

2024 ESG DATABOOK



ALPHA
SERVICES AND HOLDINGS

- The information published on the 2024 ESG Databook should be read in conjunction with the 2024 Annual Report and the other reports of the Group.
- The perimeter of the reporting group for 2024 is defined as the list of all entities included in the Sustainability Statement- as per the 'Note 44 Group Consolidated Companies' of the Financial Statement. The largest subsidiary of the Group is Alpha Bank S.A. (denoted hereinafter as "Alpha Bank" or the "Bank") and therefore data is also reported separately for this entity.
- The only sustainability information subject to Independent Limited Assurance in accordance with ISAE 3000 (Revised) is the data drawn from the Group's first Sustainability Statement under CSRD.

Strategic environmental metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
Allocate Euro 4.4 billion to new Sustainable Financings in the period 2024- 2026						
INTERNAL	New Sustainable financing volumes (disbursements) throughout the year	Million €	843	1,809	800	1,809
INTERNAL	Sustainable Disbursements - Wholesale: Recycling and Reuse	Million €	8.2	1.8	8.2	1.8
As part of the total Sustainable Financings target, allocate at least Euro 2.6 billion to RES by 2026						
INTERNAL	New financing volumes (disbursements) to renewable energy projects throughout the year	Million €	434	356	432	356
As part of the total Sustainable Financings target, allocate at least Euro 300 million to Retail Sustainable Loans, including loans to small businesses						
INTERNAL	New financing volumes to Retail Green Loans, including loans to small businesses	Million €	89	68	46	68
Financed Emissions- Priority Sectors decarbonization targets by 2030 (base year: 2022) ¹						
INTERNAL	Power generation sector: commitment to reduce financed emissions within the lending and investment portfolio by 41% per MWh by 2030. ²	kgCO ₂ e / MWh	N/A	147	N/A	147
INTERNAL	Oil and gas sector: commitment to reduce financed emissions within the lending and investment portfolio by 26% per MWh by 2030. ³	Indexed tCO ₂ e of 2022 = 100	N/A	83	N/A	83
INTERNAL	Cement sector: commitment to reduce financed emissions within the lending and investment portfolio by 15% per ton of cementitious product by 2030. ⁴	kgCO ₂ e / t cementitious product	N/A	684	N/A	684
INTERNAL	Iron and steel: commitment for the financed emissions within lending and investment portfolio to remain below the IEA NZE reference pathway by 2030. ⁵	kgCO ₂ e / t steel	N/A	520	N/A	520
Launch new sustainability-based mortgage and consumer loan products and credit cards						
INTERNAL	No. of Products Launched	figure	2	2	2	2
Zero financing to new investments in thermal coal mining or coal-fired electricity generation						
INTERNAL	New financing volumes	€	0	0	0	0
Zero financing to targeted activities harming species diversity, habitats and waterbodies						
INTERNAL	New financing volumes	Million €	0	0	0	0
Reduction of our operating footprint (base year: 2019) ⁶						
E1-5_01 GRI 302-1	Total amount of electricity consumed	MWh	39,161	56,425	34,486	44,000
E1-6_07 GRI 305-1	Scope 1 emissions associated with motor fuels, diesel, natural gas and heating oil	tCO ₂ e	1,683	3,252	1,473	1,776
E1-6_09 GRI 305-2	Scope 2 emissions - associated with electricity consumption - location-based	tCO ₂ e	21,163	27,963	18,419	21,674
E1-6_10 GRI 305-2	Scope 2 emissions market-based	tCO ₂ e	1,723	19,702	0	15,792
E1-6_11 GRI 305-3	Scope 3 (tCO ₂ e) - associated with purchased goods & services, Upstream transportation and distribution, waste generation, business travel, employee commuting. Fuels & energy related activities- excluding category 15	tCO ₂ e	78,633	65,302	13,636	10,184
E1-6_12 GRI 305-1; 305-2; 305-3	Scope 1, 2 and 3 (excl. category 15) emissions	tCO ₂ e	101,479	96,518	33,527	33,635
E1-6_12 GRI 305-1; 305-2; 305-3	Scope 3 emissions (including category 15)	tCO ₂ e	26,239,412	26,529,451	24,005,382	22,987,840
INTERNAL	Number of hybrid and/or plug-in or electric cars to total number of cars	Number and Percentage	294/442 (65%)	615/644 (95%)	294/442 (65%)	615/644 (95%)
INTERNAL	Upgrading lighting to LED lighting throughout the network	Number of Branches	178	192	153	180
Reduction of annual paper usage rate by 50% by the end of 2025 (base year 2019)						
E5-5_07 GRI 306-3	Total waste recycled	tn	1,042	298	475	298
E5-5_08 GRI 306-4	Amount of paper recycled	tn	1,015	254	449	254

