

9/2013 • Issue 1

Mazi

THE WORLD
OF ALPHA BANK GROUP

IN
FOCUS

The Bank's
Restructuring Plan



ALPHA BANK

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9/2013 • Issue 1

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THE BANK

Successful completion of the Bank's Capital Strengthening Plan

In June 2013, the Bank successfully completed a Capital Increase of Euro 4,571 million in the context of the Greek banking sector recapitalisation. Alpha Bank was the first among Greek banks to meet the minimum private sector contribution by raising more than 10% of its total recapitalisation amount. More specifically, private sector participation reached Euro 550 million including a Euro 92.9 million private placement to selected Greek and foreign institutional investors. The remaining part of Euro 4,021 million was covered by the Hellenic Financial Stability Fund ("HFSF") in exchange for shares subscribed for by the HFSF with limited voting rights for a period of 4.5 years. In addition, private sector investors received at no additional cost, one warrant issued by the HFSF for each new ordinary share they subscribed for. Each warrant entitles the holder thereof to acquire 7.4 new ordinary shares held by the HFSF at a predetermined price.

The Rights Offering was very well received by the market and demand for the new shares has been overwhelming, stimulating investors' interest for Greek banking stocks



Όλοι μαζί, μαζί με τους Μετόχους και τους Πελάτες μας, κοιτάμε μπροστά και σας ευχαριστούμε για την επιτυχή ολοκλήρωση της Αύξησης Μετοχικού Κεφαλαίου.

Η επιτυχία του παρόντος αυξήσεως Euro 4,571 εκατ., με τη συμμετοχή του ιδιωτικού τομέα, αποτελεί σημαντικό βήμα για την ενίσχυση της θέσης της Alpha Bank στο ελληνικό τραπεζικό σύστημα, ανοίγοντας νέες προοπτικές ανάπτυξης για την Τράπεζα, αλλά και για όλους τους μετόχους και πελάτες της. Η Alpha Bank, ως η πρώτη τράπεζα που ολοκλήρωσε την αύξηση κεφαλαίου, αποτελεί ένα σημαντικό βήμα στην προσπάθειά της να ενισχύσει την αξιοπιστία της ως τράπεζα που μπορεί να στηρίξει την ανάπτυξη της χώρας μας.

Επιβεβαιώνοντας την Αξιοπιστία της Alpha Bank.

ALPHA BANK

and paving the way for the subsequent transactions by our peers. The concentration of interest from both private and institutional investors was high and the fact that subscriptions by Shareholders exercising their pre-emption and over-subscription rights exceeded 165% was characteristic of the increased demand. It is worth noting that due to the increased participation by foreign investors in the capital increase the share of foreign institutional investors to the Bank's voting share capital has been substantially increased from 28% to pre crisis levels of 43%¹. In addition, our shareholder base of 136,000 private investors confirms the latter's strong commitment and support.

Following the successful completion of the transaction, Alpha Bank maintains its private character and, consistent with its strategy, remains the Greek banking sector's point of reference. In addition, with a best-in-class Core Tier I ratio of 13.9% as of end June 2013, Alpha Bank stands in a strong position to support its balance-sheet going forward.

¹ Excluding the HFSF's participation.

Event for the commencement of trading of Alpha Bank's new shares at the Athens Exchange



On Tuesday, June 11, 2013, the Athens Exchange organised a special event at its premises, in the context of the commencement of trading of the Bank's new shares and warrants, following the successful conclusion of its Share Capital Increase.

The Managing Director - CEO Demetrios P. Mantzounis thanked the management of the Athens Exchange for its significant contribution to the difficult procedure of the Share Capital Increase of Alpha Bank, making the wish "the Banks to have the possibility to give out dividends to their shareholders, when the conditions will be favourable". The Chairman of Athens Exchange, Mr. Sokrates Lazaridis, inter alia, stated that the success of Alpha Bank proves that the Greek capital market represents an important tool of liquidity assistance, while he added that the Banks' recapitalisation will provide support to the Greek economy.

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First Half 2013 Results

Net profit after tax at Euro 126.7 million
Shareholders' Equity at Euro 7.9 billion following successful recapitalisation in Q2 2013

Alpha Bank announced its First Half 2013 results on Friday, August 30, 2013.

In this context, **the Chairman of the Board of Directors Yannis S. Costopoulos**, stated the following: "As Greece continues to demonstrate, with tangible results, a strong commitment to deliver the fiscal and structural targets of the economic adjustment programme, there is opportunity for the country to capitalise on this positive momentum. It is important that fiscal adjustment remains on track and reforms accelerate so as to enhance the country's competitiveness. Alpha Bank following the acquisition of Emporiki Bank and the successful recapitalisation in May, stands to benefit from the recovery of the Greek economy and from the unparalleled sectoral consolidation that has taken place during the last few months. As the economy reaches its turning point, the Bank is in the pole position to produce returns that will reward its Shareholders' commitment."

