

4-6 / 2023 • Issue 88

# Mazi

THE WORLD OF ALPHA BANK

# 2023



## INVESTOR DAY

CREATING VALUE,  
EMPOWERING GROWTH

IN  
FOCUS





Serial Publication  
for the Alpha Bank  
Group Personnel

4-6/2023 • Issue 88

Editor: **CORPORATE COMMUNICATIONS DIVISION**

Editing: **Eleftheria Athanasopoulou**

41, Panepistimiou Str.  
105 64 ATHENS, GREECE  
Tel.: + 30 210 326 2435

E-mail: communication1@alpha.gr

Design - Production: GOD A.E.

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ALPHA BANK

## INVESTOR DAY

CREATING VALUE,  
EMPOWERING GROWTH

Alpha Bank's **Strategic Plan for the period 2023-2025** and the Bank's new Purpose were presented to investors and analysts by the Group's Management team at the **Investor Day** held on June 7, 2023.

During the presentation of the new Strategic Plan, **the Group's CEO, Vassilios Psaltis**, described what the Bank has achieved until today, in terms of cleaning up its balance sheet and strengthening its capital and customer base, as well in terms of adopting a leaner and digitally oriented operating model, along with the major steps taken to modernize the Group's culture and corporate governance, so as to ensure alignment with the best international practices. In parallel, Mr. Psaltis described the ambitious strategy for **increasing profitability** across the Group's business units, which is summarized as follows:



- Boost digital and focus on high-value segments in Retail Banking
- Revamp service model to increase penetration in Wealth Management
- Consolidate leadership position in Wholesale Banking
- Improve return on deployed capital in International
- Maintain balance sheet resilience
- Leverage ESG as a value creation lever
- Maximizing the potential of the Bank's staff while elevating digital and data capabilities.

## Alpha Bank: Strategic Plan for 2023 -2025

### OUR TARGETS

1	 <p><b>GROWTH</b></p>	<p><b>(EPS) up &gt;20%</b> <b>(CAGR) to &gt;€0,3</b> in 2025</p>	<p>Revenues up by <b>~5%</b> <b>(CAGR) to €2.3 bn</b> in 2025</p>
2	 <p><b>PROFITABILITY</b></p>	<p><b>(RoTE) &gt;12%</b> in 2025 driven by higher business profitability and improved capital allocation</p>	<p>Group <b>RoCET1 &gt;16%</b> <b>by FY25</b> (vs 10% in 2022)</p>
3	 <p><b>CAPITAL MANAGEMENT</b></p>	<p>Strong capital generation of <b>€2.3bn</b></p>	<p>Group Tangible Equity uplift to <b>&gt;€7bn</b> in 2025</p>

## Alpha Bank: Strategic Plan for 2023 - 2025

### OUR TARGETS

4



#### SHAREHOLDER REMUNERATION

**€1.4bn**  
capital above  
management CET1 -  
enabling distributions  
to Shareholders

Total organic capital  
generation of  
**€2.3bn**  
creating value for  
Shareholders

Dividends included in  
financial projections,  
assuming payout of

**30bps  
over average  
RWA per  
year**

5



#### RESPONSIBLE APPROACH TO BANKING

**First Greek  
Bank**  
to join  
**Net Zero  
Banking  
Alliance**

**€3bn**  
sustainable  
disbursements  
2023-2025

**Comprehensive  
ESG strategy**  
supported by measurable  
KPIs, included  
in remuneration

## Alpha Bank's new Purpose

The new purpose of the Bank, encapsulated in the phrase **“Supporting Progress in life and business for a better Tomorrow”**, was announced by **the Group’s CEO, Vassilios Psaltis**, in his presentation at the Investor Day, as part of the description our new values as Alpha Bank. In fact, as Mr. Psaltis characteristically stated in his Investor Day message, *“now, all our priorities stem from this Purpose.”*

The Bank's new purpose comes to **further strengthen the customer-centric approach adopted by the Bank**, which has contributed decisively to its establishment as the leader in both Wholesale Banking and Wealth Management.

## Building the new Alpha Bank - leveraging on our strengths and guided by our new Purpose

### OUR PURPOSE

We support Progress in life and business for a better Tomorrow

### OUR PROMISE TO OUR CUSTOMERS Providing an experience that is:

Personalized

Empowering

Convenient

Holistic

### WHAT OUR CUSTOMERS RECEIVE FROM US:

Deep **understanding of our Customers’ needs** ensuring tailored service experience

**Provision** of expert advice and tools to empower our Customers

**Easy and effortless** service always with a human touch

**Connecting our Customers** with a complete ecosystem of solutions to meet all their needs

## Alpha Bank's Investor Day in the Media

**The new Strategic Plan 2023-2025 and the priorities of the Management were at the focus of banking and financial reports in newspapers, online media and TV stations**

**T**he Greek Press welcomed the Bank's Investor Day with very positive comments and many reports that were widely reproduced, with over 250 references in total in the Greek media to the Management's announcements concerning the new Strategic Plan 2023-2025.

Already on the day of the event itself, as well as following the publication of the relevant Press Release and the Press briefing held, the digital media covered with many articles the Management's new objectives, emphasizing **the enhancement of profitability** and the **distribution of dividends to the Shareholders**. Moreover, **many media linked the new objectives of the Bank to the strong upward trend in the price of its share**, as can be seen in the articles presented below:



**Χρηματιστήριο: Συνεδρίαση με άρωμα Alpha και... μηνύματα**

Θετικό κλείσιμο μεγάλος όγκος αλλά και έντονες διακυμάνσεις. Ποιές μετοχές βρέθηκαν στο επίκεντρο της προσοχής των επενδυτών. Η υπέρβαση των 10 ευρώ για ΔΕΗ και το ράλι Alpha Bank, ΕΛΛΑΚΤΩΡ.



**Χρηματιστήριο Αθηνών: Έκλεισε υψηλότερα λόγω Alpha Bank**

Με την Alpha Bank να ταράζει τα συναλλακτικά ύδατα σήμερα, το ελληνικό χρηματιστήριο βρήκε καύσιμα να συνεχίσει την ανοδική του πορεία.

## Alpha Bank's Investor Day in the Media



Λίγο μετά το κλείσιμο του ΧΑ. Μία αγορά μόνη της η Alpha Bank. Πού πόνταραν οι επενδυτές



Κέρδη 1,9 δισ. ευρώ και πιστωτική επέκταση 25% "βλέπει" η Alpha Bank έως το 2025



Alpha Bank: Υψηλή κερδοφορία και ισχυρή δημιουργία κεφαλαίων έως το 2025

**insider**

Alpha Bank: Αύξηση κερδών με ετήσιο ρυθμό 20% έως το 2025 – Ετήσια αύξηση χορηγήσεων κατά 25% – Μέρισμα από τα κέρδη του 2023

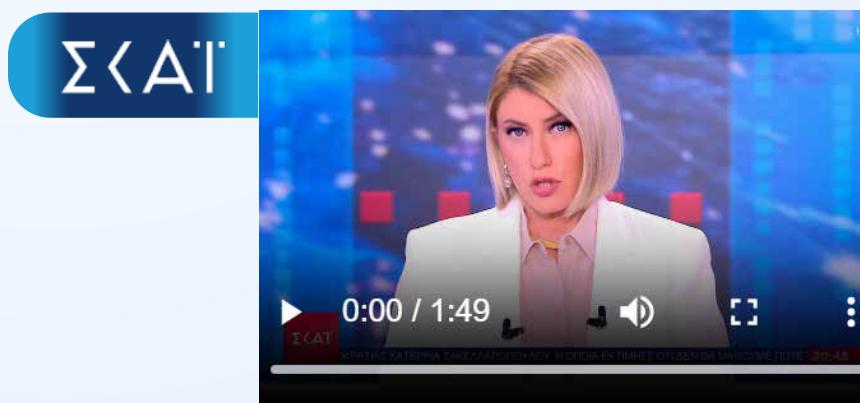
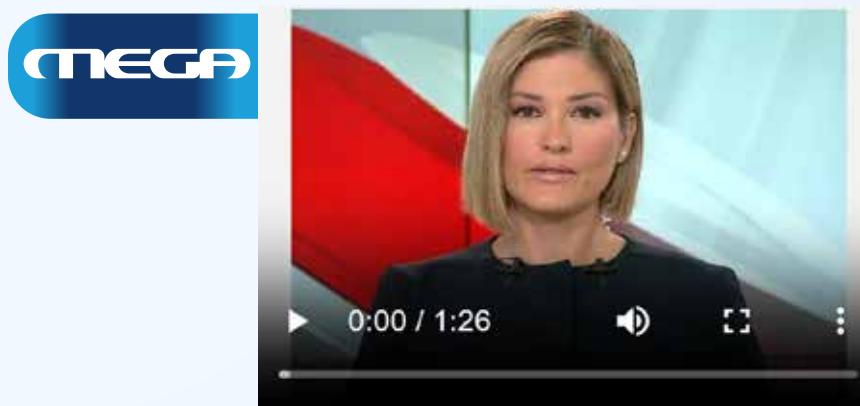


Alpha Bank: Ετήσιος ρυθμός αύξησης κερδών πάνω από 20% το 2023-2025

Το Στρατηγικό Σχέδιο έως το 2025

## Alpha Bank's Investor Day in the Media

It is worth noting that the new Strategic Plan of the Bank and its objectives were also the subject of reports by television channels such as **MEGA**, in its morning show 'Mega Kalimera' and in the channel's main news program. For their part, **ANT1** and **SKAI TV** presented the event in their main news programs, showing footage from the presentation of the Group's CEO, Vassilios Psaltis.

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INVESTOR DAY

CREATING VALUE,  
EMPOWERING GROWTH

## Alpha Bank's Investor Day in the Media



The day after the event, newspapers **Naftemporiki**, **Ta Nea** and **Kathimerini** reported on the Bank's Investor Day, focusing on the Management's announcements regarding the creation of Euro 1.4 billion of funds for dividend distribution and profit growth.

In one of its articles, **powergame** referred to an exemplary digital event, adding that “one of the ‘hottest’ news that Vassilios Psaltis announced to the investors was Alpha Bank's equity story, with a targeted 20% annual increase in profitability over the next three years and Euro 1.4 billion of provisions for dividends, starting with the profits for 2023.”

*“The Alpha Bank Investor Day brought an optimism for the Bank's shareholders, as the prospect of 20% growth in the Group's profits is no small thing by any standard,”* wrote **insider** in its morning column.

Commenting on the Bank's announcements, **bankingnews** reported in its headline article that **“Alpha Bank's targets for Euro 2.3 billion of new funds and 20% profit growth are realistic – The Bank's share is worth of a price of Euro 2.”**

*“Alpha Bank's Investor Day greatly helped the market, by emphatically reminding investors that banks are moving beyond the stage of necessary consolidation and are entering a new period of profitability and of rewards for their shareholders,”* wrote **Business Daily** in an article commenting on the ATHEX trading session of June 7.

## Alpha Bank's Investor Day in the Media

In its morning column, [mononews](#) also referred in a very positive tone to the ID of the Bank and its CEO, Vassilios Psaltis, saying that ***“Vassilios Psaltis is methodical, persistent and over the last few years has managed to give a great boost to the Bank,”*** adding that the price of the Bank's share has risen by 30% since May 19.

***“Not even the most optimistic analyst covering Alpha Bank's stock expected such forecasts from the Bank's Management, as presented at Investor Day,”*** wrote [liberal](#) in its morning column.

[newmoney](#) wrote that ***“led by Vassilios Psaltis, the Bank's Management , after the impressive –both in content and in technology– Investor Day embarks on a roadshow in the USA, while the fact that last Monday, the US-based Goldman Sachs, issued a report on the Greek banks predicting that the share of Alpha has room for rising by as high as even 42%, up to Euro 1.95, is no mere coincidence.”***

The Bank's investments in technology were the focus of an article by Anastasia Papaioannou in [euro2day](#), which under the title ***“Alpha Bank: How to become full digital by 2025”***, reported that this will be achieved by: ***“The investments of Euro 240 million in IT & digital made over the last three years, the 200 new hires with these qualifications made in the last two years and the new digital platform to become operational in the 3rd quarter of 2023.”***

Positive publicity continued in the weekend editions of newspapers on 10-11.6.2023, with many media referring to the Investor Day, either by articles dedicated to the event, such as by **Proto Thema** and **Parapolitika**, presented either centrally in their coverage of the banking sector (**To Vima on Sunday, Real News, Kathimerini on Sunday**), while reports about the new Strategic Plan of the Bank appeared in all financial instruments.

## Alpha Bank is the first Greek bank to join UN-convened Net Zero Banking Alliance



Alpha Bank becomes **the first Greek bank to join the UN-convened Net Zero Banking Alliance (NZBA)**, having formally **committed to achieving net zero greenhouse gas emissions by 2050**. This undertaking reflects the Bank's **societal responsibility, as a leading financial institution in Greece, to help mitigate climate change and drive the transition to a net zero economy**.

As part of its commitment to environmental stewardship, Alpha Bank has developed a **comprehensive strategy** to achieve net zero emissions, focusing on the following key actions:

- **Reducing operational emissions:** The Bank implements energy-efficiency measures across all Branches, offices, and data centers to reduce its carbon footprint. This includes using electricity from **renewable energy sources, optimizing energy consumption, and adopting sustainable practices in day-to-day Group operations**.
- **Financing sustainable projects:** Alpha Bank **allocates capital to Green and Social investments**, in line with its Sustainable Finance Framework, with emphasis on the power generation sector, buildings and transportation. Through sustainable financing, the Bank aims to **support the development of low-carbon infrastructure and accelerate Greece's transition to an environmentally sustainable and resilient economy**.
- **Engaging Customers:** The Bank is committed to **support its customers transition to a low-carbon economy**, offering advice and flexible financing solutions while facilitating access to funding, via tools like the EU Resilience and Recovery Facility and the Hellenic Development Bank.
- **Collaboration and advocacy:** Alpha Bank actively engages with its stakeholders, aiming to **increase awareness and foster sustainable practices to the entire spectrum of financial and social activity**.



**Vassilios Psaltis, Alpha Bank Group CEO** made the following statement:

*“At Alpha Bank, we believe that sustainability and economic growth are deeply intertwined. As one of the biggest banks in Greece, we recognize our responsibility to **undertake a leading role in contributing to a more sustainable economy that helps mitigate climate change** by financing the transition to a net zero economy. We are taking a leading role on sustainability matters within our market. Today we take the next step, building on our **UNEP FI membership**, our commitment to the **Principles for Responsible Banking**, and our **transparent disclosure practices**, by committing to achieve **Net Zero Greenhouse Gas Emissions by 2050**. To ensure we meet these objectives, we take a comprehensive approach that **includes reducing our operational emissions, financing renewable energy and other sustainable projects, and supporting our customers in their transition to a low-carbon economy**. This is a challenging but necessary task. **Our commitment to Net Zero is an integral part of our overall strategy, for long-term value creation for our Shareholders and the Society**”.*

### Alpha Bank attains market leading ESG rating from ISS with ‘Prime’ status

Alpha Bank has received a significant upgrade in its ISS ESG Corporate Rating including the prestigious recognition of **earning Prime status**, marking a considerable improvement in the Bank’s corporate ESG performance.

ISS ESG is one of the leading sustainability research and rating agencies worldwide, assessing the degree to which companies successfully implement their sustainability strategies and manage sector-specific ESG risks.

Alpha Bank is now among the top 20% in the banking industry and, importantly, has **achieved Prime Status**, which is awarded to companies that demonstrate exceptional performance in managing ESG risks and opportunities.

This achievement is a **testament to the Bank’s commitment to environmental, social, and governance (ESG) principles and its dedication to responsible and sustainable business practices**, while maintaining the **highest standards of governance**. It highlights the Bank’s support to its Customers in their transition planning efforts, offering flexible financing solutions.

The rating upgrade from ISS builds upon the **strong progress Alpha Bank has made across the breadth of its ESG initiatives in the past year**, including the introduction of **Sustainable Financing Solutions** to support its Customers in their transition to a low-carbon economy. The Bank has continued to prioritize the implementation of **best practice standards in climate and environmental risk management** across the Group.

## Dynamic presence of Alpha Bank at the 8<sup>th</sup> Delphi Economic Forum 2023

**A**lpha Bank had a dynamic presence, for yet another year, at the 8th Delphi Economic Forum, held from Wednesday, April 26, 2023 to Saturday, April 29, 2023.

The annual Forum of Delphi is a place for dialogue between acclaimed personalities of the political, academic, diplomatic and business world, from Greece and abroad. As a sponsor, the Bank gave its Customers and Executives the opportunity to watch live the discussions of the Conference, which focused on various topics such as:

- the reinforcement of fiscal stability and the support of new investment projects
- the backing of small and medium enterprises and large infrastructure projects
- the digital upgrade, and
- the crucial role to be played by Alpha Bank Group in sustainable development.

**The Bank was represented in the Forum by:**



**Vasileios Rapanos**  
Chair of the BoD

“State of the Tax System: Does it contribute to the deepening of the inequalities?”



