



# 2025 ESG DATABOOK



-The information presented in the 2025 ESG Databook should be considered in conjunction with the 2025 Annual Report and the Group's other published reports.

- For 2025, the reporting perimeter comprises all entities included in the Sustainability Statement, as set out in 'Note 46, Group Consolidated Companies' to the Financial Statements, unless otherwise stated.

- Alpha Bank completed on 27.6.2025 the reverse merger by absorption (hereinafter the "Merger") of "Alpha Services and Holdings S.A." by Alpha Bank pursuant to the applicable legislation. Through the Merger Alpha Bank became the parent entity of the Group whilst Alpha Services and Holdings S.A. was merged into Alpha Bank. Accordingly, data is also reported separately for the parent entity (Alpha Bank S.A.)

- The only sustainability information subject to Independent Limited Assurance in accordance with ISAE 3000 (Revised) is the information derived from the Group's Sustainability Statement under CSRD for FY25.

Environmental metrics						
Code (ESRS - GRI - EU taxonomy - INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
<b>Sustainable disbursements- allocate Euro 4.4 billion in the period 2024- 2026</b>						
INTERNAL	Total new sustainable financing volumes	million €	1,809	2,128	1,809	1,987
INTERNAL	New sustainable financing volumes - Recycling and Reuse	million €	1.8	6.6	1.8	6.6
<b>RES disbursements- achieve at least Euro 2.6 billion by 2026</b>						
INTERNAL	New financing volumes to renewable energy projects	million €	356	769	356	752
<b>Financed Emissions- Priority Sectors decarbonization targets by 2030<sup>1</sup></b>						
INTERNAL	Power generation - 132 kgCO2e/MWh or 41% reduction in physical intensity from 2022 to 2030 <sup>2</sup>	kgCO2e / MWh	147	142	147	142
INTERNAL	Oil and Gas - 26% reduction in absolute financed emissions from 2022 to 2030 <sup>3</sup>	tCO2e	83	104	83	104
INTERNAL	Cement - 584 kgCO2e/t cementitious product or 15% reduction in physical intensity from 2022 to 2030 <sup>4</sup>	kgCO2e / t	684	623	684	623
INTERNAL	Iron and Steel - portfolio intensity to remain below the IEA NZE pathway by 2030 <sup>5</sup>	kgCO2e / t	520	390	520	390
<b>Zero financing to new investments in thermal coal mining or coal-fired electricity generation</b>						
INTERNAL	New financing volumes	million €	0	0	0	0
<b>Zero financing to targeted activities harming species diversity, habitats and waterbodies</b>						
INTERNAL	New financing volumes	million €	0	0	0	0
<b>Energy consumption<sup>6</sup></b>						
E1-5_01	Total energy consumption to own operations	MWh	67,321	92,977	49,008	47,075
GRI 302-1	Total energy consumption within the organization	MJ	242,355,733	334,715,580	176,427,917	169,469,362
E1-5_05   GRI 302-1	Total energy consumption from renewable sources (related to own operations)	MWh	42,907	35,235	37,655	16,304
GRI 302-1	Total energy consumption from renewable sources (related to own operations)	MJ	154,466,963	126,845,639	135,559,059	58,694,292
GRI 302-1	Total energy consumption from non-renewable energy consumed	MWh	24,414	57,742	11,352	30,771
GRI 302-1	Total energy consumption from non-renewable energy consumed	MJ	87,888,770	207,869,941	40,868,858	110,775,071
GRI 302-1	Direct energy consumption (relevant to scope 1)	MWh	10,896	27,810	5,008	16,831
GRI 302-1	Direct energy consumption (relevant to scope 1)	MJ	39,226,816	100,114,380	18,029,579	60,592,569
E1-5_03; E1-5_07; E1-5_14	Total Consumption of purchased or acquired electricity, heat, steam, and cooling	MWh	56,425	65,167	44,000	30,244
INTERNAL	Total Consumption of purchased or acquired electricity, heat, steam, and cooling	MJ	203,128,917	234,601,200	158,398,337	108,876,793
INTERNAL	Percentage of electricity out of the total energy consumed	percentage	83.8	70.1	89.8	64.2
INTERNAL	Percentage of electrical power used derived renewable energy sources	percentage	N/A	87.0	N/A	100.0
E1-5_07   GRI 302-1	Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources	MWh	42,903	34,645	37,655	15,977
E1-5_09	Share of renewable sources in total energy consumption (%)	percentage	63.7	37.9	76.8	34.6
INTERNAL	Total investment in energy conservation programmes	€	N/A	3,143,992	N/A	3,143,992
INTERNAL	Savings or profits achieved from energy conservation programmes	€	N/A	145,000	N/A	145,000
E1-5_10   GRI 302-1	Fuel consumption from coal and coal products	MWh	0	0	0	0
E1-5_11   GRI 302-1	Fuel consumption from crude oil and petroleum products	MWh	5,442	18,760	5,008	15,373
E1-5_12   GRI 302-1	Fuel consumption from natural gas	MWh	5,448	7,683	N/A	1,132
E1-5_13   GRI 302-1	Fuel consumption from other fossil sources	MWh	3	0	0	0
E1-5_05   GRI 302-1	Fuel consumption from biogas	MWh	4	0	0	0