In addition, according to **the Managing Director - CEO Demetrios P. Mantzounis**: "In the second quarter of 2013, we continued to experience a normalisation of our funding costs and a stabilisation in the trend of our NPLs formation, while maintaining our sound coverage ratios. With regard to Emporiki Bank, the legal merger was completed in June, fully in line with our business plan. Going forward our focus is on accelerating the integration effort and on preserving our balance sheet strength, while our operational performance will further improve due to the on-going adjustment of the deposit rates and the expected synergies from the consolidation of Emporiki Bank."

In order to read the Press Release, press [here](#).

Business Continuity: ISO22301 Certification and distinction of the Bank in "Business IT Excellence (BITE) Awards 2013"

On July 9, 2013, TÜV Austria Hellas inspection company completed the required assessment, according to which **our Bank received a certification based on ISO22301 International model** (Business Continuity System) for the business units of **IT, Back Office, Financial Markets and Alpha Supporting Services Group Company**.



This success came as a result of the co-operation developed between the Employees of 13 Divisions of the Bank.

In addition, for the second consecutive year, **the Bank received a distinction in Business Continuity**, in the context of **"Business IT Excellence (BITE) Awards"**. The relevant awards ceremony took place on Wednesday, July 10, 2013, in Athenaeum InterContinental Hotel.



Ordinary General Meeting of the Shareholders of Alpha Bank

On Saturday, June 29, 2013, took place the Ordinary General Meeting of the Bank's Shareholders.

In order to read the Press Release with the speeches of the Chairman of the Board of Directors Yannis S. Costopoulos and the Managing Director - CEO Demetrios P. Mantzounis, press [here](#).



Training and Development Division

The most important training programmes of the first half of 2013

Training of new colleagues from the former Emporiki Bank

The Training and Development Division offered its significant contribution to the project of the smooth integration of new colleagues in the systems and operations of the Branches and the Central Units. In particular, the following Training Programmes were realised:

Training of Executives and Employees from the Branch network

A key priority was the training of the Executives and Employees from the Branch network on the products offered to Individual customers as well as on the relevant supportive applications. The training was addressed to the job positions of Branch Manager, Cash Transactions Officer, Alpha Prime Officer, Customer Relationship Officer and Teller. Specifically, the participants were trained on the Finesse and CDI applications, on tellers' proof and on consumer, housing, insurance, investment and trading products and services. The programmes started in April and were completed in August 2013.

Total Trainees		Total Branches 303		
Job Positions	Grade (*) /5	Number of trainees	Total	%
Branch Manager	4.05	300	300	100%
Cash Transactions Officer	4.04	388	389	100%
Teller	4.10	527	554	95%
Alpha Prime Officer	3.89	82	82	100%
Customer Relationship Officer	4.05	382	382	100%
	4.03	1,679	1,707	98%

(*) Trainees' level of satisfaction, based on the assessments performed at the end of each training programme

For the remaining Tellers, due to operational needs, the last programme was realised during the first week of September.

The trainees made positive comments on a) the high quality of the programmes they attended, b) the Trainers' proficiency and c) the excellent facilities of the Training Centre. The training effort was supported by 13 e-learning courses in total, which were attended by the participants, depending on the scope of their job position. The Regular Trainers of the Bank's Training and Development Division together with seven temporary Trainers had the lead of the whole training process.

Training of Executives and Employees from the Central Units

The training programmes for Executives and Employees on Alpha Bank's Credit Rating Systems, i.e. ABRS and Moody's RA, started in March and were completed in

the beginning of April 2013.

In total, 239 colleagues were trained from the areas of Credit Risk, Corporate Banking and Business Centres.

The training was conducted by Executives of the Commercial Banking Credit Risk Division, while the satisfaction level of the trainees reached 4.4/5.

Internal Certifications

Internal Certifications continued normally, with three exams sessions successfully organised, in June and December 2012 and in June 2013.

In total, 630 Employees from 250 Branches participated in the three exams sessions. As many colleagues chose to take part in the exams for more than one Certificate, the overall number of participants reached 2,354.

The cumulative success rates per Certificate are presented in the Table below.

INTERNAL CERTIFICATIONS 2012 -2013

CERTIFICATES	HOLDERS	AVERAGE SUCCESS RATE
Know Your Customer - KYC	374	93%
Transactions 1	245	57%
Transactions 2	141	67%
Transactions Control from the Cash Transactions Officer job position	19	89%
Consumer Loans Operations	119	84%
Housing Loans Operations	117	53%
Deposits and Investment Operations for Customer Relationship Officers	57	63%
Deposits and Investment Operations for Alpha Prime Officers	54	81%
Bancassurance for Individual Customers	123	65%
Business Financing Operations	74	51%
Workout	111	82%
Financial Analysis	55	60%
Letters of Guarantee	52	67%
Bancassurance for Businesses	36	82%
International Trade – Values for Collection	67	88%
International Trade – Letters of Credit	62	71%
	1,706	72%



It is worth noting that the significance and value of the Internal Certifications Initiative was recognised by KPMG's "Best People Management Initiative Awards 2013", in the Training and Development Sector.

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Works of contemporary art at the Bank's Training Centre at Aghios Stefanos

The combination of the special architecture of the building of the Bank at Aghios Stefanos, with the natural environment of the site became the ideal context to showcase works of contemporary art.