**Lazaros Papagaryfallou**  
General Manager – CFO

“How Does the Banking Crisis Impact the Market Outlook”



**Michael Tsarbopoulos**  
Executive General Manager – CDO

“Reshaping Retail Banking: Are we Ready for the Digital Age?”

# Mazi

## THE BANK



**Tilemachos Georgakis**  
**Manager of the Commercial  
Banking Division**

“Exports: Making Trade Work  
for All”



**Nikolaos Nezeritis**  
**Manager of the Structured  
Finance Division**

“Unlocking Financing in  
Infrastructure”



**Spyridon Rentetakis**  
**Manager of the Small  
Business Banking Division**

“Business Growth and Resilience  
Fund for SME’s”



**Ioannis Ganos**  
**Alpha Astika Akinita - CEO**

“The Impact of Large – Scale  
Investments on Greece’s Real  
Estate Market”

  
DELPHI  
ECONOMIC  
FORUM

## Alpha Bank's Management tour of insular Greece



Snapshot from the visits

**Branch Division Maria Papageorgiou**, had the opportunity to meet with local Customers of the Bank operating in the tourism sector and hear their views, needs and expectations.

The Bank is the main partner of the Tourism sector, holding a **dominant share of the sector's businesses throughout Greece**. Indicative of the Bank's activity in the sector is that during 2022, **total funding for supporting new investments in the Tourism sector amounted to over Euro 800 million, with the respective portfolio totaling Euro 2.5 billion**. Through financing with the participation of the **Recovery and Resilience Facility (RRF)**, the Bank has approved 17 loans to large and small and medium-sized enterprises in the above islands, totaling Euro 250 million, while new significant investments, which are currently under discussion, will be included in the National Recovery and Resilience Plan "Greece 2.0".

**A**lpha Bank's Management Team made a **series of visits to the Greek islands**, where the heart of the country's tourism industry is beating, confirming the Bank's leading role in **supporting the development and investment prospects of the tourism industry**. Since the **start of the tourist season**, visits have already been made to **Crete, Corfu, Rhodes, Santorini and Mykonos**, which are at the forefront of the provision of **high-quality hospitality services and in which Alpha Bank is dominating the market in terms of business financing**.

The Bank's Management Executives, led by **Group CEO Vassilios Psaltis** and including the **General Manager of Wholesale Banking Ioannis Emiris**, the **Manager of the Commercial Banking Division Tilemachos Georgakis**, the **Manager of the Hospitality and Island Enterprises Division Michalis Spyropoulos** and the **Manager of the Attica II, Southwestern Greece and Islands**



Snapshot from the visits



Snapshot from the visits

The experience, efficiency and solid expertise of its Executives, **have made Alpha Bank the Bank of choice for the sector's businesses seeking to secure financing for their investment plans**, which concern upgrades to existing units or the construction of new ones.

Alpha Bank's commitment to **dynamically supporting entrepreneurship** and extroversion, and **Greek Tourism in particular**, was confirmed by the **CEO of the Group, Vassilios Psaltis**, during his contacts with entrepreneurs active in the tourism sector: ***"The development of entrepreneurship and in particular of our tourism industry, which contributes decisively to the growth of our national wealth, is at the heart of Alpha Bank's priorities"***.

At the same time, the Bank's Executives **discussed with local organizations** the **prospects of this year's tourist season**, the **path of their islands' "green" transition** and the challenges faced, mainly in the areas of infrastructure and environmental protection.

**Alpha Bank's Management Team also met with Executives from the Branch Network** and had the opportunity to discuss with them the **prospects for the Bank's further contribution to the progress of the islands**, the **strengthening of relations with the local community and businesses**, as well as the exploitation of the opportunities offered by **digital technology** in the provision of value-added services and products to Customers.



Snapshot from the visits

## Alpha Bank successfully completed the issuance of Euro 500 million senior preferred bond



- The issue received strong demand amounting to **Euro 1.3 billion**, exceeding by 3 times the initial target of Euro 400 million
- More than **130 investors**
- Coupon stands at **6.875%** and yield at **7%**, significantly lower than initial estimate

Following **four highly successful** Senior Preferred Bond issuances in **2021 and 2022** amounting to EUR 1.7 billion in total, Alpha Bank concluded the pricing of a further Euro 500 million Senior Preferred Bond issuance. **The Senior Preferred Bond has a 6-year maturity and is callable in year 5, with a coupon of 6.875% and a yield of 7%.**

The issuance attracted high interest from the investment community, **exceeding the initial target of Euro 400 million** while **total bids reached Euro 1.3 billion, 3 times higher than the initial target**, and a **yield of 7%**, lower than initial guidance. The Senior Preferred Bond attracted strong demand from **more than 130 investors, while three quarters of the issue were placed outside Greece**, confirming once again the **trust of foreign investors in the prospects of Alpha Bank and the outlook of the Greek economy**, in view of its re-rating to investment grade status.

This performance constitutes **another vote of confidence in Alpha Bank's new Strategic Plan 2023-2025**, which was presented at its **Investor Day** event on June 7, demonstrating its **operational readiness and determination to capitalize on its leading position in the Greek market** and its **firm commitment to creating value for its Shareholders and empowering sustainable growth.**

**Alpha Bank's General Manager and Group CFO, Lazaros Papagaryfallou** stated: *"The transaction is a testament to Alpha Bank's market acumen and unequivocal commitment to expand and diversify its funding base whilst ensuring a progressive build-up of its capital stack to ensure an accelerated compliance with regulatory expectations. It shows Alpha Bank's continuing implementation of its strategic and funding plan."*

## Alpha Bank, always present at the side of Greek SMEs, continues to finance investment plans with RRF funds

### *The Euro 2.18 million investment falls under the “Green Transition” and “Extroversion” pillars of “Greece 2.0”*

**A**lpha Bank, delivering on commitment to support in practice the National Recovery and Resilience Plan “**Greece 2.0**” and the Greek small and medium-sized enterprises, signed a loan agreement for the financing of the company “SIRINA Hotels and Tourist Enterprises Single Member S.A.”, with the participation of the Recovery and Resilience Facility (RRF).

The 1.7 million loan finances the company’s investment plan for the **modernization and upgrading, from the 3-star to the 5-star category, of its hotel unit “SIRENE BLUE RESORT” currently in operation on the island of Poros.**

With a total value of Euro 2.18 million, the investment is financed at 40% (Euro 874.1 thousand) by the RRF and at 40% (Euro 874.1 thousand) by Alpha Bank, while 20% will be contributed from the company’s own funds.

The financing of this particular investment is **a milestone both for Alpha Bank and the economy in general**, as it is **yet another loan granted to a small company** that is co-financed by the RRF.

The signing of the loan agreement took place at the headquarters of Alpha Bank, in the presence of the General Manager of Retail Banking, Isidoros Passas, the Governor of the Recovery and Resilience Facility Coordination Agency (RRFA), Mr. Nikos Mantzoufas, the President and CEO of “SIRINA Hotel Tourist Enterprises Single Member S.A.”, Mr. Spyros Lazaris, as well as the Managers of the Small Business Banking Division, Spyros Rentetakos and the Attica II Branches, Southwestern Greece and Islands Division, Maria Papageorgiou.

Also present at the event were Executives of the Small Business Banking Division and the Attica II, Southwestern Greece and Islands Division, as well as of the Kifissia Branch, which participated in the loan evaluation and disbursement process.



Left to right: Spyros Rentetakos, Manager of the Small Business Banking Division, Isidoros Passas, General Manager-Retail Banking, Spyros Lazaris, President and CEO of “SIRINA Hotel Tourist Enterprises Single Member S.A.” (Sirene Blue Resort), Maria Papageorgiou, Manager of the Attica II Branches, Southwestern Greece and Islands Division and Nikos Mantzoufas, Governor of the Recovery and Resilience Facility Coordination Agency.

## Alpha Bank is the Leading Bank in financing PPPs and infrastructure projects



**A**lpha Bank's leading position in the financing of Public Private Partnerships (PPPs) and infrastructure projects is confirmed by its role as Mandated Lead Arranger in two landmark projects for the development and modernization of the country's road network, namely the Hersonissos-Neapoli Section of the Northern Road Axis of Crete (BOAK) and the Kalamata - Rizomylos - Pylos - Methoni road axis in Messinia, Peloponnese.

At the same time, Alpha Bank undertook, jointly with other banks, the financing with Euro 465 million in total of the two projects, which are expected to make a major contribution to the efforts to enhance road safety and reduce transport costs.

### • BOAK: A milestone project to strengthen road safety in Crete

Specifically, the Bank has arranged the financing with Euro 225 million of the Hersonissos - Neapolis section of Motorway 90 (A90), also known as the Northern Road Axis of Crete (BOAK), which it Alpha Bank will finance at 50% together with Eurobank which will also participate at 50%, and has also assumed the role of Mandated Lead Arranger.

The project, which is expected to be completed in 2027, will significantly enhance road safety in Crete, and is expected to also have a significant positive impact on local development, as it will facilitate tourist traffic and reduce transport costs.

### • The new Kalamata - Pylos - Methoni road axis will help relieve traffic congestion in the area

Alpha Bank also finances the 49km-long Kalamata - Rizomylos - Pylos - Methoni road axis at a percentage of 40%, together with National Bank (35%) and Eurobank (25%), assuming again the role of Mandated Lead Arranger.

The project aims to upgrade the existing road axis to a high-speed motorway, thus enhancing road safety levels, reducing travel times and contributing decisively to relieving congestion in the junction with the Kalamata-Messini Old National Road.

Referring to the role of Alpha Bank in undertaking the two projects, the Manager of the Bank's Structured Finance Division, Nikos Nezeritis, said: "Alpha Bank's role as Mandated Lead Arranger in two landmark projects for the respective local communities, such as the Hersonissos - Neapolis Section of the VOAK road axis and the Kalamata - Rizomylos - Pylos - Methoni road axis, is further proof of the strategic priority that we attach to supporting infrastructure projects, on the back of several billion Euros of financing that we have secured for similar investments in the last few years. To this end, we further contribute to boosting investment in sectors which create added value for the Greek economy and society, by offering innovative financing and advisory solutions to our Customers."

## Female empowerment and inclusion at the heart of our activities



*“At Alpha Bank, we treat people with respect and without discrimination”*

Speaking at the **Most Powerful Women Summit 2023**, the General Manager - CHRO of the Alpha Bank Group, **Fragiski Melissa and Aspasia Palimeri**, Independent Non-Executive Member of the Board of Directors of the Bank, referred to the **importance of female empowerment and the actions taken by the Group** in this direction. The Most Powerful Women Summit is organized by Fortune Greece magazine and is a learning experience forum aimed at helping women take a stand on important issues related to their empowerment and at providing them with advice on the challenges that women are faced with on professional and social level.



**Fragiski Melissa: Our goal is to empower women throughout their working lives**

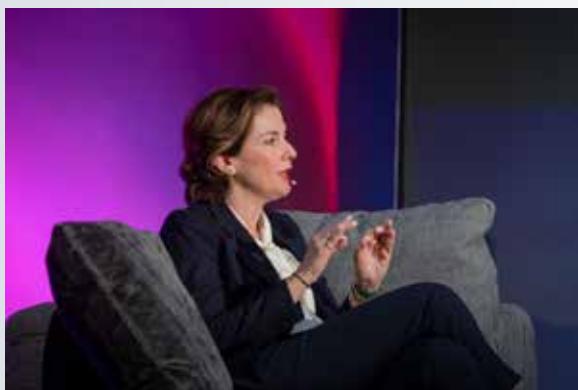
*“At Alpha Bank, we have managed to create an environment where female empowerment has pride of place,”* Mrs. Melissa said, adding that **2022 was a year marked by the special emphasis that we placed on programs for women empowerment, both inside and outside the Bank.** She further added that **“at Alpha Bank, we treat people with respect, without discrimination on the basis of age, gender, physical or mobility impairments, race, ethnicity, religion or other characteristics.** To implement all the initiatives we want in this direction, we have recently launched our new **Diversity, Equality and Inclusion Strategy**, which focuses on **5 key pillars** – namely gender, age, health, financial inclusion and sexual orientation.”

*“Proof of the important initiatives taken by the Bank to promote equal opportunities and respect for diversity at the workplace and in business is its inclusion for the fifth consecutive year in the **Bloomberg Gender-Equality Index (GEI)**, as one of the 5 Greek companies participating in the Index, out of a total of 418 organizations worldwide,”* Ms. Melissa said.

### Fragiski Melissa: We promote economic inclusion and financial health

The Group CHRO made a particular reference to **the Bank's Financial Literacy actions**, pointing out that **"in cooperation with the Corporate Responsibility team, we are developing 9 female empowerment programs, which, among other issues, also address the issue of financial education for women. Our vision is to contribute to the financial of consumers"**. Moreover, she stressed that the **Bank's goal is "to contribute to the implementation of the National Strategy for Financial Literacy, which is expected to be announced in 2023.**

Mrs. Melissa also referred to **the programs and the actions that the Bank has implemented in order to promote financial literacy**, such as: (a) **educational actions in economic literacy and circular economy for schools**, under which over 300 students are trained, (b) **implementation of the pilot program "Circular Economy in Practice"** in Junior High Schools and High Schools of mainland and island Greece, aimed at familiarizing students and teachers with basic economic concepts, (c) **school visits to the offices of the Bank for attending related seminars of the Alpha Bank Numismatic Collection**, and (d) **visits of the Numismatic Collection's programs, in the form of museum suitcases, to primary schools of mainland and island Greece, aimed at spreading the rich history of coins to children event in the most remote areas of Greece."**



### Aspasia Palimeri: At Alpha Bank, we focus on the added value that diversity brings

In her brief presentation, **Aspasia Palimeri, Independent Non-Executive Member of the Bank's Board of Directors**, spoke about **the importance of a higher participation of women in the Boards of Directors of listed companies** and about **the steps taken by Alpha Bank in this direction.**

Mrs. Palimeri outlined the **3 conditions** that must be met in order to achieve **more women participation in the boards** of listed companies: (a) **"the first condition is to select executives based on their merit"**, (b) **"the second condition is to achieve a substantial participation of women on boards of directors** and (c) **"a third**

**condition is to create the right pool of talent, which will offer several options in choosing women who are worthy and capable and have the confidence to participate."**

Mrs. Palimeri made specific reference to **what the Bank has achieved regarding the participation of women in its Board of Directors**, stressing that **"in Alpha Bank, we increased the participation of women in our Board of Directors to 31%, while in the months ahead this percentage will reach 38%."**

### Aspasia Palimeri: We empower women and encourage them to take active part

Regarding how to achieve greater participation of **women on company boards**, Mrs. Palimeri stressed: *“To achieve this, we need to create an **inclusive culture** in an organization, which in turn requires the **expressed will of the organization’s very top levels**. At **Alpha Bank**, we are lucky to have a Chairman who has the characteristics that I believe a Chairman should have – that is, **not only to be an exceptionally good listener**, but to **ensure and require that all Board members speak their mind**, reaching decisions that **take into account all views**.”*

### Aspasia Palimeri: We leverage the Bank’s “brand” to push society towards sustainability

Mrs. Palimeri also made special reference to the progress made by Alpha Bank in the **integration of the ESG criteria**, stating that *“since 2021, the Bank has drawn up an **ESG plan which has a twofold objective: to integrate the sustainability criteria and to leverage its own “brand” in order to contribute to the broader effort to steer society to the adoption of sustainability criteria**”*. She further added that the Bank **has already implemented the Sustainable Finance Framework** and has launched the **ESG Academy**, where all employees are trained and sensitized to the **application of sustainability criteria in the assessment of the Bank’s Customers**.

# RISING TO THE OCCASION



## i<sup>3</sup> internal innovation and novel ideas competition 2023 by Alpha Bank

**i<sup>3</sup>**, the **internal competition for innovation and novel ideas of Alpha Bank**, is here again, to motivate us to think, to let our imagination free, to process data from our experience and our daily work, to submit our proposals and, why not, to ultimately envision an even better Organization for us and for our Customers.

The purpose of the Competition is to discover fresh ideas and solutions by leveraging the experience of our people, to promote within the Bank a culture of innovation and continuous improvement, and to highlight our people's internal talents and the horizontal cooperation within the Organization.

This year, the Competition is looking for **new innovative ideas that focus on upgrading the experience that we offer to our Customers with new, innovative products and services, available via all Customer service channels**, both physical and digital.

### Timeframe

**May-June**

Participation in the competition

**July-September**

Evaluation of participations

**October-November**

Idea Accelerator

**December**

Final Presentations and Awards

- You can watch the video [here](#).

## New talent acquisition and development framework by Alpha Bank!



**D**riven by new challenges and opportunities, the future of work across industries has the re-architecture of why, how and where work gets done at its core. Banking is no different; by reviewing **the way financial services are inspired by and embedded into daily life, Banks can create value for their customers and meaningful work for their employees**, who are now more than ever required to further leverage their problem-solving skills and their creativity.

