

1 / 2021 • Issue 72

Mazi

THE WORLD
OF ALPHA BANK

IN
FOCUS

A true smile can't be hidden!
#alphabankmazi



Serial Publication
for the Alpha Bank
Group Personnel

1/2020 • Issue 72

Editor: **CORPORATE COMMUNICATIONS DIVISION**
Corporate Identity and Group
Serial Publicatios

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The new year has begun with smiles and optimism!

With the key communication message: “A true smile can’t be hidden!”, our Bank sent its own message of social responsibility and optimism, “dressing” the facades of its Branches with smiles.

Starring a young girl who is smiling while wearing her mask, Alpha Bank’s campaign reminds us that, even in these unprecedented circumstances, the need to abide by protection and social distancing measures can be coupled with the optimism for a prompt resolution of the pandemic.

In this issue’s “In Focus” section, you can see photographs of the facades of our buildings and Branches that have “worn” smiles, and also watch the video with Alpha Bank’s message of optimism, which was also shown in the news on television.

In our new issue, you can also read about the participation of Alpha Bank’s Management in a series of virtual meetings with major international investors as well as in international conferences, during which discussions focused on the recent developments concerning the Bank and, in particular, on the completion of the Galaxy transaction and the impact of the Covid-19 pandemic on the Group’s performance and on the Greek economy overall.

One of the international conferences that were held online this year was the 22nd Capital Link Invest in Greece Forum, in which Alpha Bank’s CEO Vassilios Psaltis took part. You can read the full text of his intervention in the pages that follow.

The new year began with distinctions and Certifications for the Bank, as well as with the successful completion of the second edition of the international digital innovation competition, FinQuest by Alpha Bank 2020, with the announcement of the three winning teams in a fully digital Pitch-Event, watched online by more than 300 persons from Greece and abroad. This year too, the Competition was a milestone for the Bank, as it demonstrated in very concrete terms that Alpha Bank is not only following developments in the domestic ecosystem, but is also actively supporting innovation, enabling start-ups to emerge.

With this opportunity, we are presenting snapshots from the Competition, together with statements by the winners and by the members of the FinQuest team from the Digital Transformation and Innovation Division.

In a similar line, the Bank continues to support its Customers with modern digital resources, making the most of digital banking. With the new “Retail Onboarding” service, new Customers can use the updated myAlpha Mobile

app to easily and quickly obtain, in just a few minutes, without visiting a Branch, a bank account, a debit card and an e-Banking registration, thus fully covering their banking needs. At the same time, Alpha Bank is the first bank in the Greek market to apply to all its banking channels, and with the utmost security, the innovative service of Instant Payments through the interbank pan-European SEPA system, ensuring the best service of our Customers also in the field of Instant Payments.

At this point, it should be mentioned that, as Cybersecurity and Information Security risks have escalated noticeably in the last few years, due to the significant developments in the area of Digital Transformation and to the increasing interconnectivity between organizations and companies, the Alpha Bank Cybersecurity and Information Security Division takes constant care to ensure that the Group's business performance, its utilization of new technologies and services, and the improvement of its competitiveness and market position, are securely promoted.

In the pages that follow, you can learn more about all the activities that the Division successfully designed and implemented under the first Cybersecurity Strategy Plan 2018-2020.

We would also like to remind you that the [#StayConnected](#) platform, created by the Human Resources Division for the Bank's Employees, in order to support their self-improvement, empowerment and recreation, in these unprecedented conditions that the pandemic has created, continues to be enriched during 2021 with new tools, tips and activities.

In closing, we would like to let you know that the [Group Intranet](#), the new "Meeting Point" for all Alpha Bank Group Employees in Greece, Albania, Cyprus, the UK and Romania, was launched shortly before the end of 2020. The rich, original and varied content of the new platform, which is available in English, is shaped by the Group Intranet Team from the Bank's Corporate Communications Division, with the active contribution of the Group Correspondents who represent each Group Company.

The Group Intranet Team welcomes all feedback, ideas or suggestions about the new Group Intranet, at groupintranet@alpha.gr.

TOGETHER, we keep moving forward with responsibility, patience and optimism!

CORPORATE COMMUNICATIONS DIVISION

Corporate Identity and Group Serial Publications

“A true smile can’t be hidden!”
Alpha Bank Branches “wear” smiles,
sending messages of responsibility and optimism



Alpha Bank has sent its own message of social responsibility and optimism, with its campaign titled “**A true smile can’t be hidden!**”.

Starring **a young girl smiling while wearing her mask**, the Bank has “dressed” the facades of its **buildings and Branches**, mostly in Athens and Thessaloniki, as well as its **website** and its **ATM** network across Greece, while the campaign has been posted on **Social Media**.

The campaign reminds that, even in these unprecedented circumstances, the need to abide by the protection and social distancing measures can be coupled with the optimism for the prompt resolution of the pandemic.

Alpha Bank's message was broadcast on TV news bulletins and was published in articles on popular sites.

In order to watch the video with Alpha Bank's message of optimism, click [here](#).

Mazi

IN FOCUS

IN
FOCUS

A true smile
can't be hidden!
#alphabankmazi



**Real smiles can't be hidden.
They always find ways
to reveal themselves,
through our responsible
stance towards ourselves
and society.**

**So, we wear our masks
to protect ourselves, our
friends and colleagues,
while maintaining our smile
and our optimism!**

#alphabankmazi

“2021 will be a challenging and creative year for Alpha Bank”

CEO's New Year Message



The CEO of Alpha Bank Vassilios Psaltis stated the following in his New Year Message to the Group Personnel:

“Dear Colleagues, Happy and Prosperous New Year to you all.

2020 has undoubtedly been a year of true hardship. The pandemic overturned everything: it caused immense loss of life among our fellow people, dramatically changed our daily life and priorities and, at the same time, suppressed economic activity across the globe.

In these unprecedented circumstances, our Bank, all of you, were at the forefront each day so as to stand by our Customers. Exhibiting an unparalleled sense of duty and adaptability, we moved fast and provided a safety net to households and businesses, as well as new ways to perform transactions by using secure technologies without the need for physical presence in the Branches. We achieved this through uninterrupted business operation, maintaining high levels of safety for our Personnel and Customers and by making the most out of our digital infrastructure.

I am proud for an additional reason. Amid this environment of intense volatility, we remained resolutely focused on the implementation of our strategic plan, giving priority to the substantial clean up of our balance sheet. We scheduled the restart of Project Galaxy and fully utilized the “Hercules” program. It is the second largest securitization of non-performing loans in Europe with a credit rating. Despite the lockdown, the transaction’s dynamic was unchanged, and thanks to the countless working hours put in by dozens of our colleagues, for whom I am personally very grateful, we completed the transfer of NPL management activity to Cepal within schedule. Now, leveraging strong investment interest, we are close to the completion of this complex transaction with remarkable speed when compared to our peers. Earlier on, in July 2020, and despite the adverse conditions, we completed also the sale of the Neptune portfolio, thus substantially improving the quality of our assets.

In addition, 2020 was marked by two significant milestones, which further strengthened our capital position. In early February, having correctly anticipated the market’s dynamic, we issued to international investors a Tier 2 subordinated debt bond of Euro 500 million, which was covered tenfold and at the best pricing ever achieved by a Greek bank. Furthermore, in December we proceeded to a swap of state bonds with the Hellenic Republic, registering a capital profit of Euro 170 million.

In these difficult times and with our customer-centric approach as our guiding principle, we provided substantial help to our Customers. We supported more than 100,000 households and businesses that were hit hardest by the pandemic, proceeding to payment deferrals and offering moratoria amounting to Euro 12.7 billion. Moreover, we stood by 11,000 businesses, disbursing Euro 5.4 billion to strengthen their balance sheets and help them emerge victorious from the crisis. This is the best performance that our Bank has had since 2008 and includes the use of state guarantee programs totaling Euro 1.4 billion.

At the same time, we responded effectively to the demanding circumstances and improved our Customer experience, constantly offering new digital services and products, such as the option to open a bank account from smartphones, myAlpha Rendez-vous and Digital Business Onboarding, through which businesses can begin their cooperation with the Bank remotely. More than 90% of the Bank's cash transactions are now carried out on its digital networks (web, mobile, ATM and Automated Payment Systems), and what is more, Alpha Bank is the preferred bank for consumers in the contactless payments and purchases sector, as it has introduced innovative digital products such as Apple Pay, myAlpha Wallet and Garmin Pay.

Regarding business development, our Bank reaffirmed that we can systematically achieve strategic partnerships with key players within the global market. The long-term agreement with Generali lays strong foundations for Alpha Bank to further enhance our competitive position in bancassurance, which is expected to flourish significantly in the years to come.

In 2020, we launched the Transformation Program, a systematic framework for the acceleration of the changes required at our Bank to achieve the three pillars of our strategic plan: customer-centric growth, transforming our operational model and, of course, improvement of our organizational efficiency by enhancing talent management. Throughout the year, significant progress was made in terms of planning and we will soon proceed to the implementation of the relevant actions.

In parallel with the initiatives in Greece, we launched a series of actions through our international presence with the main goal of supporting our Customers during the pandemic. Furthermore, we have integrated the international companies active in the financial sector, namely Alpha Bank Romania, Alpha Bank Cyprus and Alpha Bank Albania, under one holding company, which will highlight the embedded value and increase our strategic flexibility. Also noteworthy is the highly successful voluntary separation scheme in Cyprus, which, in combination with the completion of the NPL management activities carve-out based on the Greek paradigm, will drastically improve our efficiency and allow us to reposition ourselves in the Cypriot market.

Finally, in 2020 our Bank earned prestigious international awards and our footprint in society was reinforced, focusing on supporting doctors and nursing staff who were at the forefront of the battle against the pandemic, through sponsorships of the National Health System that exceeded Euro 1 million.

The new year brings hope that, soon, as a society we will overcome the hardship caused by the pandemic. This means that our Customers, households and businesses, will redefine their perspective for the future. As our stance towards the pandemic has strengthened the relationship of trust with them, now that the time for decisions has come, we must stand by their side. Early in 2021, following the completion of the agreement on Project Galaxy, we will activate the subsequent corporate transformation, that is, the creation of a new Bank, "clear" of non-performing loans. This will be a historic turning point for Alpha Bank. Having now faced the legacy of the more than a decade-long financial crisis, we can now focus on the core of our mission: to meet the new demands of our Customers, whether they seek to address today's challenges or plan for tomorrow, by investing in the upcoming recovery.

In parallel, our Transformation Program enters its most complex, but also most creative phase. Its implementation is based on the commitment of the Bank's entire top management team, which was further reinforced with the repatriation of first-line executives and the attraction of high caliber professionals, but mainly relies on our effective team effort. The goal is common and clear. Based on meritocracy, transparency and trust, we are forming a new, more efficient Bank. An entity that promotes and attracts talent, is on the side of our fellow citizens and is increasing its footprint in society. We are forming a new Bank, which will create more value for its Customers, Shareholders and Personnel.

I want to thank you from the bottom of my heart for your huge effort that enabled us to offer in 2020 all our energy to support and serve our Customers during the crisis. My appreciation for your work is the highest and we have proved in harsh times that Alpha Bank is justifiably the point of reference in the Greek financial system.

2021 will be a challenging and creative year for our Bank. Having faith in our potential, and soon liberated from the fear of the pandemic, I am confident that together we can make the new Alpha Bank vision come true.

I wish you a Happy New Year, health and optimism for you and your families".