Strategic environmental metrics

Note 1 : To align with the Net Zero Banking Alliance overarching principles of setting and disclosing long-term and intermediate targets and therefore meeting Net Zero by 2050, the Group announced a first-round of carbon intensive sector targets across the its lending and investment portfolios. The first set of sectors for which targets have been set are Power Generation, Oil and Gas, Iron and Steel and Cement. These sectors correspond to approximately 20% and ~64% of the Bank's outstanding exposure and financed emissions, respectively of the sectors in scope for the NZBA (before exclusions on segments on value chain covered and SMEs and excluding shipping financed emissions). The metrics selected for target-setting are physical intensity metrics, except for the Oil and Gas sector for which absolute emissions have been used. The climate targets employ the widely used, science-based International Energy Agency Net Zero Emissions by 2050 (IEA NZE) scenario as its benchmark pathway. A second wave of material carbon-intensive sectors will be included in a subsequent round of target-setting in accordance with the NZBA guidelines and supervisory expectations. Some sectors may be excluded from target setting due to either methodological limitations and/or due to their limited materiality. For further details please refer to the below link:
<https://www.alpha.gr/en/Group/esg-and-sustainability/our-esg-strategy-and-goal/our-net-zero-targets>

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.

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

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.

Note 5 : The starting position in base year 2022 was well below the IEA NZE pathway with a portfolio intensity of 540kgCO₂e/t Steel, compared to the IEA level of 1,737 kgCO₂e/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.

Note 6 : The calculation of the reported Scope 1 and 2 GHG emissions in 2024 has been performed in accordance with the ESRS methodology, thus 2024 data is not fully comparable with data disclosed in previous years.

