosystem funding reduced by Euro 3.4 billion in Q3 2017 and Euro 6.8 billion in 9M 2017. ELA reliance stood at Euro 7.3 billion in November 2017, down by Euro 5.9 billion y-t-d.
- In Greece, NPLs down by Euro 0.3 billion q-o-q and NPEs down by Euro 0.2 billion q-o-q.
- Loan Loss Provisions at Euro 761.7 million in 9M 2017 down by 11.9% y-o-y, implying a Cost of Risk (CoR) of 171bps.
- Profit after Tax from continuing operations at Euro 153.5 million for 9M 2017; After the impact from discontinued operations, Profit after Tax at Euro 85.1 million.

Alpha Bank's CEO, Demetrios P. Mantzounis stated:

"We continue to perform in line with our targets and strategic objectives, delivering a profitable performance for a fifth consecutive quarter as we managed to sustain our operational income, despite asset deleveraging and by maintaining tight control over our cost base. We are reducing NPEs in line with our plan and expect the reduction to accelerate in the coming quarters as the solutions implemented to materially de-risk our balance sheet, are bearing fruit. Our funding profile improved in Q3 with a further increase in our deposit base and reduction in costly ELA funding, while our sector-leading capital position at 17.8% supports the implementation of our business plan".

[1] Profit after Tax from continuing operations

Financial Performance

- **In Q3 2017, Net Interest Income at Euro 486.9 million, down by 1.4% q-o-q, was negatively affected by the lower contribution from loans and partially offset from the decreasing funding costs.**
- **Fees and commission income posted a decrease of 7.5% q-o-q to Euro 79.3 million, compared to a strong Q2 performance, on the back of higher loan generated fees due to our participation in project financing.**
- **In 9M 2017, Recurring operating expenses amounted to Euro 814.5 million, down by 1.1% y-o-y, on the back of the ongoing platform rationalisation. Cost to Income ratio in 9M 2017 improved to 46.6% vs. 48.1% a year ago.**
- **In Q3 2017, Loan loss provisions stood at Euro 298.3 million vs. Euro 216.6 million in the previous quarter, implying a CoR of 203bps over gross loans vs. 146bps in the previous quarter.**
- **Profit after Tax at Euro 85.1 million for 9M 2017 following an after tax loss from discontinued operations of Euro 68.5 million, booked in Q2 2017, mainly related to recycling of FX differences following the completion of the sale of our Serbian operations.**

Key Balance Sheet Trends

- **Assets down by Euro 1.4 billion q-o-q at Euro 61.3 billion, mainly driven by securities' maturities and disposals of Euro 1.1 billion and net loans reduction.**
- **In Q3 2017, deposit balances increased by Euro 0.8 billion to Euro 33.9 billion. In Greece, our deposit base increased by Euro 0.6 billion q-o-q to Euro 28.5 billion, mainly attributed to businesses and the strong tourist season. Deposits in SEE continued to steadily grow, up by Euro 0.1 billion q-o-q.**
- **Eurosystem funding reduced by Euro 3.4 billion q-o-q to Euro 11.6 billion in September 2017, driven mainly by increased interbank funding, securities' maturities and disposals as well as deposit inflows. As of the end of September 2017, ELA reliance stood at Euro 8.4 billion, down by Euro 3 billion while ECB funding decreased further by Euro 0.4 billion to Euro 3.2 billion.**
- **NPLs in Greece down by Euro 283 million in Q3 2017. Group NPL ratio at 37.3%, at the end of September 2017, with Cash coverage at 68%. Respectively, NPEs in Greece also declined by Euro 211 million, leading our Group NPE ratio to 53.6% as of the end of September 2017. NPE Cash coverage at 48%.**
- **Accumulated provisions at Euro 15 billion, corresponding to 25.6% of gross loans.**