Environmental metrics						
Code (ESRS - GRI - EU taxonomy - INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
<b>GHG Emissions Scope 1, Scope 2 and Scope 3<sup>7</sup></b>						
E1-6_01   GRI 305-1	Gross Scope 1 GHG emissions	tCO2eq	3,252	6,913	1,776	4,400
E1-6_01   GRI 305-2	Gross location-based Scope 2 GHG emissions	tCO2eq	27,963	18,030	21,674	7,117
E1-6_10   GRI 305-2	Gross market-based Scope 2 GHG emissions	tCO2eq	19,702	10,527	15,792	0
E1-6_01   GRI 305-1-2	Gross Scope 1 and location-based Scope 2 emissions	tCO2eq	31,215	24,944	23,451	11,517
E1-6_11   GRI 305-3	Category 1: Purchased goods and services	tCO2eq	9,453	16,224	4,952	5,729
E1-6_11   GRI 305-3	Category 2: Capital goods	tCO2eq	N/A	1,059	N/A	675
E1-6_11   GRI 305-3	Category 3: Fuel and energy related activities (not included in Scope 1 or Scope 2)	tCO2eq	2,097	5,263	1,586	4,093
E1-6_11   GRI 305-3	Category 4: Upstream transportation and distribution	tCO2eq	343	351	343	351
E1-6_11   GRI 305-3	Category 5: Waste generated in operations	tCO2eq	39	95	39	85
E1-6_11   GRI 305-3	Category 6: Business travel	tCO2eq	542	220	460	127
E1-6_11   GRI 305-3	Category 7 : Employee commuting	tCO2eq	3,338	3,819	2,804	3,128
E1-6_11   GRI 305-3	Category 8: Upstream leased assets <sup>8</sup>	tCO2eq	0	0	0	0
E1-6_11   GRI 305-3	Category 9: Downstream transportation and distribution	tCO2eq	5	5	0	0
E1-6_11   GRI 305-3	Category 10: Processing of sold products <sup>9</sup>	tCO2eq	N/A	N/A	N/A	N/A
E1-6_11   GRI 305-3	Category 11: Use of sold products <sup>10</sup>	tCO2eq	N/A	N/A	N/A	N/A
E1-6_11   GRI 305-3	Category 12: End-of-life treatment of sold products <sup>11</sup>	tCO2eq	N/A	N/A	N/A	N/A
E1-6_11   GRI 305-3	Category 13: Downstream leased assets	tCO2eq	49,486	47,502	0	0
E1-6_11   GRI 305-3	Category 14: Franchises <sup>12</sup>	tCO2eq	N/A	N/A	N/A	N/A
E1-6_11   GRI 305-3	Category 15: Investments	tCO2eq	26,464,149	24,156,058	22,977,656	21,581,669
E1-6_11   GRI 305-3	Scope 1, Scope 2 and Scope 3 (excl. cat15) emissions	tCO2eq	96,518	99,482	33,635	25,704
INTERNAL	GHG Scope 3 emissions from upstream and downstream value chain	tCO2eq	49,834	47,857	343	351
E1-6_11   GRI 305-3	Scope 3 emissions- (excluding category 15)	tCO2eq	65,302	74,538	10,184	14,187
E1-6_11   GRI 305-3	Gross Scope 3 GHG emissions	tCO2eq	26,529,451	24,230,596	22,987,840	21,595,855
INTERNAL	Total GHG emissions with the Guarantees of Origin taken into account (excl. cat15)	tCO2eq	88,256	91,978	27,752	18,587
INTERNAL	GHG intensity of Scope 3 emissions (%) <sup>13</sup>	percentage	1.12	1.11	1.12	1.10
<b>Water</b>						
GRI 303-5	Total water consumption	cubic meters (m3)	37,970	42,564	37,970	38,907
<b>Waste and Recycling</b>						
GRI 306-4	Weight of paper recycled	tn	254	254	254	236
GRI 306-4	Weight of aluminum and plastic recycled	tn	4	3	4	3
GRI 306-4	Total weight of waste recycled	tn	298	297	298	278
INTERNAL	Total weight of non-hazardous waste <sup>14</sup>	tn	N/A	257	N/A	239
INTERNAL	Total weight of radioactive waste	tn	N/A	0	N/A	0
INTERNAL	Total weight of hazardous waste <sup>15</sup>	tn	40	40	40	39
INTERNAL	Toners	tn	4	5	4	4
INTERNAL	Electrical equipment / Lamps	tn	30	21	30	21
INTERNAL	Lead-acid batteries	tn	4	13	4	13

## Environmental metrics

Code (ESRS - GRI - EU taxonomy - INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
INTERNAL	Small batteries	tn	1	1.4	1	1.4
<b>Green Asset Ratio</b>						
EU Taxonomy	Green Asset Ratio (GAR) stock based on Turnover	percentage	1.67	2.13	N/A	N/A
EU Taxonomy	Green Asset Ratio (GAR) stock based on CapEx	percentage	2.76	3.04	N/A	N/A
EU Taxonomy	Green Asset Ratio (GAR) flow based on Turnover	percentage	11.11	9.27	N/A	N/A
EU Taxonomy	Green Asset Ratio (GAR) flow based on CapEx	percentage	19.57	16.66	N/A	N/A
<b>Suppliers</b>						
INTERNAL	Suppliers certified to ISO 14001/EMAS (%) <sup>16</sup>	percentage	N/A	N/A	N/A	5
<b>Other metrics</b>						
INTERNAL	Company certified to ISO 14001 (%) <sup>17</sup>	percentage	86.3	94.1	100.0	100.0
INTERNAL	Total monetary losses from environmental law violations	thousands €	N/A	0	N/A	0
INTERNAL	Percentage of hybrid and/or plug-in or electric cars to total number of cars	percentage	95.0	95.0	97.0	97.0
INTERNAL	Number of Branches with upgraded LED lighting	number of branches	192	237	180	225