The second international digital innovation competition "FinQuest by Alpha Bank 2020" has been successfully completed



The second international digital innovation competition, FinQuest by Alpha Bank 2020, lasted a total of 4 months, with more than 70 participants from 13 different countries. This year too, the Competition became a milestone for the Bank, as it was living proof that Alpha Bank not only observes the domestic ecosystem, but also actively supports innovation by giving start-ups the opportunity to stand out. Through a complete 5-week Accelerator, mentoring, coaching and specialized workshops, the applications that excelled gathered the momentum to develop into attractive solutions both for the Bank and its Customers.

The Competition was concluded with a purely digital Pitch-Event, which was attended online by more than 300 people from Greece and abroad. The 7 teams, which were start-ups from 7 different countries, presented their final, innovative proposals, which had already matured in the Competition's Accelerator, aided by selected mentors, Alpha Bank Executives and partners, attracting the public interest and vying for one of the top three places and one of the €5,000, €3,000 and €2,000 cash prizes.

The event started with a greeting from **Konstantinos Vaitsas, Head of Innovation of Alpha Bank**, who stressed the significance of new technologies in shaping the banking services of the future, as well as the contribution of international innovation actions, such as FinQuest by Alpha Bank, the further improvement of the Customer Experience and of the operation of the Bank itself. Finally, Mr. Vaitsas pointed out that the main goal of the Competition is to create real value, as a result of the identification and further development of applications that can radically change the landscape in the financial sector.

Alpha Bank's Executive General Manager - Chief Digital Officer, Damianos Charalampidis, also extended a welcome to the audience, noting that the Bank's central strategy is to stand by Fintech companies and not against them, to also closely monitor developments in the field of Financial Technology and be a "quick adopter". He also added that digital technology's primary goal is to enhance Customer Service, which is evolving into a decisive factor for the competitiveness of banks in all available service channels, such as the Branch, the web and mobile banking etc.

The digital event included videos that kept the interest of the audience alive, while in the same context, a live conversation was held between Konstantinos Vaitsas and Nikos Palangias, founder of **Quadible** and one of the three winners of FinQuest 2019. Finally, polls took place during the digital Pitch-Event, with questions to the audience who had the opportunity to actively participate.



The winning team was **Wealthyhood** of Alexandros Christodoulakis and Konstantinos Faliagas, based in England and Greece, who presented a smart and innovative investment management application. Second place for **Finqware** of Cosmin Cosma, Elena Cosma and Danut Covalciuc, based in Romania, with a Cloud-based, personalized platform for Open Banking. The prize for third place was awarded to the Greek company **Finloop**, consisting of Antonis Prentzas, Marios Noutsos, Kyriakos Georgiou and Stelios Gasparinatos. Their winning application is a platform for credit rating and granting of micro-loans at the point of sale, so as to cover emergencies.



The 8-member jury that evaluated the proposals was formed by Aris Georgopoulos (Vodafone), George Doukidis (Athens University of Economics), Dimitris Kalavros-Gousiou (Velocity Partners), Evangelos Kalamakis (Alpha Bank), Haris Linardakis (IBM), Albertos Bourlas (Microsoft), Damianos Charalampidis (Alpha Bank) and Nikos Christodoulou (Deloitte).

The jury evaluated the groups based on four criteria:

1. The identification of a specific problem or gap in the market that the application / solution is called to address
2. The application's degree of innovation in comparison with similar applications in the domestic and international market
3. How easy it is for the Bank to implement the application, depending on the time and cost required
4. The resulting impact on the satisfaction of the real needs of the Bank and / or its Customers.

The extensive promotion of FinQuest by Alpha Bank, both in a domestic and international level, has significantly reinforced the Bank's image as an extroverted Organization, which actively promotes digitization and innovation.

In order to see snapshots and statements of the protagonists of the Competition, click [here](#).

What the winners said about FinQuest by Alpha Bank:

“What’s great about this program is that it’s a win win for both. I think FinQuest is a great initiative both towards enabling and also accelerating innovation in the banking sector”.

Konstantinos Faliagkas (Wealthyhood)

“From day 1, up to the pitching event, everything was well-organised and centered around the participants. The best part was our weekly meetings with our 4 mentors. Everyone came from a very diverse background, which helped us get well-rounded feedback and insights on what we do, during the program but even afterwards”.

Alexandros Kristodoulakis (Wealthyhood)

“FinQuest enables the local sector to at least explore incorporating innovation, in a step by step manner”.

Cosmin Cosma (Finqware)

“FinQuest was a very insightful and rewarding experience that allowed us to explore different aspects of our proposition and its applicability to the banking sector”.

Kyriakos Georgiou (Finloup)

“We’re an innovative startup in the financial sector, so we knew that Alpha Bank could help us tremendously. We’re talking about a Bank with great capabilities, from digital processes and state of the art technology to loans and credit risk modelling”.

Antonis Prentzas (Finloup)

What the members of the FinQuest team from the Digital Transformation and Innovation Division said:

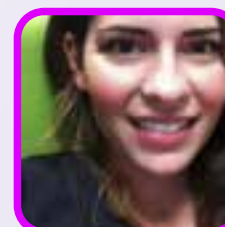
"Aiming to continuously improve products and services, as well as responsibly face all the banking needs of our Customers, in combination with a modern customer experience, the FinQuest by Alpha Bank competition allows us to stand by the ecosystem of FinTechs, which are flexible enough to tap into new technologies and present applications and solutions, thus expanding the range of capabilities of banks. In this context, we are delighted with the international character of the Competition, which attracts participants from many countries each year, thus becoming a key pillar of the international financial innovation ecosystem. Finally, you can't really know when and where a new and innovative application / service / product will appear so that it can be added to your potential, thus improving the overall offer and experience for the customer. For this reason, we have created the framework where innovation can flourish. This is FinQuest by Alpha Bank".

Konstantinos Vaitsas

"The world around us is made up of ideas that have achieved to escape the white paper and find their way into implementation. Some ideas were abandoned or significantly modified on the way, yet they also managed to make a contribution to the evolution of our culture and make our lives better. There is no end to the effort for innovation and continuous development. The aim of FinQuest is to seek these ideas, the smart applications that can enhance the Customer experience even more, and to provide the proper framework for their maturation. It is such a moving experience to see with your own eyes the resourcefulness of the participating teams, their passion for creation and development, their determination. As a member of the organizing team and the mentors' team, you also want to contribute to this effort with all your strength".

Aggelos Christophides

"It was impressive to witness how, under the umbrella of FinQuest, teams from 13 different countries, assessors, mentors, partners and colleagues coordinated all together operating as a team with development and creation as a common goal, while maintaining their character and orientation. Daily communication, ceaseless cooperation and willingness to find the best possible solution to any challenge were the main axis around which the Competition revolved. "FinQuest is a reference point for the development and implementation of new ideas in the financial industry. At the same time, it is a call to a unique experience of cooperation, teamwork and flawless coordination".

Anna Trombatzi

Strong interest by International Institutional Investors for Alpha Bank, in virtual Investment Conferences and Roadshows



Post the 9M 2020 Results announcement, Alpha Bank's Management, led by its General Manager - CFO, Lazaros Papagaryfallou as well as George Michalopoulos – Group Treasurer, Panagiotis Kapopoulos - Chief Economist and Dimitris Kostopoulos – Head of IR, carried out a series of virtual meetings with foreign institutional investors, through their participation to Virtual Conferences and Roadshows held by leading financial institutions such as JP Morgan and Wood & Co. The Bank further participated in the “22nd Annual Capital Link Invest in Greece Forum” which was organized in digital form this year.

Overall c.30 virtual meetings either Group or “one-on-one” took place, reaching out to more than 67 portfolio managers from 50 international investment companies, most of them with long-term investment horizon and a strong interest to the prospects of the Bank.

The discussions held with investors focused on latest developments for the Bank, with an emphasis on the upcoming completion of the Galaxy transaction and the impact of the pandemic to the performance of the Group and the Greek Economy overall.

Participation of the CEO of Alpha Bank Vassilios Psaltis in the 22nd Capital Link Invest in Greece Forum



With the central theme **"Greece - Looking Ahead With Confidence"**, the **22nd Capital Link Invest in Greece Forum** was successfully held online on Tuesday, 15 and Wednesday, December 16, 2020, in partnership with the New York Stock Exchange and major International Banks and Organizations, as well as with the fervent support of the Greek business and financial community.

On behalf of Alpha Bank, the CEO Vassilios Psaltis participated in the panel titled "BANKING SECTOR - GROWTH & DEVELOPMENT OUTLOOK" together with Mr. Martin Bijsterbosch, Head of the Greece team of the European Central Bank, Pavlos Mylonas, Chief Executive Officer of the National Bank of Greece, Fokion Karavias, CEO of Eurobank and Christos Megalou, CEO of Piraeus Bank. The panel was coordinated by Mr. Ajay Rawal, EY Global Banking & Capital Markets Restructuring Leader.

"We are proud of relaunching Project Galaxy – the second largest rated NPL securitization in Europe – immediately after the first lockdown and driving the transaction throughout the second lockdown", said Mr. Psaltis, adding that this reflects positively

not only on the Bank's operational readiness and the attraction of Cepal, but also *"on the significant uplift that Greece as a brand has experienced, given the handling of the pandemic and the propensity to reforms that the Government is demonstrating"*.

Mr. Psaltis pointed out that Alpha Bank has already built up credibility with US investors, starting with the setting up of Cepal – the first servicing company licenced by the Bank of Greece – with Centerbridge, then selling large business loan portfolios to Apollo and Fortress, and, now, being in discussions with Davidson Kempner to sign Galaxy, which will include taking up Cepal, one of the largest servicers in Southeastern Europe. *"Clearly, these investors have taken a positive view on the recovery of the Greek real estate market"*, said Mr. Psaltis.

Regarding the prospects of development for the financial sector in the post-Covid era, Mr. Psaltis said that *"despite the challenges, Greek banks need to fulfill their raison d' être by supporting the real economy"*.

The timely execution of the EU financing support programs, which exceeds Euro 70 billion for Greece, is of great importance for the recovery of Greek economy, said Mr. Psaltis. He added that *"banks have an important role to play, as they can quickly mobilize their business customers and help them shape up their investment propositions in a way that it will ensure their eligibility under the RRF, but at the same time also comply with the banks' credit standards. Therefore, the banks should be involved not only as a mechanism for the optimal distribution of the society's savings, but also as advisors. This will allow them to mobilize funds for investments towards the digital and green transitions as well as inclusive growth, export orientation, innovation and the creation of scale economies in the Greek market. In other words, banks should be involved as engines of growth through a multitude of roles – financial market intermediaries, investors and employers."*

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

Alpha Bank: Gold award for the innovative Digital Business Onboarding service



Alpha Bank's innovative **Digital Business Onboarding** service was awarded a Gold Award **at the e-evolution Awards 2021**. **For the first time in the Greek market, the new digital service** offers the possibility for companies to begin **their banking relationship** easily, quickly and without having to visit a Branch.

The new service complements **a range of innovative digital services** for businesses - such as the online renewal of legal documents and the online registration for Businesses to the e-Banking.

"Digital Business Onboarding provides our business Customers with a unique digital service experience, exclusively online and with no need for waiting. Alpha Bank's distinction at the evolution Awards 2021 highlights the Bank's commitment to modern solutions that offer convenience, immediacy and even more quality service", stated **the Manager of the Digital Banking Division, Agis Papastergiou**.