KEY FINANCIAL DATA

(in Euro million)	Nine months ending (YoY)			Quarter ending (QoQ)		
	30.9.2017	30.9.2016[1]	*YoY (%)*	30.9.2017	30.6.2017	*QoQ (%)*
Net Interest Income	1,463.0	1,434.0	*2.0%*	486.9	493.6	*(1.4%)*
Net fee & commission income	240.8	236.8	*1.7%*	79.3	85.8	*(7.5%)*
Income from fin. operations	115.9	68.9	…	75.2	7.3	…
Other income	42.5	41.9	*1.4%*	22.8	10.1	…
Operating Income	1,862.2	1,781.5	*4.5%*	664.2	596.7	*11.3%*
Core Operating Income	**1,746.3**	**1,712.7**	***2.0%***	**589.0**	**589.5**	***(0.1%)***
Staff Costs	(353.8)	(375.8)	*(5.9%)*	(118.0)	(119.4)	*(1.2%)*
General Expenses	(386.3)	(375.1)	*3.0%*	(137.3)	(128.2)	*7.1%*
Depreciation & Amortisation expenses	(74.4)	(72.7)	*2.3%*	(24.4)	(24.6)	*(1.0%)*
Recurring Operating Expenses	**(814.5)**	**(823.7)**	***(1.1%)***	**(279.7)**	**(272.2)**	***2.7%***
Integration costs	(5.7)	(2.1)	…	(1.8)	3.0	…
Extraordinary costs	(28.4)	(44.2)	…	(7.4)	(11.4)	…
Total Operating Expenses	**(848.6)**	**(870.0)**	***(2.5%)***	**(288.8)**	**(280.6)**	***2.9%***
Core Pre-Provision Income	**931.8**	**889.0**	***4.8%***	**309.4**	**317.3**	***(2.5%)***
Pre-Provision Income	**1,013.6**	**911.5**	***11.2%***	**375.4**	**316.1**	***18.8%***
Impairment Losses	(761.7)	(864.1)	*(11.9%)*	(298.3)	(216.6)	*37.7%*
Profit/ (Loss) Before Tax	**251.9**	**47.4**	**…**	**77.1**	**99.5**	**…**
Income Tax	(98.3)	(32.6)	…	(41.6)	(28.7)	…
Profit/ (Loss) after income tax from continuing operations	**153.5**	**14.9**	**…**	**35.6**	**70.7**	**…**
Profit/ (Loss) after income tax from discontinued operations	(68.5)	7.4	…	0.0	(69.4)	…
Profit/ (Loss) After Tax	**85.1**	**22.2**	**…**	**35.6**	**1.4**	**…**
Profit/ (Loss) After Tax attributable to shareholders	**85.1**	**22.0**	**…**	**35.5**	**1.4**	**…**

	30.9.2017	30.9.2016		30.9.2017	30.6.2017	
Net Interest Margin (NIM)	3.1%	2.8%		3.1%	3.1%	
Recurring Cost to Income Ratio	46.6%	48.1%		47.5%	46.2%	
Common Equity Tier 1 (CET1)	17.8%	16.8%		17.8%	17.9%	
Loan to Deposit Ratio (LDR)	129%	140%		129%	132%	

	30.9.2017	30.6.2017	31.3.2017	31.12.2016	30.9.2016	*YoY (%)*
Total Assets	61,290	62,710	64,118	64,872	66,161	*(7.4%)*
Net Loans	43,567	43,785	44,178	44,409	44,870	*(2.9%)*
Securities	6,539	7,612	7,900	7,945	8,882	*(26.4%)*
Deposits	33,900	33,141	33,090	32,946	31,970	*6.0%*
Shareholders' Equity	9,400	9,413	9,173	9,077	8,907	*5.5%*
Tangible Equity	9,019	9,038	8,804	8,706	8,535	*5.7%*

[1] 9M 2016 comparative figures have been restated due to the classification of "Alpha Bank Srbija A.D." in "discontinued operations".