In 2008, immediately after the establishment of the Bank's Training Centre in the first building of the complex, the impressive transparent lobby was marked by the installation of the *Blue Sculpture* by Yorgos Lappas. The work is tall, minimal but monumental and perfectly matched with the simple architecture of the building. Forthwith, the new artist Andreas Kassapis was assigned to create a graffiti wall painting on the restaurant walls, at the north side of the complex. Both works were harmonised with the spaces, attributing a special character to them.

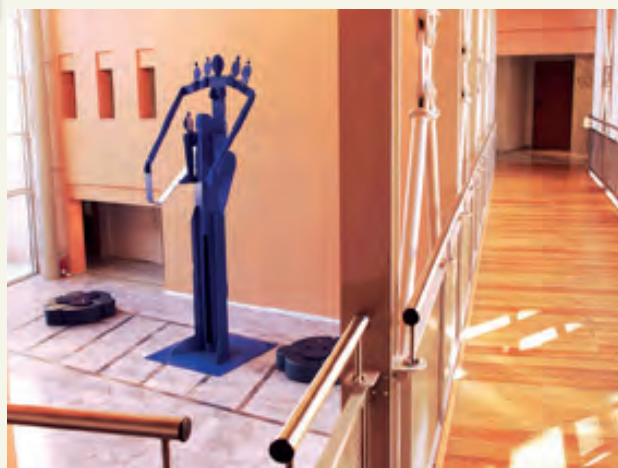
In addition, with the view to best utilise the large surfaces in the common areas, various works of contemporary Greek art, paintings, constructions, wall paintings and sculptures of large dimensions were chosen from the Bank's Art Collection.

In internal spaces, the works of art were placed in public assembly areas, in order to characterise them, to combine in harmony the art and surface, to offer visual

polysemy and impressions from the effect of light and the natural environment.

Outside the building, a group of sculptures were placed at the patio, next to the amphitheater and their round shape is harmonic to the curved surface of the wall. Works with sophisticated touch, such as the *Plexus* by Nikos Alexiou or the *Spider thread* by Dimitra Siaterli, sculptures arranged in a particular way, in order to stick up from the natural landscape, such as the *Hare* and the *Owl* by Yorgos Lappas, paintings that characterise the areas, such as *Salome* by Yorgos Lazongas or scatter their vivid colour, such as *Aegean Sea* by Mary Schina, *Athens* by Dimitris Perdikidis, *Development II* by Yannis Bouteas and many other works that may be interpreted in multiple ways, such as *Uxmal* by Michalis Michaelidis and *St George Stroll* by Alekos Levidis, are placed together.

The works accommodated in the building are presented at a special section of the Alpha Bank Intranet. The project was prepared with the co-operation between the Bank's Art Collection and the Training and Development Division.



YORGOS LAPPAS
Blue Sculpture, 2007
Iron 650x200x200 cm
Training and Development Division, Entrance



YORGOS LAZONGAS
Salome, 1987
Impressions on sheet, spray and charcoal 205x235 cm
Training and Development Division, amphitheatre entrance



YORGOS LAPPAS
Bird, Iron 70x70 cm
Starfish, 2007, Iron 27.5x27.5x8.5 cm
Turtle, 2008, Iron 30x34x10.5 cm
Eagle, Iron 38.5x41x10 cm
Alpha Bank, 2003, Iron 31.8x31.8x4 cm
Four sculptures at the exterior wall of the amphitheatre, Training and Development Division.

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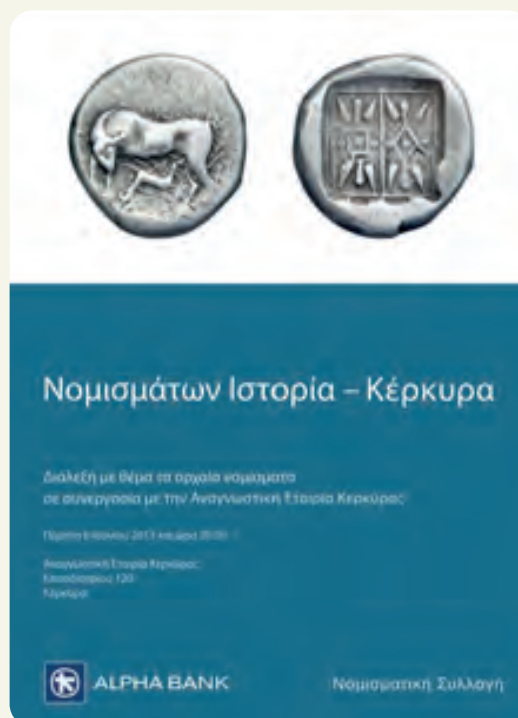
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“History of Coins – The Ionian Islands”

In the context of its cultural activities, Alpha Bank, in collaboration with the Corfu Reading Society, organised a lecture on the subject **“HISTORY OF COINS – THE IONIAN ISLANDS”**, at the Lecture Hall of the Society, on Thursday, June 6, 2013.