Environmental metrics - Appendix						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
Energy ¹						
E1-5_01 GRI 302-1	Total energy consumption to your own operations	MWh	44,092	67,321	38,911	49,008
E1-5_01 GRI 302-1	Total energy consumption to your own operations	MJ	158,730,429	242,355,733	140,079,137	176,427,917
E1-5_05 GRI 302-1	Total energy consumption from renewable sources (related to own operations)	MWh	35,614	42,907	34,486	37,655
E1-5_05 GRI 302-1	Total energy consumption from renewable sources (related to own operations)	MJ	128,210,400	154,466,963	124,148,635	135,559,059
GRI 302-1	Amount of non-renewable energy consumed	MWh	8,478	24,414	4,425	11,352
GRI 302-1	Amount of non-renewable energy consumed	MJ	30,520,029	87,888,770	15,930,502	40,868,858
GRI 302-1	Direct energy consumption (relevant to scope 1)	MWh	4,931	10,896	4,425	5,008
GRI 302-1	Direct energy consumption (relevant to scope 1)	MJ	17,751,187	39,226,816	15,930,502	18,029,579
E1-5_01 GRI 302-1	Total Consumption of purchased or acquired electricity, heat, steam, and cooling	MWh	39,161	56,425	34,486	44,000
E1-5_01 GRI 302-1	Total Consumption of purchased or acquired electricity, heat, steam, and cooling	MJ	140,979,241	203,128,917	124,148,635	158,398,337
INTERNAL	Percentage of electricity out of the total energy consumed	percentage	80.8	83.8	88.6	89.8
E1-5_07 GRI 302-1	Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources	MWh	35,614	42,903	34,486	37,655
E1-5_09	Share of renewable sources in total energy consumption (%)	percentage	80.8	63.7	88.6	76.8
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	4,147	5,442	3,740	5,008
E1-5_12 GRI 302-1	Fuel consumption from natural gas	MWh	784	5,448	685	N/A
E1-5_13 GRI 302-1	Fuel consumption from other fossil sources	MWh	0	3	0	0
E1-5_05 GRI 302-1	Fuel consumption from biogas	MWh	0	4	0	0
GHG Emissions Scope 1, Scope 2 and Scope 3 ²						
E1-6_07 GRI 305-1	Gross Scope 1 GHG emissions:	tCO ₂ e	1,683	3,252	1,473	1,776
E1-6_09 GRI 305-2	Gross location-based Scope 2 GHG emissions:	tCO ₂ e	21,163	27,963	18,419	21,674
E1-6_10 GRI 305-2	Gross market-based Scope 2 GHG emissions:	tCO ₂ e	1,723	19,702	0	15,792
GRI 305-1; 305-2	Gross Scope 1 and location-based Scope 2 emissions	tCO ₂ e	22,846	31,215	19,891	23,451
E1-6_11 GRI 305-3	Scope 3 emissions- (excluding category 15)	tCO ₂ e	78,633	65,302	13,636	10,184
E1-6_11 GRI 305-3	Category 1: Purchased goods and services	tCO ₂ e	9,016	9,453	4,292	4,952
E1-6_11 GRI 305-3	Category 3: Fuel and energy related activities (not included in Scope 1 or Scope 2)	tCO ₂ e	6,213	2,097	5,808	1,586
E1-6_11 GRI 305-3	Category 4: Upstream transportation and distribution	tCO ₂ e	272	343	272	343
E1-6_11 GRI 305-3	Category 5: Waste generated in operations	tCO ₂ e	68	39	61	39
E1-6_11 GRI 305-3	Category 6: Business travel	tCO ₂ e	318	542	221	460
E1-6_11 GRI 305-3	Category 7 : Employee commuting	tCO ₂ e	3,673	3,338	2,982	2,804
E1-6_11 GRI 305-3	Category 9: Downstream transportation and distribution	tCO ₂ e	7	5	0	0
E1-6_11 GRI 305-3	Category 13: Downstream leased assets	tCO ₂ e	59,066	49,486	0	0
E1-6_11 GRI 305-3	Category 15: Investments	tCO ₂ e	26,160,778	26,464,149	23,991,746	22,977,656
E1-6_12 GRI 305-1; 305-2; 305-3	Scope 1, Scope 2 and Scope 3 (excl. cat15) emissions	tCO ₂ e	101,479	96,518	33,527	33,635
E1-6_12 GRI 305-1; 305-2; 305-3	Gross Scope 3 GHG emissions:	tCO ₂ e	26,239,412	26,529,451	24,005,382	22,987,840
E1-6_13 GRI 305-1; 305-2; 305-3	Total GHG emissions with the Guarantees of Origin taken into account (excl. cat15)	tCO ₂ e	82,039	88,256	15,108	27,752

Environmental metrics - Appendix						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
Water						
E3-4_01 GRI 303-5	Drinking water consumption	Cubic meters (m3)	44,126	37,970	37,747	37,970
Waste						
E5-5_08 GRI 306-4	Amount of paper recycled	tn	1,015	254	449	254
E5-5_08 GRI 306-4	Amount of Aluminum and Plastic recycled	tn	0	4	0	4
E5-5_07 GRI 306-3	Total waste recycled	tn	1,042	298	475	298
E5-5_08 GRI 306-4	Total weight of hazardous waste diverted from disposal	tn	27	40	26	40
E5-5_08 GRI 306-4	Toners	tn	2	4	2	4
E5-5_08 GRI 306-4	Electrical equipment / Lamps	tn	13	30	13	30
E5-5_08 GRI 306-4	Lead-acid batteries	tn	10	4	10	4
E5-5_08 GRI 306-4	Small batteries	tn	1	1	1	1

Note 1 : Almost all data collected for Alpha Services and Holdings Group refer to the actual period January to September/October 2024. Consumption for 12-month period was derived for all data as following:

- The annual electricity consumption was derived from the actual bills received. For the period that no actual was available, data from previous corresponding period were used.
- For Alpha Bank London Ltd, primary data was found for the entire building and it is divided by 5 because Alpha Bank London Ltd occupies 1 of the 5 building floors.