ALPHA BANK

Key Developments and Performance Overview

Greek economy is embarking on a recovery path provided the timely completion of the third review that will boost confidence

The improved business sentiment, following the successful completion of the 2nd Review, and the revival in tourism receipts point to a more robust performance in H2 2017 compared to the first semester (H1 2017: GDP growth +0.6% y-o-y). Furthermore, all business confidence indicators stand at a higher level than their average in the period since the economy entered into recession (2009-10M 2017). High frequency indicators, such as manufacturing production, retail sales, car sales and employment growth, portray a positive picture for the economic outlook. These favourable developments are supported by the forthcoming primary surplus, higher than the target set, for a second consecutive year in 2017, the further reduction of Greek Banks' funding reliance from the European Central Bank and Bank of Greece's Emergency Liquidity Assistance, the downward trend in bond yields, the reduction of government arrears to the private sector and the upward trend of deposits evident since May 2017.

In 2017, GDP is expected to rise to around 1.3%-1.5%, while economic activity will gain further momentum from 2018 onwards. Growth is expected to be more broad-based, mainly on account of investment in machinery and equipment, supporting the projection of a continued recovery in exports. The main risk for recovery prospects is related to a possible delay of the conclusion of the 3rd Review that could trigger a new wave of uncertainty, which in turn would lead investors to defer their investment decisions. The challenges ahead for the Greek economy remain (i) the implementation of structural reforms and privatisation programme, (ii) the reorientation of the fiscal policy mix, which is currently biased towards high taxation and expenditure retrenchment (especially on the Public Investment Programme), (iii) the acceleration of the reduction of NPLs stock.

Strong capital base with CET 1 ratio at 17.8% at the end of Q3 2017

At the end of September 2017, Alpha Bank's **Common Equity Tier 1 (CET1)** stood at Euro 8.8 billion resulting in a CET1 ratio of 17.8%, down by 9bps q-o-q, negatively affected by lower prices on our AFS portfolio and the increase of RWAs due to higher market risk contribution, which more than offset the benefit from the period profit. Our fully loaded Basel III CET1 ratio stands at 17.7%. Deferred Tax Assets at the end of September 2017 stood at Euro 4.4 billion with the eligible amount to be converted to tax credit claims at Euro 3.3 billion. Tangible Book Value at the end of September 2017 was the highest among Greek banks at Euro 9 billion. Tangible Book Value per Share stood at Euro 5.8.

Our **RWAs** at the end of September 2017 amounted to Euro 49.3 billion, up by 0.5% q-o-q or Euro 0.3 billion, mainly on the back of higher market risk contribution.

Continued reduction of Eurosystem reliance

In Q3 2017, our **Central Banks reliance** decreased further by Euro 3.4 billion q-o-q, to Euro 11.6 billion, supported mainly by increased repos and other interbank transactions of Euro 1.3 billion, securities' maturities and disposals of Euro 1.1 billion – mostly EFSF bonds– as well as deposit inflows of Euro 0.6 billion. The Bank's reliance on ELA stood at Euro 8.4 billion at the end of September 2017, reduced by Euro 3 billion from Q2 2017. The eligible collateral buffer of Central Banks funding stood at the end of September at Euro 3 billion.

Lower NII in Q3 2017 mainly due to declining contribution from loans

Net Interest Income in Q3 2017 stood at Euro 486.9 million, down by 1.4% q-o-q or Euro 6.7 million. Negative interest contribution from lower loan balances, spread reduction, and a smaller securities portfolio, was partially offset by lower Central Banks funding costs. In Q3 2017, new time deposit cost remained effectively flat q-o-q at 66bps versus 67bps in Q2 2017.

In Q3 2017, income from financial operations further supported our Operating Income

Net fee and commission income stood at Euro 79.3 million, down by 7.5% q-o-q, on lower loan generated fees compared to a strong Q2 2017 performance backed by the Bank's participation in project financing, as well as lower contribution from brokerage and asset management. Meanwhile, revenues from cards continued their upward trend supported by another record tourist season. **Income from financial operations** amounted to Euro 75.2 million in Q3 2017 positively affected by trading gains mainly attributed to the disposal of securities. **Other income** stood at Euro 22.8 million compared to Euro 10.1 million in the previous quarter, positively affected by the sale of property abroad.

