

Ordinary general meeting of shareholders

26/6



ALPHA BANK

Resilience as strategic choice

“Success does not lie in the ability to accurately predict the future, but in showcasing resilience.”



The global
environment
and Greece



The role
of banks



Alpha Bank's
contribution





From recovery to convergence

Stronger growth rates compared to the Eurozone

Return to investment grade

Return of GDP to 2008 levels

Critical decisions that admit no neutral answer

Addressing the post-RRF financing gap

Converting growth to productivity

Capitalizing the investment confidence just regained

Banks absorbed the crisis

“The banks in Greece didn't cause the crisis. They absorbed it. And the system endured.”

NPEs dropped to 3.3% vs. 2.2% in the EU

15.2% capital adequacy ratio achieved

Protection of deposits

Savings that remain idle

“If we don’t build this framework, capital will not be able to finance growth in Greece or Europe. And opportunities will be lost.”

Building progress

“Alpha Bank’s progress has no value in and of itself. It has value when it is aligned with the progress we can build for our customers, for businesses and for the country.”

Growth engine

*“The Bank is a catalyst.
An engine of growth.
Channeling the resources
entrusted to us by society
into the hands of those
who are building the future.”*

Unleashing the power of businesses in Greece

“We finance the sectors that are outward-looking and competitive. That don’t settle for assumptions of the past. We support every stage of their growth journey, from financing to investment advice.”

Proven results

We exceeded the
targets set in our
strategic plan
2023-2025

Net profit €943.3 million
44% increase YoY

EPS €0.36

RoTE 13.8%

Cost to income ratio 38.7%
Cost of risk 48 bp

Net credit expansion €3.5 bn

2025: Returning shareholder value

A commitment delivered

€519 million distribution - 55% of net profits
Dividend per share €0.112
Share buyback program

Quadrupling dividend distributions
From €122 million in 2023 to €519 million today
Significantly exceeding initial estimates

Change from within

New remuneration framework - €1600 base salary

Alpha Grow: 1.100 roles, 30.000 career paths

ReBrain: 112 talented professionals repatriated

A people –
centered
approach

Building new capabilities

AstroBank

#3 in the Cypriot market

AXIA

The strongest investment banking platform
in Greece and Cyprus

FlexFin

New pathways to SMEs

Altius & Universal Life

Strong position in insurance

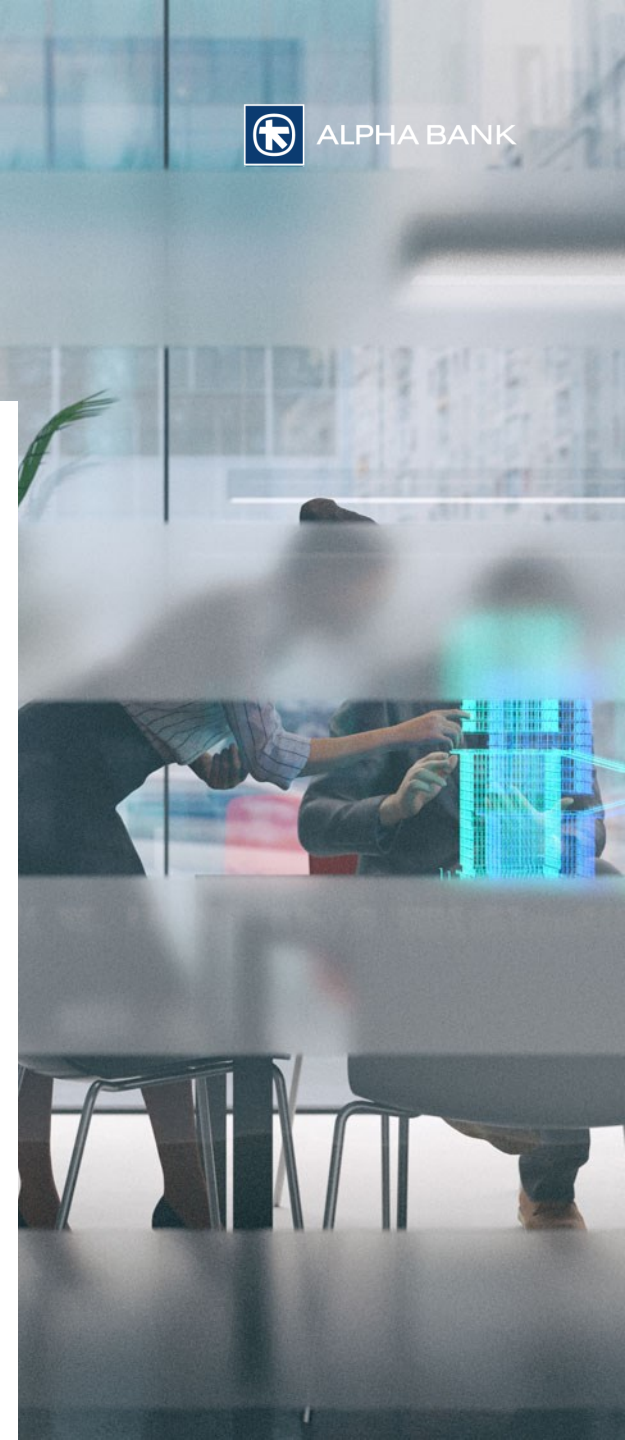
Alpha Trust

Wealth management platform

Differentiating
in the market

One Bank Countless possibilities

“We stand by our customers at every stage of their growth journey: from financing to investment advice, from wealth management to insurance coverage.”



Partners with UniCredit

Shared vision for the future of European banking

International expertise, pan-European network,
Complementary services

Servicing customers, in every market they expand

Unique competitive advantage in the Greek market



The new Alpha Bank

“A bank’s image must not outrun the substantive impact it creates. It should be the natural reflection of what it genuinely stands for.”

Strong management team

New identity

Alpha Bank Campus

150-year history; foundation for the future

New chapter in banking



The value of our client relationships —
knowledge, personalization, trust

Capital directed in sectors with potential
for growth and extroversion: energy,
infrastructure, logistics, shipping

New chapter in banking



AI & data: 55+ models, 20.000+ chatbot conversations/week, €10mn in efficiencies

High value activities: transaction banking, wealth management, investment services, insurance

Creating value in the economy, consistently rewarding shareholders

Opportunities for our people

The bank of first choice that makes a difference



“The best service we can offer to our shareholders, customers and to the country is to be the bank that makes a difference.”

**Not tomorrow.
Today.**

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