Alpha Bank S.A. has 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. This affects also subsidiaries operating to these premises – buildings. See pg. 98-99 of the 2024 Annual Report

Note 2 : Changes in the reported GHG emissions compared to previous year's '2023 Sustainability Report' are attributed to the fact that certain subsidiaries were sold in 2024, please refer to the Section: Assets Held for sale of the Financial Statements. See pg. 99-102 of the 2024 Annual Report.

Strategic social metrics						
Code (ESRS - GRI- SASB - INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
<i>Provide a safe and inclusive work environment</i>						
S1-14_02 GRI 403-9 403-10	Number of fatalities in the workplace (number of Employees)	figure	0	0	0	0
S1-14_04 GRI 403-9	Number of injuries in the workplace (number of Employees)	figure	7	5	5	5
<i>Maintain >40% women representation in Managerial positions¹</i>						
GRI 405-1	Percentage of women in managerial positions	percentage	45.0	42.0	41.4	42.0
<i>Increase employment of young people by 20% by 2025²</i>						
INTERNAL	Percentage of Employees in the age group of 18-25	percentage	3.9	2.7	1.2	3.0
INTERNAL	Percentage of hirings in the age group of 18-25 out of workforce in the age group of 18-25 years	percentage	60.8	78.2	72.3	77.6
INTERNAL	Percentage of Employees in the age group of below 30 years	percentage	N/A	7.7	N/A	8.1
INTERNAL	Percentage of hirings in the age group below 30 years out of workforce in the age group below 30 years	percentage	N/A	62.2	N/A	62.7
<i>Support equal access to culture for people with disabilities, cognitive impairment, the elderly, and children in remote areas</i>						
INTERNAL	Social investments to CSR initiatives that improve Stakeholders' ability to access to culture and heritage	€	771,350	635,962	752,250	622,265
INTERNAL	Percentage of social investments to CSR initiatives that improve Stakeholders' ability to access to culture and heritage	percentage	31.6	21.5	33.2	27.2
<i>Limited financing to activities that can affect health and well-being, including gambling, tobacco and alcohol</i>						
INTERNAL	Financing provided to gambling, tobacco and alcoholic beverages as % of total loan portfolio (aggregate financing cap of 5%) ⁴	percentage	0.9 ⁵	1.0	0.8	0.9
<i>Support financial inclusion through educational programs addressed to teachers, students, women, and people over 55²</i>						
INTERNAL	Number of CSR programs implemented for the financial inclusion addressed to people over 55	figure	N/A	4	N/A	4
INTERNAL	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved Customers	figure	18,517	24,265	18,517	24,265
<i>Safeguard internal risk controls that protect the Customers' data</i>						
GRI 418-1	Total number of incidents regarding Customer privacy breaches throughout the year	figure	3	6	1	3
SASB FN-CB-230a.1	Percentage of incidents involving identifiable Personal Data	percentage	100.0	100.0	100.0	100.0
SASB FN-CB-230a.1	Estimated number of affected data subjects	figure	1	8	1	3

Note 1: Management positions are defined on Branch Manager or higher levels.

Note 2: The KPIs reported under this Target are different to the ones disclosed in the 2024 Sustainability Statement. The calculation of 51% reported within the Sustainability Statement 2024 refers to the % of hirings <30 in 2024 within the total new hirings for the reporting year.

Note 3: The scope of financial literacy is enabled by four programs covered under the IQonomy initiative, through which students, teachers, women, and people over 55 can apply. See pg. 145-146 of the 2024 Annual Report.