OPEX performance for 9M 2017 in line with our target of Euro 1.1 billion for FY 2017

Recurring operating expenses reduced 1.1% y-o-y to Euro 814.5 million, mainly on the back of substantially lower staff costs, with the corresponding Cost to Income ratio at 46.6% for 9M 2017. At the end of September 2017, **personnel expenses** amounted to Euro 353.8 million, down by 5.9% y-o-y, due to headcount reduction. Group headcount, was reduced from 13,481 in September 2016 to 11,859 Employees at the end of September 2017 (-12% y-o-y), on the back of the sale of our subsidiaries "Alpha Bank Srbija A.D." and "Ionian Hotel Enterprises", as well as the Voluntary Separation Schemes (VSS) in Greece and Cyprus. **General expenses** amounted to Euro 386.3 million, up by 3% y-o-y, negatively affected by increased NPL remedial management costs. Excluding NPL remedial management costs, which stood at Euro 52.2 million, General expenses for the 9M 2017 amounted to Euro 334.1 million, down by 1.3% y-o-y. Group Network at the end of September 2017, declined to a total of 676 Branches, from 820 in September 2016, as a result of the ongoing platform rationalisation in Greece and the sale of our subsidiary in Serbia.

In Greece, NPEs down by Euro 0.2 billion and NPLs down by Euro 0.3 billion q-o-q

Our **NPE stock in Greece** contracted by Euro 211 million in Q3 2017 to Euro 26.8 billion. Group NPE ratio at the end of September 2017 stood at 53.6% and NPE Coverage at 48%.

In Q3 2017, our **NPLs in Greece** remained at a negative trajectory, with a stock reduction of Euro 283 million q-o-q.

In Q3 2017, **Write-offs in Greece** stood at Euro 0.5 billion vs Euro 0.7 billion in Q2 2017, as we proceeded with further write-offs, in order to facilitate our recovery efforts.

Our **Group NPL ratio** stood at 37.3% at the end of September 2017. NPL coverage ratio stood at 68%, while the total coverage including collateral stood at 124%.

From a segmental perspective, at the end of September 2017, business, mortgages and consumer NPL ratio for the Group stood at 37.3%, 35.5% and 42.2%, while their provisions cash coverage stood at 77%, 48% and 83%, respectively.

CoR declined to 171bps over gross loans in 9M 2017 vs. 188bps last year

In Q3 2017, **impairments** amounted to Euro 298.3 million, vs. Euro 216.6 million in Q2 2017. As a result, our **CoR** stood at 203bps over gross loans in Q3 2017 vs. 146bps last quarter.

At the end of September 2017, our **accumulated provisions** for the Group amounted to Euro 15 billion, while the ratio of loan loss reserves over gross loans stood at 25.6%.

Gross loans of the Group amounted to Euro 58.5 billion as of the end of September 2017 down by Euro 0.5 billion q-o-q. Loan balances in Greece stood at Euro 50 billion down by Euro 0.4 billion q-o-q, while in SEE, loans amounted to Euro 8.2 billion.

Deposit inflows of Euro 0.8 billion in Q3 2017 mainly from businesses in Greece

In Q3 2017, our **Group deposit base** recorded inflows of Euro 0.8 billion. In Greece, deposit balances increased by Euro 0.6 billion or 2% q-o-q to Euro 28.5 billion, mainly attributed to businesses and supported by another record tourist season, resulting in gain in the respective market share. Deposits in SEE reached Euro 4.6 billion at the end of September 2017, with inflows of Euro 123.6 million or 2.8% q-o-q, as a result of inflows mainly of time deposits in our Romanian and Cyprus operations.

The **Loan to Deposit Ratio** for the Group, at the end of September 2017, declined further to 129% from 132% at the end of Q2 2017 and respectively for Greece it stood at 132%.

Successful completion of 2nd shipping securitisation of USD 250 million

On October 19, 2017, Alpha Bank has successfully completed its second financing transaction of USD 250 million through shipping securitisation with Citi, following an inaugural shipping securitisation issuance of USD 500 million in 2014. The transaction, which further enhances and diversifies the liquidity position of the Bank, is a non-recourse 4-year term dollar funding with a unique structure and one of the very few shipping securitisation transactions globally.