## Additional FY 2025 qualitative information

Requirement	Action
INTERNAL	<p>Disclose a climate impact scenario that references 1.5°C limits</p> <p>The Bank uses the NGFS Net Zero scenario as part of its ICAAP long-term scenario analysis, which is aligned with 1.5° Celsius degrees by 2100.</p>

**Note 1:** In 2024, the Bank introduced its first wave of intermediate decarbonization targets for four carbon-intensive sectors — Power Generation, Oil & Gas, Cement, and Iron & Steel — which collectively account for more than half of the Bank's total financed emissions. After accounting for the appropriate value chain, these sectors correspond to ~15% and ~54% of the Bank's outstanding exposure and financed emissions (excluding shipping), respectively, of the sectors in scope for the NZBA. See more on: <https://www.alpha.gr/en/Group/esg-and-sustainability/our-esg-strategy-and-goal/our-net-zero-targets>  
A second wave of sectoral Net Zero targets is expected in 2026 in accordance with the NZBA guidelines and supervisory expectations. Please refer to Alpha Bank's Transition plan included in the Sustainability Statement of the 2025 Annual Report, p. 82.

**Note 2:** Target is below the IEA NZE in 2030, reflecting the lower starting point relative to the industry average as a result of:

- The high share of renewables in the Group's portfolio.
- The ambitious decarbonisation commitments made by key Clients.
- The 2025 progress vs baseline value is -36.4%.

**Note 3:** Target exceeds the 23% reduction required by the IEA NZE, reflecting the ambitious decarbonisation commitments by key Clients in the sector.

• The 2025 progress vs baseline value is 4.3%.

**Note 4:** Target is above the IEA NZE pathway as:

- Cement is a hard-to-abate sector.
- It has limited cost-effective opportunities to decarbonise by 2030.
- Much of the abatement is expected to occur after 2030.
- However, the Group will continue to engage with its key Clients to support their decarbonisation efforts.
- The 2025 progress vs baseline value is -9.4%.

**Note 5:** The starting position in base year 2022 was well below the IEA NZE pathway with a portfolio intensity of 540kgCO<sub>2</sub>e/t Steel, compared to the IEA level of 1,737 kgCO<sub>2</sub>e/t Steel due to the Group's exposure to primarily secondary steel producers. Therefore, a quantitative target for the Group's iron and steel portfolio has not been set.

• The 2025 progress vs baseline value is -27.8%.

**Note 6:** Most of data collected for Alpha Bank Group refers to the period of January to September/October 2025. Consumption for the 12-month period was derived for the following datasets:

- The annual electricity consumption was derived from the actual bills received.
- For Alpha Bank London Ltd, electricity consumption has been estimated proportionally to its surface area from actual data.
- Alpha Bank S.A. has an annual contract for purchasing electricity for its own operating premises (e.g. branches, office buildings, warehouses, ATMs) and hence has purchased Guarantees of Origin for the total electricity consumption of Alpha Bank S.A. and number of subsidiaries operating to these premises – buildings. Additionally, Alpha Bank London Ltd and Acarta Construct SRL have received Certification of Origins from renewable energy sources for their total electricity consumed in 2025.

**Note 7:** Changes in the reported Scope 1, 2 GHG emissions compared to FY2024 are attributed to new investments by the Group in several subsidiaries and sale of others, please refer to the 'Significant events' section in the Board of Directors' Management Report and Notes 55 and 56 of the Consolidated Financial Statements in the 2025 Annual Report.

**Note 8:** This category does not apply to Alpha Bank because emissions from the operation of leased office buildings are included under Scope 1, 2 GHG emissions.

**Note 9:** The Group, as a financial service provider, does not sell products, only services that do not need processing. As a result, emissions in this category are not relevant.

**Note 10:** The Group offers only services to its clients and does not sell products that lead to emissions when used. Therefore, use of the sold products does not have an impact and does not represent position in the Group's carbon footprint.

**Note 11:** The Group offers only services to its clients and does not sell products that lead to emissions when disposed. The end-of-life treatment of sold products does not represent a significant position in the Group's carbon footprint.

**Note 12:** This category is not relevant as the Group has no Franchises.

## Environmental metrics

Note 13: For the Group, the net revenue used to calculate GHG intensity was EUR 2,184 million for 2025 and EUR 2,211 million for 2024, as per the 'Income Statement' included in the 2025 Financial Statements, p.251.

Note 14: Includes plastic, paper

Note 15: Includes toners, batteries, electric devices

Note 16: There are 109 suppliers with active ISO 14001 certification out of a total of 2,177 active/approved suppliers, which corresponds to 5%.

Note 17: Companies certified in 2024: Alpha Bank S.A., Alpha Supporting Services S.A. Companies certified in 2025: Alpha Bank S.A., Alpha Supporting Services S.A., Alpha Bank Cyprus Ltd, Alpha, Real Estate Services S.A.