Note 4: The percentage of 5% refers to the outstanding balances granted in these activities in comparison with the total loan portfolio.

Note 5: The 2023 Group data has been updated due to rounding calculation.

Society metrics - Appendix

Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
Workforce						
S1-6_02 GRI 2-7	Total number of employees by head count	figure	8,357	6,225	5,440	5,362
S1-6_02 GRI 2-7	male	figure	3,195	2,755	2,369	2,348
S1-6_02 GRI 2-7	female	figure	5,162	3,470	3,071	3,014
S1-6_02 GRI 2-7	Other	figure	0	0	0	0
GRI 405-1	Female	percentage	61.8	55.7	56.5	56.2
S1-6_07 GRI 2-7	Headcount of permanent employees	figure	8,162	6,034	5,362	5,186
S1-6_07 GRI 2-7	male	figure	3,135	2,664	2,330	2,270
S1-6_07 GRI 2-7	female	figure	5,027	3,370	3,032	2,916
S1-6_07 GRI 2-7	other	figure	0	0	0	0
GRI 2-7	Headcount of part-time employees	figure	4	N/A	0	0
GRI 2-7	male	figure	1	N/A	0	0
GRI 2-7	female	figure	3	N/A	0	0
GRI 2-7	other	figure	0	N/A	0	0
S1-6_07 GRI 2-7	Headcount of temporary employees	figure	N/A	191	N/A	176
S1-6_07 GRI 2-7	male	figure	N/A	91	N/A	78
S1-6_07 GRI 2-7	female	figure	N/A	100	N/A	98
S1-6_07 GRI 2-7	other	figure	N/A	0	N/A	0
INTERNAL	Total Employees - Between 18 and 25 years	figure	329	170	65	161
INTERNAL	Total Employees - Between 26 and 40 years	figure	2,823	1,677	1,634	1,430
INTERNAL	Total Employees - Between 41 and 50 years	figure	3,389	2,810	2,428	2,451
S1-9_03 GRI 405-1	Total Employees - Below 30 years	figure	N/A	479	N/A	437
S1-9_04 GRI 405-1	Total Employees - Between 30 and 50 years	figure	N/A	4,178	N/A	3,605
S1-9_05 GRI 405-1	Total Employees - Over 50 years	figure	1,816	1,568	1,313	1,320
S1-16_01 GRI 405-2	Disclosure of the company's mean (average) gender pay gap	percentage	30.4	23.6	21.4	23.0
S1-16_02 GRI 2-21	Ratio of CEO to median employee earnings	Ratio	27.4	32.6	27.4	N/A
S1-8_01 GRI 2-30	Number of its total employees covered by collective bargaining agreements	figure	5,948	6,034	5,362	5,186
S1-8_01 GRI 2-30	Number of its total employees covered by collective bargaining agreements	percentage	72.9	96.9	100.0	96.7
S1-9_01 GRI 405-1	Number of employees in Executive Management	figure	39	36	11	11
S1-9_01 GRI 405-1	Male	figure	32	32	9	10
S1-9_02 GRI 405-1	% male	percentage	82.1	88.9	81.8	90.9
S1-9_01 GRI 405-1	Female	figure	7	4	2	1
S1-9_02 GRI 405-1	% of female	percentage	17.9	11.1	18.2	9.1
S1-9_01 GRI 405-1	Number of employees in Senior Management	figure	56	110	24	19
S1-9_01 GRI 405-1	Male	figure	45	75	19	14
S1-9_02 GRI 405-1	% male	percentage	80.4	68.2	79.2	73.7
S1-9_01 GRI 405-1	Female	figure	11	35	5	5
S1-9_02 GRI 405-1	% of female	percentage	19.6	31.8	20.8	26.3