Alpha Bank enters into a long term bancassurance partnership with Generali

Alpha Bank S.A. (“Alpha Bank”) has agreed to enter into a new exclusive distribution agreement with Assicurazioni Generali (“Generali”) for the sale of non-life and health insurance products through its distribution channels. The agreement will have an initial term of twenty years and will focus on an ambitious digital and growth strategy.

The new partnership leverages the consolidation of AXA’s Greek operations into Generali, a significant investment by an international insurance company in Greece, through which Generali strengthens its strategic position in the country and becomes a leading player (#2) in non-life and (#3) health.

The CEO of Alpha Bank, Vassilios Psaltis, said: *“The new agreement with Generali is testament to the focus of Alpha Bank on improving its competitive position in the bancassurance space. Setting in place and nurturing strategic partnerships with global market players has been a core strength of Alpha Bank for the past two decades.*”

We welcome Generali and look forward to a mutually beneficial partnership. We thank AXA Group for an excellent cooperation to date, based on mutual trust and respect, and we wish them all the best in the implementation of their new strategic priorities.”

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

Certification of IT Divisions

The IT Systems, the IT Applications and the Project Management Divisions have successfully renewed the certifications of the Quality Systems that they apply according to **ISO 9001: 2015** and **ISO 20000-1: 2018**. Meanwhile, in collaboration with the Cybersecurity and Information Security Division, the IT Divisions were certified with **ISO 27001** for the first time, thus implementing the new Information Security Management System.

The external inspections were carried out from 27.11.2020 to 10.12.2020 by the acclaimed and globally recognized Bureau Veritas Certification Agency.

ISO 20000 is a technical standard that encapsulates the internationally established best practices for IT Services Management and is horizontally applied in the three Divisions with the following scope: "Provision and management of IT services from Alpha Bank's IT Divisions in accordance with the Directory of Services".

The aim of the IT Services Management System of the IT Divisions is to manage the services provided to the Branch Network, the Bank's Divisions and the Customers, as well as to ensure a high level of quality.

The above can be achieved through:

- the unified and systematic management of the provision of IT services through the establishment of appropriate Policies and Procedures, as well as through the use of specialized systems and software applications.
- systematically monitoring and constantly measuring the quality and availability of the provided IT services.

This year's Certification included the assessment of two major projects:

1. The upgrade of the Standard from the 2011 version to the 2018 version.
2. The integration of new services from all areas of Informatics.

The Agency characterized the transition to the upgraded version of the Standard as particularly smooth, as a result of the completeness and maturity of the IT Services Management System of the IT Divisions.

ISO 9001 is an internationally recognized Standard which ensures the expected quality of services and products offered by each IT Division separately.

By implementing the quality systems (ISO 20000, 9001 and 27001), the IT Divisions once again prove how pioneering they are and reaffirm their commitment to applying the principles of Total Quality Management, aiming to provide quality services and products, as well as optimum service.

Furthermore, each Division was certified for the implementation of the Quality Management Systems it applies.

IT APPLICATIONS DIVISION

The inspection was conducted on a sample of 16 big Projects, jointly formed with the Project Management Division, and included the total of the Division's activities, namely:

- Design, Development and Integration of IT Applications
- Software Maintenance, Change Management and New Version Support for software that has been purchased.

The external inspectors confirmed that the quality system procedures applied by the Division are properly observed, as a result of which the final audit report contains only suggestions for improvement, something which certifies the maturity and continuous development of the system.

PROJECT MANAGEMENT DIVISION

The scope of the Quality Management System includes all its tasks, namely:

- Management of Requests, Project Proposals and IT Projects
- Analysis of Operational Specifications
- Operational Tests Management
- Coordination of the IT Network of the Group Companies.

Indicatively, it should be mentioned that during the Certification assessment period, the Division managed:

- 54,820 Requests
- 58 Project Proposals
- 75 Projects

IT SYSTEMS DIVISION

During the annual assessment, it was found that the procedures of the IT Systems Division for the design, installation, management, operation, support and maintenance of IT systems and infrastructure, as well as for the provision of IT system user support services, serve the needs and specifications of the Bank and the Group in accordance with the ISO 9001: 2015 Standard.

Indicatively, it is mentioned that the updated list of services of the Division includes 32 Request Categories and 215 Different Request Options.

Cybersecurity and Information Security Division

Successful completion of the first Cyber Strategic Plan 2018-2020

Cybersecurity and Information Security risks have escalated noticeably in the last few years, due to the significant developments in the area of Digital Transformation and to the increasing interconnectivity between organizations and companies. In addition, the financial industry operates in one of the strictest regulatory and supervisory environments globally. The Alpha Bank Cybersecurity and Information Security Division ensures alignment of Cybersecurity with the business targets for the Group, attainment of an acceptable level of security, and compliance with the regulatory requirements. Its primary goal is to securely promote the Group's business performance, its utilization of new technologies and services, and the improvement of its competitiveness and market position.

The Division designed and successfully completed the first Cyber Strategy Plan 2018-2020, which is based on a formal Capability Maturity assessment to set corresponding organizational, process and technological strategic objectives. The Division's complete re-organization in 2018 was accompanied by an ambitious program of projects and initiatives at all levels, aimed at the overall improvement of the Cybersecurity services provided to the Group and to Customers. The second cycle, planned for the 3-year period 2021-2023, is based on the same approach, with Cybersecurity evaluated against measurable targets and taking also into account the changing Cyberthreats and risks. The maturity assessment approach supports strategic planning, the prioritization of actions and the allocation of investments, so that the maximum desirable Cybersecurity level can be attained, both in every individual area of interest and overall.

Governance

In terms of Governance, the Group Cybersecurity and Information Security Framework was completely redesigned, with emphasis on simplicity and the modernization of policies and processes that cover all modern-day technologies and conform with international standards and best practices, such as the ISO 27001, 20000 and 22301 standards, the ISF Standard of Good Practice, PCI-DSS, COBIT and the NIST Cybersecurity Framework.



At the same time, the regular review and update of the Framework ensure its alignment with the Business Strategy as well as with important developments in the regulatory and supervisory environment. Working closely with the IT Divisions, the scope of application of the Information Security Management System (ISO 27001) was extended and Cybersecurity processes were similarly adjusted for full alignment with the IT Service Management System (ISO 20000). This effort led to a successful joint certification in 2020, thus optimizing synergies between the critical areas of Cybersecurity and IT. In addition, the Division was certified according to the ISO 22301 Standard for Business Continuity Management, and is also managing the Bank's PCI-DSS certification for card products and services. Awareness-raising and training of the Group's Personnel is a critical and continuous activity, whose aim is to achieve a high level of familiarization with good practices regarding the identification and the response to Cybersecurity risks. In addition to the introductory training in the principles of the Cybersecurity Framework, a sophisticated Cybersecurity Awareness Program is implemented, available via an online platform. The training content is adapted to each role, is regularly updated, and is upgraded to keep in step with the trainee's progress. Personnel briefings intensified further in 2020, in the light of the extensive use of teleworking, as were also Customer awareness efforts regarding online fraud, via Web Banking notifications, regular mails, and posts in the Bank's website and social media. The Division cooperates closely with the Group Data Protection Officer and the IT Divisions, providing support in the area of technical and organizational measures for the protection of personal data.

Cybersecurity Incident Response – Alpha Bank CSIRT

One of the main objectives set in the context of the Division's redesigned operations, was the expansion of activities related to Information Security and Cybersecurity threats and incidents management. Created in 2018 under the relevant Section, the Bank's Computer Security & Incident Response Team (Alpha Bank CSIRT) employs threat intelligence services, processes and technologies for identifying, analyzing, containing and mitigating of Cybersecurity threats. As part of the effort to develop alliances for effectively responding to Cyberthreats, the Division signed a formal Memorandum of Cooperation with the National CERT (Hellenic National Defense General Staff - HNDGS), and in 2020, the Alpha Bank CSIRT was audited and certified as full member to the International Forum of Incident Response and Security Teams (FIRST), making Alpha Bank the Forum's first private-sector organization in Greece. The members of FIRST cooperate regularly, are in constant communication and exchange critical information and expertise, in order to respond more quickly and efficiently to global Cyberthreats.

Complementing the tactical intelligence and critical information flow, the Division is also a member of the Financial Services Information Sharing and Analysis Center (FS-ISAC), the leading organization for the coordination and sharing of Cybersecurity information for the global financial industry. The Incident Response Section is implementing a comprehensive program for the continuous improvement of processes and the development of skills to respond to Cyberthreats. Moreover, the Division is organizing simulation exercises in collaboration with external associates, for testing and improving processes and technical means, as well for practical training and strengthening expertise. These exercises cover various subjects and serve various purposes, ranging from tabletop exercises to full-scale TIBER-type technical tests, which also comply with regulatory and supervisory requirements.



Cyber Risk Management

Cyber and Information Security Risk Management is at the core of the Division's operations and strategic planning. The Information Security Risk Assessment methodology (ISRA) was also completely redesigned in 2018 and, since then, it is applied at the level of systems/applications, as well as in recording and managing the overall Cyber risk to the organization. Taking into account multiple factors as well as current threats, Cyber risk management is supported by automated tools and is crucial in determining the acceptable level of risk (Cyber Risk Appetite). The methodology is constantly evolving and is also enriched, so as to effectively meet the current business and regulatory requirements, covering, among others, new technologies such as Cloud Services. Development and evolution of the Cyber Risk Methodology takes into account international standards and best practices (ISO 27001-27005, ISF, PCI-DSS, CoBIT, NIST) and is aligned with the Group Operational Risk Policy, while the assessments are further enhanced with information from data classifications and security evaluations (Penetration Tests, Vulnerability Assessments).

Cyber Architecture and Operations

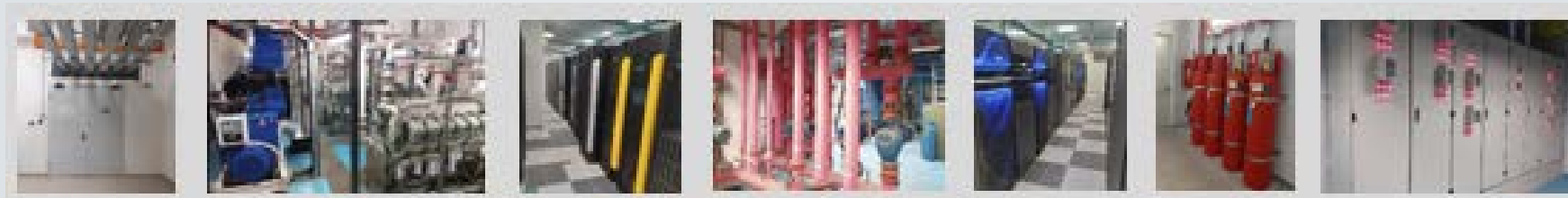
Cyber infrastructure management is a critical function of the Division, as it implements the policies and security parameters for the Bank and Group. On a tactical level, the Cyber Operations Section monitors and manages all Cybersecurity systems

and technologies to ensure constant and complete protection of the services, and is one of the critical areas for the provision of data and support for incident response. At a project level, the Section performs important infrastructure improvements and upgrades, in close cooperation with the IT Divisions, and participates in the evaluation of solutions and mechanisms for the secure deployment of new technologies and services, including Digital Transformation efforts and the extended use of teleworking due to the Covid-19 pandemic. The Infrastructure Management Section works closely with the Cyber Architecture Section, which designs the overall security architecture and cooperates with the corresponding IT Architecture Section to ensure interoperability and efficiency of the security mechanisms. Through the Architecture Section, the Division specifies the security criteria for the evaluation of technology and business solutions, and designs the Cybersecurity mechanisms and parameters for critical and strategic projects, including Digital Services and e-Banking. Since 2018, the Section has developed and has been constantly improving the methods and tools for the evaluation and architectural design of solutions, including Cloud services.