To achieve this, at Alpha Bank, we ensure that our people are equipped with future-fit skills through ACE – our Learning Ecosystem. At the same time, we focus our Talent Acquisition on the steady inflow of valuable know-how and global best practices, by attracting graduate and post-graduate youth with a passion for excellence. **With this in mind, we have now launched our Alpha Talent Acceleration programs, kicking off with our commercial Divisions**, namely Retail and Wholesale Banking. In line with the Bank's growth plans, we have opened more than 100 positions to youthful, financially astute applicants, whose skillset and attitude is unpicked via a rigorous assessment process and an accelerated onboarding plan to ensure they are set up for success from Day 1.

A successful Alpha Bank University and Career fairs' **roadshow** with over 12 stops across Greece, an **agile HR team scouting for talent** beyond traditional ways, and the showcasing of our **own employees' testimonials** across social media, have already yielded impressive results. Over 1400 CVs have been screened, the first 110 strongest candidates have already participated in our Assessment Centers and the effort to identify, acquire and develop top financial advisors from Greece and abroad is well underway! Sounds exciting? You can now become part of this effort by connecting us with top talent in your network via FriendIn, our newly launched employee referral platform! Stay tuned for this journey, where **our strong banking expertise meets incoming future talent to seamlessly shape the Future of Banking in Greece** and further enhance our employer branding beyond local borders.



### New Branch Service Model

#### Transition of Transactions to Digital Networks

**T**he transfer of simple, everyday banking tasks of our Individuals-Customers to the Bank's digital channels has **begun!** After its pilot implementation in the Branches of the Prefecture of Thessaloniki, the action is extended to the Bank's entire Branch Network.

Our Customers enjoy a different, upgraded banking experience, developed to help them **better organize their everyday life and save valuable time.** This new action comes to **simplify everyday transactions** and, at the same time, aims to **provide a high level of service** to our Customers. It appears that many of our Customers use **e-Banking** for transactions (payments, transfers, etc.) but are unaware of many other tasks that can be performed using it. We stand by them, informing and guiding them, so that **together we can smoothly transition to a new digital banking era!**

#### List of tasks participating in the Transitioning of Transactions to Digital Networks

<b>1. Know Your Customer</b> - Change of Customer details / Customer authentication	<b>4. Management of existing accounts</b> (activation of inactive account, standing orders, e-statements, alerts)
<b>2. Management of existing cards</b> (card activation, PIN reminder, card loss & re-issuance, change of card limits)	<b>5. Opening of e-Banking subscription &amp; Unlocking of blocked security codes</b>
<b>3. Issuance of debit / prepaid card</b>	<b>6. Issuance of certifications</b> (e.g. asset declarations, account/loan activity, statement of account balance)

#### New myAlpha RDV



At the same time, we integrate into our Customer service offering **new, innovative digital tools** which complement the role of the Branch Officers. We **improve the organization of our Customers' visits to our Branches** and we devote the time needed to provide them with **an exclusive, personalized service.**

With the upgraded **myAlpha RDV**, Customer service becomes **fast and efficient.** We gradually create the **conditions required and we train ourselves in the new, modern Branch operation model**, where technology is leveraged to facilitate everyday life, to the maximum benefit of all of us.

***By adopting new digital Customer service methods, we create a modern banking culture and move forward to the new banking era together!***



In-person training of Branch Officers

## Alpha Bank Intranet – Retail Banking for Individuals Landing Page

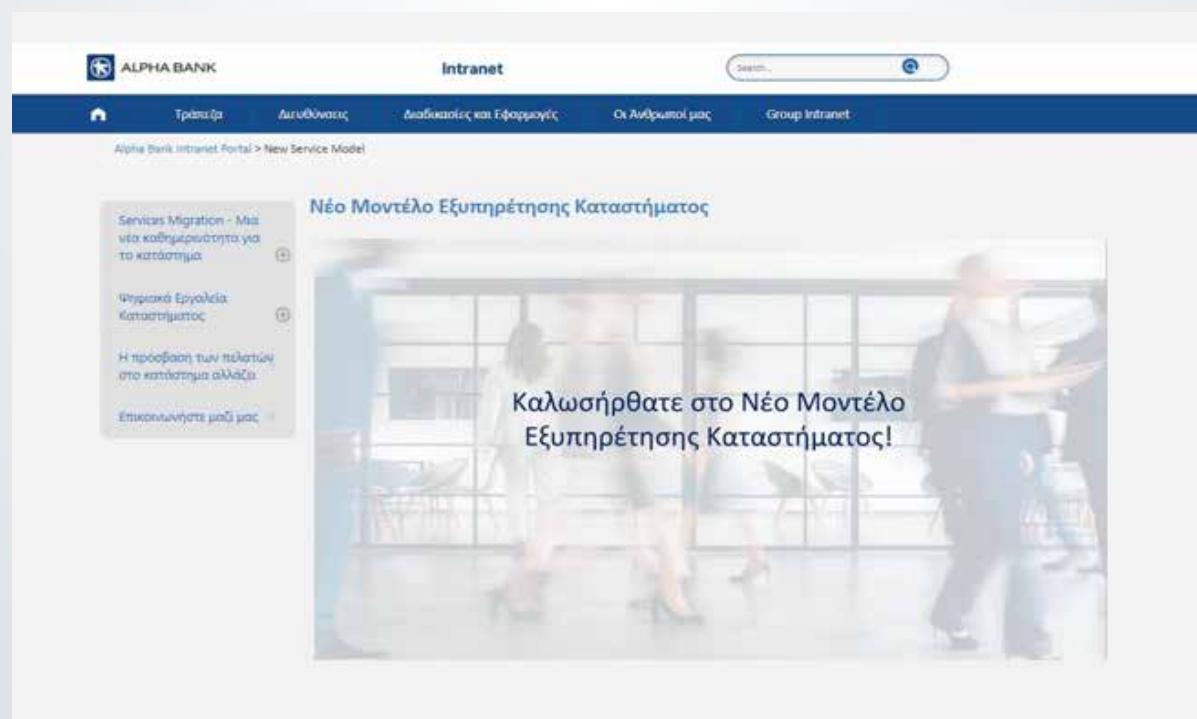
### We learn - We communicate

In this context and in order for all of us to be kept up-to-date about the latest developments, we created a **new page on the Alpha Bank Intranet**, where we bring together all the information about the New Branch Service Model.

In particular, visitors to the page can find the following:

- Training material (e.g. step-by-step visualization of tasks, how-to videos, transaction security tips)
- The progress made in the actions making up the New Branch Service Model
- Useful news and announcements

To directly communicate with the Branches and receive feedback from them, we have created a Contact Form, which Branch Officers can use to relay to us suggestions, ideas or observations made.



Innovation is in our DNA. In each issue, the Innovators, our colleagues who won at the internal i<sup>3</sup> innovation competition, give their opinions on the competition, innovation, the values we should focus on and the skills that will define the future.



**Lefteris Manarolis** works in the Credit Risk Analysis Division and excelled in the i<sup>3</sup> for his proposal to create a new Loyalty Program, with an emphasis on ESG issues.

#### **What impact did i<sup>3</sup> have on you?**

i<sup>3</sup> strengthened in all participants, like me, a sense of "belonging". It showed us another aspect of the organization that I personally was not aware of before i<sup>3</sup>. That is, an organization that tries to listen to and give value to people and their ideas. After that, I appreciated even more all i<sup>3</sup> stakeholders and the organization as a whole.

#### **What does innovative thinking mean and how does it translate in practice?**

The innovative way of thinking comes as a result of 3 emotions: the natural curiosity to understand our environment, the discomfort, or even the anger, that we feel about something that happens around us not in the way we would like, and the confidence that makes us believe that our own contribution will rectify what's wrong. These conditions shape the way we think and lead us to innovative ideas. To transform an idea into an innovative action, the conditions are different. However, I would prioritize result-orientation as a necessary condition for changing the way we perceive our environment and getting our ideas adopted.

#### **What are the values we should focus on in our time?**

Irrespective of the field of work and the special working conditions of each of us, respect and inclusion are the values that should always be at the top of our value system.

#### **What do you think will be the most important skills in the near future?**

AI is galloping so rapidly that predicting how it will affect the working reality - and not only - is very difficult. However, I'm confident that no sector will remain unaffected by these developments, including banking. In such an environment, the ability to understand the developments around AI, to adapt to them and, moreover, to use the tools that AI already provides to our own benefit and to the benefit of the organization where we work is crucial.



**George Melissopoulos** works in the Business Data Division and was awarded in the i<sup>3</sup> for his proposal on a new method to monitor real estate.

#### **What impact did i<sup>3</sup> have on you?**

i<sup>3</sup> was a unique experience for me. I will never forget this experience, from the beginning of the journey to develop our concept to the day of the final presentation.

#### **What does innovative thinking mean and how does it translate in practice?**

Innovative thinking is thinking outside the box and proposing something that will shake up the waters. In practice, it is the result of the alliance between experience and imagination in an attempt to solve everyday problems that conventional thinking has not managed to solve.

#### **What are the values we should focus on in our time?**

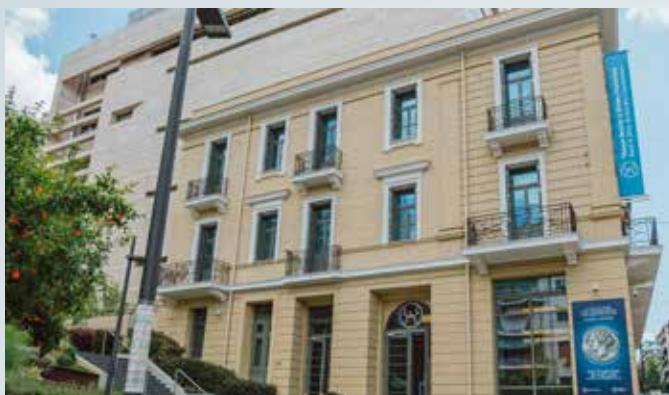
Values can differ depending on one's perceptions and priorities. Yet, there are certain common values that can be considered important such as sustainability and environmental protection, equality and justice, education and knowledge etc.

#### **What do you think will be the most important skills in the near future?**

Understanding technology and implementing it, communication, speed. I reckon that these 3 skills will be the most important for someone to have in the near future where the modern way of working has accelerated and it is easy for someone to be left behind.

## "The other side of the coin"

Exhibition for the 50 years of the Alpha Bank Numismatic Collection



We all know currency as the basic, tangible medium of trading. It was invented, in the second half of the 7th century BC, to serve people's daily needs and mainly commerce, to cover expenses or pay their dues. Yet there is also another side to the coin: one that highlights the small metal object of everyday life as historical evidence, a means of communication and a photograph that captures the moment. And when we refer to the ancient coins, the moment is the one that turns them into masterpieces of ancient Greek art.



This is the aspect that visitors will see at the Exhibition organized by Alpha Bank, at the Museum of the Basil & Elise Goulandris Foundation in Athens, on the occasion of the **50th anniversary** of the creation of its now world-famous Numismatic Collection. An exhibition dedicated to the memory of the person who conceptualized and materialized the Collection, **Yannis S. Costopoulos**, the Leader of the Bank and one of the most important bankers of our country.

On May 2, 2023, a Press Conference was held, which was attended by cultural, banking and financial journalists, who were guided around the exhibition area where they admired a piece of our national cultural heritage.

During the Press Conference, **the Chairman of the Board of Directors of Alpha Bank, Vasileios Rapanos**, spoke with great emotion about the exhibition's anniversary and its symbolic character; *"an exhibition that celebrates the completion of 50 years of the Bank's Numismatic Collection and is dedicated to the man who laid the foundation stone for its creation, the pioneer and visionary, Yannis Costopoulos"*.



In parallel, Mr. Rapanos referring to the cultural initiatives and actions undertaken by the Bank today, he stressed: *“As the guardian of this invaluable treasure, **the Alpha Bank of the new era, ‘with vision and with wisdom’, as our late Chairman Yannis Costopoulos used to say, continues to contribute to our country’s cultural life, seeking to enhance the intellectual, ethical and educational standards of society**”*.

For his part, **the Manager of the Communication and Corporate Affairs Division, George Terzis**, said: *“The exhibition we are inaugurating today marks **an important moment in Alpha Bank’s history, in terms of its relationship with Culture. A multifaceted relationship that covers art, history, currency. A relationship that began with Yannis Costopoulos – man, visionary, banker – and continues to this day by the Bank’s Management without interruption**”*.



On the opening event of the Exhibition, the Bank’s Management welcomed personalities from the fields of culture, art, the economy and politics, as well as Customers and Executives of the Bank to the extraordinary and modern Museum of the Basil & Elise Goulandris Foundation. All these people honored with their presence the completion of half a century of the Numismatic Collection and at the same time the memory of its inspirer.

In his address, **the CEO of the Alpha Bank Group, Vassilios Psaltis** referred to the values that Yannis Costopoulos instilled in Alpha Bank’s Executives for preserving ancient coins and promoting their history as well as to the **commitment of the Bank’s current Management to continue the vision of the “late Leader of the Bank and one of the most important bankers of our country”**: *“When Yannis Costopoulos started this collection, he had already envisioned its progress, which would be guided by a strong focus on preserving and promoting our cultural wealth. Thanks to his inspiration and care, that initially small private collection evolved, through the acquisition and repatriation of ancient coins, into what it is today: **one of the most important coin collections in the world, numbering 11,000 ancient coins**”*.





In his speech, Mr. Psaltis mentioned that in 2015 Yannis Costopoulos had already **begun to plan the exhibition that was inaugurated yesterday. “He envisaged the 50th anniversary of the Collection, took notes on important dates and, at every opportunity, he had a fascinating story to share. We are producing this exhibition with a deep sense of responsibility for the values instilled in us by Yannis Costopoulos”.**

**“Faithful to our Bank’s tradition of contributing to culture, we continue the effort to enrich our Collection”, said the CEO of the Alpha Bank Group, also stressing that the Bank, which actively supports equal access to cultural events for all our fellow citizens, ensured that the Exhibition would be **accessible to people with visual and mobility impairments and disabilities.****

The organized guided tours began in the very first days that the Exhibition opened its gates to visitors. Dr. Dimitra Tsangari, Curator of the Alpha Bank’s Numismatic Collection, was the guide for the general public, organized groups, associations, but primarily the Bank’s Employees.





**During one of the guided tours, we met Mrs. Tsangari and asked her to tell us about the Exhibition:**

**Mrs. Tsangari, you have been the Curator of the Numismatic Collection since 2003. Did you ever imagine this moment, that is the completion of 50 years of the Collection?**

*When I took over the Collection 20 years ago, I got to know Yannis Costopoulos' passion for coins and his concern for saving our cultural heritage. Through our discussions, I realized his vision for the creation of a significant and internationally recognized Collection, which would present the entire history of currency. Major contributors in this direction were continuous enrichment, repatriations, an opening to the general public through exhibitions, lectures and educational programs. In 2015 it was my turn to envisage the completion of half a century of this successful journey. So I mentioned to him*

*for the first time that we should prepare for the 50 years anniversary and I remember him laughing and asking me: "Isn't it early yet?" A few days later, I gave him some pages with a draft timeline that I had prepared, browsing through all the binders of the Collection, from 1972 until then. I asked him to read it and fill in everything he remembered. In just a week I already had his first notes. So, yes! I had imagined this moment. We had imagined it together with Yannis Costopoulos.*

**The Bank's Collection includes approximately 11,000 coins. In such a symbolic exhibition you selected only 150. Why is that and what criteria did you use to make the choice?**

*Coins are a very difficult object to exhibit, due to their extremely small size. Therefore, they often feel boring to a museum visitor. Filling display cases with coins is very easy. But getting the visitor to lean over the display case and observe this small object is always a challenge. Besides, we wished to present the coin as a mythology and history book that someone will read in a short time. I consider 150 pages are more than enough, especially when each page hides its own unique content.*

**What else can one see in this Exhibition?**

*A **Timeline** can't be missing from an anniversary exhibition that marks 50 years of life. In one room, the history of the Collection unfolds, with selected documents, photographs from unforgettable moments and personalities that marked its course and evolution, as well as a 3-minute video. Additionally, a specially designed **Educational Space** has been designed, where young visitors have the opportunity to get to know coins through drawings, maps, videos and digital games.*

**Is there anything that differentiates this Exhibition from the ones you have held so far?**

*Of course, there is. Thanks to the new paths the current Bank's Management is opening for the future, this exhibition was designed from scratch in such a way, so as to be accessible to visually impaired people or people with mobility problems. As Mr. Psaltis, the CEO of Alpha Bank Group, emphasized: "We have ensured that the Exhibition covers **the need for equal access** of all our fellow citizens to cultural events". Thus, you will see an exhibition which is open to the entire society. No discrimination, no exclusions.*



Employees of the Bank also spoke to us about their experience and contact with this part of Alpha Bank's culture, after they had visited the Exhibition:

**Panagiotis Aloupis**  
Credit Risk Modeling Division



*"Dr. Dimitra Tsangari gave us an exemplary tour. Her talk had a flow that showcased her deep knowledge of the Bank's Numismatic Collection.*

*She presented us with the historical journey of the Collection, starting with Yiannis Costopoulos who created it until today and Vassilis Psaltis who continues the vision.*

*The coins 'came to life' through her descriptions, where she connected the dots by linking the images with Mythology and History and united the company of colleagues".*

***Congratulations on the curation of the exhibition and the tour!***



**Konstantina Vasalou**  
Retail Banking Products Operations Management Division

*"I was especially moved and overcome with joy while watching the presentation of Mrs. Tsangari at the exhibition "The other side of the coin", at the Museum of the Goulandris Foundation.*

*Her deep knowledge and love for the Bank's Numismatic Collection, as well as the long-term effort that resulted in this exhibition, was more than evident and a source of inspiration for me personally.*

*Through the presentation, I learned new things but also put what I already knew in the right context. Congratulations to the way the topic has been approached and the relevant actions have been developed".*

**Eleni Vasileiou**

Wholesale Banking Lending Division



*"My participation in the tour on 13 May, 2023, was the best gift to myself for Mother's Day! An amazing exhibition that took me on a journey through our history, myths and traditions. An exceptional guided tour that focused on key points without leaving out the details worth paying attention to. Mrs. Tsangari was smiling and taking care of visitors as always. All in all, an enjoyable and relaxing break in the Museum's garden cafe, in a wonderful environment!*

*I will see it again with my daughter, so that she gets to know the history of currency up close and also to play and experiment with the traveling museum kits. Because there is not only the other side of the coin... but also the other side of the Bank: the aspect of its contribution to culture!*

*Congratulations! I wish similar initiatives continue!"*



**Antonia Damaliti**

NPE Strategy, Recovery and Monitoring Division

*"I was delighted to participate in the guided tour held at the Basil & Elise Goulandris Foundation as part of the Exhibition for the 50th anniversary of the Bank's Numismatic Collection. We were given the opportunity to get to know the history of the collection as well as the important role it played both in the preservation of ancient coins in the Greek area, and in their proliferation to Greeks of all ages in any part of the world they might live. An excellent initiative is the Traveling Museum Kit, the contents of which are available in a specially designed space in the exhibition for the children who will visit it, combined with audio-visual material and tablet games for everyone.*

*I would highly recommend that everyone visits it combining it with a visit to the Foundation's permanent collection, thus creating a unique memory for the whole family."*





**Katerina Borou**  
Market Area I – Athens



*"A big thank you to Alpha Bank and Mrs. Tsangari who, through the original numismatic exhibition, traveled us back in time to ancient myths and stories that inspire until today and remind us of our rich cultural heritage. It is my great pleasure to be working in a group that is so culturally active".*



**Ourania Bourvari**  
Compliance Division

*"A visitor to the numismatic exhibition exhibited in the exceptional area of the Basil & Elise Goulandris Foundation can only be awestruck. As for the employees of Alpha Bank, they can only feel proud. I strongly recommend that everyone visits it, so they can feel they are becoming part of History and its evolution!"*

**Styliani Perivola**  
Human Resources Operations Division



*"I would like to congratulate and thank you for the warm hospitality at the Basil & Elise Goulandris Foundation and for this tour organized by the Bank, which gave me the opportunity to spend my free time in a constructive and pleasant way".*



### Symeon Spalas

Retail Banking Products Operations Management Division



*"Everything is done for a purpose! Safeguarding a collection of Greek coins with the aim of keeping them in the homeland, brought us 50 years later to our Bank's coin exhibition. We started by seeing the creator's vision unfold through milestone dates which make up half a century!*

*There is a twofold message: a banking organization that promotes culture.*

*Congratulations on organizing the exhibition and for an excellent tour!"*

*P.S. I should like to underline the word 'culture' for some additional details, such as the fact that the exhibition is accessible to people with visual impairments with specially designed tactile coins, but also the fact that the descriptions are placed at a lower height to facilitate people with mobility problems.*



### Katerina Tzioli

Greek Branch Network Division

*"Thank you so much for the amazing tour and the incredible knowledge that you share with us every time. A brand new world opens up about coins, whose existence we ignored. We learnt not only about the coins themselves but also their connection to the history of the areas in which they were created."*

- You can find more information about the Exhibition [here](#).
- In order to watch the video for the 50th anniversary of the Alpha Bank Numismatic Collection, click [here](#).

## The journey of the traveling museum kit of the Numismatic Collection for the school year 2022-2023

The 2022-2023 school year was yet another success for the Educational Programs of the Numismatic Collection in the form of traveling museum kits, which travel to schools all over Greece and Cyprus.

In total, **2,650 students from 42 schools** learned the history of currency and transactions, from ancient times to the present day, and learned the basic financial concepts which are useful for their everyday life. Moreover, through the Numismatic Collection Programs the children had the opportunity to cultivate sociability and the spirit of teamwork through group activities.



The large participation of Primary and High Schools even from remote areas of Greece, from Creative Employment Centers (CEDs) and from schools in Cyprus reflects the Program's great success. Apart from the large urban centers, here are some indicative schools that hosted the traveling museum kits:

- 3rd Primary School of Zakynthos
- Primary School of Kontopouli, Lemnos
- Primary School of Ios
- High School of Skiathos
- High School of Mantoudi, Evia
- High School of Prokopi, Evia
- Primary School of Kopanaki, Messenia
- [Primary School of Kouloura, Imathia](#)

**Meanwhile, there were partnerships that strengthened the channeling of knowledge to the new generation:**

### 1. Ephorate of Antiquities of Kavala, Archaeological Museum of Kavala

For the first time, the two traveling museum kits were hosted at the Archaeological Museum of Kavala between October 2022 and June 2023, where 515 students learned about the monetary history of Greece.





Snapshot from the event



The Headmaster of the 17th Primary School of Thessaloniki, Mr. Dimitris Tsintaris, during the presentation

### 2. Directorate of Primary Education of Eastern Thessaloniki.

The educational program “Nomos – Nomizo – Nomisma” (“Law-Thinking-Currency”) traveled to 4 schools in the area, during January - June 2023. As part of the Program, the students from the 17th Primary School of Thessaloniki, supported by their teachers, held a painting exhibition in the school area, with monetary themes.

In an event of the Directorate of Primary Education of Eastern Thessaloniki organized in the M. Anagnostakis Hall at the Thessaloniki City Hall on Thursday, June 8, 2023, in the context of the presentation of the school activities held for the school year 2022-2023, the Headmaster of the 17th Primary School of Thessaloniki, Mr. Dimitris Tsintaris, with the contribution of the students of the 4th Primary School, participated in the multimedia presentation of the Program “Nomos – Nomizo - Nomisma”. Simultaneously, an exhibition of student creations from all the schools that participated in the Program was held in the Hall.



Exhibition of Student Creations by the students who implemented the Program



Giorgos Aslanidis, Alpha Bank - Assistant Manager of the Attica I Branches, Central and Northern Greece Division, Athanasia Dai, Directorate of Primary Education of Eastern Thessaloniki - Head of School Activities, Alexandros Barbounakis, Deputy Mayor of Education of the Municipality of Thessaloniki, Matina Dimopoulou, Alpha Bank - Numismatic Collection, Dimitris Tsintaris - Director of the 17th Board of Directors of Thessaloniki



### 3. Creative Employment Center for Children (CEDC) of Neapolis, Volos

For 2 months (October - November 2022) the Programs were attended by 173 students from the city of Volos. In this context, an exhibition was organized with the children’s paintings and ceramic works.

### The Traveling Museum Kit in Cyprus

In collaboration with Alpha Bank Cyprus Ltd, Marketing and Public Relations Directorate, with the approval of the Ministry of Education, Culture, Sports and Youth of Cyprus, for the second consecutive year the program “Currency and Transactions. From Yesterday to Today” traveled to Cyprus. Among the schools that participated in the Program, one that stood out was the Secondary School of Kato Pyrgos of Tylliria, where just 10 children study.



### Instructor Comments

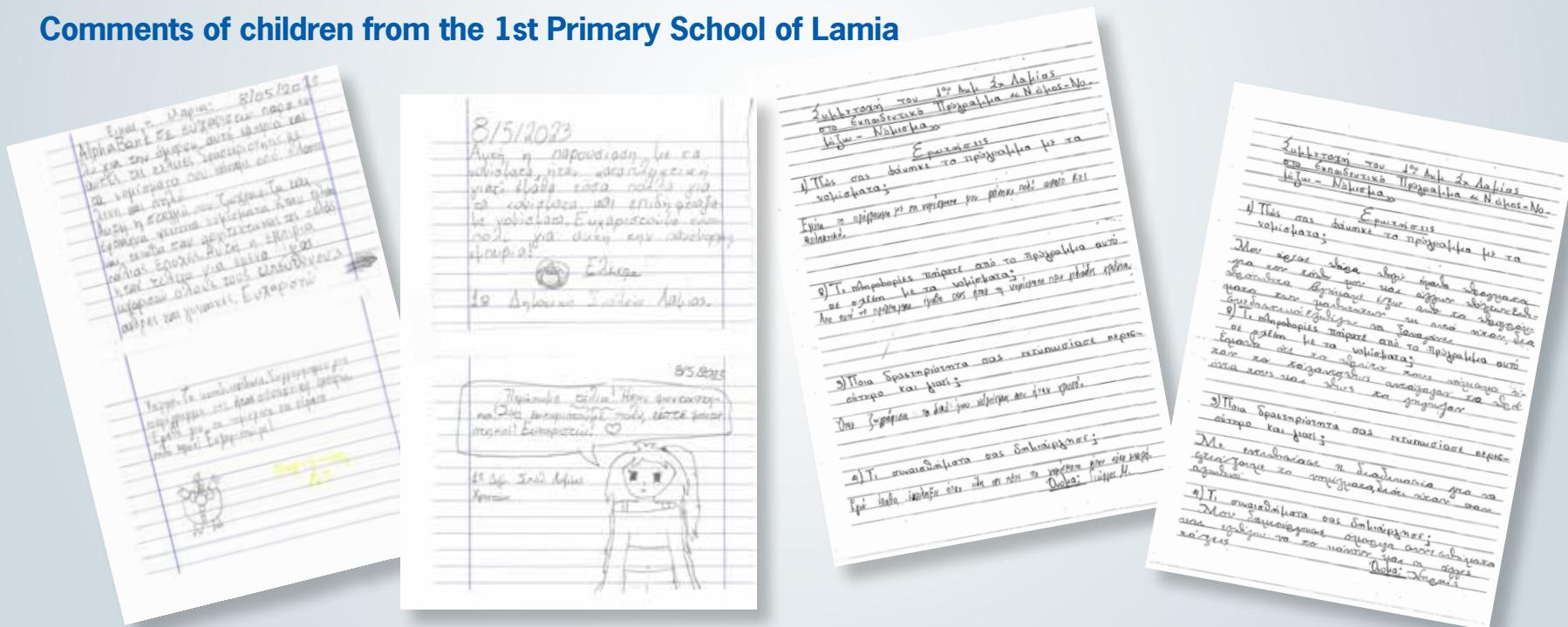
"The Program is excellent. Rich, with varied activities and ample information!"  
**Danai Chondrou, High School of Mantoudi**

"An excellent Program! Rich material and highly interesting activities!"  
**Konstantina Tspidou, Primary School of Ios**

"The traveling museum kit Program is a very good tool in the hands of teachers, as long as they search for it!"  
**Sofia Anagnosti, Primary School of Kouloura**

"The Program presents facts and gives information that made a great impression on the students!"  
**Melpomeni Sotiriadou, 6th Primary School of Alexandroupoli**

### Comments of children from the 1st Primary School of Lamia



The traveling museum kit Educational Programs will continue in the new school year 2023-2024.

• You can learn more about the Traveling Museum Kit Program [here](#).

## “Meetings” series of lectures on the History of the Political Changeover by the Alpha Bank Historical Archives



From the right: The Chair of the Board of Directors of Alpha Bank and Regular Member of the Academy of Athens, Professor Vasileios Rapanos, and the Professor of Economic and Social History at the National and Kapodistrian University of Athens and Advisor to the Management of Alpha Bank, Kostas Kostis.

The “Meetings” series of lectures on the History of the Political Changeover, organized by the Alpha Bank Historical Archives for the 2nd year running, was successfully completed. The lectures proved to be highly successful in every respect. The popularity of the speeches on the official channel of Alpha Bank on YouTube where they are posted, where they reach many thousands of views, is indicative of this success.

This year too (November 2022 – May 2023), the topics of the individual presentations were extremely diverse. The issues addressed included Greece’s military expenditures, the position of women and its evolution in the Political Changeover period, the extreme right and political violence, the church, but also more specific issues such as culinary culture. Responsible for coordinating the series of lectures were Kostas Kostis, Professor of Economic and Social History at the National and Kapodistrian University of Athens and Advisor to the Management of Alpha Bank, Sotiris Rizas, Director of the Research Center for the History of Modern Hellenism of the Academy of Athens, and Tassos Sakellaropoulos, Head of the Historical Archives of the Benaki Museum.

The approaches of the speakers were innovative, highlighting the transformations, as well as the contradictions, which have characterized the Greek society over the last fifty years. Overall, they indicate the ways in which Greece sought to adapt to a wave of deep globalization, in a period during which introversion was declining and the country was opening up to the world, becoming increasingly interconnected with other countries and joining a major economic entity –the European Economic community first and the European Union after that–, all of which are a testament of its effort to face the challenges of an increasingly complex world.

The conclusion of this year's series of lectures was made by the Chair of the Board of Directors of Alpha Bank and Regular Member of the Academy of Athens, Professor Vasileios Rapanos, who in collaboration with the Professor at the Department of Economics of the National and Kapodistrian University of Athens, Georgia Kaplanoglou, spoke about the critical issue of the Public Finances during the Political Changeover.



As stressed by the **Chair of the Board of Directors of Alpha Bank and Regular Member of the Academy of Athens, Professor Vasileios Rapanos**, *“Despite the progress achieved during the Political Changeover period, fiscal policy in Greece remains perhaps the weakest pillar of our economic policy.”*

According to their work, the first period of the Political Changeover is characterized by high inflation and very low rates of economic growth. During this period, the large increase in deficits had led to a significant increase in public debt, requiring huge amounts of debt to be serviced and thus depriving the economy of the resources to meet basic needs. Typical of this is the fact that throughout the period of the Political Changeover, the General Government Budget was never in surplus – not even for a single year. The prospect of the country's accession to the euro area resulted in a significant reduction in deficits.

During the Political Changeover period, Budget revenues also increased significantly, however their structure did not change to such the extent as to be able to support the establishment of a tax system fit for a developed country. It is also worth noting that throughout the period of the Political Changeover, no systematic effort was made for a comprehensive reform of our tax system. The great financial crisis of 2008 found Greece burdened with large fiscal deficits and weak fiscal institutions.

Concluding his speech, Mr. Rapanos noted that the period of the crisis taught us that what the country needs is a stable fiscal framework with systematic expenditure controls, a simple and understandable taxation system, an effective and reliable tax administration and a modern dispute resolution framework.



From the right: The Professor at the Department of Economics of the National and Kapodistrian University of Athens, Georgia Kaplanoglou, the Chair of the Board of Directors of Alpha Bank and Regular Member of the Academy of Athens, Professor Vasileios Rapanos, and the Professor of Economic and Social History at the National and Kapodistrian University of Athens and Advisor to the Management of Alpha Bank, Kostas Kostis.

## The Art Collection participates in the National Gallery exhibition "Urbanography: The life of the city in the 1950s-1970s"

In the context of Alpha Bank's cultural activities as well as its long-standing collaboration with the National Gallery, the Art Collection participates in the new major exhibition entitled "Urbanography: The life of the city in the 1950s-1970s" by lending of three works of art.



The exhibition was inaugurated on June 21, 2023 and is curated by the new Director of the National Gallery - Alexandros Soutsos Museum, Mrs. Syrago Tsiara, with the participation of several important cultural institutions. The exhibition area of the central building of the Art Gallery hosts both figurative and cinematic works which talk about the urban experience, the image of the city and its changes through the eyes of 79 important artists.

The research carried out commences at the post-war period, as after WW1 urbanization and the changes that came about due to both internal and external immigration set the context of the changes that occurred in Greek society. The urban landscape was transformed radically with land consideration and the gradual disappearance of detached houses. The old neoclassical houses were gradually replaced by the faceless apartment buildings.

Therefore, the scale, the skyline and the feel all changed dramatically. Major contributors in this new situation are the creation of modern shops and squares, the opening of roads and the fact that the traffic of people and vehicles became denser. The dynamics, everyday routine and the pace of life are constantly changing.

As part of the Exhibition, which is a significant event for the Athenian cultural life, guided tours, educational programs and public actions of a theoretical and interdisciplinary nature are organized. Furthermore, a catalog in Greek and English was published.