Society metrics - Appendix						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
GRI 405-1	Management positions (Branch Manager or higher)	figure	1,106	849	689	650
GRI 405-1	Male	figure	608	484	404	377
GRI 405-1	% male	percentage	55.0	57.0	58.6	58.0
GRI 405-1	Female	figure	498	365	285	273
GRI 405-1	% of female	percentage	45.0	43.0	41.4	42.0
GRI 405-1	Non Managerial positions	figure	7,156	5,231	4,716	4,682
GRI 405-1	Male	figure	2,510	2,165	1,937	1,947
GRI 405-1	% male	percentage	0.0	41.4	0.0	41.6
GRI 405-1	Female	figure	4,646	3,066	2,779	2,735
GRI 405-1	% of female	percentage	64.9	58.6	58.9	58.4
S1-9_02 GRI 405-1	Share of women in top management positions, i.e. maximum two levels away from the CEO or comparable positions (as % of total top management positions)	percentage	18.9	26.7	20.0	20.0
GRI 405-1	Share of women in all management positions, including junior, middle and top management (as % of total management positions)	percentage	43.0	40.6	40.3	41.0
GRI 405-1	Share of women in junior management positions, i.e. first level of management (as % of total junior management positions)	percentage	N/A	N/A	N/A	50.0
S1-13_01 GRI 404-3	Number of employees that participated in regular performance and career development reviews	figure	8,357	5,634	5,440	4,875
S1-13_01 GRI 404-3	male	figure	3,195	2,480	2,369	2,123
S1-13_01 GRI 404-3	female	figure	5,162	3,154	3,071	2,752
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	100.0	90.5	100.0	90.9
S1-13_02 GRI 404-3	male	percentage	100.0	90.0	100.0	90.4
S1-13_02 GRI 404-3	female	percentage	100.0	90.9	100.0	91.3
S1-13_02 GRI 404-3	other	percentage	0.0	0.0	0.0	0.0
Hires						
GRI 401-1	Total number of new employee hires	figure	874	650	385	593
GRI 401-1	Male	figure	330	339	204	308
GRI 401-1	% of Male	percentage	10.3	52.2	8.6	51.9
GRI 401-1	Female	figure	544	311	181	285
GRI 401-1	% of Female	percentage	10.5	47.8	5.9	48.1
Departures						
S1-6_11 GRI 401-1	Total number of own employee turnover in reporting period	figure	1,124	748	582	669
S1-6_11 GRI 401-1	Voluntary	figure	1,096	714	573	639
S1-6_11 GRI 401-1	Involuntary	figure	28	34	9	30
S1-6_12 GRI 401-1	Rate of own employee turnover in reporting period	percentage	13.4	12.0	10.7	12.5
S1-6_11 GRI 401-1	Departures in the context of Voluntary Separation Schemes	figure	549	210	423	199
Training						
INTERNAL	Total training hours	figure	342,710	210,362	227,813	207,707
INTERNAL	Male	figure	114,932	88,094	92	87,129
INTERNAL	Female	figure	227,779	122,268	136	120,578