Identity and Access Management

User Identity and Access Management (IAM) is also a critical function, and the respective Section is continuously improving both the processes and the technical means employed in enforcing the necessary IAM rules. Seeking to ensure the smooth and authorized access of the Bank's users to the systems and applications necessary for them to perform their tasks, the Section designs the IAM Strategy at the level of policies and processes, as well as at the level of the technologies to support the implementation of the policies. Since 2018, the Section has redesigned and automated the IAM processes, significantly reducing access management time and complexity, and increasing the overall level of security and productivity. The Section is also involved in a key role in large-scale operational projects, as well as in the scheduled and urgent changes, such as supporting the operation of remote work systems for most of the Employees due to the Covid-19 pandemic. Additionally, the Section also evaluates new strategies and technologies for enhancing authentication security while also improving the users' experience in the Bank's operational environment.

A computer room that passed to history



The era of operation of the IT systems of Emporiki Bank has finally ended.

The remaining productively operating systems were relocated at the end of December 2020 to the modern premises of the Data Center, where the rest active systems of Alpha Bank are actually located.

The Data Center of our Bank is considered among the best ones as it was initially designed for this usage. After the reconstruction and upgrade that took place in 2013 following the acquisition of Emporiki Bank, Alpha Bank has today one of the most reliable and modern Data Center infrastructures, thus ensuring the continuous and secure operation of the information systems and contributing to the 24x7 provision of IT services in all channels and points of operation of the Bank.

Powering off the old IT systems of Emporiki Bank will result in the reduction of electricity consumption and therefore in the CO₂ footprint. Further reduction is expected to be achieved after the shutdown of the supporting electromechanical equipment such as the cooling systems.

The results of this action which is part of the corporate social responsibility related to the control and reduction of electricity consumption is the reduction of both the Bank's operating expenses and the operational risk related to the exhaust of Data Centers infrastructure resources (physical space, energy).

Monitoring and controlling the energy consumption of information systems is a continuous effort of the IT Systems Division not only for economic but also for environmental reasons as according to relevant studies the energy consumptions of Data Centers worldwide will emit by 2025 the 3.2% of the total carbon emissions.

Alpha Bank Group Intranet: the new “Meeting Point” for the entire Group



The [Group Intranet](#), the new “Meeting Point” for all Employees of the Alpha Bank Group, was launched shortly before the end of 2020, featuring rich material from the entire Group.

The new, English-language internal communication platform is addressed to all Personnel of the Alpha Bank Group, in Greece, Albania, Cyprus, Romania and the UK.

The Group Intranet’s unique and original content includes, among others:

- information and interesting feature stories from the Alpha Bank Group
- regular updates from the CEO and the Group HR
- presentations of different teams that work together across the entire Group
- rich material from Alpha Bank’s world of Art, History and Numismatics.





The platform's diverse editorial content is shaped by the Group Intranet Team, from the Bank's Corporate Communications Division, with the active contribution of the Group Correspondents, who represent each Group Company.

It should be noted that the Group's local intranet sites remain a daily tool of communication, for Employees to share work-related documents and information in their local language.

The Group Intranet Team welcomes all feedback, ideas or suggestions about the new Group Intranet, at groupintranet@alpha.gr



Human Resources Division

The Bank participated in the Digital Business Days of the Panorama of Entrepreneurship and Career Development



Alpha Bank participated again this year in the successful institution of Business Days, for the first time online due to the pandemic. We were delighted to digitally welcome over 500 students and graduates of various universities, as well as young professionals, and share with them the way the various departments of the Bank work, the selection process we follow and the skills we look for in new talents. The participants also had the opportunity to meet Bank Senior Executives and ask them questions.

Human Resources Division #StayConnected



In the unprecedented conditions of the pandemic, the Human Resources Division created for the Bank's Employees a series of actions through the #StayConnected platform, aiming to provide the framework for self-improvement and empowerment and offer entertainment.

In this platform, Employees can find **tools to make work from home easier, tips about health, fitness, personal development, as well as cultural activities** with free access.

Until today, more than 2,000 Employees have participated in the above actions, which will continue and be enriched in 2021.

Stay tuned and learn more [here](#).



My Work



My Life



My Culture



COVID-19 Update

Human Resources Division

The Electronic Personal Data Update Application was enhanced with a New Unit



In our constant effort to continue automating the procedures and upgrading the services provided to the Employees, the Electronic Personal Data Update Application available in the Bank's internal communication network, Alpha Bank Intranet/HR Applications, was enhanced with the "Family Status Data" section.

Through this new section, Employees now have the chance to update the following information concerning themselves:

- Spouse / Partner Details
- Child Details

Moreover:

- The circulation of physical documents and certificates is abolished. The Employee submits a request to change the above data as well as the required certificates, through the Application, which then, in turn, updates the Human Resources Information System.
- The overall procedure of granting benefits, whenever they are applicable, is supported online, starting from the submission of the request and the relevant certificate from the Employee until the request's approval and its payment through payroll.

The Human Resources Division is steadfast in its effort to continuously improve services and modernize operations, aiming towards the flexibility, efficiency and improvement of the "Employee experience".



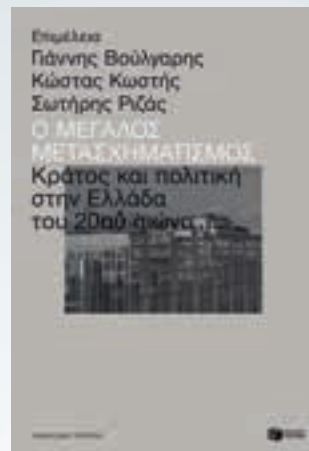
Calendar for 2021

The Calendar for 2021 is dedicated to the 200th anniversary of the Greek Revolution of 1821, which marked the beginnings of modern Greek history. The heroes and the battles of the Revolution inspired not only the creation of emblematic works of art, but also the coinage of the new Greek State.

Works of art and coins from Alpha Bank's Art and Numismatic Collections illustrate the new Calendar, in a gesture that pays tribute to the declaration of the Greek War of Independence.

“The Great Transformation: State and politics in 20th century Greece”

Publication of the Proceedings of the Conference organized by the Alpha Bank Historical Archives



December 2020 saw the publication of the volume of the Proceedings of the scientific Conference organized by the Alpha Bank Historical Archives in collaboration with the Historical Archives Section of the Bank of Greece, and hosted at the Alpha Bank Cultural Centre - Nafplio in October 2019.

This new publication is titled **“The Great Transformation. State and politics in 20th century Greece”**. The publication’s editors are Mr. Yannis Voulgaris, Professor Emeritus at Panteion University, Kostas Kostis, Professor at the National and Kapodistrian University of Athens and Advisor to the Management of Alpha Bank, and Mr. Sotiris Rizas, Director of Research, Research Centre for the Study of Modern Greek History of the Academy of Athens. The volume contains **28** texts by many distinguished researchers and professors from Greek and foreign universities.

It comes to fill a research and bibliographic gap on the role and influence of the state and also aims to help better understand the current reality and the problems that the country is faced with.

The publication outlines the national development of the country by means of a multifaceted analysis that focuses on the 20th century’s great protagonists: social transformation, the state, the nation. This approach comes at a historically critical time for Greece, as the new era’s potential and future directions are yet to emerge. In these turbulent times, Greece must seek its way forward, dealing successfully with the thorny problems it inherited from the 20th century, but also with the effects of the recent crisis.

Publication offer by Alpha Bank

Alpha Bank offers the publication **“The Monastery of Pantanassa at Mistra: The Wall Paintings of the 15th Century”** at a discount of 40% throughout February 2021.



Mary Aspra-Vardavaki, Melita Emmanuel
Athens 2005
Emporiki Bank
Dimensions 28.5 x 23 cm
352 pages
153 illustrations
Greek
ISBN 960-7059-17-4

Price: Euro 24.00

The beginning of the book deals briefly with the history of Mistra and the architecture of the Monastery's katholikon. There follows a detailed description along with a stylistic analysis of the wall paintings of the Monastery, dating at the 15th century. Lastly, conclusions regarding both the artists and the position of the Pantanassa Monastery within the framework of Byzantine art during the Palaeologan period are presented.

The Publication may be obtained either by visiting the **“ALPHA BANK – CULTURE store”** (40 Stadiou Street, ATHENS) and the e-shop www.alphapolitismos.gr/eshop or by placing an order via telephone or e-mail (tel.: +30 210 326 2465, e-mail: infopolitismos@alpha.gr).

For any further information or clarifications you may contact the Alpha Bank Library at +30 210 326 2440 and 210 326 2446.

The J.F. Costopoulos Foundation Award



The J.F. Costopoulos Foundation, on the occasion of its 40th anniversary, instituted in 2019 The J.F. Costopoulos Foundation Award, awarded, upon the recommendation of a special three-member panel, to a Greek film in the context of the Thessaloniki Film Festival.

The J.F. Costopoulos Foundation Award, the prize and the accompanying artwork created by the artist Daphne Costopoulos, Vice - Chair of the Foundation's Board of Trustees, was bestowed to the winning film ***Digger*** by **Georgis Grigorakis**, in the framework of the 61st Thessaloniki Film Festival. The jury for the Foundation's 2020 award was comprised of Mr Yorgos Frentzos, cinematographer; Ms Eva Stefani filmmaker - Professor at the University of Athens; and Mr Yiannis Zoumboulakis, journalist - film critic.

Here is the jury's reasoning: "Starting from a classic story of 'bridging relationships' between a single father and his son and with a background of a piece of Greek nature that we rarely see in domestic cinematic fiction, the director Georgis Grigorakis 'married' almost spontaneously realism with poetry speaking passionately about the dual substance of nature, not only of human beings but of nature in general. Without ever being carried away by an easy description of habits or pure ecological denouncement, *Digger* also refers to a man's tireless effort to protect his tormented land. The result is a film with a deep ethnographic vision, seemingly made of mud, twigs and water, although perfect from any technical point of view. Finally, the two ambiguous heroes of the story, are consistently served by excellent performers who in an almost surreal way help the viewer to understand their realism".

The J.F. Costopoulos Foundation Transition | Enter Communities of Body International Community Dance Residency

The J.F. Costopoulos Foundation supported the program “Transition | Enter Communities of Body” → The International Community Dance Residency, realized by *Kinitiras* – the Artistic Network for Performing Arts from November 16 to December 18, 2020, within the framework of the In Progress Feedback Festival. The project included workshops and dance works-in progress based on the concepts of community, transition and Euro-African exchanges, performed by the artists: Marilena Sitaropoulou from Greece, Patricia Woltmann from Germany, Emilie Vaudou from France and Blaise Mangitukulu from the Democratic Republic of Congo, either in flesh when possible or from a distance and online due to the pandemic, always adherence to local and international health and safety rules.

Kinitiras – the Artistic Network for Performing Arts implemented the program in collaboration with the Goethe-Institut Athen, the French Institute of Greece, the Flux Laboratory Athens, the Franco-German Cultural Fund, the J.F. Costopoulos Foundation, and the French Institute of Bukavu (Congo). It is also worth noting the significant contribution of the international committee which selected the artists and of experts from the field of arts and sciences who offered their knowledge during the workshops.