The presentation was given by the Curator of the Alpha Bank Numismatic Collection Dr Dimitra Tsangari and comprised of two parts: the first part presented a brief history of numismatics as well as the introduction and diffusion of the coin, while the second part focused on the ancient coins of the Ionian Islands.

The aim of this event was, on the one hand, to present the history of the main transaction means and, on the other, to familiarise attendees with the ancient coins of the Ionian Islands, which serve as eye-witnesses of facts, myths and information and call to mind the glorious history of the region.



Gold Sponsorship to the 8th Golf International Tournament “Aegean Airlines Pro-Am”



The Bank was the Gold Sponsor of the 8th Golf International Tournament “Aegean Airlines Pro-Am” which took place from May 29 until June 1, 2013, at “The Dunes” and “The Bay Course” courts of Costa Navarino resort, in Messinia, with the participation of 60 teams. In the context of this Sponsorship, the Bank participated in the tournament with its own team.

At the prizes ceremony that followed, on behalf of the Bank, the Executive General Manager Leonidas Kassoumis, the Manager of the Commercial Centres Division Vasilios Zografos, the Assistant Manager of the same Division Andreas Mantzounis and the Head of the Public Relations and Events Section Eleni Stergiou, were present.

Alpha Bank Bulgaria Dynamic Visa Debit

With the key message **“The Debit card that pays you back!”**, the Bank ran a dynamic advertising campaign for the promotion of its new co-branded card with the supermarket chain Carrefour, Dynamic VISA Debit. The campaign took place via television, radio, Press, outdoor, as well as via promotional materials at Carrefour stores.



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PRODUCT NEWS

Alpha Bank: The Bank that inspires confidence and constitutes a consistent point of reference in the Greek Banking System

With the aim of promoting and further reinforcing its image during the Share Capital Increase which took place in May, the Bank implemented an advertising campaign via television, radio, Press and internet.

The campaign communicated the values of Alpha Bank throughout the years, underlining its timeless presence as a consistent point of reference in the Greek banking system for more than 130 years. The Bank's corporate communication was followed by additional advertising campaign which aimed at informing the public about the process of the Share Capital Increase, while relevant supportive material was available at the Branches.

To watch the tv campaign press [here](#).



Alpha Prime Personal Banking

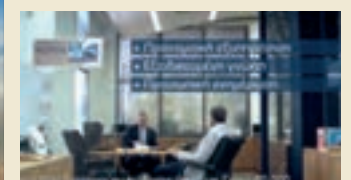
In order to promote **Alpha Prime Personal Banking Service**, an advertising campaign was launched in June, via Press, television and internet.

With key message **“A relationship of trust binds us together”**, the Customers were informed about the Alpha Prime Personal Banking Service that offers personalised service by specialised executives in selected Branches. Through this particular service, individual Customers with balances more than Euro 60,000 have the possibility to:

- Facilitate everyday transactions, arranging all their banking issues directly and effectively
- Plan their future, taking primarily care of their personal requirements and needs
- Manage their wealth efficiently, receiving thorough information.

The advertising campaign was also supported by relevant communication materials, at the Branches.

To watch the tv campaign press [here](#).



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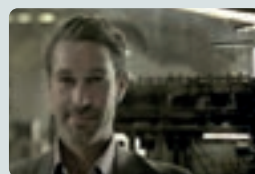
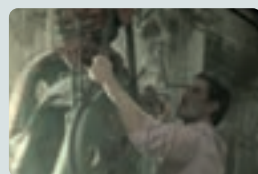
PRODUCT NEWS

The Bank supports the Greek entrepreneurship

In order to promote the support that the Bank provides to Small and Medium Sized Enterprises, through the co-financing loans of the “Business Restarting” Programme which are offered in co-operation with the Entrepreneurship Fund, an advertising programme was launched in May, via Press.

With key message **“Restart your business with the Business Restarting Programme”**, the campaign communicated the possibility of 50% interest-free loan financing for the coverage of the SMEs’ needs in working capital and the support of their investment plans. The campaign was also aired via radio and internet, while corresponding material was available at the Branches.

To watch the Bank’s tv campaign, press [here](#).



Alpha International Trade

In July, **“Alpha International Trade”**, the upgraded informative portal on international trade was launched. The portal aims at supporting the Greek businesses in expanding their activities abroad and in further enhancing their relationship of co-operation with the Bank.



It also offers to Greek companies that deal with International Trade (Imports – Exports) a great number of information and tools for conduct of market research and identification of possible partners. In parallel, Alpha International Trade provides information about special products and services offered by the Bank, for the facilitation of international commercial transactions.

The service was advertised via internet, with key message **“Building bridges with the markets of the world”**.

For further information, visit the: <http://www.alphainternationaltrade.com/en>

Bonus Loyalty Programme New “Bonus App”

For the promotion of the “Bonus App”, the new smart phone application for the Bonus Loyalty Programme, the Bank implemented a special advertising campaign. With key message **“Bonus Everywhere”**, the Bonus credit card holders were informed about the new application and the possibilities it offers.