Social metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
<b>Retail Sustainable Loans, including loans to small businesses</b>						
INTERNAL	New sustainable financing volumes	million €	68	328	68	265
<b>Own Workforce</b>						
S1-6_02   GRI 2-7	Total number of employees by head count	figure	6,225	6,992	5,362	5,680
S1-6_02   GRI 2-7	male	figure	2,755	3,086	2,348	2,487
GRI 405-1	% of male	percentage	44.3	44.1	43.8	43.8
S1-6_02   GRI 2-7	female	figure	3,470	3,906	3,014	3,193
GRI 405-1	% of female	percentage	55.7	55.9	56.2	56.2
S1-6_02   GRI 2-7	other	figure	0	0	0	0
S1-6_07   GRI 2-7	Headcount of permanent employees	figure	6,034	6,709	5,186	5,452
S1-6_07   GRI 2-7	male	figure	2,664	2,953	2,270	2,387
S1-6_07   GRI 2-7	female	figure	3,370	3,756	2,916	3,065
S1-6_07   GRI 2-7	other	figure	0	0	0	0
GRI 2-7	Headcount of part-time employees	figure	N/A	9	0	1
GRI 2-7	male	figure	N/A	5	0	1
GRI 2-7	female	figure	N/A	4	0	0
GRI 2-7	other	figure	N/A	0	0	0
S1-6_07   GRI 2-7	Headcount of temporary employees	figure	191	283	176	228
S1-6_07   GRI 2-7	male	figure	91	133	78	100
S1-6_07   GRI 2-7	female	figure	100	150	98	128
S1-6_07   GRI 2-7	other	figure	0	0	0	0
S1-9_03   GRI 405-1	Total Employees - Below 30 years	figure	479	667	437	568
INTERNAL	Total Employees - Below 30 years	percentage	7.7	9.5	8.1	10.0
S1-9_04   GRI 405-1	Total Employees - Between 30 and 50 years	figure	4,178	4,463	3,605	3,666
INTERNAL	Total Employees - Between 30 and 50 years	percentage	67.1	63.8	67.2	64.5
S1-9_05   GRI 405-1	Total Employees - Over 50 years	figure	1,568	1,862	1,320	1,446
INTERNAL	Total Employees - Over 50 years	percentage	25.2	26.6	24.6	25.5
INTERNAL	Human capital return on investment	ratio	4.7	4.6	5.4	5.2
S1-8_01   GRI 2-30	Total employees covered by collective bargaining agreements	figure	6,034	6,857	5,186	5,680
S1-8_01   GRI 2-30	Total employees covered by collective bargaining agreements	percentage	96.9	98.1	96.7	100.0
S1-9_01   GRI 405-1	Employees in Executive Management	figure	36	26	11	11
S1-9_01   GRI 405-1	male	figure	32	22	10	10
S1-9_02   GRI 405-1	% of male	percentage	88.9	84.6	90.9	90.9
S1-9_01   GRI 405-1	female	figure	4	4	1	1
S1-9_02   GRI 405-1	% of female	percentage	11.1	15.4	9.1	9.1
S1-9_01   GRI 405-1	Employees in Senior Management	figure	110	66	19	22
S1-9_01   GRI 405-1	male	figure	75	45	14	16

Social metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
S1-9_02   GRI 405-1	% of male	percentage	68.2	68.2	73.7	72.7
S1-9_01   GRI 405-1	female	figure	35	21	5	6
S1-9_02   GRI 405-1	% of female	percentage	31.8	31.8	26.3	27.3
GRI 405-1	Management positions (Branch Manager or higher)	figure	849	818	650	682
GRI 405-1	male	figure	484	464	377	379
GRI 405-1	% of male	percentage	57.0	56.7	58.0	55.6
GRI 405-1	female	figure	365	354	273	303
GRI 405-1	% of female	percentage	43.0	43.3	42.0	44.4
INTERNAL	Junior management positions (first level of management)	figure	338	368	338	349
INTERNAL	male	figure	169	181	169	171
INTERNAL	% of male	percentage	50.0	49.2	50.0	49.0
INTERNAL	female	figure	169	187	169	178
INTERNAL	% of female	percentage	50.0	50.8	50.0	51.0
GRI 405-1	Non Managerial positions	figure	5,231	6,082	4,682	4,965
GRI 405-1	male	figure	2,165	2,555	1,947	2,082
GRI 405-1	% of male	percentage	41.4	42.0	41.6	41.9
GRI 405-1	female	figure	3,066	3,527	2,735	2,883
GRI 405-1	% of female	percentage	58.6	58.0	58.4	58.1
INTERNAL	Women in top management positions, i.e. maximum two levels away from the CEO or comparable positions (as % of total top management positions)	percentage	26.7	27.2	20.0	21.2
S1-13_01   GRI 404-3	Number of employees that participated in regular performance and career development reviews	figure	5,634	6,325	4,875	5,157
S1-13_01   GRI 404-3	male	figure	2,480	2,760	2,123	2,241
S1-13_01   GRI 404-3	female	figure	3,154	3,565	2,752	2,916
S1-13_01   GRI 404-3	other	figure	0	0	0	0
S1-13_02   GRI 404-3	Percentage of employees that participated in regular performance and career development reviews	percentage	90.5	90.5	90.9	90.8
S1-13_02   GRI 404-3	% of male	percentage	90.0	89.4	90.4	90.1
S1-13_02   GRI 404-3	% of female	percentage	90.9	91.3	91.3	91.3
S1-13_02   GRI 404-3	other	percentage	0.0	0.0	0.0	0.0
<b>Hires</b>						
GRI 401-1	Total number of new employee hires	figure	650	1,200	593	682
GRI 401-1	male	figure	339	571	308	343
GRI 401-1	% of male	percentage	52.2	47.6	51.9	50.3
GRI 401-1	female	figure	311	629	285	339
GRI 401-1	% of female	percentage	47.8	52.4	48.1	49.7
INTERNAL	Percentage of open positions filled by internal candidates (internal hires)	percentage	N/A	15.2	N/A	16.0
INTERNAL	Percentage of hirings in the age group below 30 years out of workforce out of total new hires	percentage	51.0	53.0	51.0	53.0