Operations in SEE

In **SEE**, our Core Operating Income for the nine months 2017 stood at Euro 202.5 million, down by 7.6% y-o-y, adversely affected by a lower Net Interest Income mainly as a result of deleveraging. In 9M 2017, our operating costs came down by 2.2% to Euro 130.2 million, without taking into account the VSS of Cyprus booked in Q1 2016. As a result, our Core Pre-Provision Income amounted to Euro 72.3 million, down by 15.9% y-o-y. In 9M 2017, our SEE operations posted losses of Euro 25.2 million before tax, negatively affected by the still elevated level of provisions of Euro 104.8 million (down by 13.9% y-o-y) implying a CoR of 168bps. Total Branches in SEE stood at 186 at the end of September 2017 vs. 254 a year ago, as a result of the on-going platform rationalisation and the sale of our Serbian operations.

In **Cyprus**, the loan portfolio in Q3 2017 amounted to Euro 5.1 billion (down 3.8% y-o-y), while deposit balances increased by Euro 344 million y-o-y (+18.4% y-o-y) to Euro 2.2 billion. In **Romania**, loans balances remained flat q-o-q at Euro 2.8 billion, while deposits increased by Euro 262 million y-o-y (+16.2% y-o-y) to Euro 1.9 billion. In **Albania**, loans stood at Euro 333 million, (-8.2% y-o-y) and deposits increased to Euro 466 million (+10% y-o-y). The **Loan to Deposit Ratio** in SEE operations has significantly improved to 126% at the end of September 2017 from 154% the previous year.

Athens, November 30, 2017

Glossary

Reconciliation of key Management's definitions with 'Annual report (In accordance with Law 3556/2007)'

	Terms	Definition	Abbreviation
1	Accumulated Provisions or Loan Loss Reserve	Accumulated Impairment Allowance, as disclosed for credit risk monitoring purposes (note 41)	LLR
2	Core Operating Income	Operating Income (5) less Income from financial operations	
3	Gross Loans	Total gross amount of Loans and Advances to Customers, as disclosed for credit risk monitoring purposes (note 41)	
4	Impairment losses or Loan Loss Provisions	Impairment losses and provisions to cover credit risk	LLPs
5	Operating Income	Total income plus Share of profit/(loss) of associates and joint ventures	
6	Recurring Operating Expenses	Total Operating Expenses (7) less Integration, Extraordinary Costs and One-Offs	Recurring OPEX
7	Total Operating Expenses	Total expenses	Total OPEX

Alternative Performance Measures (APMs)