The communication of the new application was launched in April via magazines and it was significantly enhanced via internet and the Bank’s Branches.

In order to view the video for the “Bonus App”, press [here](#).



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The Bank's Restructuring Plan

The Restructuring Plan follows the completion of the successful capital raising of June 2013 which maintained the Bank's private character, and addresses the main business issues that need to be tackled for a complete return of the Bank to the private sector.

The Restructuring Plan is comprised of a set of Key Strategic Initiatives, with the involvement of all Bank Units, while the Restructuring Plan Review Committee is in charge of providing strategic directions.

The Key Strategic Initiatives are the following :

Retail Distribution Strategy

Its scope is to outlay the strategies that will increase Retail Banking Sector's profitability through an optimisation process of traditional Banking operations and creation of products and services into new non-Banking areas of activity.

The optimisation process consists of the following key fields:

- Customer Segmentation redefinition in order to identify high potential customer groups.
- Value Proposition per customer segment.

- Channel strategy. Review and re-define the role, structure, operating model and goals of the Branch and the alternative Channels. Additionally, a concrete strategy referring to Branch and ATM footprint rationalisation will be developed.

As of 19.9.2013, 38 Branches have been merged, and 130 Branches of former Emporiki Bank have been rebranded as Alpha Bank.



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The Bank's Restructuring Plan

IT integration and cost optimisation

The scope of this initiative is the consolidation of IT systems and infrastructure.

The implementation time plan is as follows:

Until the end 2013

- Customer Information File System (CDI): On 23.9.2013, Customers' data of former Emporiki Bank were migrated to Alpha Bank System
- Debit /Credit Cards
- Deposits Products: Customers' accounts of former Emporiki Bank will be migrated to Alpha Bank functionality
- ATM and ACTC: ATMs and ACTC of former Emporiki Bank will be migrated to Alpha Bank functionality
- Web banking: Customers of Emporiki e-Banking will be served by Alpha Web Banking
- Investment Products
- Consuming Products

1st Half 2014

Loans Products: For the Customers of former Emporiki Bank they will be created respectively:

- Housing Loans
- Business and Corporate Loans

Non-personnel G&A cost reduction

The scope of this KSI is the integration of purchasing and the reduction of G&A costs (excluding IT and Branch real-estate categories).

Real Estate machine

The scope of this initiative is the "matching" of supply and demand for real estate to minimise associated costs.

Retail NPL management

Its scope is the design and the optimisation of the Retail NPL business model, in order to decrease the non-performing loans portfolio and the respective provisions.

Retail back-office consolidation

This initiative will involve designing and implementing a Centralised Back Office Structure for all retail products.

Central Units optimisation

Its scope is the optimisation of the Bank's Central Units, as well as their operational procedures.

HR machine

Its scope is to manage the redeployment of human resources, to cover the Alpha Bank Group business needs.

Winning in deposits

Its main scope is decreasing the deposits' cost via pricing optimisation, while exploiting opportunities to increase the deposits market share via revamping products' portfolio, improvement of customer service, and attracting corporate deposits.

Wholesale back-office consolidation

Its scope is the design of the back-office Units and the centralisation of operations related to Wholesale Banking.

Synergistic effects of the integration are already evident with Euro 45 million of cost synergies expected to be captured already in 2013, or approximately 25% of the initially estimated fully phased-in cost benefit from the integration. **This benefit is the result of the organisational and operational integration of the two Banks** that has allowed a series of optimisations on the cost front, while in the same time the former Emporiki Bank customer deposits portfolio is being successfully re-priced to Alpha Bank levels, without suffering volume losses. Significant over-performance in speed of implementation has been achieved on both fronts, against the initially set targets.

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CORPORATE SOCIAL RESPONSIBILITY



May 26, 2013, Alpha Bank Group Volunteer Day

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

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

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



In Greece, 343 volunteers participated in social and environmental events organised in Athens, Volos, Heraklion, Thessaloniki, Kalamata, Karditsa, Corfu, Cephallonia, Patras, Samos, Chalkidiki, Chania and Chios. The Athens event involved an interactive environmental educational visit to the "Earth Centre"; in Volos, food supplies were collected for donation to the "Dos Imin Simeron" ("Give us this day") Foundation; and in Karditsa, volunteers collected medicines for donation to the Karditsa Home for the Elderly. The events organised in the other cities and in the islands involved beach cleaning activities.



Athens



Thessaloniki

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CORPORATE SOCIAL RESPONSIBILITY



May 26, 2013, Alpha Bank Group Volunteer Day

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



Cyprus

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



Romania

In Bulgaria*, 197 volunteers participated in events which took place in different cities of the country. More specifically, in Sofia, volunteers planted flowers in the city's West Park, in Varna, they helped clean the surroundings of the Archaeological Museum, in Burgas, the local Sea Garden park was cleaned and in Plovdiv, they undertook the cleaning of the area on Bunarjik Hill. Finally, in Blagoevgrad, volunteers painted the fence of a local nursery, while in Ruse, volunteers collected children's books.