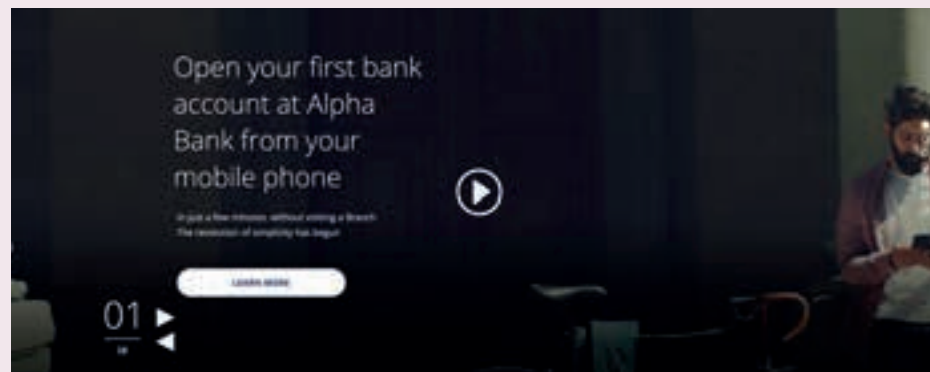


Snapshot from the in flesh presentation of the work in progress by Blaise Mangitukulu entitled "Hope" in Bukavu, Congo (photo: Sandy Bakwira)



Video still from the choreography "Sango - A dance documentary" by Marilena Sitaropoulou for two performers, Athens (Video still: Christos Symeonidis)

The first Alpha Bank Account now opens from your mobile!
Within a few minutes, without visiting a Branch, from the myAlpha Mobile app!



Alpha Bank welcomes new Customers who wish to start their cooperation with the Bank **easier than ever**, offering them the opportunity to open **their first account** in just a few minutes, from their mobile phone! **Without the need to visit a Branch, through the updated myAlpha Mobile app!**

The “Retail Onboarding” service for the launch of a banking partnership, which was created in the context of developing digital customer service to Clients and providing them with innovative digital services, is aimed at Retail Customers who want to get **their first Alpha Bank account** (as first beneficiaries). New Customers get **an account, debit card and e-Banking** within a few minutes, to fully meet their banking needs. The Service is also available through the Branch Network using tablets by officers through a special menu of the CBS system.

What products does the new Customer get in real time through the updated myAlpha Mobile app:

- The Alpha Premier Deposit Account
- The Alpha Bank Enter Bonus Mastercard® debit card. Free subscription is offered for the first year, for cards issued until 31.3.2021
- Access to e-Banking, free of charge.

Innovations and Benefits

- A fully digital process, without the need to visit a Branch
- Customer Identification and Certification using new, modern technologies
- No waiting, with just one to two documents needed (apart from the ID)
- Improvement of the Customer Experience when opening the first Alpha Bank account

Brief description of the process

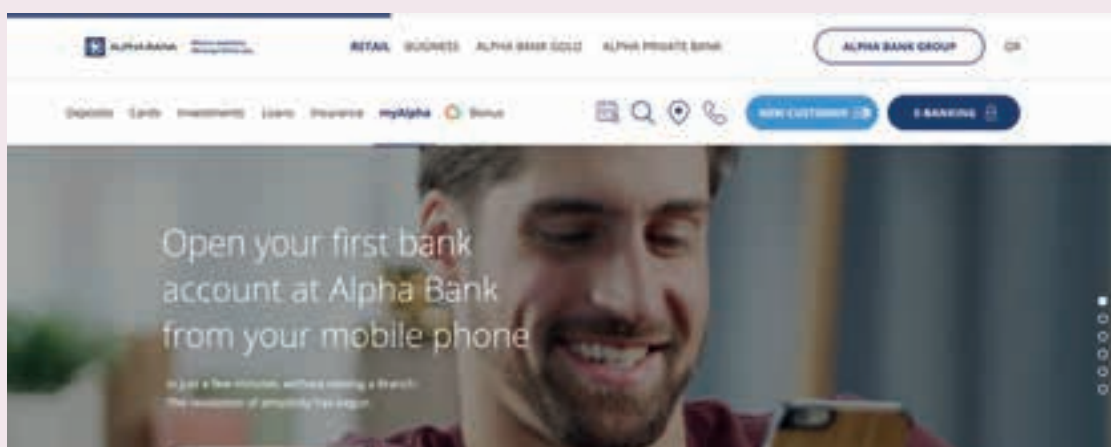
Customers can open their first Alpha Bank account through the myAlpha Mobile app (available for iOS and Android devices), by following these steps:

1. **Download the app and select the option “Open first account in Alpha Bank”.**
2. **Create a User ID and a Password**, which will be the login credentials for e-Banking.
3. **Accept the Terms and Conditions.**
4. **Customer Identification and Certification.**
5. **Accept the General Transaction Terms and the terms of use of the products.**
6. **Create products and enter e-Banking.**

The updated myAlpha Mobile app



Find out about the new features at [NEW CUSTOMER](#)



With the main communication message: **"The revolution of simplicity has begun"**, the new feature for opening an account at Alpha Bank, through the updated myAlpha Mobile app, was promoted on TV, the radio, the internet and the Social Media.

In order to watch the advertisement, click [here](#).



Methodology and Implementation

The Retail Onboarding Customer Journey was implemented in the context of the Bank's Digital Transformation, principally aiming at improving the overall experience of the new Retail Customer who wishes to start his cooperation with Alpha Bank either from his mobile phone or through the Branch.

For this reason, a team of colleagues was set up, represented by all competent Divisions. This team designed the whole process for both channels, with the Customer at its very centre, in order to meet their needs simply, easily and quickly, by using modern and secure technologies.



The Retail Onboarding team.

Alpha Bank the first to enter the new era of Instant Payments through the interbank pan-European SEPA system

Alpha Bank has become **the first bank in the Greek market** to apply to **all its banking channels**, and with the utmost security, the **innovative service** of instant payments for transactions within the Hellenic Territory, thus **reducing to zero the time** required for the interbank transfer of funds and the liquidation of the transactions of its Customers.

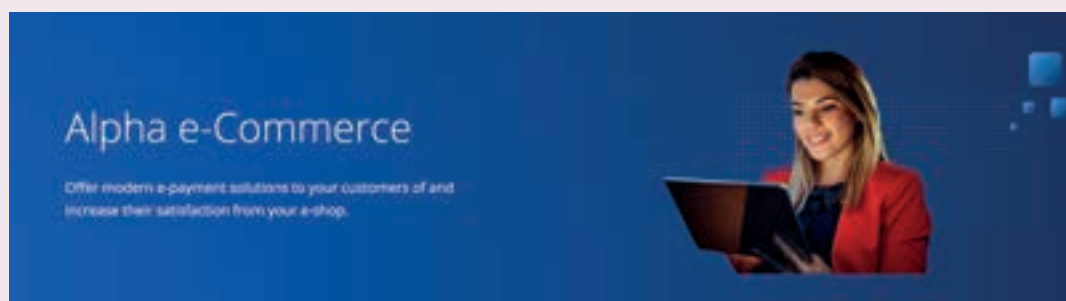
As of the early hours of Sunday, January 10, 2021, Alpha Bank is **the only bank** in Greece that **is fully registered** with the new infrastructure 24/7/365 of the interbank pan-European payment system SEPA, having successfully completed the necessary technical tests, in cooperation with the DIAS Interbanking Systems S.A.

In fact, Alpha Bank **has already cleared hundreds of instant payment orders for amounts up to Euro 12,500 in just 0.7 seconds.**

“The new instant payments infrastructure, that Alpha Bank first offers through all its service channels, both digital and physical, allows to immediately clear payments up to Euro 12,500, while ensuring maximum levels of security through real-time controls to combat money laundering (AML/CFT). Transactions are cleared not on the next working day as was normally the case until now, but within a fraction of a second. This way, our Bank continues to lead the way in technology, ensuring the best service of our Customers also in the field of Instant Payments”, says Spyros Tzamtzis, Alpha Bank’s Executive General Manager of IT – CIO.

As the Eurosystem has made the promotion of secure and innovative payments a **high priority**, the new Instant Payments framework **is expected to shape banking in the near future**, since it achieves a **remarkable increase in the speed** at which transactions are completed in the European Union, even via mobile phones or other 'smart' devices. In this context and within the first half of this year, there are plans to gradually extend direct payments to Euro 100,000 per transaction, as well as to extend accessibility throughout the EU.

Alpha e-Commerce for businesses: Online transactions with your customers even without an e-shop



Alpha e-Commerce by Alpha Bank ensures fast and secure online purchases even from retail companies **without a site or an e-shop**, thus strengthening the businesses' efforts to provide good service and security to their customers.

Alpha e-Commerce is a very simple and easy-to-use service. Retailers can use it to take **orders by phone or email** and proceed with the completion of purchases from the customers' credit card, digital wallet or bank account.

Through a special form of Alpha e-Commerce, the company fills in the customer details and the transaction amount. The customers are then sent a secure link in order to complete their payment, before they visit the store to receive the product (click-away).

In **companies with an e-shop**, the purchases through the Alpha e-Commerce service are carried out easily and quickly by choosing through the electronic payment methods. In parallel, customers are also given the possibility for interest-free installments and rewards through the **Alpha Bank Bonus Program**.

For more information, click [here](#).

“Exoikonomo-Autonomo” Program

"Alpha Bank supports the environment with green solutions approved by nature"



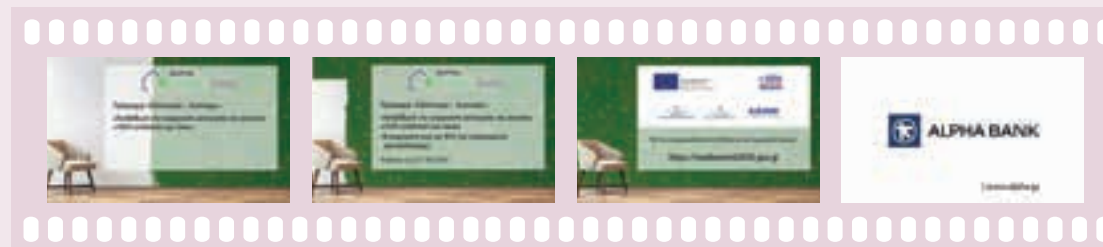
In order to promote the new co-financed "Exoikonomo-Autonomo" Program of the Ministry of Environment and Energy, an advertising campaign was launched on December 2, 2020, on TV and the Social Media, as well as through Newsletters to Bank Customers and placing advertising materials in our Branch Network and ATMs. The Program is part of the Alpha Green Solutions product line. It concerns the enhancement of the energy efficiency of buildings and is addressed to owners with houses of low energy category.

Through the main communication message: **"Alpha Bank supports the environment with green solutions approved by nature"**, the Bank invites interested parties to think financially and ecologically and to utilize the features of the Program, thus saving both money and energy.

"Exoikonomo-Autonomo" Program

- Preferential financing of energy upgrades
- 100% interest rate subsidised
- Up to 85% subsidy of the eligible budget.

In order to watch the advertisement, click [here](#).