The Alpha Bank Art Collection provided three works of art for the needs of the Exhibition, which characteristically represent the particular way in which the urban Athenian landscape is perceived by three emblematic artists.



### The works are:

- **Spyros Vassiliou, Athens, 1971. Oil and gold leaf on canvas (113 cm x 145 cm)**
- **Yannis Spyropoulos, Stasimon No 3, 1962. Mixed technique (114 cm x 162 cm)**
- **Panagiotis Tetsis, Roofs of Athens, 1961-63. Oil on canvas (139 cm x 86 cm)**

### Information

**Duration: June 21, 2023 – March 3, 2024**

National Gallery - Alexandros Soutsos Museum  
50 Vassileos Konstantinou Avenue, 116 34, Athens

**URBANOGRAPHY The life of the city in  
the 1950s - 1970s - National Gallery  
(nationalgallery.gr)**

## Donation of books to the Holy Theological School of Halki from the Alpha Bank Library

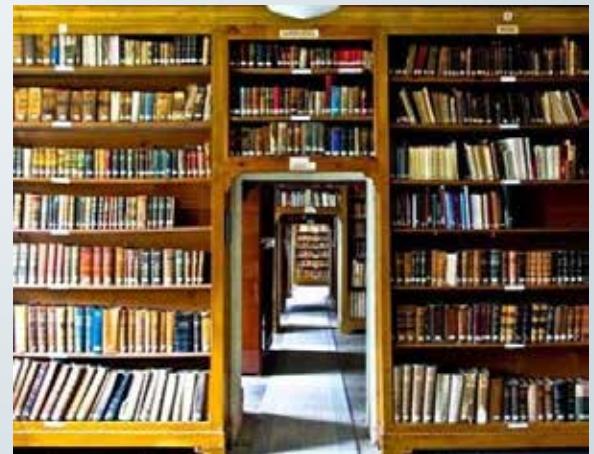


In the context of the Bank's policy to promote Greek culture, the Alpha Bank Library donated 56 copies of the Bank's Publications and 42 copies of third-party publications to the library of the Holy Theological School of Halki.

Ever since the 19th century, the library of the School has been an integral part of the library of the Ecumenical Patriarchate. Although created in as early as the 16th century, its enrichment was an important condition for the educational needs of the Holy Theological School, founded in 1844.

Its history reaches back to Byzantine times, to Theodoros Stouditis, Patriarch Photios the Great and Catherine Comnena. Its inspirer and (probably) founder was Patriarch Mitrophanes, who donated books and 300 rare manuscripts, many of which are still preserved today in Fanari.

The 120,000 volumes of the library, mainly books from the 18th and 19th centuries, but also incunabula from the 16th century, are kept in the basement of the northern side of the Monastery of Agia Triada in Halki.



## International Museum Day 2023

### “Currency and Biodiversity. Museum and Environment” at the Banknote Museum in Corfu



exhibition area. It helped children to get to know flora and fauna as depiction on coins, from antiquity to the present day. After the end of the presentation, the children were split into groups and took part in an interactive knowledge quiz, based on the types of plants and animals depicted on the banknotes in the Museum's collection.

Then, the activities moved to the second floor of the Museum, which was properly modeled to host **mystery and creativity games**. Students participated in **tests pertinent to environmental issues**, which aimed to highlight the environmental benefits of recycling and familiarize the participants with the basic principles of circular economy.

Alpha Bank celebrated International Museum Day this year with the original educational activity "**Currency and Biodiversity. Museum and Environment**", which was held on 17-18 May 2023 at the Bank's Banknote Museum in Corfu.

**151 students from 5 Primary Schools of Corfu** participated in a series of original and educational activities that brought them into contact with the Museum's exhibits. The first stop of the activity was the presentation "**Representations of biodiversity on coins**", which took place in the Museum's permanent





The last stop of the action included an original presentation on the **life cycle of banknotes and their circular management** for the protection of the environment.

Through the educational activity at the Banknote Museum, the children learned in an experiential way about **Biodiversity, Recycling, Circularity and Sustainability** and at the same time they realized how important it is for us all to be a part of the protection of the planet.

The action "**Currency and Biodiversity. Museum and Environment**" was jointly designed and implemented with the educational organization SciCo (Science Communication), in the context of the theme "Museums, Sustainability and Quality of Life" given for 2023 by the International Council of Museums especially for the International Museum Day. It focused on the following three **United Nations Sustainable Development Goals**:

- **Goal 3: Global health and well-being**
- **Goal 13: Action on climate change**
- **Goal 15: Life on Land: protection of biodiversity**



- In order to watch the video, click [here](#).
- For more information, visit: [Action "Currency and Biodiversity"- alphapolitismos.gr](https://alphapolitismos.gr)



## Educational Programs, guided tours and actions

Banknote Museum of Ionian Bank, Corfu  
2022-2023 school year report



The Educational Activities at the Banknote Museum of Ionian Bank in Corfu were successfully completed for the 2022-2023 school year. Educational Programs, organized guided tours in schools, actions and collaborations with educational institutions prove the active participation of the Museum in the educational community.

In total, **784 primary and secondary school students** of Corfu, **accompanied by 67 teachers**, attended the Educational Program "Paper Money- the Greek banknote" held at the Museum, with the approval of the Ministry of Education and Religious Affairs.

The children got to know the history of the Greek banknotes, while at the same time they had the chance to develop their creative skills and cultivate their sociability and the sense of teamwork through group activities.



The Educational Programs at the Museum will continue for the new school year 2023-2024.



In addition, **6,247 students from 103 schools** in Greece were offered guided tours. Through the banknotes and their illustrations, the children had the opportunity to learn about crucial moments in the monetary history of the modern Greek State. In parallel, with the Coin-o-rama digital application created by the Bank's Coin Collection, the students discovered metal coins from different historical periods, observed the illustrations and inscriptions, and were introduced to historical figures.

For example, the Museum was visited by schools from Evros, Kavala, Serres, Thessaloniki, Pieria, Pella as well as Achaia, Iliia and Attica.



The large attendance of students from all school levels and especially High Schools in the context of the long school trip they typically organize every year, reveals the strong interest in one of the most important Museums of its kind in Greece.

On May 17 and 18, the Ionian Bank Banknote Museum participated in the celebration of International Museum Day 2023 with the original educational activity "Currency and Biodiversity - Museum and Environment"

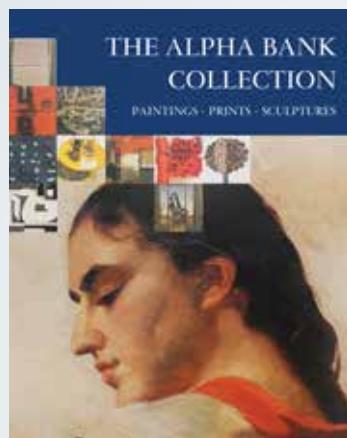
The Museum supports the University Community and in cooperation with the Department of History and the Department of Archives, Library Science and Museology of the Ionian University, **47 students** accompanied by 6 professors, during the winter semester, visited the Museum were guided to its permanent exhibition. They had the opportunity to know important moments of the modern Greek State and the local history of the Ionian Islands with banknotes being the primary sources of economic history. At the same time, the professors gave lectures on the economic history of the country inside the exhibition area. Last but not least, the public was also particularly interested in the listed building itself that houses the Banknote Museum and its history.

- To learn more about the Banknote Museum and its Actions:  
[Banknote Museum of Ionian Bank - alphapolitismos.gr](http://alphapolitismos.gr)



## Publication on offer by Alpha Bank

**A**lpha Bank offers the publication **“The Alpha Bank Collection: Paintings - Prints - Sculptures”** (Greek and English edition) **at a discount of 40% throughout July and August 2023.**



Edited by Irene Orati  
Athens 2005  
Alpha Bank  
Dimensions 31 x 25 cm  
346 pages  
Greek, English  
ISBN 960-88823-1-1

**Price: Euro 24.00 (hardcover)**  
**Euro 18.00 (paperback - Greek edition only)**

This Publication marks the one hundred and twenty-fifth anniversary of the establishment of the Bank and presents, for the first time, the most important works in the Alpha Bank Art Collection, dating from 1880 to the beginning of the 21st century. The book includes a chronicle pertaining to the history of the Bank, a text on the creation and the contents of the Collection, separate texts on painting and printmaking in the 19th and the 20th century as well as an annex presenting the works of art, comprised of four parts dedicated to the works on the basis of the period they were created and of one part dedicated to printmaking. The Publication is completed with the biographical notes of the artists.

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](http://www.alphapolitismos.gr/eshop) or by placing an order via telephone or e-mail (tel.: +30 210 326 2465, **e-mail: [infopolitismos@alpha.gr](mailto:infopolitismos@alpha.gr)**).

For any further clarifications or information, you may contact the Alpha Bank Library at +30 210 326 2440 and 210 326 2442.

## The J.F. Costopoulos Foundation International Conference Smyrna As a Symbol. From the 19th Century to September 1922



The 100th anniversary of the destruction of Smyrna's cosmopolitan character and of the erasing of the Greek-Orthodox communities from Asia Minor was an occasion to convene a conference on the significance of this large port-city of the Eastern Aegean. For that reason, the Department of Turkish Studies and Modern Asian Studies of the National and Kapodistrian University of Athens organised an international conference which was held in Athens, May 11 -13, 2023.

The goal of the conference was to research the cultural, social and economic history of the city in the late Ottoman period as well as the factors that caused the disappearance of cosmopolitanism in the Ottoman Empire and particularly this culturally diverse city, a major hub in Asia Minor and the whole Eastern Mediterranean.

The end of cosmopolitan Smyrna was approached within the general frame of the destruction of similar cities in the Eastern Mediterranean and of the modus vivendi of Greek-Orthodox, Armenians, Jews and Levantines who were living there.

### The Organizing Committee

- **Emilie Themopoulou**, PhD, Associate Professor, National and Kapodistrian University of Athens
- **Efi Kanner**, PhD, Associate Professor, National and Kapodistrian University of Athens
- **Hervé Georgelin**, PhD, Assistant Professor, National and Kapodistrian University of Athens.

## The J.F. Costopoulos Foundation

Publication: Cold Reserve: The future of the past  
of a power plant on a Greek island



**E** dited by Katerina Konstantinou, the publication is the outcome of an artistic research project which examines the power plant of the Greek island of Paros at various phases: from being in full operation to being kept in hot reserve and subsequently in cold reserve. The research method applied in the study of the past and present of the plant adopts an ethnographic approach with artistic modes and practices, and focuses on the ways in which it the plant becomes part of the past but is not valued as a “heritage” site. Located on an idyllic beach of the popular island of Paros, the facility is seen as incongruous within the island setting. And while it lies in this liminal state between past and present, current geopolitical developments in the energy sector call for a revision of the social meanings and values it assumes.

In the book, the photographic work of Alexandra Fokaeos and Antonis Kounellas, along with the sound processing by Dimitris Karageorgos, are accompanied by the texts of Katerina Konstantinou, Maria Mavroidi, and Eleana Yalouri.

The project Cold Reserve (research and exhibition on Paros in October 2021) was conducted by MODAL with the support and under the auspices of the Greek Ministry of Culture and Sports. The publication was supported by the J. F. Costopoulos Foundation.

## The J.F. Costopoulos Foundation The Artaud Diptych. The Tank, New York



**G**reek theatre director Ioli Andreadi's productions were featured for a third consecutive season at THE TANK in New York [312 W 36th St]. This time she collaborated with American actor Gene Gillette, and brought with her from Athens the actor Gerasimos Gennatas, whom the American audience was able to enjoy on stage together with musician George Palamiotis. Two new Greek plays, Artaud/Van Gogh in English and Bone in Greek with English subtitles: two original theatrical texts signed by Ioli Andreadi and Aris Asproulis, successfully staged last winter at the Art Theatre/Karolos Koun in Athens, both inspired by the tragic life and the prolific work of Antonin Artaud, the thinker of Greek descent who had the greatest influence on contemporary theatre.

The shows were staged under the general title THE ARTAUD DIPTYCH on April 13, 14 and with the kind sponsorship of "The George & Victoria Karelia Foundation", the kind support of "The J. F. Costopoulos Foundation" and "The Michael Cacoyannis Foundation" and under the auspices of "The Consulate General of Greece in New York" and the "International Center for Artistic and Academic Research on Antonin Artaud".

## The J.F. Costopoulos Foundation

The Misunderstanding by Albert Camus, directed by Yannis Chouvardas  
Art Theatre Karolos Koun



The play *The Misunderstanding* by Albert Camus was directed by Yannis Chouvardas and presented at Art Theatre Karolos Koun from February to April 2023. The issues examined in the play are as topical as ever: feelings of confinement and isolation in a faceless digital world, yearning for a real life that lies somewhere else, alienation from oneself, the absurdity of human existence in an indifferent universe, the failure of communication among the most closely-knit people—the members of a family—that in this case reaches the utmost tragic consequence: death.

The joint production of Malentendu Productions, Art Theatre Karolos Koun and Panik Theater Productions was supported by the French Institute of Greece and the J.F. Costopoulos Foundation.

## The J.F. Costopoulos Foundation Oedipus Rex, directed by Thanasis Sarantos Apo Michanis Theatre



The theatrical play *Oedipus Rex*, directed by Thanasis Sarantos was successfully performed at Apo Michanis Theatre from February 21 to April 25, 2023.

The main axis of the play is the connection of citizens and a city in a profound crisis. How topical is Sophocles' tragedy in the 21st century, with humans' unchecked intervention in nature and the punishment of their conceit by nature itself with a COVID-19 pandemic similar to the plague that hit Athens in the 5th century BC and obviously inspired Sophocles?

The show has received a grant from the Ministry of Culture and financial support from the J.F. Costopoulos Foundation.

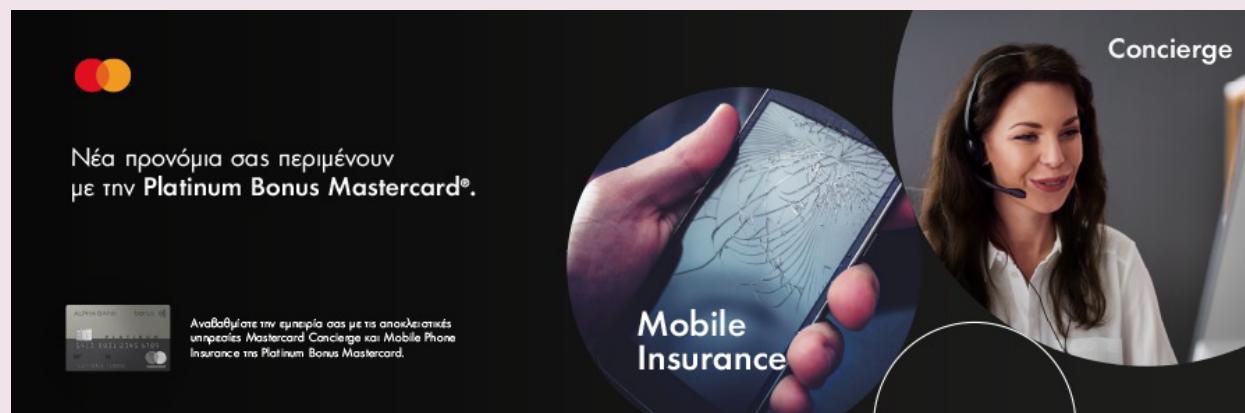
## 1+1 free ticket with every new Aegean Bonus Visa Debit Card!



Alpha Bank, in collaboration with AEGEAN, provided a great offer to those who wish to acquire the Aegean Bonus Visa Debit Card, the only one that provides the possibility to convert Bonus points into miles of the Miles+Bonus program.

Every new Holder of the Aegean Bonus Visa Debit Card won **1+1 free ticket to travel to any destination they choose**, through the AEGEAN or Olympic Air network. **The offer was valid for applications from 15.05 to 16.07.2023.** The coupon in the form of a discount code for the 1+1 free ticket is automatically registered in the Miles+Bonus account of the Holder, upon activation of his card and is valid for bookings made until 31.12.2023 and for flights from 25.09.2023 to 31.03.2024, through [aegeanair.com](http://aegeanair.com), [olympicair.com](http://olympicair.com) or the AEGEAN app.

The application for an Aegean Bonus Visa Debit Card can be made easily, quickly and safely through myAlpha Web and myAlpha Mobile.



Within the context of actions to upgrade the privileges of the **Platinum Bonus Mastercard®**, as of March 2023 the card offers the **exclusive privileges of Concierge Service and Mobile Phone Security** to cardholders:

In particular:

#### • Concierge service

The Concierge service from Mastercard is **your personal assistant** that ensures you enjoy great services and comfort wherever you and your family are. It makes your life easier and more practical, saving you precious time every day, since it provides you with an entire **team of Expert Lifestyle Advisors** on a 24-hour basis, 365 days a year.

👉 Call **+30 210 326 0000** and ask to be connected to the Concierge Service.