Bulgaria

In Serbia, more than 130 volunteers, together with specialised partners, undertook the cleaning and decoration of abandoned city surfaces in the cities of Novi Sad, Niš and Belgrade. More specifically, in Novi Sad, 300 seedlings of plants were placed in abandoned building blocks, in Niš, 300 plants now decorate Đinđića Avenue Park, while in Belgrade our volunteers planted 1,200 seedlings at the Park close to Dadov Theatre.



Serbia

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CORPORATE SOCIAL RESPONSIBILITY



May 26, 2013, Alpha Bank Group Volunteer Day

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



Albania

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



F.Y.R.O.M.



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

**The Alpha Bank Group Volunteer Day took place in Bulgaria and F.Y.R.O.M. on Sunday, June 2, 2013.*

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CORPORATE SOCIAL RESPONSIBILITY



“Helping Hand” programme by Alpha Bank!



The “**Helping Hand**” programme was launched in 2012, as new Corporate Social Responsibility initiative of Alpha Bank, in the context of its social sensitivity and contribution. The Programme’s key objective has been, even at the early stage of its planning, and continues to be not only the support of the vulnerable social groups (individuals in need, having many children, elderly), but also the support of the Greek businesses, from which the Bank is provided with the food supplies it offers. During 2012, the Programme covered several areas in Thessaloniki and Attica Prefectures, where **3,800** carts of food were delivered.

The “Helping Hand” **continues in 2013**. Specifically, to date, **2,000 carts with pasta, rice, pulses, canned food, flour, oil, dried fruits, biscuits, olives and honey** have delivered to Parishes of Xanthi, Kozani, Karpenissi, Igoumenitsa and Evosmos, as well as to the SOS Children's Village in Plagiari, Thessaloniki, while in November and December 2013, the Programme will take place in other regions of Greece.



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CORPORATE SOCIAL RESPONSIBILITY



“The defacements that hurt”: Sculptures restoration programme in collaboration with the Municipality of Athens

Alpha Bank participates actively in cultural life by supporting activities aimed at preserving and disseminating Greek culture. For a number of years now, the Bank has been showing in practice its interest in Art and Culture, not only by providing financial assistance to related events but also through the Bank's Programmes and Collections.

Motive for the new Programme entitled **“The defacements that hurt”** was the situation of the sculptures of the centre of Athens which have been significantly damaged and vandalised, especially during the last five years. The sculptures have been created by important sculptors, such as: Lazaros Sochos, Thomas Thomopoulos, Dimitrios Philippotis, Fokion Rok, Michalis Tobros, Antoine Bourdelle, Vassos Falireas, Thanassis Apartis, Theodoros Papagiannis. These works of art incur the consequences of the everyday adversities in the city centre as well as damages of every kind,

such as written slogans, tags, breakages, additions and over-paintings. The Programme aims at the proper preservation and protection of the sculptures and their bases, according to the most advanced standards. It also intends to sensitise the Athenian citizens, by providing information about this initiative and the results it delivers.

Four groups of sculptures, at the Syntagma Square, in the precincts of the National Historical Museum, the garden of the Athens Cultural Centre and the National Garden are going to be restored. The sculptures of the Syntagma Square and the precincts of the National Historical Museum it is planned to be restored within 2013, while those of the Athens Cultural Centre and the National Garden, in 2014.

The first two groups of sculptures will be preserved in parallel and the relevant works began in July 2013 and are about to be completed at the end of October 2013. Head of the specialised team in charge, is Athanassios Tzamalīs, a sculpture preserver with long experience in marble and bronze items' restoration. More specifically, the works include maintenance of the bronze sculptures, fillings of the broken bases, preservation and anti-graffiti coating.

The communication of the Programme is discrete and mainly focuses on updating the public, through an informative leaflet, which will be distributed at the places of restorations. Moreover, there will be continuous monitoring of the works and relevant update on their progress. The communication material has been designed by Dimitris Arvanitis, a designer specialised in the promotion of social actions. The project is undertaken by Alpha Bank in collaboration with the Municipality of Athens.

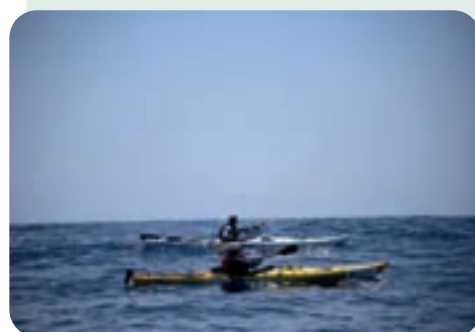


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CORPORATE SOCIAL RESPONSIBILITY



The Bank supported the Nautical Mission 2013: Piraeus – Chania by kayak for a social purpose



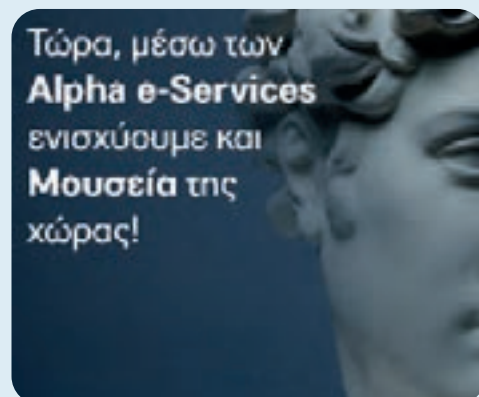
The Bank, in the context of its Corporate Social Responsibility, sponsored the voluntary initiative of the nautical “South Evian Gulf team” which made the first kayak crossing of Piraeus - Chania, for the **support of a non-profit organisation of parents with children suffering from neoplastic diseases, “I Pisti” (Faith).**

The team was created in 2010 and since then, it plans and attempts nautical missions, with the purpose to support vulnerable social groups.