Social metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
<b>Departures</b>						
S1-6_11   GRI 401-1	Total number of own employee turnover in reporting period	figure	748	489	669	402
GRI 401-1	voluntary	figure	714	469	639	389
GRI 401-1	involuntary	figure	34	20	30	13
S1-6_12   GRI 401-1	Percentage of own employee turnover in reporting period	percentage	12.0	7.0	12.5	7.1
INTERNAL	Departures in the context of Voluntary Separation Schemes	figure	210	79	199	76
<b>Training</b>						
INTERNAL	Total training hours	figure	210,362	298,584	207,707	277,885
INTERNAL	male	figure	88,094	127,328	87,129	117,031
INTERNAL	female	figure	122,268	171,255	120,578	160,853
S1-13_04   GRI 404-1	Average number of training hours per employee	average figure	33.8	42.7	38.7	48.9
S1-13_03   GRI 404-1	male	average figure	32.0	41.3	37.1	47.1
S1-13_03   GRI 404-1	female	average figure	35.2	43.8	40.0	50.4
GRI 404-1	Training hours to Executive Management	figure	138	376	52	148
GRI 404-1		average figure	3.8	14.4	4.7	13.5
GRI 404-1	Training hours to Senior Management	figure	1,080	1,742	313	1,060
GRI 404-1		average figure	9.8	26.4	16.5	48.2
GRI 404-1	Training hours to Management positions	figure	25,335	41,850	25,288	38,214
GRI 404-1		average figure	29.8	51.2	38.9	56.0
GRI 404-1	Training hours to Non Managerial positions	figure	183,809	254,617	182,054	238,463
GRI 404-1		average figure	35.1	41.9	38.9	48.0
INTERNAL	Total amount of monetary expenditure on employee training	€	2,104,357	2,488,142	1,938,165	2,096,315
INTERNAL	Hours of employee training on consumer financial protection <sup>1</sup>	figure	400	17,615	29	16,852
INTERNAL	Hours of human rights training	figure	1,217	11,190	182	10,714
<b>Health &amp; Safety</b>						
GRI 403-8	Number of own employees covered by an internally audited and/or 3rd party certified health and safety management system	figure	5,383	6,709	5,362	5,680
S1-14_10   GRI 403-8	Employees covered by Occupational health and safety management system (ISO 45001:2018)	percentage	86.5	92.4	100.0	100.0
S1-14_02   GRI 403-9; 403-10	Number of fatalities in own workforce as result of work-related injuries and work-related ill health	figure	0	0	0	0
S1-14_04   GRI 403-9	Number of recordable work-related accidents within own workforce - employees	figure	5	2	5	2
<b>Financial inclusion data</b>						
INTERNAL	Branches accessible to people with disabilities <sup>2</sup>	percentage	85.5	87.0	81.0	85.0
INTERNAL	ATMs with settings for people with visual impairments <sup>3</sup>	percentage	25.1	25.0	25.1	25.0
<b>Community Investments</b>						
GRI 201-1	Total payments due to donations, sponsorship, subsidies or other charitable reasons to legal entities	million €	3.0	2.3	2.3	2.0
INTERNAL	Revenue allocated to CSR Initiatives	percentage	0.13	0.11	0.11	0.10
INTERNAL	School renovations under "Marietta Giannakou" program	million €	N/A	25	N/A	25

Social metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
<b>Culture and Heritage</b>						
INTERNAL	Number of institutions that we collaborated with to promote equal access <sup>4</sup>	figure	6	9	6	9
INTERNAL	Number of beneficiaries of equal access program <sup>5</sup>	figure	39,255	47,840	39,255	47,840
INTERNAL	Number of beneficiaries of cultural heritage initiatives <sup>6</sup>	figure	N/A	32,916	N/A	32,916
<b>Together, for better health<sup>7</sup></b>						
INTERNAL	Health centers and care units we have equipped	figure	15	19	15	19
INTERNAL	Medical devices and supplies offered	figure	48,198	21,182	48,198	21,182
INTERNAL	Value of the medical equipment, devices, consumables	€	79,665	77,737	79,665	77,737
<b>Financial Literacy<sup>8</sup></b>						
INTERNAL	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved Customers	figure	24,265	24,607	24,265	24,607
INTERNAL	Number of financial literacy initiatives for unbanked, underbanked, or underserved Customers	figure	4	4	4	4
<b>Other data</b>						
GRI 417-2	Number of incidents of non-compliance concerning product and service information and labelling	figure	0	0	0	0
INTERNAL	Financings to political parties <sup>9</sup>	thousands €	0	0	0	0
GRI 418-1	Total number of incidents regarding Customer privacy breaches throughout the year <sup>10</sup>	figure	6	6	3	6
INTERNAL	Costs and damages security breach within the last three years	thousands €	0	0	0	0
INTERNAL	Frequency of external audits on information security system <sup>11</sup>	figure	2	2	2	2
INTERNAL	Employee engagement survey satisfaction score	percentage	N/A	N/A	65.0	67.0
INTERNAL	Employee engagement survey frequency (annually)	figure	N/A	N/A	2	1
INTERNAL	Employee engagement survey response rate <sup>12</sup>	percentage	N/A	84.0	85.0	83.0
INTERNAL	Financing provided to gambling, tobacco and alcoholic beverages (excluding beer and wine) as % of total loan portfolio (aggregate financing cap of 5%) <sup>13</sup>	percentage	0.97	1.42	0.94	1.41