“Bonus Wednesdays”

For each gift I have an extra gift from Bonus with “Bonus Wednesdays”



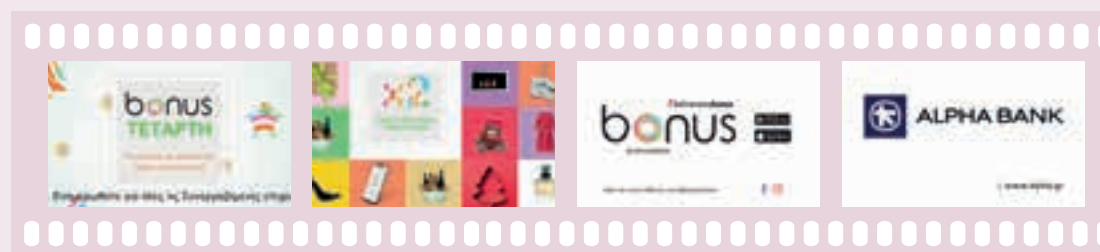
On the occasion of this year’s Christmas Holidays under such unprecedented conditions, the Bank decided to repeat the successful **“Bonus Wednesdays”** promotional activity to reward its Customers for their loyalty to the Program.

The action started on Wednesday, December 16, 2020, and was valid every Wednesday until December 30, 2020. In specific, on Wednesday, December 16, and Wednesday, December 30, 2020, the Program offered double Bonus points for each transaction with Bonus cards in physical and online stores of the Program Partners, while on Wednesday, December 23, 2020, it offered the possibility of redeeming with half the Bonus points.

To spread the word about the promotional activity, an advertising campaign was launched on TV, the internet, the radio and the Social Media.



In order to watch the advertisement, click [here](#).

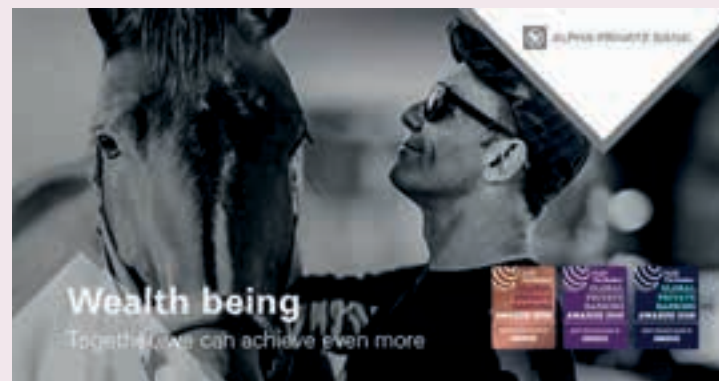


Alpha Private Bank "Wealth Being"



Aiming to highlight the modern and flexible Private Banking services as well as the strong relationship of cooperation and trust that the Executives of Alpha Private Bank form with the Customers, an advertisement was placed in newspapers and magazines. Its main communication message was **"Wealth Being"**.

In parallel, what was also featured was the award that the Bank's Private Banking Services received for the 3rd consecutive year from the internationally acclaimed "Professional Wealth Management (PWM)" publications and "The Banker" of the Financial Times Group.



Online holiday shopping with double rewards from Alpha Bank and Mastercard®



Alpha Bank in cooperation with Mastercard offered a **double reward** for all online transactions made using Alpha Bank Mastercard cards that belong to the Bonus, Affinity and Energy programs, from 1 to 15 December 2020.

In particular:

- **x2 points** on Bonus Mastercard cards
- **5%** on purchases with Affinity Mastercard cards
- **2%** on purchases with Energy Mastercard cards.

This promotional activity was advertised via the internet, while at the same time SMS and Viber messages were sent to the Bank's Customers.



Informing Customers about electronic fraud

Within the framework of information on cyber fraud, an informative newsletter was sent to our Customers titled "**Your security is our priority**".

Our Customers were informed about the increasing cases of phishing and vishing, both on a national and global level, and received instructions on what to look out for when they receive an email, in which cases they should contact the Bank and what they should do when coming across an attempt at deception.

Informing Customers about the upgrade of Alpha SecureWeb service



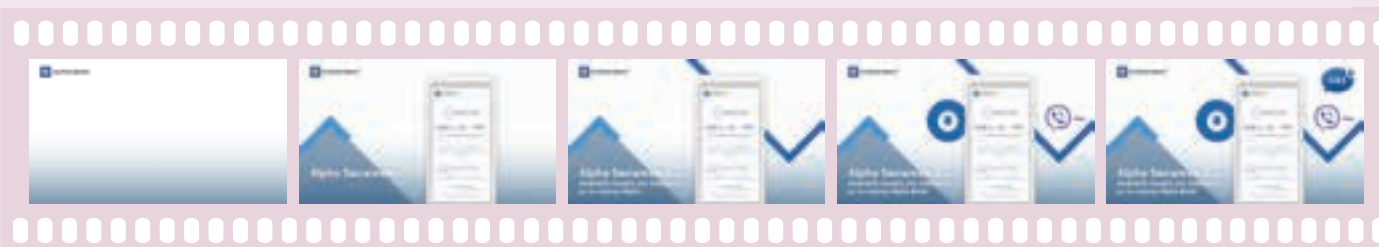
Following the European Payment Services Directive (PSD2) and the new regulatory framework, the Bank has upgraded **Alpha SecureWeb service** to further **secure online card shopping**.

Online shopping is even safer with all Alpha Bank **Visa** and **Mastercard** cards. The transactions are confirmed through the **myAlpha Code notifications**, now available through **Push Notifications** in the myAlpha Mobile app, while Customer identification is made through the **myAlpha Code** notifications.

In this context, a newsletter and Viber message was sent to Customers, to inform them about the enhancement of security as well as their gradual familiarization with the service, so that they continue to use our cards for their online purchases. In parallel, the public was informed through the Bank's Social Media channels.

The communication put emphasis on all the changes regarding the way the upgraded Service operates, while there was also information about the imminent abolition of the one-time-password (OTP) via SMS messages, in order for those who don't have the mobile banking app to get it, so as to continue to make their e-commerce transactions.

In order to watch the informative video, click [here](#).



"The defacements that hurt"



On the occasion of the 200th anniversary of the Revolution of 1821 and in the framework of the Corporate Responsibility Program "The defacements that hurt", the Bank decided to undertake the **maintenance of statues and busts of heroes of 1821**, which are located in various areas of Athens.

The works, which started in October 2020, will have been completed by December 2021. The first phase of the Program involved the completion of works on the statues of Ioannis Makrygiannis and Georgakis Olympios, Konstantinos Kanaris and Emmanuel Xanthos, while works have been scheduled on the statue of Athanasios Petimezas.

This initiative is carried out in collaboration with the Municipality of Athens, as well as with the contribution of groups of conservators who specialize in sculptures.

In order to promote the action, an advertising campaign was carried out through the internet, Press and Social Media, while advertising material was placed in our Branch Network and ATMs.



Alpha Bank's Corporate Responsibility Program "The defacements that hurt" has been implemented since 2013, aiming to restore and maintain sculptures and buildings located in iconic areas of historic cities in Greece. By the end of 2019, the Bank had carried out more than **35 restorations of sculptures and monuments** in Athens, Thessaloniki and Nafplion. The sculptures that have already been maintained through the Program in the center of Athens continue to be maintained in good condition.

In order to watch the action on Social Media, click [here](#).



BEFORE



K. Kanaris



E. Xanthos



G. Olympios



I. Makrygiannis

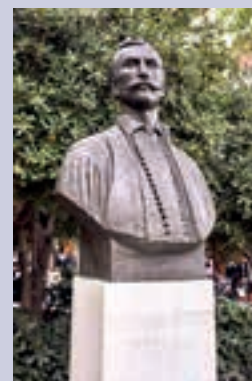
AFTER



K. Kanaris



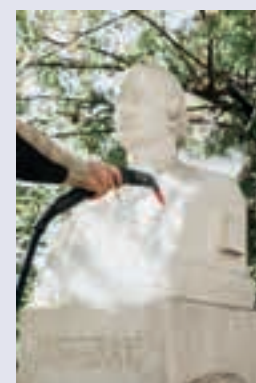
E. Xanthos



G. Olympios

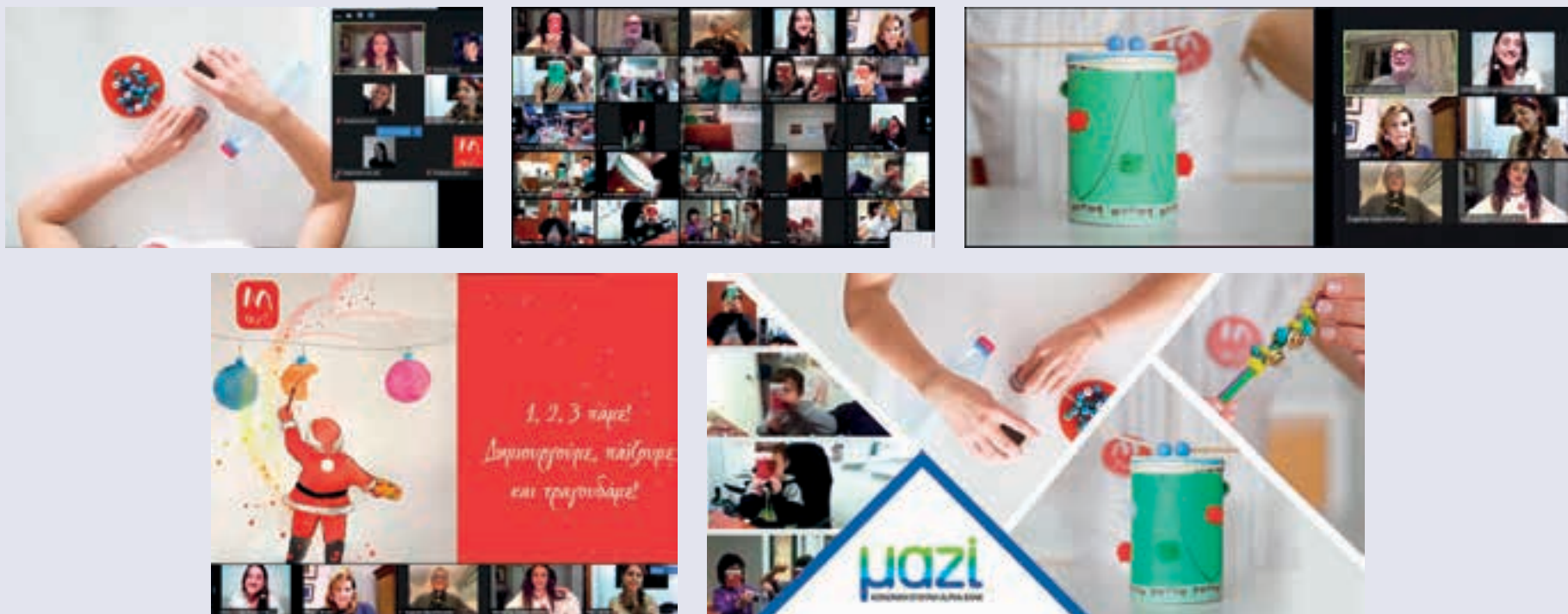


I. Makrygiannis



Snapshots from the restoration works.

"Together with the children at the Museum and the Theatre"



In the context of the Corporate Responsibility Program "Together with the children at the Museum and the Theatre", in December 2020, an online Christmas event was held for the children from the **Children Support Center of Elefsis "Kentro Agapis Elefsinas"**, the **"Melissa" Orphanage for Girls**, the **SOS Children's Villages (Vari, Thrace, Crete, Plagiari in Thessaloniki and Babies Home)** and the **"Melissa" Association of Parents, Guardians and Friends of Children with Developmental Disabilities of Samos**. Specifically, the children participated through an online platform in an original Christmas workshop, where they created their own improvised musical instruments and sang Christmas carols, forming their own orchestra.