#### • Mobile Phone Security

Your mobile phone, which is always with you and connects you to your Bank, is now safer than ever! As **in the case of theft or damage**, you are given **Free Mobile Phone Insurance Coverage**.

## Alpha Bank Bonus app: "Product of the Year 2023"



In **April 2023**, the Bonus app was given the "Product of the Year 2023" award in the **"Banking Loyalty Programs"** category.

The application was awarded for the new feature it offers, making it easier for you to redeem your Bonus points and obtain one or more e-Coupons. A relevant Press Release was issued by the Bank.

- **Alpha Bank Bonus app: "Product of the Year 2023" for its innovation and new features**

The "Product of the Year 2023" award in the Banking Loyalty Programs Category was given to the Bonus app, the application of the largest Rewards

Program by Alpha Bank. This rewards the special focus of the Banks on the integration of technologically innovative solutions in its services. Following an independent survey conducted by the Circana company on a sample of 3,200 consumers from all around Greece, the Bonus app received the highest score. It was evaluated on the basis of its innovation, attraction and purchase intention of consumers, as well as the addition of new features such as e-coupons, which help Customers to benefit from the offers of the Bank's Partners by redeeming their Bonus points at them.

- **An enjoyable digital journey for Alpha Bank Customers**

Thanks to its unique innovative features, the Bonus app offers an extremely easy and quick registration process. Furthermore, the Customers can navigate through personalized features, such as the history and analysis of the user's transactions, easy transfer of Bonus points and viewing of all available offers of the Program Partners.

The application becomes a daily habit for Customers, who enjoy a pleasant digital journey, since the Bonus app also provides them with a series of additional innovative features that made it "Product of the Year 2023", such as the new e-coupons, the usable and elegant user interface (UI), the very simple user experience (UX) and the well-designed interfaces.

**Moreover, other interesting functional features of the Bonus app are:**

- **Automated creation of Customer profiles**, for personalized information according to their interests, needs and buying behavior.
- **Easy login to the app** via a personalized PIN or biometric fingerprint.
- **Immediate information** on available points, collected from all his cards, possibility to transfer them to other Bonus Customers as well as notification of their expiry date.
- **Selection of favorite Bonus partners** and location of their stores on the map.
- **Provision and communication of exclusive Bonus offers**, valid only to users of the app as well as selection of "favorite" offers.
- **Acquisition of e-coupons** to get a discount on purchases at Bonus Partners.
- **Detailed update** on the history of Bonus transactions, with a history of up to 12 months.
- **Invitation of friends - Bonus Customers** through the app and the "member get member" process, with has the benefit of additional Bonus points for each new member.
- **Additional reward** with Bonus points while using the app. Online redemptions at Bonus Partners as well as reservations at one of the 380 Bonus restaurants.

### Bonus Loyalty Program Promotional activities

- **Make cleaning fun, with Bonus!**

In April, a promotional action was held to collect Bonus Points for the **Major Partner of the Program, Kotsovolos**.

The action lasted from **1.4.23 to 10.5.23** and was promoted via the **Bonus App, SoMe (FB/IG), the Credit Card Statement** and [www.alpha.gr](http://www.alpha.gr).

- **Innovation in cleaning, with Bonus!**



#### Innovation in cleaning, with Bonus!

Bosch's FreshUp has arrived at Kotsovolos! It refreshes your clothes, even the most delicate ones, completely eliminating odors. It neutralizes up to 99.9% of viruses, bacteria and pollen allergens. It is lightweight and easy to carry and gives you **20.000 Bonus Points**, with all Alpha Bank bonus cards.



The offer is valid exclusively for purchase of FreshUp from Bosch, with all Alpha Bank Bonus cards, from 1.4.2023 until 30.4.2023 based on the indicated price of the product. The extra points will be awarded on 15.6.2023 if the product has been received by 31.5.2023. The offer is not valid in case of return of the product or cancellation of the transaction.

In April, yet another promotional action was held to **collect Bonus Points** for the **Major Partner of the Program, Kotsovolos**.

The action lasted from **1.4.23 to 30.4.23** and was promoted via the **Bonus App, SoMe (FB/IG)** and [www.alpha.gr](http://www.alpha.gr).



#### Make cleaning fun, with Bonus!

Now at Kotsovolos, with Rowenta's wireless vacuum cleaners, cleaning ends quickly and efficiently, saving you time for more family moments. Get a wireless Stick vacuum or a wireless Robot Rowenta vacuum cleaner and earn even more Bonus points!

Earn:  
**15.000 Bonus Points** up to 359,99€  
**30.000 Bonus Points** from 360€ and over



The offer is valid exclusively for purchases on Rowenta stick and robot vacuums, with all Alpha Bank Bonus cards, from 1.4.2023 to 10.5.2023 based on the listed price of the product. The extra points will be awarded on 15.6.2023 if the product has been received by 31.5.2023. The offer is not valid in case of return of the product or cancellation of the transaction.

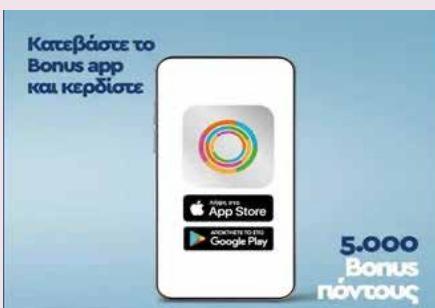
- **Redeem only half the Bonus points!**

In April there was also a promotional action about redeeming only **half the Bonus points** in the **Major Partner of the Program, Kotsovolos**.

The action lasted one day, on **5.4.23**, and was promoted via the **Bonus App, SoMe (FB/IG), Viber** and [www.alpha.gr](http://www.alpha.gr).



- **Experience this Easter with Bonus app!**



The Easter action of **collecting 50% extra Bonus Points at all Partners of the Bonus Program** took place in April.

- This Easter you can live with more smiles, plenty of trips, gifts and even more Bonus points! Make your purchases with all Alpha Bank Bonus cards and **earn 50% extra Bonus points at all Program Partners**.
- The offer is valid exclusively for existing Bonus app holders and for those who will download it during the action.
- Also, **customers who download the Bonus App for the first time will receive 5,000 Welcome Bonus points** instead of 2,000 Bonus points which is the standard welcome offer.

The action lasted from **6.4.23 to 18.4.23** and was promoted **through a digital presence and radio spot, SoMe (Facebook, Instagram), and google search** as well as through the **Bonus App, Newsletter, Push Notification** and [www.alpha.gr](http://www.alpha.gr)



- **Family dining out has a Bonus!**

In May, a promotional action was held to **collect €1=20 Bonus Points as well as redeem only half the Bonus points at the Program Partners TGI Fridays, KFC, Hard Rock Café Athens, Napolitivo, Kuzina, Anza Kitchen and Bar and Phyllosophies.**

The action lasted from **1.5.23 to 30.5.23**, and was shown via the **Bonus App, SoMe (FB/IG), Viber** and [www.alpha.gr](http://www.alpha.gr).

- **Capture the moment, earn Bonus!**



**K**  
KOTSOVOLOS

**Capture the moment, earn Bonus!**

Now at Kotsovolos, discover the new Redmi Note 12 Pro+ 256GB Black 5G and Xiaomi 13 256GB Black 5G, get the one that suits your needs, from 1.5.2023 to 10.6.2023, and earn up to 100.000 Bonus points.

**50.000 Bonus points** Redmi Note 12 Pro+ 256GB Black 5G

**100.000 Bonus points** Xiaomi 13 256GB Black 5G

**mi**

The offer is valid exclusively for purchase on Redmi Note 12 Pro+ 256GB Black 5G & Xiaomi 13 256GB Black 5G smartphones, with all Alpha Bank Bonus cards, from 01.05.2023 to 10.06.2023 based on the listed price of the product. Additional points will be awarded on 15.07.2023, provided that the product has been received by 30.06.2023. The offer is not valid in case of return of the product or cancellation of the transaction.

In May, a promotional action was carried out to **collect Bonus Points** for the **Major Partner of the Program, Kotsovolos.**

The action lasted from **1.5.23 to 10.6.23** and was promoted via the **Bonus App, SoMe (FB/IG)** and [www.alpha.gr](http://www.alpha.gr).

### Family dining out has a Bonus!

This month, try from the menus of the selected Program Partners: **TGI Fridays, KFC, Hard Rock Café Athens, Napolitivo, Kuzina, Anza Kitchen and Bar, Phyllosophies** and take advantage of the double offer of collecting and redeeming Bonus points. Earn **1€=20 Bonus points** and at the same time redeem with only half of the Bonus points initially required!



The offer is valid from 1.5.2023 to 30.5.2023 for transactions with all Alpha Bank Bonus cards.

- **The renovation of your space has a Bonus!**

A promotional action was held in May to **collect 3,000 Bonus Points at the IKEA Program Partner, for selected customers who are holders of Bonus cards** who do not make purchases at the partner.

The action lasted from **1.5.23 to 31.5.23** and was promoted via **Newsletter**.



### Earn 3.000 Bonus points!

Make a **purchase worth 80€ or more**, at IKEA physical stores or the IKEA eshop, with all Alpha Bank Bonus cards and **earn 3.000 additional Bonus points**.



The offer is valid from 1.5.23 until 31.5.23, is strictly personal and concerns only the recipient of the message. Additional points are awarded once per customer, for purchase of 80€ or more, at IKEA physical stores or the IKEA eshop.

- **Choose any destination and travel with AEGEAN E-Coupons!**

Travel anywhere you can imagine, with AEGEAN e-Coupons on Bonus app!

Log in Bonus app, redeem Bonus points and get AEGEAN's e-coupons to earn up to €120 discount on your next flight, in any class, and any destination, with AEGEAN and Olympic Air.



See the terms and conditions for the redemption of Bonus points and the usage of the coupons: [ecoupons-aegean.pdf \(alpha.gr\)](https://www.alpha.gr/egear). Each coupon can be obtained by redeeming points through the Bonus app until 14.7.2023 and concerns a discount for bookings until 14.7.2023 and for flights until 31.12.2023.

In June, a promotional action was held to **redeem Bonus points and obtain e-coupons through the Bonus App and a discount on the purchase of a ticket up to €120 for Aegean, the Major Partner of the Bonus Program**, which was completed in July.

The action lasted until **14.7.23** and was promoted via the **Bonus App, SoMe (FB/IG), Newsletter** and [www.alpha.gr](http://www.alpha.gr).

- **Kitchen and bedroom furniture, with Bonus!**

In June, a promotional action was launched to **collect up to 150,000 Bonus Points in Kotsovolos, a Major Partner of the Program**. The program will be completed in July.

The action lasted from **1.6.23 to 31.7.23** and was promoted via the **Bonus App, SoMe (FB/IG), Viber** and [www.alpha.gr](http://www.alpha.gr).



**K**

**Kitchen and bedroom furniture, with Bonus!**

Now, find complete solutions for your home exclusively at Kotsovolos store in Agia Paraskevi! Discover kitchen and bedroom furniture and earn Bonus points!

From 1.500€ to 3.999€	<b>50.000</b> Bonus Points
From 4.000€ to 7.999€	<b>100.000</b> Bonus Points
From 8.000€ and over	<b>150.000</b> Bonus Points

The offer is valid exclusively for purchase of kitchen and bedroom furniture at Kotsovolos store in Agia Paraskevi, Mesogeion Ave. 448, PC 15343, with all Alpha Bank Bonus cards, from 1.6.2023 to 31.7.2023 based on the listed price of the product. Additional points will be awarded on 15.8.2023. The offer is not valid in case of return of the product or cancellation of the transaction.

- **Smart transportation, with Bonus!**



**K**

**Bonus, your smart companion in transportation!**

Get on your scooter and ride around the entire city. Enjoy the freedom that the new and powerful Xiaomi scooters offer. Transportation becomes smart and eco-friendly, getting you wherever you want to go. Make it yours at Kotsovolos and earn Bonus points!

Up to 500,99€	<b>15.000</b> Bonus Points
From 501€ to 650,99€	<b>25.000</b> Bonus Points
From 651€ to 800,99€	<b>35.000</b> Bonus Points
From 801€ and over	<b>50.000</b> Bonus Points

The offer is valid exclusively for purchase on Xiaomi e-scooters, with all Alpha Bank Bonus cards, from 1.6.2023 to 10.7.2023 based on the listed price of the product. Additional points will be awarded on 15.8.2023, provided that the product has been received by 31.7.2023. The offer is not valid in case of return of the product or cancellation of the transaction.

In June, a promotional action was launched to **collect up to 50,000 Bonus Points at Kotsovolos, a Major Partner of the Program**. The action ended in July.

The action lasted from **1.6.23 to 10.7.23** and was promoted via the **Bonus App, SoMe (FB/IG)** and [www.alpha.gr](http://www.alpha.gr).

- **This year's summer vacations have Bonus!**

In June, one more summer promotional **double action** was held to collect and redeem Bonus Points for selected partners of the Bonus Program.

**This summer, organize your vacations while collecting 50% extra Bonus points and at the same time redeeming only half the Bonus points initially required, at the selected Partners of Bonus Program.**

Partners who participated in the action

- Hertz
- Minoan Lines
- Fast Ferries
- ekdromi.gr
- Himalaya Travel
- Manassis Travel
- Maroulis Travel
- Aosta Travel
- Anatolia Hotel
- Seastore.gr
- Skiadopoulos
- Xenodoxeio.gr
- Terramare
- Caravel Travel

This year's summer vacations have Bonus!

This summer, enjoy carefree vacations and take advantage of the **double Bonus** offer at the selected Program Partners.

**Earn extra 50% Bonus points and at the same time redeem with only half of bonus points initially required!**



**Hertz**



Valid from 12.6.23 to 30.6.23 for transactions with all Alpha Bank Bonus cards.

The action lasted from **12.6.23 to 30.6.23** and was promoted via the **Bonus App, SoMe (FB/IG), Viber** and [www.alpha.gr](http://www.alpha.gr)

## "My Home" Youth Housing Program



**A**t Alpha Bank we participate in the Youth Housing Program "Spiti mou" (My home), created with the participation of the Public Employment Service (PSE).

The Program aims to support young individuals or young couples by granting them interest-free or low-interest home loans so that they can buy their first home. In the context of the housing policy of the Ministry of Labor and Social Affairs, young people between the ages of 25 and 39 can acquire their own home with co-financing of up to 90% of its value and with preferential conditions, as long as the conditions of the program are met as provided by the law and the relevant Joint Ministerial Decision.

### In particular, the beneficiaries can get:

- A loan sum of up to 90% of the value of the property based on a purchase contract with a maximum contract of €150,000
- 75% interest-free financing from PSE and a favorable interest rate for the remaining 25% of the capital
- Repayment period of up to 30 years
- Zero interest rate (100% subsidized by PSE for the entire loan for parents with three or more children)
- Exemption from the contribution of Law 128/75 (0.12%)
- Zero costs for the examination of the request

### Objective of the Program

- To enable young couples to acquire a first residence. The monetary cost of renting, which forms a significant part of their disposable income, will be reduced, thus freeing up financial resources that can be utilized for their own benefit and the benefit of the economy.
- To reduce the existing stock of old properties, so that they can be further utilized and upgraded.
- To address the country's demographic problem, by providing large families with a total interest rate subsidy.

### Exclusive privileges for the beneficiaries of the Program by Alpha Bank



#### Gift vouchers of up to €800 from Kotsovolos

Equip your new home through Kotsovolos. When your mortgage loan is disbursed, you receive gift vouchers valued up to €800 from Kotsovolos.

Use them to get a discount on:

- Heat pumps (€300).
- Solar water heaters (€150).
- Kitchen fittings (€250).
- Fridges, washing machines, dishwashers, cookers, air-conditioners and TVs (€100).

#### 10% discount in bedroom articles at IKEA

Upon disbursement of your loan, you are entitled to a 10% discount in bedroom articles (excluding articles for children's bedrooms) purchased at the IKEA physical stores and from the IKEA e-shop



#### The discount code is valid:

- Up to 30.04.2022 (incl.)
- For one (1) transaction up to Euro 1,000.

The maximum amount of the discount is Euro 100, even if the value of your transaction is over Euro 1,000.

Contact the Alpha Bank Branch you bank with, to receive the electronic code of the offer.

- You can watch the TV spot [here](#).



Η υποστήριξη/δότηση χρηματοδότηση πραγματοποιείται από το Πρόγραμμα δανείων "Σπίτι μου" που διαχειρίζεται η Ελληνική Ανάπτυξη Τραπεζία (α.σ.β.ε.τ.) με τίτλους και χρηματοδοτούμενη από το κράτος από την Αρχή για την Προστασία και την Προώθηση της Αγοράς (Α.Π.Α.) | <http://www.alpha.gr>

## "Together, for better health" Donation of Defibrillators and First Aid training in Lamia



Alpha Bank initiated a comprehensive First Aid training action in **8 educational institutions of Lamia**, in collaboration with the Humanitarian Organization **KIDS SAVE LIVES**, by giving **600 students and educators** access to Basic Life Support.