Society metrics - Appendix						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
S1-13_04 GRI 404-1	Average number of training hours per employee and by gender	average figure	41.0	33.8	41.9	38.7
S1-13_03 GRI 404-1	Male	average figure	36.0	32.0	38.8	37.1
S1-13_03 GRI 404-1	Female	average figure	44.1	35.2	44.2	40.0
INTERNAL	Training hours to Executive Management	figure	91	138	91	52
GRI 404-1		average figure	8.3	3.8	8.3	4.7
INTERNAL	Training hours to Senior Management	figure	309	5,279	309	4,512
GRI 404-1		average figure	12.9	48.0	12.9	237.5
INTERNAL	Training hours to Management positions	figure	22,596	25,335	22,596	25,288
GRI 404-1		average figure	32.8	29.8	32.8	38.9
INTERNAL	Training hours to Non Managerial positions	figure	204,817	179,610	204,817	177,855
GRI 404-1		average figure	43.4	34.3	43.4	38.0
S1-13_04 GRI 404-1	Average training hours per employee	average figure	41.0	33.8	41.9	38.7
INTERNAL	Total amount of monetary expenditure on employee training	€	1,500,906	2,104,357	1,222,095	1,938,165
S1-13_04 GRI 404-1	Average annual hours of training by employee	average figure	41.0	33.8	41.9	38.7
S1-13_04 GRI 404-1	Executive Management	average figure	2.3	3.8	8.3	4.7
S1-13_04 GRI 404-1	Senior Management	average figure	5.5	48.0	12.9	237.5
S1-13_04 GRI 404-1	Management positions	average figure	20.4	29.8	32.8	38.9
S1-13_04 GRI 404-1	Non Managerial positions	average figure	28.6	34.3	43.4	38.0
Health & Safety						
GRI 403-8	Number of own employees covered by an internally audited and/or 3rd party certified health and safety management system	figure	5,447	5,383	5,440	5,362
S1-14_10 GRI 403-8	Employees covered by Occupational health and safety management system (ISO 45001:2018)	percentage	65.2	86.5	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	7	5	5	5
Financial inclusion data						
INTERNAL	Percentage of Branches accessible to people with disabilities ¹	percentage	86.0	85.5	80.0	81.0
INTERNAL	ATMs with special settings for people with visual impairments ²	percentage	25.0	25.1	25.2	25.1
Socio-economic data						
INTERNAL	Number of incidents of non-compliance concerning product and service information and labelling	figure	0	0	0	0
Culture and Heritage data						
GRI 201-1	Social investments	Million €	2.44	2.95	2.27	2.29
INTERNAL	No. of CSR initiatives targeted to the provision of equal access to cultural programs	figure	N/A	14	N/A	14
Other data						
INTERNAL	Satisfaction Measurement ³	percentage	N/A	N/A	N/A	65.0
INTERNAL	Employee satisfaction survey frequency (annually)	figure	N/A	2	N/A	2

Note 1 : Includes Alpha Bank S.A. (Greece), Alpha Bank Romania, Alpha Bank Cyprus, Alpha Bank London

Society metrics - Appendix

Note 2 : As of 31.12.24, most of Alpha Bank's ATMs (>1,100) in Greece have had hardware sockets to support the voice guidance service. However, the Bank has implemented this service in 299 ATMs as it has a total of 300 licenses for this software. The following factors were taken into account in the selection of ATMs:

- coverage of as many counties as possible
- central points with high transaction volumes
- proposals of the Panhellenic Association of the Blind (high traffic points, e.g. near/opposite clubs)

The number of ATMs providing this service will increase with the approval of the purchase of additional software licenses.

Note 3 : The survey was implemented in June-July 2024 and achieved 85% response rate, with 5,267 Employees participating across the Group. This high participation rate reflects the strong engagement and commitment of the Group's own workforce. In addition, Employees submitted over 3,080 comments, demonstrating their trust in the survey, as a meaningful platform to share their thoughts and concerns.

Strategic governance metrics						
Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
Proactive engagement with Investors and Stakeholders to align priorities						
INTERNAL	Number of engagement initiatives/meetings with Investors and Stakeholders to align priorities ¹	figure	15	62	15	62
Increase material information disclosure to all Stakeholders						
INTERNAL	Number of Sustainability-related publications within the year ²	figure	7	7	7	7
Incorporate ESG criteria in our Remuneration and Risk Management frameworks						
GRI 2-23 2-24	Number of policies and documents with incorporated ESG criteria	figure	3 ³	6 ⁴	3 ³	6 ⁴
Incidents of corruption and bribery						
G1-4_02 GRI 2-27	Amount of fines for violation of anti-corruption and anti- bribery laws	€	N/A	0	N/A	0

Note 1: In 2024 engagements (roadshows included) with 62 shareholders and other stakeholder groups took place (including Customers, rating agencies, regulatory bodies). See pg. 47-48 of the 2024 Annual Report.

Note 2: the Sustainability Statement and Corporate Governance Statement, both included in the 2024 Annual Report, ESG Databook 2024, the 2024 Risk Management Report, the 2024 Remuneration Report, 2024 Responsible Banking Progress Statement (PRB), Pillar 3 Report.