Donation to the Doctors of the World and the Holy Metropolis of Piraeus



In the context of its Corporate Responsibility Program during the Christmas Holidays, the Bank donated 10,000 disposable surgical masks to Doctors of the World, in order to support their actions against Covid-19, as well as 10,000 masks to the Holy Metropolis of Piraeus, so that it continues its charitable work during the pandemic.

Mimis Vitsoris

Harbor (1927)

Oil on canvas 40 x 50 cm



Patras Branch

The painting *Harbor* by Mimis Vitsoris, installed in the Alpha Bank Patras Branch, is representative of the artist's progressive views.

It most probably depicts the port of Piraeus at night, a place that Vitsoris had painted in many variations after his return to Greece. The forms of the caiques in the foreground, painted in broad strokes, are skillfully balanced by the bulky figure of the boat and by the pier, which is barely visible in the background. The mild, dark color palette is used to render as simple, unadorned forms, without descriptive and color effusions, both the vessels and the faint light's reflection on the water. The use of color sparingly results in a tonal painting, quite peculiar and personal, which, combined with the complete absence of any human element from the composition, creates a strange atmosphere, full of melancholy but also of charm.



Mimis Vitsoris
Harbor (1927)
Oil on canvas 40 x 50 cm

Dimitris (Mimis) Vitsoris, one of the major representatives of Greek expressionism along with George Bouzianis, is a peculiar case in the history of contemporary Greek art. Particularly sensitive by nature, driven by strong existential quests and concerns, Vitsoris took his own life on January 29, 1945, after a short but significant presence in the domestic art scene.

At a young age, he rejected the stereotypical teaching of the School of Fine Arts in Athens, choosing instead to expand his knowledge on art through his travels to emblematic art capitals such as Berlin and Paris. He returned to Greece in the late 1920s and immediately joined the ranks of the painters who were unreservedly promoting the innovative trends of European Modernism. Typical of his choices is the fact that throughout the 1930s he participated in the exhibitions of the disruptive artistic group "Art".

Mimis (Dimitris) Vitsoris
(Thessaloniki 1902 - Athens 1945)



Mimis Vitsoris
Self-portrait
Oil on canvas, 55x45 cm
Private collection

BIOGRAPHICAL NOTE

At the age of seventeen, he enrolled in the School of Fine Arts, which he soon left, as the sterile academic rules taught there failed to satisfy his sensitive and restless nature. In 1923, he went to Milan and then to Berlin and Paris, where he worked as a cartoonist. In 1927, he settled in Athens. The thematic diversity of his oeuvre –portraits, landscapes, religious compositions– is always characterized by an expressionistic idiom, in which color takes on psychological dimensions.



“Pomegranate: a fruit full of symbolism”



Silver stater of Side in Pamphylia, ca 450 BC

Obverse: SIDE. Pomegranate.

Reverse: Inscription in local dialect. A crow inside an incused square with dotted decorative pattern.

Alpha Bank Numismatic Collection 4077

Tell me, that which opens its wings on the breast of things

On the breast of our deepest dreams, is that the mad pomegranate tree?

Odysseus Elytis, “The Mad Pomegranate Tree”

The pomegranate plant is indigenous to the region south of the Caspian Sea, from where it crossed to the Mediterranean Basin and was introduced in Greece during the antiquity. Charred pomegranate wood has been dated to the late 3rd millennium B.C. in Akrotiri, on the island of Thira (Santorini), while pomegranate seeds found in Tiryns and in Argolida were dated to ca 1200 B.C.



The fruit's bright red color and the abundance of seeds inside it played a key role in establishing its symbolic power over the centuries.

The pomegranate is the fruit of life and of euphoria, abundance (obviously because of the number of seeds it contains), fertility and good fortune. Apart from its healing properties, pomegranate today is one of the most significant symbols of Greek folk culture, with a strong presence in every form and expression of traditional life. The breaking of a pomegranate by newlyweds at the entrance to their home, is a gesture alluding to the couple's blessing for fertility and healthy offspring. Breaking a pomegranate on New Year's Day symbolizes the wish for happiness, health and abundance of goods – as many as the seeds contained in the fruit. At the same time, however, the pomegranate is also associated with death: it is no coincidence that pomegranate seeds are also used in *kollyva*, a dish prepared for memorial services. This is of course due to Hades, the god of the Underworld: when, urged by Zeus, Hades decided to let Persephone return to Earth, he gave her six pomegranate seeds to eat. By doing so, he tied her to him through a symbolic marriage and, at the same time, to the dark world of the dead, as Persephone would now be obliged to return and stay with him for six months every year.

Pomegranate is also called *side*, which was also the name of a major commercial port on the coast of Pamphylia, a coastal area in southern Asia Minor. Side was one of the strongest cities in the region, assumed to have been located at the site of the ruins of an ancient settlement near the modern-day tourist resort of Selimiye, approximately 70 km from Antalya.

It is no coincidence that the city, under this particular name, adopted the pomegranate as its official emblem, which in this case is also a talking symbol.

Greece outside Greece

By Dr Dimitra Tsangari, Curator of the Alpha Bank Numismatic Collection

Greek Antiquities in Italy (Part A)

Rome

The **National Roman Museum** (Museo Nazionale Romano) is a group of museums with many buildings/branches scattered throughout Rome. Among them, we have chosen to focus on **Palazzo Massimo** and **Palazzo Altemps**. As its name suggests, the Museum's exhibits focus mainly on the Roman period, but they also include some important Greek antiquities.

The **Capitol Museums** (Musei Capitolini) is a complex of Museums on Capitol Hill, which are housed in the three palaces located in the trapezoidal square designed by Michelangelo in 1546.

The **Vatican Museums** (Musei Vaticani) is a group of individual museum units that were created in different periods and own works of art collected by the Popes over the centuries.

Rome



National Roman Museum - Palazzo Massimo



National Roman Museum - Palazzo Altemps



National Roman Museum (Museo Nazionale Romano)

The National Roman Museum was founded in 1889 and was inaugurated a year later, in 1890. The collection's original core comes from the Kircheriano Museum, consisting of objects collected by the Jesuit priest, polymath and antiquity researcher Athanasius Kircher. In 1901, the famous Ludovisi

collection and the State collection of ancient sculpture were added to the museum's collection. The Museum has many branches, among which standing out are the **Palazzo Massimo**, where the main collection of ancient art is exhibited, and **Palazzo Altemps**, with its impressive collection of Roman sculptures.

Rome, National Roman Museum

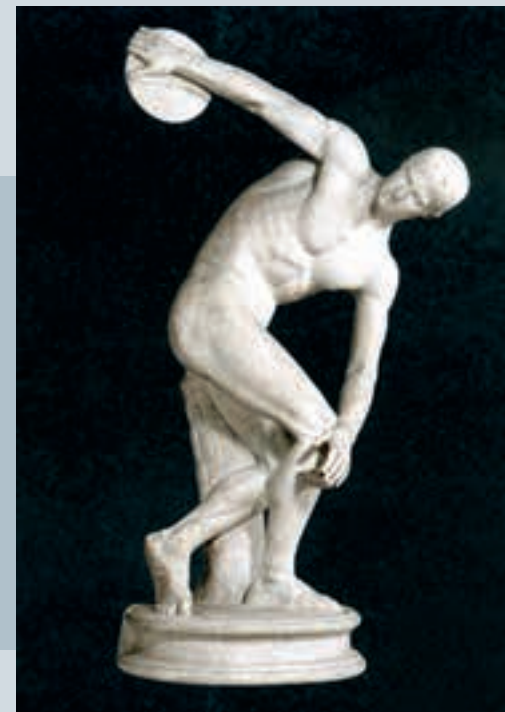


The birth of Venus

Relief decoration of the “Ludovisi Throne”, 460 B.C. It is a sculpture by an unknown Greek artist, on the theme of Venus rising from the sea (Venus Anadyomene). The goddess emerges from the water, helped by two nymphs standing on her right and left. It is kept in Palazzo Altemps.

Discobolus Lancelloti

Roman copy, dated to the 2nd century B.C., of the famous (yet to this day, lost) bronze discus thrower by the ancient Greek artist Myron, dating to 450 B.C. and depicting a young discus thrower ready to throw the disc. The Discobolus Lancelloti is one of the most famous copies, and perhaps the best-known one, of the original. It is kept in Palazzo Massimo.



Rome



Capitol Museums (Musei Capitolini)

The history of the Capitol Museums begins in 1471, when Pope Sixtus IV donated to the people of Rome a large collection of bronze statues. Since then, the collections have grown significantly, with the addition of archaeological finds from excavations in Rome, as well as with the acquisition of a large number of sculptures, some of which are copies of original archaeological masterpieces. The Capitol Museums'

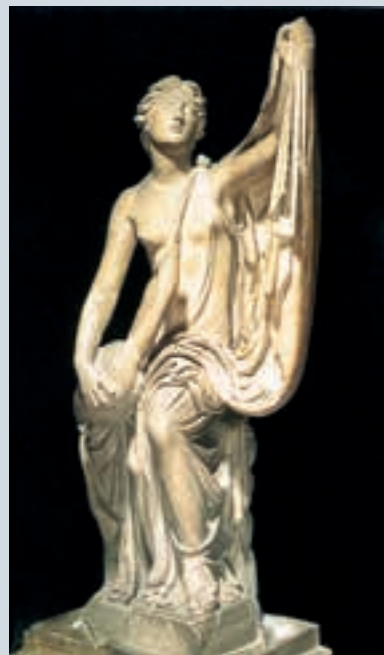
collections also include inscriptions, jewelry, coins from Greek antiquity and numerous works of art from the Middle Ages and the Renaissance.

Rome, Capitol Museums



The Amazon of Sosikles

Roman copy, perhaps the best one, of the bronze statuesque Amazon type, dating to the second half of the 5th century B.C., which was located in the sanctuary of Artemis, in Ephesus. The work is signed by Sosikles, an Athenian sculptor who lived in the mid-2nd century A.D.



Leda and the Swan

Roman copy of the original statue by Timotheus, created in 370 B.C. Zeus, transformed into a swan, takes refuge in the arms of Leda, for fear of supposedly being devoured by an eagle. With this trick, Zeus achieved his union with Leda, from which the Dioscuri (Castor and Pollux) and Helen of Troy were born.



Capitoline Venus

Roman copy, made in the 1st century A.D., of the famous Aphrodite of Cnidus by Praxiteles, created in the 3rd-2nd century B.C. The Capitoline Venus stands in the small, octagonal room, naked, just after taking her bath.

Rome



Vatican Museums (Musei Vaticani)

The history of the Vatican Museums began about 500 years ago, in 1506, when Pope Julius II, after first consulting Michelangelo, bought a marble sculpture – the Laocoön Group, one of the most famous sculptures in the world. Since then, collections of priceless works of art, dating from antiquity to the present day, were formed by the Popes. The unification of the collections led to the

creation of the Vatican Museums, some of which bear the name of the Pope who started the collection. Today, the Vatican Museums are home to about 120,000 works, 70,000 of which are exhibited to the public.

Rome, Vatican Museums



The Laocoön Group

It is not known whether this is an original work or a copy of an earlier sculpture. Its construction dates to the period between 160 and 20 B.C. and is attributed to three artists from the island of Rhodes. The sculpture shows the Trojan priest Laocoön and his two sons being strangled by snakes.



Apollo Sauroctonos

Roman copy of the original bronze work by Praxiteles, dated to the 4th century B.C. It depicts the god Apollo, about to catch a lizard that is climbing up a tree.



Black-figure amphora of Exekias, 540-530 B.C.

Exekias is one of the most famous potters and vase painters of the attican pottery production. In the amphora of the Vatican, on one side Achilles and Ajax are depicted playing pessos, a game invented by Palamides.