The action, which was implemented within the context of the Corporate Responsibility "Together, for better health" program, entailed the training of **530 students and teachers** in Cardiopulmonary Resuscitation (CPR) and First Aid. It also gave **28 teachers** the chance to participate in the Basic Life Support seminar of the European Resuscitation Council and to get a **FIRST RESPONDER** Certification.



Meanwhile, the Bank delivered **8 Automatic External Defibrillators** to the Educational Institutions that participated in the training. In specific, the action helped the **2nd Primary School of Atalanti, the Special Primary School of Lamia, the 6th Primary School of Lamia, the Single Special Vocational Secondary - High School of Lamia, the 3rd Secondary School of Lamia, the 4th Secondary School of Lamia, the 6th Secondary School of Lamia and the Experimental Institute of Vocational Training of Lamia.**



The event was also attended by the **Minister of Finance, Mr. Christos Staikouras**, who congratulated Alpha Bank on its initiative and thanked the KIDS SAVE LIVES Organization for making this valuable contribution to strengthening the sense of security of the local residents through the specific action.



The Bank's Branch in Lamia was also actively present, with Director Dimitrios Kostakis addressing a warm greeting at the beginning of the event to the student community, teachers and the local community of Lamia.

At the same time, **Alpha Bank's Head of Corporate Responsibility, Rouli Christopoulou**, stated: *"The ability to act calmly and to know what to do during an emergency can make all the difference between life and death. It actually*

*becomes more important when it can come even from a schoolchild. Therefore, we are delighted to increase the impact of our initiative and to be able to offer the school community of Lamia the appropriate training as well as instruments that can save lives"*.

The defibrillators will be placed in special storage boxes, in the vestibule of each school complex, resulting in the creation of a network of defibrillators in the wider area of Lamia, something which is unique for Greek standards.



## Completion of the "Together, for better health" Program in the Region of Thessaly

The **"Together, for better health"** program completed its deliveries in the Region of Thessaly, strengthening Health Facilities, Elderly Care Units and Social Pharmacies in **Karditsa** and **Trikala**.



Executives of the Bank from the Corporate Social Responsibility as well as from the Branches of these regions, together with representatives of the **AGONI GRAMMI GONIMI NGO**, visited the facilities, talked with the staff and with local government bodies and delivered the medical equipment that is necessary for the proper operation of the facilities.

In particular, the following facilities of the prefectures of Karditsa and Trikala were reinforced:

- **Palamas Health Center**
- **Sofades Health Center**
- **Karditsa Nursing Home "Agios Seraphim"**
- **Social Pharmacy of Karditsa**
- **Kalambaka Health Center**
- **Social Pharmacy of Trikala**

Through the "Together, for better health" program, we have been supporting the National Health System and the local communities for the last 9 years, making an active contribution to social welfare and ensuring that everybody has equal access to quality health services.



Until now, we have supported **87 health facilities** in **82 islands and regions of the country**, with **259,963** pieces of medical equipment and material.



## Alpha Bank: Volunteer employees create audio books for the visually impaired, in the context of the Bank's initiatives for equal access to Culture and Knowledge

Alpha Bank organized a Day of Volunteering for its employees, on the occasion of the World Zero Discrimination Day, calling them to "offer" their voices, in order to create audio books for people who are visually impaired. This action was implemented in partnership with the Non-Profit Organization **"I Read for Others"**. It is part of the Bank's initiatives that focus on respect for diversity, promoting the concept of inclusivity and strengthening equal access to society, the economy and culture. On Friday, March 10, 2023, at the Central Building of Alpha Bank at 40 Stadiou Street, 70 employees of the Bank had the chance to receive training through a special seminar on how to render and then record literary texts by Greek and foreign writers in specially designed booths.



In specific, after attending a training seminar by specialist partners of the NGO on the correct enunciation, the best techniques for rendering the meaning of a text and the use of the microphone, the participants recorded literary excerpts in special booths set up at the entrance of the building.

As a result of the Bank's action, dozens of audio excerpts were created. These will be used as guides for the visually impaired beneficiaries, so that they can order the books they wish to be recorded.

Moreover, the best of these audio files will be uploaded to the Organization's YouTube Channel.

Alpha Bank, with its new Volunteering Program renewed in 2022, invites all Employees to actively participate in voluntary actions that it organizes for People, Society and the Environment while assisting the desire of its Employees to offer for the common good, giving them the opportunity to contribute to maximizing the impact of its Corporate Responsibility initiatives.

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



## "Together, for the Environment" Reforestation volunteer action in Lavrio



**O**n Friday, April 28, 2023, a reforestation volunteer activity was held by Alpha Bank employees in a fire-stricken part of the Sounio National Forest, in the area of Agios Konstantinos in Lavreotiki.

**85 colleagues from the Risk Control Department**, set on doing something good for the planet, set off from various parts of Attica and gathered at the spot affected by fire in 2021. Following the instructions of the competent Forestry Department of Lavrio, they participated in the reforestation action of the area.

The event was organized by the Corporate Responsibility Department, which welcomed the volunteers and spoke to them about the Bank's Volunteering Program, which contributes to strengthening social and environmental initiatives undertaken by Alpha Bank, thus transforming employees into participants in positive change. Afterwards, the Head of the Forestry Department of Lavrio and his team talked to us about the history of the area and its needs, as after the devastating fires of 2012 and 2021 it could not regenerate naturally.



Following the Chief Forester's instructions, the volunteers were divided into groups, taking the responsibility to maintain older saplings (by raking and then fastening and replacing strings on stakes), plant new saplings and of course water them.

The result of the action was spectacular! We planted more than 280 new saplings and shrubs, among which cypresses, oaks, carob trees, Judas trees, brooms, alfalfa, kermes oaks and pyracantha. The volunteers were congratulated on by the Forestry Department for their well-coordinated work, teamwork and the result. Therefore, they realized in practice that by protecting the environment, we take care of ourselves and the generations to come. In addition, several of them promised to continue volunteering on a personal level, passing by the reforestation point again to tend the saplings and monitor their progress, thus giving real meaning to the concept of sustainability.

Finally, in order to support the extremely significant project of the Forestry Department of the region, Alpha Bank donated tree planting equipment as well as electronic equipment.



## Important awards for sustainability actions and Corporate Responsibility programs

**"Most sustainable company", from the Quality Net Foundation and 5 awards for Alpha Bank at the PR Awards 2023**



Alpha Bank is a leader in sustainability and Corporate Responsibility actions, as confirmed by its distinction as the **"Most sustainable company"** by the Quality Net Foundation and its dynamic presence at the **"PR Awards 2023"**, where it garnered 5 awards.

The distinction of the Bank as **"Most sustainable company"** reflects the recognition it enjoys from Institutional and Business bodies for the Corporate Responsibility initiatives it has implemented, such as the environmental programs **"Reuse for Good"** and **"Together, for the environment"**, the program of equal access to Culture **"Cinema for all"**, as well as for the Responsible Products **"e-astypalea: Alpha Green Solutions - Electrification"** and Impact Investment. The Most Sustainable Companies network highlights companies that apply a holistic approach to Sustainable Development issues in their

business operation and can set an example for other companies in the Greek market.

Upon receiving the award, the **Manager of the Communication and Corporate Affairs Division, George Terzis**, said: *"The role of Banks in this pathway towards a new development model and a sustainable economy is, I dare say, much more complex than in any other sector. The banking sector is called upon to act as a catalyst in the system with the aim of urging companies to adopt the new sustainability criteria. At Alpha Bank we take pride in the fact that, over time, responsible entrepreneurship is at the core of our business activity. On behalf of the Bank, I would like to congratulate the Quality Net Foundation on its significant contribution to the effort to bring the principles of sustainability into the center of our economic and social development"*.

## Multiple awards for Corporate Responsibility initiatives at the PR Awards 2023



For its contribution to the real needs of society and its initiatives for a sustainable future, Alpha Bank was awarded at the **"PR Awards 2023"**.

In total, the Bank received 5 awards for Corporate Responsibility actions implemented during 2022. Specifically:

🏆 **Gold award** in the **"CSR Activity"** category for the educational program **"Circular Economy in Practice"** implemented in **Astypalea with the support of the Ministry of Education and Religious Affairs**. The initiative served as a model of good practice for **the importance of raising awareness and encouraging the active participation of the local community in initiatives that promote sustainability**. It even received the congratulations of Prime Minister Kyriakos Mitsotakis, during his visit to the primary school of the island.

🏆 **Gold award** in the **"Media Relations"** category for the creation of sustainable and mutually beneficial relations with the media, both on a national and local level, in order to communicate the report and the social impact of the eight-year implementation of

the program **"Together, for health" in 70 Greek islands**. The **"Social Impact Study"** drawn up for the assessment of the program was **a key communication tool towards the media and other Interested Parties and was presented at a Media Event**.

🥈 **Silver award** in the **"Community Engagement"** category for the Stakeholders' engagement plan implemented by the Bank for the Corporate Responsibility program **"Together, for health"** in collaboration with the **Civil Non-Profit Organization "AGONI GRAMMI GONIMI"**. This highlights Alpha Bank's long-term activity in the field of Health and its commitment to deepen its relations with local communities in both the islands and mainland Greece.

🥈 **Silver award** in the **"Social / Community Engagement"** category for the initiatives undertaken by the Bank through the program **"Together, for the environment"**, with the aim of preventing and coping with natural disasters and the active support of local communities and numerous social groups that have been affected.

🥉 **Bronze award** in the **"Internal Communications & Employee Engagement"** category for the Bank's Employees' information and participation campaign in the volunteer action **"#MAZI for equal access to health for all"** in November 2022, which resulted in the collection and donation of more than 800 pharmaceutical items and health products to the Social Pharmacies and Social National Emergency Aid Center of Thessaly.



Finally, Alpha Bank along with the Kotsovolos company and the National Bank received a **Bronze award** for its participation in the creation of the **Kotsovolos Installment Plan Information Form in Braille**, which was edited by the National Federation of the Blind and sums up the basic elements of the Kotsovolos Installment Plan. It is available through Alpha Bank and the National Bank and makes the repayment of purchases from Kotsovolos Stores easier and more flexible.

## Alpha Bank supports major cultural actions in Athens and on Delos island The Bank sponsors ALPHA MISSION-ΔΕΛΟΣ and Akram Kahn's "Jungle Book Reimagined"



For the second consecutive year, **Alpha Bank, in the context of its awareness-raising actions on climate change**, supports the **ALPHA MISSION-ΔΕΛΟΣ** initiative of the **World Human Forum**.

On June 3 and 4, 2023, a discussion was held in Delos on the need to combine Natural Sciences and Technology with Humanities, Art and spirituality, in order to come up with sustainable solutions to the problems facing the planet. Present at the meeting were **representatives of the fields of Science** from leading universities, **Space Technology** as well as **representatives of the Arts**, most notable among them being the choreographer **Akram Khan**, who has won multiple awards for his work.

At the same time, Delos hosted the first presentation of the **Alpha Generation Educational Constellation**, a **global community of young people and children**, focusing on **a new era that will be characterized by respect for diversity and inclusion**, two principles that are fully compatible with the

**culture of Alpha Bank and with its efforts to promote Diversity, Equality and Inclusion (DEI)**, within its corporate organization as well as in terms of the positive impact of the Bank's initiatives on society.

As part of his visit to Greece, Akram Khan, one of the most influential choreographers of our time, presented **his performance "Jungle Book Reimagined" at the Athens Concert Hall** on June 14 and 15, 2023, **sponsored exclusively by Alpha Bank**. **"The Jungle Book"**, the famous work of Nobel Laureate Rudyard Kipling, was the inspiration for Akram Khan's new project, which presents the journey of Mowgli, a young girl and climate refugee. The project, addressed to all generations, seeks to raise the public's awareness of the environmental crisis, climate change and their impacts on nature and on society, invites us to rediscover a new world.

## We support the Boccia Student Championship and the Paralympics Champion Grigoris Polychronidis



The Bank has always stood by the side of Grigoris Polychronidis, Gold Paralympics Champion in boccia and President of the Greek Paralympians Association, through actions and initiatives that promote inclusivity and ensure equal access to sports. In this context, and in collaboration with the Hellenic Paralympics Association, we established in 2022 the institution of the Boccia Student Championship. Our aim is to bring the Paralympics sport closer to primary school children and give them the opportunity to compete while learning the ideals of fair play, teamwork and acceptance of diversity.

The **2nd Boccia Student Championship Day** was held on May 10, 2023, in Korai Square, Piraeus. It was held by the Hellenic Paralympians Association, the "Live in Sports" initiative of the General Secretariat of Sports, the Special Olympics Greece, the Municipality of Piraeus and the International Olympic Truce Center, under the auspices of the Hellenic Paralympic Committee and the support of Alpha Bank and the Region of Attica.

The protagonists of the sports day were **students from six special schools of Piraeus**, namely, the 1st Special Primary School of Piraeus, the 2nd Special Primary School of Piraeus, the Special Primary School for Children with Autism, the 1st EEEEEK of Piraeus (Laboratory of Special Professional Education and Training), the 2nd EEEEEK of Piraeus "SPRING" and from the ENEEGYL of Piraeus (Single Special Secondary and High School). **The gold medal was won by the team of ENEEGYL Piraeus, the silver medal by the team of the 2nd Special Primary School of Piraeus and the bronze medal by the team of the 1st Special Primary School of Piraeus.**

The children's participation was touching and a source of inspiration for everyone who attended the event.

The Managers of the Alpha Bank Branches of Ethniki Antistasi, Pasalimani, Vryoni, Akti Miaouli and Naftiliako, Pagona Kalliora, Sofia Giouvanaki, Christodoulos Souliotis, Vassilios Gallios and Dimitra Mastora respectively, together with Executives from the Corporate Social Responsibility Department of the Bank, competed in boccia bearing the colors of the blue team and stole the show with their performance!

## Alpha Bank participated in the Global Money Week with financial literacy and circular economy educational actions



Within the context of the Global and European Money Week, the Bank designed and implemented a series of financial literacy and circular economy actions for school students. Its aim was to contribute to the dissemination of financial knowledge and awareness for the adoption of "green" practices in the educational community. The actions were held with the approval of the Ministry of Education and Religious Affairs. More than 300 students participated.

On the initiative of the **Bank's Coin Collection**, on Monday, March 20, 25 students from the 1st High School of the Leontios School of Athens together with their

teachers visited the Bank's Central Building and attended the seminar **"Introduction to financial literacy through the fascinating history of currency"**. The children had the opportunity to be familiarized with basic economic concepts useful for their everyday life, to get to know about modern ways of trading and to "travel" through the history of currency and financial transactions, from ancient times to the present day. In particular, through this original educational presentation, the children saw original coins of the Alpha Bank Coin Collection, such as the first coin in history, as well as the coin of Alexander the Great, important coins and banknotes from all periods in the Greek area and also discussed various ways of managing their finances.

At the same time, the model program "Circular economy in practice" was implemented. This was created by Alpha Bank so that it can familiarize students and teachers with basic economic concepts, such as savings, investment, inflation, income, expenses, profit, and with the principles of sustainable economic development with a focus on the protection of the environment.



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

## Miltiadis Petalas

*Untitled, 2011*

Digital printing and overpainting with watercolors and crayons, 72 x 40,5 cm



**Papastratos Building**

**M**iltiadis Petalas is a young artist, with studies in both painting and engraving. This double quality of his is evident in his works which, although they mainly belong to the field of engraving, do not lack a painting character. A key element of his art is experimentation and the combination of the media used. He seems to favor the use of collage with different engravings on a single surface complemented by extensive ink operations.

His work in the Alpha Collection is a representative sample of his work. As far as the theme is concerned, it revolves around self-portraits. The figure of the artist projects as a bust to the viewer, from inside the neutral background. Particular emphasis is placed on the rendering of the face, as opposed to the torso. The form, with its fine features and a look that exudes mystical religiousness, looks ascetic and alludes to iconography, an art which the artist has also dealt with.

Symbolism permeates the work. The presence of the skull in the lower part refers to the pictorial type of "Vanitas", that is, an allegorical representation which aims to remind us of how futile life is and of the ephemeral nature of human existence. It symbolizes the fear of the passage of time, which destroys everything and eventually leads to death. The traces of time are also present in the work through the fossils of leaves and plants that are scattered throughout the artistic surface. An additional symbolic element of the work, rendered with fine, rough lines, is the snake which is depicted wrapped around the figure's neck. A plethora of interpretations have been given from time to time to the presence of snakes in art. They sometimes symbolized wisdom and the sciences and other times represented chthonic deities and powers. Their coexistence with the skull in the work of Miltiadis Petalas reinforces the concept of "Vanitas". The artistic whole is completed with the presence of the knight in the right part of the composition, who symbolizes the past, history and the flowing of time.

In essence, the work of Miltiadis Petalas is a mixture of symbols that aim to express the anxiety of life and death. Forms, elements of the past and an intense spirituality are visualized, thus creating a composition with metaphysical extensions and echoes from earlier worlds and eras.