APMs	Definition	Abbreviation
Common Equity Tier 1 ratio (Fully-loaded)	Common Equity Tier 1 regulatory capital as defined by Regulation No 575/2013 (Full implementation of Basel 3), divided by total Risk Weighted Assets (RWAs)	FL CET 1 ratio
Common Equity Tier 1 ratio (Phased-in)	Common Equity Tier 1 regulatory capital as defined by Regulation No 575/2013, as amended, based on the transitional rules, divided by total Risk Weighted Assets (RWAs)	CET1 ratio
Core Pre-Provision Income	Core Operating Income (2) for the period less Recurring Operating Expenses (6) for the period	Core PPI
Cost of Risk	Impairment losses (4) for the period divided by the average Gross Loans (3) of the relevant period	CoR
Forborne Exposures	Forborne exposures are debt contracts in respect of which forbearance measures have been extended. Forbearance measures consist of concessions towards a debtor facing or about to face difficulties in meeting its financial commitments ("financial difficulties")	Forborne
Forborne Non Performing loans (under EBA)	Forborne non-performing exposures comprise the following: a) Exposures that are classified as non-performing due to the extension of forbearance measures b) Exposures that were non-performing prior to the extension of forbearance measures c) Forborne exposures which have been reclassified from the forborne performing category, either due to the extension of additional forbearance measures or due to becoming more than 30 days past-due	FNPEs
Loan Loss Reserves over Loans	Accumulated Provisions (1) divided by Gross Loans (4) at the end of the reported period	
Loan to Deposit ratio	Net Loans divided by Deposits at the end of the reported period	LDR or L/D ratio
Net Interest Margin	Net Interest Income for the period, annualised and divided by the average Total Assets of the relevant period	NIM
Net Loans	Gross Loans (3) at the end of the period less Accumulated Provisions (1) at the end of the period	
Non Performing Exposures	Non-performing exposures are those that satisfy either or both of the following criteria: a) Exposures which are more than 90 days past-due b)The debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past-due amount or of the number of days past due	NPEs
Non Performing Exposure Coverage	Accumulated Provisions (1) divided by Non Performing Exposures (NPEs) at the end of the reference period	NPE (cash) coverage
Non Performing Exposure ratio	Non Performing Exposures (NPEs) divided by Gross Loans (3) at the end of the reference period	NPE ratio
Non Performing Exposure Total Coverage	Accumulated Provisions (1) including the value of the associated collaterals divided by Non Performing Exposures (NPEs) at the end of the reported period	NPE Total coverage
Non Performing Loans (under EBA)	The part of the Non Performing Exposures (under EBA) that are not classified as Forborne	EBA NPLs
Non Performing Loans (under IFRS)	Non Performing Loans (under IFRS) are considered those if one of the following conditions apply: a) Exposures which are more than 90 days past-due b) Exposures under Legal actions	NPLs
Non Performing Loan Coverage	Accumulated Provisions (1) divided by Non Performing Loans (under IFRS) at the end of the reference period	NPL (cash) Coverage
Non Performing Loan ratio	Non Performing Loans (under IFRS) divided by Gross Loans (3) at the end of the reference period	NPL ratio
Non Performing Loan Total Coverage	Accumulated Provisions (1) including the value of the associated collaterals divided by Non Performing Loans (under IFRS) at the end of the reference period	NPL Total Coverage
Pre-Provision Income	Operating Income (5) for the period less Total Operating Expenses (7) for the period	PPI
Recurring Cost to Income ratio	Recurring Operating Expenses (6) for the period divided by Core Operating Income (2) for the period	C/I ratio
Remedial Management Costs	Operational costs related to NPL management initiatives (eg. Collection costs, Legal costs, etc.)	
Risk Weighted Assets	Risk-weighted assets are the bank's assets and off-balance sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013, taking into account credit, market and operational risk	RWAs
Tangible Book Value per share	Tangible Book Value per share is the Total Equity attributable to shareholders excluding Goodwill and other intangible assets, minorities, hybrids and preference shares divided by the outstanding number of shares	TBV/share
Tangible Equity or Tangible Book Value	Tangible Equity is the Total Equity attributable to shareholders excluding goodwill, intangibles, minorities, hybrids, preference shares	TE or TBV
Unlikely to pay (under EBA)	The debtor is assessed as unlikely to pay its credit obligations in full without realisation of collateral, regardless of the existence of any past-due amount or of the number of days past due (Article 178(3) of Regulation (EU) 575/2013)	UtP

The Bank

The Alpha Bank Group is one of the leading Groups of the financial sector in Greece. The Group offers a wide range of high-quality financial products and services, including retail banking, SMEs and corporate banking, asset management and private banking, the distribution of insurance products, investment banking, brokerage and real estate management.

The Parent Company and main Bank of the Group is Alpha Bank, which was founded in 1879 by J.F. Costopoulos. Alpha Bank constitutes a consistent point of reference in the Greek banking system with one of the highest capital adequacy ratios in Europe.

Significant recent milestones in the long and successful course of the Group are:

- The successful recapitalisation of the Bank by Euro 2,563 million on 24.11.2015, with significant oversubscription of the required private sector participation and with the result that the vast majority of Alpha Bank's shareholder base is composed now of private shareholders.
- The completion of Citibank's Greek Retail Banking Operations Acquisition, on 30.9.2014.
- The redemption of the total amount of the Hellenic Republic's Preference Shares of Euro 940 million, on 17.4.2014, first among the Greek systemic banks.
- The successful completion of Euro 1.2 Billion Capital Increase of the Bank, on 31.3.2014.
- The completion of the legal merger by absorption of Emporiki Bank, on 28.6.2013.

ENQUIRIES

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