It is attributed to the "Painter of Oedipus". The inner surface of the cylix shows Oedipus in front of the Sphinx, which is standing on an ionic column, in one of the most beautiful visual renditions of the famous myth.

Red-figure cylix, 500-480 B.C.



The establishment of the General Bank of Greece and the birth of industrial credit, 1918-1927



Advertisement in the Newspaper *Economist* of Athens, 1922

The end of the First World War and the expectations of Greece's expansion in Asia Minor created opportunities for the development of diverse business ventures. Various business circles were already trying to break free from the existing banking structures and take initiatives to create new banking institutions that would focus on industrial credit.

The Loverdos brothers, founders of the Popular Bank, were quick to benefit from the favorable economic conditions of that period, deciding to establish the General Bank of Greece. The newly established Bank was a subsidiary of the Popular Bank and would operate as its independent investment arm, leaving current banking operations to the parent company.

With an initial share capital of 3,000,000 drachmas, the General Bank adopted technical and scientific methods that are specific to the characteristics of a business bank (*Banque d'Affaires*). The organization of its operations hinged on three independent units: (a) “economic operations”, covering the study, establishment and organization of *Société Anonyme* companies and other companies for the execution of agricultural, industrial, commercial, mining and technical works; (b) trade and maritime operations, the purchase and sale of goods on behalf of third parties, imports, exports, commercial agencies, the purchase and sale of steamships, chartering, insurance, etc.; and (c) the preparation of economic studies and publications on Greek agriculture and industry, the publication of studies, the establishment of a register of statutes and balance sheets of Greek and foreign banks, and the organization of a library.

Thus, from the very beginning, the General Bank sought to represent an innovation in the Greek banking environment. Therefore, it was no coincidence that it was the first financial institution in Greece to publish a detailed presentation of the state of the Greek economy, which accompanied its annual reports.



Spyridon P. Loverdos (1874-1936)
Director - General of the General Bank
Painting by Konstantinos Parthenis (1878-1967)
Oil on canvas 70 x 61 cm
Alpha Bank Art Collection

All initiatives to set up new companies financed by the General Bank exclusively from its own funds, took place during its first year in operation. During the next years, however, the economic conditions created insurmountable obstacles for the development of banks associated with long-term credit. The Greek involvement in the Asia Minor venture and the problems that followed the expansionist project of the Greek state did not allow the General Bank to perform according to the expectations of its founders.

Very soon, its need to find resources in order to continue operating as an investment bank, forced it to accept long-term deposits. However, as long-term deposits were significantly contracting during those years, it was soon obliged to also turn to short-term deposits. Thus, the General Bank tended to equate itself with a commercial bank, something was increasingly distancing it from the model of its original inception.

After the mid-1920s, the decline in the Bank's operations, combined with the absence of investment opportunities, led its Management to seek alternatives that would secure its future. The decision of its absorption by Popular Bank was the only way forward and it was not long before it was carried out, in 1927.

The Alpha Bank Library

Dimitris Nollas



Writer Dimitris Nollas was born in 1940, in Adriani, Drama, to parents from Epirus. His family was displaced by the Bulgarian occupation troops, finally settling in Athens in 1943. He studied law and sociology in Athens and Frankfurt. From 1962 to 1975, he lived and worked in Western Europe and Latin America. Today, he lives in Athens. He wrote and directed children's radio shows, as well as information shows for television. From 1993 to 1995, he taught screenwriting techniques at the Department of Communication of Panteion University. Since 2000, he holds an honorary doctorate from the State University of Tbilisi, and teaches Modern Greek Letters at the Universities of Brno, Prague, Sofia and Plovdiv. From 2004 to 2007, he was President of the National Book Centre. He has been awarded, among others, the Second State Prize for Short Story (1983) for the collection of short stories "The Tender Skin", the State Prize for Novel (1993) for the novel "The Tomb by the Sea", the Short Story Award of the literary magazine "Diavazo" (1996) for the collection of short stories "The Blurred Glass Panes", the Kostas and Eleni Ouranis Foundation Award of the Academy of Athens (2004) for the collection of short stories "The Old Enemy", the State Prize for Novel (2014) for the novel "The Journey to Greece", and the grand Honorary Award of the literary magazine "O Anagnostis" (2019) for entire body of his work.

He first appeared in Greek letters in 1974, with the publication of the novel “Fairy of Athens” and the novella “Polyxeni”. Since then, he has written novels, short stories, novellas, essays, etc., among which standing out are “The Tender Skin” (1982), “The Best Years” (1984), “The Fifth Gender” (1988), “The Tomb by the Sea” (1992), “The Blurry Glass Panes” (1996), “The Old Enemy” (2004), “Smoke Leaves” (2005), “The Time of Everyone” (2010), “The Journey to Greece” (2013), “Marbles in the Middle” (2015), “Stories are Always Strangers” (2016), “The Garden in Flames” (2017) etc., while he has also been active as a translator. His prose is characterized by a single problematic, which appears in his first works and is consistently present until today, as well as by a very specific viewpoint of the world. With his characteristic dense and unadorned speech, subtle humor and deeply human way of looking at things, the author explores the face of modern Greece from the Occupation and the Civil War in the past to the angry present times of the economic crisis. Short stories by Dimitris Nollas have been translated into several languages (German, English, Dutch, Serbian, Czech and French).

The Bank’s Library Collection includes several works by Dimitris Nollas.

In order to watch the titles, please click [here](#).

Alpha Asset Management M.F.M.C.

Alpha Mutual Funds post high performance for yet another year

Alpha Mutual Funds (M/Fs) recorded remarkable returns and secured leading positions in their respective categories **once again in 2020**. During a highly volatile financial market environment, due to the health crisis, Alpha Mutual Funds have proven they are a reliable investment option, which rewards investors with high returns over time.

Among MFs with an international orientation, **Alpha Global Blue Chips Equity Fund Classic (+7%)**, a global equity portfolio, ranked in the first position in its category. **Alpha Global Allocation Balanced Classic (+4,6%)** achieved the highest return among the funds of its category with exclusive global orientation, while **Alpha (LUX) Global Balanced FoFs EUR (+4,3%)** ranked at the leading M/Fs in its category.

Alpha Greek Bond Fund Classic (+11,5%) stands out first among 42 M/Fs in its category, for another consecutive year, and also remains at the top **over a three and five-year horizon** in the Greek market. Equally important were the distinctions of **Alpha European Government Bond Fund Classic (+3,8%)** and **Alpha Euro (€) Corporate Bond Fund Classic (+0,6%)** that ranked first in their categories.

It is also worth noting, that **the highest return among Alpha Mutual Funds** was recorded by **Alpha (LUX) Global Themes FoFs EUR (+14%)**, (MF's inception date 2/1/2020), highlighting the investors' interest in the shares of companies that will lead developments in tomorrow's economy.

This is an innovative mutual fund that is fully aligned with the **Alpha Bank Group's strategy** focusing on targeted investments in the environment and on supporting activities that contribute to **sustainable development**, has a strong **sustainability profile** and invests in companies operating in areas such as **climate change**, the **new technologies**, the **new consumer generation** and **demographic changes**.

In particular, the fund invests in, among others, the reduction of pollutant emissions, renewable energy sources, the technology-driven increase of the efficiency of energy sources, the protection of the natural resources, and “green” buildings, and is addressed to Customers wishing to take advantage of new business opportunities that create value for all stakeholders involved.

Alpha Asset Management M.F.M.C. with 30 years of investment performance and innovation in asset management, provides consistently high returns of Alpha Mutual Funds that place them at the top of each category, confirming investors' trust. **A product mix of 24 internationally recognized M/F's** that invest in the major markets worldwide, including emerging markets and sectors, make the investment world accessible to everyone and **provide high performance over time**. Additionally, Alpha Asset Management M.F.M.C. has become a signatory of the United Nations-backed **“Principles for Responsible Investments”** initiative and actively supports the **sustainable development** of the economy with its investment approach.

Alpha Bank Cyprus Ltd “Adopt a family for Christmas 2020”

As part of its Corporate Social Responsibility Program, in December 2020, the Bank supported the campaign of the Pancyprian Volunteering Coordination Council, "Adopt a Family at Christmas 2020". The campaign aimed to leave no family and no child without the necessities during Christmas.

Social contribution during the holiday season

During the Christmas and New Year holidays season and as part of its Corporate Social Responsibility, instead of sending out corporate season's greeting cards and gifts, the Bank offered financial support, food and other basic necessities to Non-Governmental Organizations (Europa Donna Cyprus, Vagoni Agapis, Cyprus Red Cross etc.), in order to support our fellow citizens in need, such as poor families, families of cancer patients and children with special needs.



Delivery of toys by the Manager of the Marketing and Public Relations Division of Alpha Bank Cyprus Ltd, Elena Konstantinou-Riri (on the right), to the Treasurer of the Board of the Social Policy Action and Organization NGO, Mrs. Maria Kalogirou.

“Toys with Love 2020”

The Personnel of Alpha Bank Cyprus Ltd has actively supported the Christmas initiative “Toys with Love” of the Social Policy and Action Organization, by placing a toy collection box in the reception of the Bank's Head Office in Nicosia.

The initiative aimed to collect toys from Municipalities and private companies for offering them to children of disadvantaged families or children with special needs.

The Employees of Alpha Bank Cyprus Ltd participated in this Corporate Social Responsibility activity of the Bank with a heightened sense of contribution, to help bring smiles of joy to the children receiving the gifts.

Alpha Bank Cyprus Ltd CASHBACK program promotional activity



In December 2020, a TV, radio and internet advertising campaign was aired to communicate the promotional activity of the CASHBACK program for the Bank's credit cards.

Specifically, from December 1 to December 31, 2020, Customers using the Alpha Bank Visa Gold, Alpha Bank Visa Silver and Alpha Bank Cashback Mastercard credit cards for their transactions in supermarkets and petrol stations in Cyprus, earned 3% cash return on their cards.

In order to watch the TV spot, click [here](#).



Alpha Bank Albania SHA Alpha Start current account offer



The Bank launched a digital advertising campaign for its Alpha Start current account. With the key communication message: **“Everything under control”**, the Bank promoted all the products and services linked to this account, such as the Alpha Mastercard Debit card and the Alpha e-Banking, Alpha SMS and Automatic Utility Payments services.

Moreover, the Customers who opened an Alpha Start account by December 31, 2020, received a free subscription to the Alpha SMS and Automatic Utility Payments services for three months.

Alpha Bank Albania SHA

15% cashback under the Alpha Bank Bonus Loyalty Program



With the key communication message: **“The holidays come with BONUS”**, the Bank launched an advertising campaign on digital communication channels for the promotional activity of the Alpha Bank Bonus Loyalty Program.

From November 28, 2020 –the Albanian Independence Day– to December 31, 2020, the Program rewarded all holders of American Express cards issued by Alpha Bank Albania with 15% cash back on their cards.

Alpha Bank Albania SHA: **“Stronger, more innovative, more human. For you!”**

For the end of 2020, the Bank created an advertising spot to promote the support that all members of its Personnel provided to its Customers during the lockdown due to the pandemic, as well as after the lockdown was lifted.

The purpose of the spot was to convey the message that despite the challenges, together we can succeed, even in the most difficult times. With the key communication message: **“Stronger, more innovative, more human. For you!”**, the spot, in which members of the Bank’s Branch Personnel also took part, lending a familiar face to the entire effort, aired on television and in all digital communication channels.

In order to watch the TV spot, click [here](#).