Additional FY 2025 qualitative information		
Requirement	Action	
<b>Cybersecurity</b>		
INTERNAL	The company's management conducts regular formal cybersecurity reporting to the Board of Directors	The Board of Directors is regularly formally informed regarding cybersecurity issues. Indicatively the Group's Cybersecurity and Information Security Strategic Plan status is monitored and reported regularly (at least quarterly) to the Non-Financial Risks and Internal Control Committee, the Executive Committee and the Board of Directors. Furthermore, the Board of Directors approves the General Cybersecurity and Information Security Policy and is informed about evolving cybersecurity threats by the Group Cybersecurity and Information Security Officer and ad-hoc in case of major cybersecurity incidents.
INTERNAL	The company has external cybersecurity assessments or audits conducted on a regular basis	Alpha Bank undergoes regular external cybersecurity assessments and audits. These include annual audits by certified accountants, as well as compliance assessments for PCI-DSS, SWIFT CSP, and the ISO 27000 series. Furthermore, a Cyber Maturity Assessment / reassessment is conducted semi-annually.
INTERNAL	Scope of data protection policy	The Group Personal Data Protection Policy applies to the processing of personal data across the organization, covering employees, customers, and third parties. It applies to all Group subsidiaries and their respective Business Units that process personal data and operate in countries where GDPR is applicable.
INTERNAL	Measures to address data breaches	Alpha Bank has established comprehensive measures to address security breaches, including defined incident response procedures, rapid containment and remediation actions, and clear escalation protocols, in accordance with the section "Personal Data Breach Management" of Group Personal Data Protection Policy. The Cybersecurity and Information Security Business Area monitors, detects, and responds to incidents to minimize impact and ensure timely resolution.
INTERNAL	Consent policy for use of consumer data for secondary purposes	A consent procedure is in place to ensure that consumer data is used for secondary purposes only where valid, informed, and explicit consent has been obtained in accordance with GDPR requirements.

## Additional FY 2025 qualitative information

Requirement		Action
INTERNAL	Collection, usage and retention of customer information	Customer information is collected, used, and retained in accordance with the current Data Retention and Deletion Policy and based on the principles of GDPR.
INTERNAL	Data protection programs covering suppliers and business partners	Alpha Bank operates a GDPR-compliant data protection program that extends to all suppliers and business partners. Any third party processing personal data on behalf of the Bank does so under strict contractual terms requiring full compliance with GDPR, Greek data-protection law, and the Bank's internal security and privacy policies. The Bank ensures that such parties implement appropriate technical and organizational measures, follow purpose-limitation and data-minimization principles, and are subject to oversight and monitoring to ensure ongoing compliance. The Bank also performs initial and periodic outsourcing-risk assessments, including data-protection risks.
INTERNAL	Data Privacy Policy: The policy has clear provisions around updates	The Data Privacy Policy includes clear provisions for regular updates to reflect changes in regulations, internal processes, and best practices, ensuring ongoing compliance.
INTERNAL	The company's Board of Directors receives formal privacy reporting	Alpha Bank's Board of Directors receives formal reports on data protection compliance from the Group DPO twice a year or on an ad hoc basis through the Audit Committee.
INTERNAL	The company conducts regular privacy analysis, risk assessments (PIAs, DPIAs), audits and/ or operational reviews	The company conducts regular privacy analysis, risk assessments (DPIAs), ROPA, internal audits and operational reviews (RCSA) once a year as part of its business and operational risk self-assessment program, ensuring compliance with GDPR and internal policies.
INTERNAL	Governance structures in place for cybersecurity management	The Cybersecurity and Information Security Business Area is constituted of three domains (Cyber Risk and Compliance, Cyber Operations and Architecture, Cyber Resilience and Intelligence), operates under the supervision of the Group Cybersecurity and Information Security Officer who has direct reporting line to Chief Digital and Technology Officer (CDTO), member of Executive Committee, and is responsible for the implementation of the Cybersecurity and Information Security Framework, the assessment of the Group's overall Cybersecurity risk level and the management of any Cybersecurity incidents that may arise.
<b>Training</b>		
INTERNAL	Partners with educational institutions to develop or deliver joint training programs for staff	Alpha Bank collaborates with accredited educational institutions to develop and deliver training programs that enhance staff's knowledge and skills. It offers access to Udemy and the UN Global Compact (UNGC) Academy. The Bank prepares its employees for obtaining certifications in responsible banking practices from the Bank of Greece, through targeted training programs. During 2025, training programs and informative sessions were offered to the Board of Directors from institutions including the UNEP FI, ECB jointly with the Florence School of Banking and Finance of the European University Institute, the University of Pennsylvania (UPenn), the Wharton School, Aresty Institute of Executive Education.
INTERNAL	Job-specific development training programs	Alpha Bank fosters a culture of continuous learning and development through the Alpha Catalyst, its integrated learning ecosystem designed to align employee growth with the Bank's strategic priorities. Hosted on the in-house Learning Management System, Alpha Catalyst serves as a centralized platform providing employees with access to diverse learning and development opportunities across all levels and roles.  The program supports onboarding, mandatory training, skills development, internal mobility, career progression, and leadership development through structured learning pathways tailored to employees' roles and future career aspirations. By connecting learning with performance, transparency, and professional growth, Alpha Catalyst enables employees to strengthen both technical and leadership capabilities while supporting long-term organizational development.
<b>Health &amp; Inclusion</b>		
INTERNAL	Disclosure of the company's entitlements that include parental leave	Alpha Bank recognizes the importance and contribution of our people, and we provide benefits, coverage, and services to them and their family members. In 2025: <ul style="list-style-type: none"> <li>• 1,472 employees received a monthly childcare allowance.</li> <li>• 11,531 days of fully paid maternity leave were granted to working mothers.</li> <li>• 555 days of fully paid parental leave were granted to working fathers.</li> </ul> We provided the children of our employees with 1,813 gift cards at the start of the school year. We also organized summer camps and Christmas events for them.
<b>Diversity, Equity, Inclusion</b>		
INTERNAL	Managerial or Board of Directors level of responsibility for diversity initiatives	The Board of Directors' Remuneration Committee has the responsibility to provide its support and advice to the Non-Executive Members of the Board on the design of the Remuneration Policy for the Bank and the Banking Group, including that such remuneration policy is gender-neutral according to the relevant legislative and regulatory provisions, supports the equal treatment of Staff, promotes inclusiveness and respects diversity in general.
<b>Social responsibility</b>		
INTERNAL	Support of the athletic community	Through the sponsorship of Paralympians and sports events, Alpha Bank supports equal access to sports for all, and promote acceptance, respect to diversity and the athletic ideal. See more: <a href="https://www.alpha.gr/el/omilos/esg-kai-viosimotita/oles-oi-ESG-draseis-mas/mazi-me-tous-paraolympionikes">https://www.alpha.gr/el/omilos/esg-kai-viosimotita/oles-oi-ESG-draseis-mas/mazi-me-tous-paraolympionikes</a> .