The Piraeus – Chania crossing is a historic one of 270 nautical miles and **this was the first time it was crossed by kayak.** The sea route followed was: **Perama – Salamina – Aegina – Poros – Ermioni – Spetses – Kyparissi – Monemvasia – Kavomalias – Neapoli – Elafonissos – Kythira – Antikythira - Kissamos and Chania.**

The mission was successfully completed in 16 days, lasting from June 2 to 17, 2013, passing the message that “co-navigation towards a common end can help us to go ahead as a society”, as stated the team leader and colleague from the Marketing Division of the Bank, Aggelos Christophides.

Donations for social purposes through Alpha Web Banking and Alpha Phone Banking



Alpha Bank, in the context of Corporate Social Responsibility and further to its various activities of social contribution, even since January 2009, has provided the Customers with the possibility to make donations for social purposes, through Alpha Web Banking and Alpha Phone Banking.

In particular, prospective donators may choose out of **56 charitable Foundations and NGOs**, after reviewing a summary of the objectives and purposes of their entity of interest.

Donations are made easily and swiftly, by debiting a deposit account on the donator's date of choice. The donator decides whether the donation will be anonymous or not. In the latter case, the donator's

personal details are communicated to the recipient entity.

The results of the aforementioned service are particularly encouraging and for this purpose the Bank has **decided to support the Greek Museums**, by including those interested in the programme.

Specifically, **since March 2013, the Bank's Customers can support the following Museums:**

- The Jewish Museum of Greece
- The Hellenic Children's Museum
- The Macedonian Museum of Contemporary Art
- The Herakleidon, Experience in Visual Arts Museum
- The Benaki Museum

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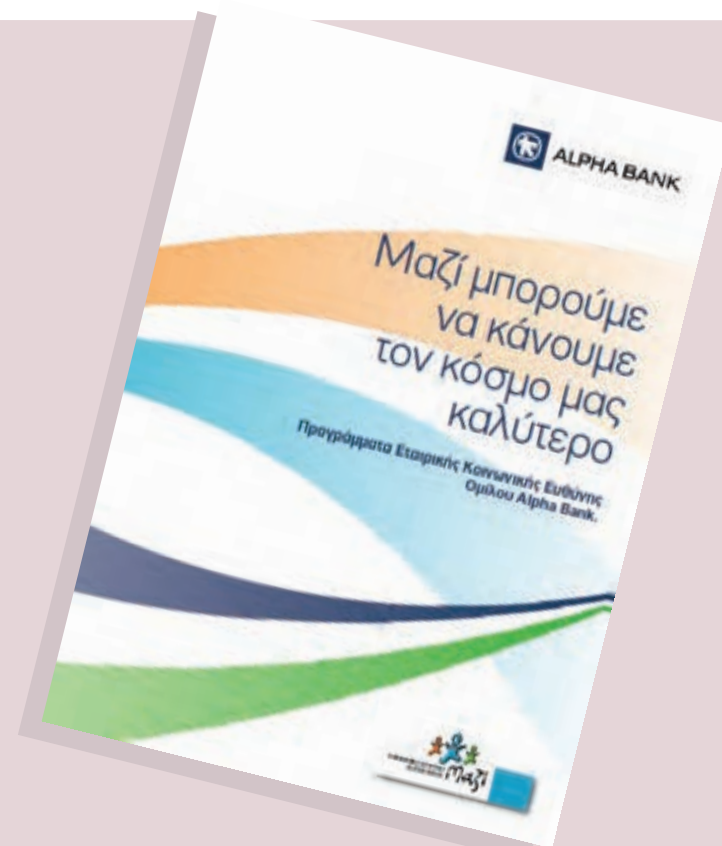
CORPORATE SOCIAL RESPONSIBILITY



Corporate Social Responsibility Report 2012

In the context of a more prudent management of resources and in consistency with the Bank's principles for the protection of the environment, the Corporate Social Responsibility Report 2012 is available at the [Bank's website](#).

It is noted that for the third consecutive year, the Bank assigned the assurance of the Report to independent auditors, who confirmed that it meets the criteria of the **B+** level of assurance, according to the guidelines of the international Global Reporting Initiative (**GRI-G3**).



In the context of informing and further sensitising the Personnel about the policies applied by the Bank, as part of its Corporate Social Responsibility, all Employees received a folder with a summary of the Corporate Social Responsibility policies of Alpha Bank, in the fields of Society, Environment and Human Resources.