Note 3: ESG criteria incorporated in:

- Climate-related, Environmental, Social and Governance Risk Management Policy on the Group's Business Lending,
- Loan Pricing Framework under the Credit Policy,
- Remuneration Policy of the Members of the Board of Directors.

Note 4: ESG criteria incorporated in:

- Climate-related, Environmental, Social and Governance Risk Management Policy on the Group's Business Lending,
- Loan Pricing Framework under the Credit Policy,
- Wholesale Banking Credit Policy,
- Retail Banking Credit Policy for Small Businesses,
- Non-Financial Risks Management Policy,
- Remuneration Policy of the Members of the Board of Directors.

Governance metrics - Appendix

Code (ESRS - GRI- INTERNAL)	Metric	Measurement Unit	2023 Reporting Group	2024 Reporting Group	2023 Alpha Bank	2024 Alpha Bank
GOV-1_05 GRI 2-9 405-1	Percentage of men in the Board of Directors	percentage	72.0	66.7	61.5	66.7
GOV-1_05 GRI 2-9 405-1	Percentage of women in the Board of Directors	percentage	28.0	33.0	38.5	33.3
GOV-1_05 GRI 2-9 405-1	Percentage of Non-executive Board Members	percentage	80.1	83.3	85.0	83.3
GOV-1_07 GRI 2-9	Percentage of Independent Non-executive Board Members	percentage	32.7	58.3	62.0	58.3
INTERNAL	Number of independent or non-executive members with industry experience (e.g., excludes executives)	figure	N/A	3	N/A	3
INTERNAL	Average tenure of board members in years	figure	N/A	5	N/A	5
INTERNAL	Number of meetings of the Board of Directors	figure	143	131	21	22
INTERNAL	Number of meetings of the Audit Committee	figure	81	63	15	13
INTERNAL	Number of meetings of the Risk Management Committee	figure	45	45	11	14
INTERNAL	Number of meetings of the Remuneration Committee	figure	25	20	11	11
INTERNAL	Number of meetings of the Corporate Governance, Sustainability and Nominations Committee	figure	27	23	11	14
G1-4_02 GRI 2-27	Amount of fines for violation of anti-corruption and anti-bribery laws	€	N/A	0	N/A	0
INTERNAL	Customers exercising their rights in accordance with the GDPR	figure	1,975	2,082	50	289
G1-4_04 GRI 205-3	Number of confirmed incidents of corruption or bribery	figure	0	0	0	0
INTERNAL	Number of employee associations	figure	4	4	4	4
G1-4_03 GRI 205-2	Number of employees receiving training (anti-bribery and corruption) ¹	figure	N/A	1,187	N/A	968

Note 1 : The total number of Employees participating during the reporting year was 1,187, of which:

- 225 Employees belonged to at-risk functions, which represent 88% of the total Employees in at-risk functions
- 49 were managers
- 40 were part of the administrative, management and supervisory bodies
- 873 were other own Employees - See pg. 151 -152 of the 2024 Annual Report.

Glossary			
Source	Type	Description	Further details
Code	ESRS	European Sustainability Reporting Standards	The European Sustainability Reporting Standards (ESRS) are a set of mandatory guidelines developed to support the implementation of the Corporate Sustainability Reporting Directive (CSRD).
Code	GRI	Global Reporting Initiative	The Global Reporting Initiative (GRI) is an independent, international nonprofit organization that provides the world's most widely used framework for sustainability reporting.
Code	SASB	Sustainability Accounting Standards Board	The Sustainability Accounting Standards Board was consolidated into the International Sustainability Standards Board (ISSB) under the IFRS Foundation in 2022, however the SASB standards are still widely used and serve as a foundation for the ISSB's work.
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 ₂ e	Carbon dioxide equivalent	Standard unit used to express the climate impact of all greenhouse gases in terms of the amount of CO ₂ 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 ₂ emissions in tonnes).
Metric	Indexed tCO ₂ e of 2022 = 100	Normalized emissions index	Normalized emissions index, where the total greenhouse gas emissions (in tonnes of CO ₂ 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.