## Social metrics

Note 1: The significant increase in training hours observed between 2024 and 2025 is primarily attributed to the launch of new training programs in 2025, alongside the introduction of a broader set of mandatory courses. While in 2024 training activities were limited to specific initiatives, in 2025 several programs became compulsory, driving higher participation rates and, consequently, leading to a substantial increase in total training hours.

Note 2: In FY 2025 the perimeter covers branches in Alpha Bank S.A. and Alpha Bank Cyprus.

Note 3: As of 31.12.2025, the majority of Alpha Bank's ATMs in Greece (more than 1,100) are equipped with the necessary infrastructure to support the voice-guidance service for visually impaired users. The service is currently activated on 300 ATMs, corresponding to the number of software licenses available to the Bank. The selection of ATMs where the service has been implemented was based on the following criteria:

Note 4: For FY 2025 the institutions included are the following: National Theatre of Greece, Greek National Opera, Thessaloniki Concert Hall, Thessaloniki Film Festival & Thessaloniki Documentary Festival, Banknote Museum of the Ionian Bank, Alekos Fassianos Museum, Basil & Elise Goulandris Foundation Museum, Athens Concert Hall, Museum of Cycladic Art.

Note 5: The program delivered meaningful benefits to participants, including both individuals with disabilities and those without.

Note 6: Cultural initiatives include: the art collection, the numismatic collection, the historical archive and the Banknote Museum of Ionian Bank. See more on: <https://www.alpha.gr/en/Group/esg-and-sustainability/society/alpha-bank-politismos>

Note 7: Through the program "Together, for better health", Alpha Bank provides medical and pharmaceutical supplies to health centres and care units in mainland Greece and the islands since 2014. See more on: <https://www.alpha.gr/el/omilos/esg-kai-viosimotita/oles-oi-ESG-draseis-mas/mazi-me-stoxo-tin-ugeia>

Note 8: The scope of financial literacy is enabled by four programs under the "IQonomy initiative", through which students, teachers, women, and people over 55 can apply. See pp. 148-149 of the 2025 Annual Report.

Note 9: As per Alpha Bank's CSR and Anti-bribery policies.

Note 10: Group perimeter includes the following subsidiaries: Alpha Bank S.A., Alpha Real Estate Services S.A., Alpha Asset Management A.E.D.A.K. , Alpha Finance A.E.P.E.Y., Alphalife A.A.E.Z., Alpha Leasing S.A., ABC Factors S.A.

Note 11: Figure refers to the frequency of external audits, 2 refers to twice/year.

Note 12: The 2024/25 survey was conducted from December 2024 to January 2025 and recorded 84% response rate, with 5,334 Employees participating across the Group including 2,880 qualitative comments. Due to organizational restructuring in Greece, a single survey iteration was conducted, which began on December 15th 2025 and will be concluded in 15th January 2026, for which the results will be included in the Sustainability Statement for FY26.

Note 13: The Group perimeter includes the following subsidiaries: Alpha Bank S.A., Alpha Bank London Ltd, Alpha Bank Cyprus Ltd, ABC Factors S.A., Alpha Leasing S.A.

Governance metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2024 Reporting Group	2025 Reporting Group	2024 Alpha Bank	2025 Alpha Bank
GOV-1_01-02   GRI 2-9	Members of the Board of Directors <sup>1</sup>	figure	12	11	12	11
GRI 2-9	male	figure	8	6	8	6
GOV-1_05-06   GRI 2-9	% male	percentage	66.7	54.5	66.7	54.5
GRI 2-9	female	figure	4	5	4	5
GOV-1_05-06   GRI 2-9	% of female	percentage	33.0	45.5	33.3	45.5
GOV-1_01-02   GRI 2-9	Executive	figure	2	2	2	2
GOV-1_01-02   GRI 2-9	Non-Executive	figure	10	9	10	9
GRI 2-9	% Non-Executive	percentage	83.3	81.8	83.3	81.8
GRI 2-9	out of which <u>Independent non-executive</u>	figure	3	8	3	8
GOV-1_07   GRI 2-9	out of which <u>Independent non-executive</u>	percentage	58.3	72.7	58.3	72.7
INTERNAL	Members of the Board of Directors members with relevant banking and financial services experience	percentage	100	100	100	100
GRI 2-9	Average tenure of board members in years	average figure	5.5	4.3	5.5	4.3
INTERNAL	Average age of board members	average figure	61.4	59.5	61.4	59.5
INTERNAL	Number of meetings of the Board of Directors	figure	22	25	22	25
INTERNAL	Number of meetings of the Audit Committee	figure	13	16	13	16
INTERNAL	Number of meetings of the Risk Management Committee	figure	14	18	14	18
INTERNAL	Number of meetings of the Remuneration Committee	figure	11	17	11	17
INTERNAL	Number of meetings of the Corporate Governance, Sustainability and Nominations Committee	figure	14	16	14	16
G1-4_02	Amount of fines for violation of anti-corruption and anti- bribery laws	thousands €	0	0	0	0
G1-4_04	Number of confirmed incidents of corruption or bribery <sup>2</sup>	figure	0	1	0	1
INTERNAL	Number of employee associations	figure	4	4	4	4
<b>Business Conduct Trainings</b>						
G1-3_10   GRI 205-2	Number of employees receiving anti-bribery and corruption training <sup>3</sup>	figure	1,187	4,572	968	4,303
G1-3_10   GRI 205-2	Number of employees receiving Anti-Money laundering and terrorist financing training <sup>4</sup>	figure	2,870	4,226	2,785	1,949
G1-3_10   GRI 205-2	Number of employees receiving training related to the Code of Conduct and Ethics <sup>5</sup>	figure	186	5,616	186	5,359
G1-3_10   GRI 205-2	Number of employees receiving training related to Whistleblowing Policy and Procedures <sup>6</sup>	figure	N/A	3,943	N/A	3,740
<b>Proactive engagement with Investors and Stakeholders</b>						
INTERNAL	Shareholder engagement on Sustainability (% of Free Float) <sup>7</sup>	percentage	27.5	19.8	27.5	19.8
INTERNAL	Employee engagement survey response rate	percentage	N/A	N/A	85.0	84.0
INTERNAL	Customer complaints resolved within the target timeframe (1-45 days) <sup>8</sup>	percentage	N/A	N/A	87.0	95.0