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GROUP COMPANIES

Alpha Astika Akinita



On Tuesday, June 11, 2013, the **Ordinary General Meeting** of the Group Company Alpha Astika Akinita took place at the meeting room of the third floor of the Bank's Headquarters in Athens.

On Monday, August 26, 2013, the Company announced its **First Half 2013 Results**.

In order to read the relevant Press Release, press [here](#).

Alpha Bank Cyprus Ltd

"Consistent point of reference"

With the aim of further strengthening its corporate image on the local market, the Bank ran a corporate advertising campaign via television, radio and Press. The creative used was based on the corresponding materials recently developed for the Bank's corporate campaign in Greece, appropriately adapted for the local market. Thus, the creative revolved around the Bank's "Pylon", with the key message **"Alpha Bank. The Bank that inspires confidence and constitutes a consistent point of reference in the banking system"**.



Alpha Bank Romania

An important and honorary distinction was awarded to Alpha Bank Romania by VISA. More specifically, the Bank was ranked first among all Greek banks on the local market and fifth among all banks in Romania in terms of Acquiring Incentive Campaigns. The award was presented by VISA and was accompanied with a token monetary prize. The Bank's Brand New Acquired type of terminals at local merchants now number over 500.

Ionian Hotel Enterprises



On Tuesday, June 11, 2013, the **Ordinary General Meeting** of the Group Company Ionian Hotel Enterprises took place at the meeting room of the third floor of the Bank's Headquarters in Athens.

On Wednesday, August 21, 2013, the Company announced its **First Half 2013 Results**.

To read the relevant Press Release, press [here](#).

Alpha Bank Albania SHA

"15 Years in Albania"

Aiming to further enhance its corporate image, the Bank implemented a dynamic advertising campaign via television, Press, radio, outdoor and selected internet sites, with the key message **"15 years now we share the same values"**. The campaign was supported by the Bank's existing local corporate slogan **"We continue moving forward together"**.



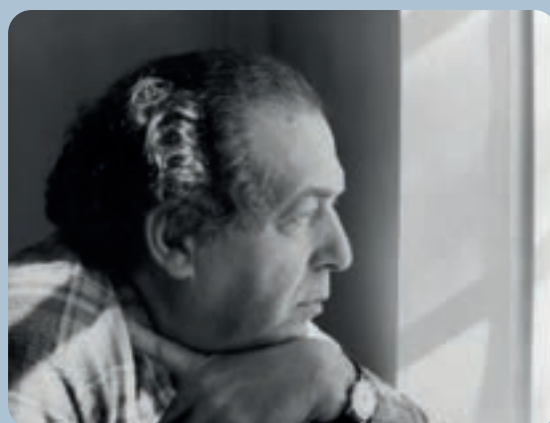
Mazi / AT A GLANCE

An advertising campaign for the Programme of Medical Cover **“Alpha Health Care for All”** was launched in **September**. The new Programme offers a combination of free health privileges, substantial discounts and high quality benefits at a special price of only Euro 50 a year. Furthermore, it covers participation costs for diagnostic tests via the State Health Provider (E.O.P.Y.Y.).

For further information about the Programme, you can visit [the Bank’s website](#).



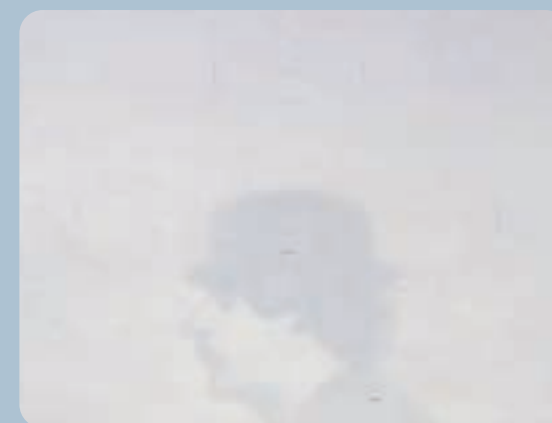
The Bank participated, for the third year, in the Corporate Responsibility Index which allows for comparative assessments of companies, with respect to their Corporate Social Responsibility performance. According to the results of this year’s assessment, Alpha Bank managed to win a distinction in the **BRONZE** category.



Thomas Chimes.

The **J. F. Costopoulos Foundation** inaugurates the exhibition
Thomas Chimes / Into the White
on **September 30, 2013**,
in co-organisation with **[the Benaki Museum](#)**.

In order to read the Press Release, [press here](#).



“Memory”, 1989 (Oil on linen, Private Collection).

Sunday, May 12, 2013: Cleaning of paths and forest roads in the Aesthetic Forest of Kaisariani. The event was successfully realised by the **voluntary participation of the Employees of the Bank and members of their families**, in association with the NGO **“Philodassiki Enossi Athinon” (Friends of the Forests Society of Athens)**.



April 1, May 12 and June 2, 2013: Sunday walks in the Aesthetic Forest of Kaisariani and visit to Kaisariani Monastery for the Employees of the Bank and members of their families, in association with the NGO **“Philodassiki Enossi Athinon”**.