Additional FY 2025 qualitative information		
Requirement	Action	
<b>Bribery &amp; Corruption</b>		
INTERNAL	Operating guidelines addressing record keeping, approval procedures and appropriate behaviour	Alpha Bank has strict operating guidelines addressing record keeping, formal approval procedures and zero tolerance behaviour standards that all employees, managers, suppliers and third-parties must follow in line with Alpha Bank's Anti-bribery and Corruption Policy, Code of Conduct and Ethics and other compliance policies.

## Additional FY 2025 qualitative information

### Requirement

### Action

#### Bribery & Corruption

INTERNAL	Disclosed internal monitoring system to detect corruption	Group Employees shall report any breaches or suspected breaches of the Anti-bribery and Corruption Policy that come to their attention to the Compliance Function by using the means provided in the Whistleblowing Policy and Procedures. Also, the Compliance Function has set several controls regarding gifts and hospitality, the use of corporate cards by personnel etc for the monitoring of said Policy.
----------	---	---

Note 1: The information presented in lines C3–C20 regarding the Board of Directors composition and its Committees relates to the Board members of Alpha Bank S.A., the Group's parent entity.

Note 2: Identified also as "total number of business ethics violations" under other Standards/ requirements.

Note 3: The "Anti-bribery and Corruption" dedicated e-learning was launched for the first time in FY25.

Note 4: In 2025, 248 Bank Employees attended the "AML, Control and Risk Management" training, a tailor-made program for the Branch network.

Note 5: The dedicated "Code of Conduct and Ethics" e-learning was introduced in January 2025. In addition, training on the "Prevention of Conflict of Interests Policy" is incorporated into the Code of "Conduct and Ethics" training, as well as the induction sessions.

Note 6: The "Whistleblowing Policy and Procedures" dedicated e-learning was launched for the first time in FY25 therefore data for FY24 have been disclosed.

Note 7: The figures do not include UniCredit's shareholding position. The 2024 figures are based on the shareholder position as of May 2024. The 2025 figures are based on the shareholder position as of January 2025.

Note 8: 45 days is the supervisory requirement by the Bank of Greece; however, Alpha Bank S.A. achieves an average complaint resolution time of 13 days.

## Glossary

Source	Type	Description	Details
Code	ESRS	<a href="#">European Sustainability Reporting Standards</a>	The European Sustainability Reporting Standards (ESRS) are a set of mandatory disclosure requirements for companies operating in the EU, established under the Corporate Sustainability Reporting Directive (CSRD).
Code	GRI	<a href="#">Global Reporting Initiative</a>	The Global Reporting Initiative (GRI) is an independent, international nonprofit organization that provides the world's most widely used framework for sustainability reporting.
Code	EU taxonomy	<a href="#">EU taxonomy regulation</a>	The EU taxonomy regulation is a classification system that defines criteria for economic activities that are aligned with a net zero trajectory by 2050 and the broader environmental goals other than climate.
Code	INTERNAL	Internal Indicator	Metrics that refer to data required by internal and external stakeholders and are not covered by the ESRS or the GRI Standards.
Metric	CO <sub>2</sub> e	Carbon dioxide equivalent	Standard unit used to express the climate impact of all greenhouse gases in terms of the amount of CO <sub>2</sub> that would have the same global warming potential (GWP).
Metric	MWh	Megawatt-hour	Unit of energy (1 MWh=3,600 MJ) It represents the amount of energy used or produced over time.
Metric	MJ	Megajoule	Unit of energy in the metric system (1 MJ ≈ 0.000278 MWh) It measures the amount of energy used, produced, or stored.
Metric	tn / t	Metric tonne	Unit of mass [1 tonne (tn) = 1,000 kilograms (kg)] It is part of the metric system and is commonly used worldwide, especially in industry, shipping, and environmental reporting (e.g., CO <sub>2</sub> emissions in tonnes).
Metric	Indexed tCO <sub>2</sub> e of 2022 = 100	Normalized emissions index	Normalized emissions index, where the total greenhouse gas emissions (in tonnes of CO <sub>2</sub> equivalent) for the year 2022 are set as the baseline value of 100. This allows for easy comparison of emissions across different years relative to 2022.