## Miltiadis Petalas (Athens 1977)



### CURRICULUM VITAE

**M**iltiadis Petalas was born in Athens in 1977, where he lives and works today.

From 1998 to 2003, he studied painting at the Athens School of Fine Arts (ASKT), with Rena Papaspyrou as his teacher, while from 2005 to 2011, he studied Engraving at the 1st Workshop of ASKT, with teachers Michalis Arfaras, Yiannis Gourzis, Mary Schina, Dina Kotsiou and Akis Peirounidis. He graduated with honors in both of his degrees.

He has participated in more than 40 group exhibitions in Greece and abroad: in 2016, in the engraving exhibition "The Masters" at the Bank Side Gallery, London, at the International Print Biennale Lodz in Poland and at the Purdue University Galleries in the USA. He has had collaborations and engraving seminars with the Heraklion museum in 2014 and the Onassis Foundation (library department) in 2014-2023. From 2018-2022, he had lessons at the 1st Engraving Workshop of ASKT, with professors Yiannis Gourzis and Dina Kotsiou.

His personal exhibitions were at the Zivasart Gallery in 2021, the Museum of Modern Greek Art of the Municipality of Rhodes in 2012 and at the Theognis Cultural Center in Megara, Attica, in 2004. His works are in private collections and galleries.



## Apollonia Pontike (Sozopol, Bulgaria)



**A**pollonia Pontike was founded by Miletos around 610-600 BC at the entrance to the Gulf of Burgas. The present Bulgarian town of Sozopol completely covers the site of Apollonia. Apollonia had a privileged natural harbour at the juncture of the sea-lanes towards the rivers Danube, Dniester and Dnieper, as well as towards the harbours of the Crimean Peninsula.

It was a fertile cultivable land, with rich fishing grounds, while the dense forests of the Aimos Minor, constituted a source of excellent timber for building and shipbuilding.

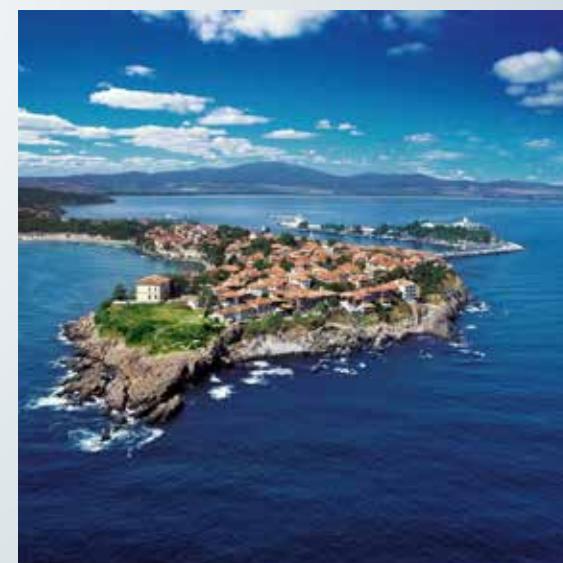


Apollonia Pontike  
Silver tetrachm, 4th century BC  
**Obverse:** Head of Apollo.  
**Reverse:** Anchor, bottom left A, bottom right crayfish.  
*Alpha Bank Numismatic Collection 6836*

Like many other cities in the ancient Hellenic world, it was called Apollonia in honour of its patron deity, Apollo Iatros. Strabo relates that in the 5th century BC the famous sculptor Kalamis created a colossal bronze statue of the god for his temple. During the 6th and 5th centuries BC Apollonia became the most important trade and shipping centre of the western coast of the Euxine Pontos and was called Magna Apollonia.

Concurrently, it maintained stable and strong trade relations with Athens, the eastern coasts of Asia Minor and the Thracian hinterland.

The beginning of the silver struck coinage of Apollonia is dated to the 5th century BC. During the 4th century BC the city issued tetrachms, for the first time, with the head of Apollo as obverse type and an anchor and a crayfish as reverse type. The dozens of anchors brought to light in the Bay of Sozopol attest to the importance of trade and seafaring in the life of ancient Apollonia.



**Apollonia Pontike.**  
(© The Panorama Archive - APAN)

## The Unification of the Ionian Islands with the Kingdom of Greece and the future of Ionian Bank, 1862-1864



The Treaty of London of 17/29 March 1864, published in Government Gazette issue A/25/1864 of June 17, 1864

The uprising of 1862 and the deposition of King Otto of Greece presented Great Britain with an opportunity to resolve a number of major issues, including the governance of the Ionian Islands, the preservation of constitutional monarchy in Greece and the safeguarding of peace in the Balkans. Its main strategic objective was to claim primacy over the other Great Powers of that time, with the ultimate goal of resolving the “Eastern Question” for promoting its own interests.

In view of the election of a new King of the Hellenes, Great Britain promised to cede sovereignty over the Ionian Islands to Greece. Faced with the likelihood of such a development, the Management of Ionian Bank did not remain impassive, especially as was still a private company whose shareholding majority had been consistently held by private individuals. Already at its annual general meeting on May 31, 1863, the Board of Directors rushed to reassure the Bank's shareholders, emphasizing that the political changes-in-waiting did not pose risks to the interests of the institution.

This was clearly an attempt to maintain the trust of shareholders, while during the eight months that followed, the Management of Ionian Bank in London made at least two representations to Great Britain's Foreign Office, requesting that the Bank's rights and privileges in the Ionian Islands and especially the privilege to issue banknotes, be assured.

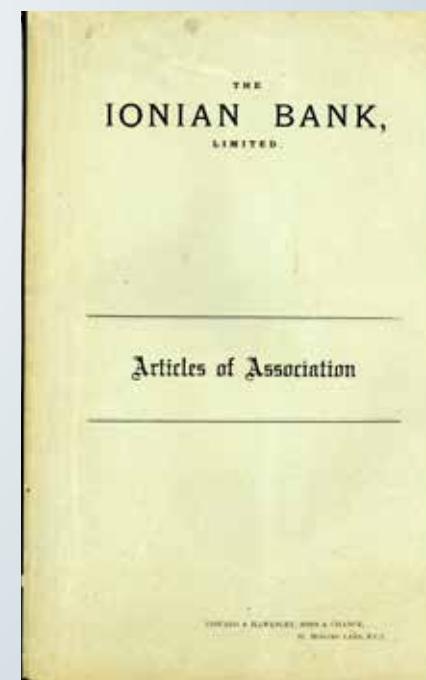
The Foreign Office forwarded the requests to the competent Colonial Office Department. Newcastle, as Head of the Office, assured the Directors of the Bank that the forthcoming agreement for the concession of the Ionian Islands to Greece would foresee a special provision assuring the legal status of Ionian Bank as well as of any other public institution which might be faced face similar problems.

The Management of Ionian Bank did not content itself only with the reassuring affirmations of the British government's officials. Making use of the good diplomatic services of Great Britain in Athens, it informed the Greek government too of its requests in writing, requesting that the privileges acquired by the Bank be not affected.

However, political developments left no room for further initiatives by the Directors of Ionian Bank. Already on November 14, 1863, a Treaty was signed in London between England, France, Prussia, Russia and Austria, accepting the Ionian Islands' unification with Greece. On March 29, 1864, the final agreement was announced and two months later, on May 21, the Lord High Commissioner of the Ionian Islands, Sir Henry Storks, officially announced the lifting of Great Britain's protection and handed over the Ionian Islands to the Greek government's envoy, Thrasylvoulos Zaimis.

The international Treaty was ratified by Greek Law N' on March 28, 1864, with Article 7 stating that the Greek state was fully substituted for the Government of the Ionian Islands in the obligations assumed by the latter until then, among which the privileges granted to the Ionian Bank were explicitly mentioned.

By the provisions of this article, Ionian Bank emerged as a clear winner, not only because it maintained the exclusive right to circulate banknotes in the Ionian Islands but also because the Kingdom of Greece undertook to satisfy the public debt of the Ionian Islands, a significant part of which burdened the Bank's portfolio. At that time, the only pending matter in the proper functioning of Ionian Bank as an issuing institution remained its legal status, which continued to be governed by the trade law of the British state.



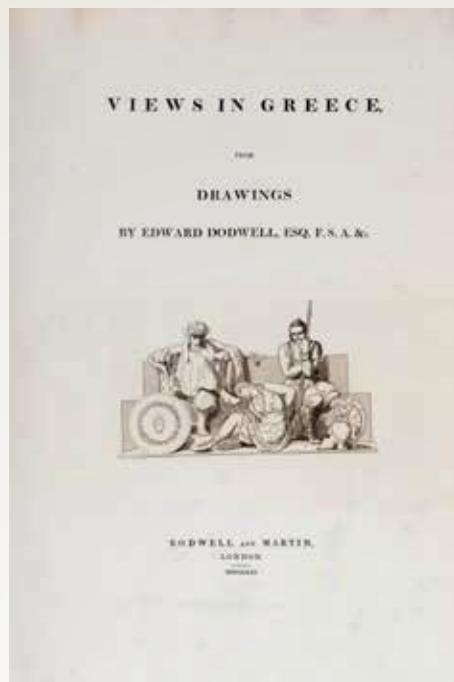
The Articles of Association of Ionian Bank Ltd., 1880  
Alpha Bank Historical Archives

## The Alpha Bank Library

Rare books in the Bank's Library



The Alpha Bank Rare Book Collection consists of a series of rare editions that comprise works by classical authors (ancient Greek, Byzantine, Roman and other foreign authors) dating from the 16th to the 19th century, works by European travelers who toured across the wider Greek area from the 17th to the 19th century, as well as artistic editions illustrated by famous Greek painters and engravers of the 20th century.

**Views in Greece from Drawings****Author:** Edward Dodwell**Place of publication:** London**Date of issue:** 1821**Publisher:** Rodwell and Martin**Language:** English/ French

The **Views in Greece from drawings** edition measures 41 cm (width) x 50 cm (height) and includes 30 paintings divided into six sections. This is the first edition of the work which includes two volumes. It is kept in excellent condition and its value is enormous.

The Irish-born archaeologist and painter Edward Dodwell traveled around Greece from 1801 to 1806 and gave a thorough account of the Greek region before the Revolution of 1821. In the English and French texts of this travelogue, 30 aspects of Greece are vividly described, depicting landscapes, monuments, people, professions, customs, etc. Dodwell himself drew these 30 aspects by using the camera obscura method, which was the "prelude" to the camera. In this way, the rendered aspects of the Greek area of the time are presented with absolute realism, making the work unique. The 30 color lithographs of the publication were created from 1819 to 1821, while the initial goal was to include 60 paintings, split into 12 sections, yet the project was only half completed for financial reasons.

\*You can see the edition **Views in Greece from drawings** in the exhibition "Rare Editions. The Alpha Bank Collection" in the Exhibition Space of the Bank's Central Building (Pesmazoglou 12 and Stadiou 40).



## Alpha Bank Cyprus Ltd

Alpha Bank Cyprus Ltd supports the annual “Love Route”, organized by the Cyprus Association “One Dream One Wish”



**A**lpha Bank Cyprus Ltd remains a long-standing ally of the Cyprus Association for children with cancer and related diseases “One Dream One Wish”.

For yet another year, the Bank supported the annual “Love Route”, organized by the Association.

The five-day Pancyprian motorcycle ride “Love Route” aims to raise awareness and inform the Cypriot society on the multiple problems faced by children and young adults suffering from various forms of cancer and raise funds to help fulfil their wishes, under the psychological support program, as well as provide financial support to their families.

## Alpha Bank Cyprus Ltd

### Alpha Bank Cyprus supports “Unique Smiles”



Left to right: the Director of the Multidisciplinary Centre for Assessment and Intervention “Unique Smiles”, Mrs. Stalo Kyriakidou and the Manager of the Marketing and Public Relations Division of Alpha Bank Cyprus Ltd, Elena Konstantinou Riri.

Fully aware of its role and responsibility, Alpha Bank Cyprus Ltd actively responds to the needs of Cypriot society, contributing to its support in every possible way. In this spirit and in the context of the World Rare Disease Day, the Bank supported the Cyprus Association of Rare Genetic Diseases “**Unique Smiles**” by providing the equipment necessary for the educational programs it runs at the Multidisciplinary Centre for Assessment and Intervention.

The Multidisciplinary Centre for Assessment and Intervention “Unique Smiles” provides services aiming to improve the physical and mental health of children with rare diseases and support their families. The Centre seeks to ensure that every child has access to high-quality specialized treatments of significant benefit to both the children and their families, regardless of their financial situation

The sponsorship offered by Alpha Bank Cyprus Ltd is another act of social contribution, under its Corporate Responsibility Program, which aims to promote the overall well-being of children with rare diseases and their social inclusion.

## Alpha Bank Cyprus Ltd

Alpha Bank Cyprus Ltd stands by Europa Donna Cyprus as well as by every woman



Left to right: Theofanis Loubas, Manager of the Human Resources Division of Alpha Bank Cyprus Ltd, Elena Konstantinou Riri, Manager of the Marketing and Public Relations Division of Alpha Bank Cyprus Ltd, Mrs. Stella Mastora, Vice Chairman of the Board of Directors of Europa Donna Cyprus and Member of the Executive Board of Europa Donna – The European Breast Cancer Coalition, and Marios Charalambides, Executive Director of the Europa Donna Cyprus Organization.

Alpha Bank Cyprus Ltd has long supported the work and contribution of Europa Donna Cyprus, which offers services and support to women patients with breast cancer. This year, on the occasion of International Women's Day, the Bank provided financial support to Europa Donna Cyprus, as a minimum expression of gratitude for the organization's enormous contribution to women with breast cancer.

In addition to supporting Europa Donna Cyprus, on the occasion of International Women's Day, Alpha Bank Cyprus Ltd gave a voice to women themselves to express their views, by presenting a video with 7 female employees of the Bank answering questions on the position of women in the labour market, role models, stereotypes, difficulties and work-life balance. In this way, Alpha Bank joins its voice to that of millions of female employees, aiming to further strengthen a work culture that promotes continuous Employee empowerment, equal pay, equal opportunities for personal and professional development and equal evaluation and reward.

Alpha Bank Cyprus Ltd has been certified as an "Equality Employer" for the promoting gender equality in the workplace. It is also worth noting that out of a total of 435 employees at Alpha Bank Cyprus Ltd, 260 are women (60%), 37 of whom hold managerial positions (41%) and four serve on the Bank's Board of Directors (57%).

## Alpha Bank Cyprus Ltd

Supporting those in need for yet another Easter



Fully aware of its role and responsibility, Alpha Bank Cyprus Ltd is constantly taking initiatives to support the Cypriot society and in particular the most vulnerable groups in practical ways. Therefore, as part of its Corporate Responsibility, the Bank carried out social contribution activities throughout Easter.

More specifically, the Bank participated in the Pancyprian Campaign of the Pancyprian Volunteerism Coordinative Council titled "Adopt a family for Easter", which aims to provide basic necessities to vulnerable families during the Easter period. For yet another year, Alpha Bank Cyprus Ltd took part in the campaign, offering financial assistance for the purchase of necessities, so that every family without exception could enjoy a wonderful Easter meal.

The Bank also offered financial support to Europa Donna Cyprus, enabling it in this way to help the families of cancer patients in need, in a joint effort to give everyone the opportunity to celebrate Easter.

## Alpha Bank Cyprus Ltd

Alpha Bank Cyprus Ltd supports the Primary School of the Deaf “George Markou”



With a sense of responsibility and a particular sensitivity to children, Alpha Bank Cyprus Ltd offered the children of the Primary School of the School for the Deaf – “George Markou” in Nicosia the opportunity to attend, for the first time, a theatre play in a theatre hall with the help of a sign language interpreter.

The students of the Primary School of the School for the Deaf travelled to the magical world of the tale “Spanos and the Forty Dragons” with the assistance of Alpha Bank Cyprus Ltd.

More specifically, the Bank covered all the expenses of the performance and the transportation of the children to the theatre, offering in this way a unique entertainment experience to children who need it the most.

As part of its Corporate Responsibility, Alpha Bank stands by our fellow citizens, offering support and taking initiatives to aid the Cypriot society, and especially children, in practical ways, with the aim of ensuring equal access to Arts and Culture.

## Alpha Bank Romania

The Bank supports the first regional logistics hub outside Romania



**A**lpha Bank has granted nearly EUR 70 million financing to eMAG, the largest Romanian online retailer, in support of the construction of the state-of-the-art, up to 120,000 sqm capacity eMAG Logistics Center near Budapest, Hungary, representing a total investment of more than EUR 100 million. In the first phase of the project, covering the bridge financing, EUR 30 million were disbursed in December 2022.

This development marks the first large-scale logistics investment outside Romania, as part of the growth of eMAG's ecommerce ecosystem in the region. The company is also committed to complying with BREEAM Excellent certification standards for green buildings, to optimize energy consumption and limit greenhouse gas emissions.

*"Alpha Bank remains an honest partner of the Romanian business environment, supporting the international expansion of its clients so that national champions become regional leaders. We appreciate and support our clients' ambitions for regional development through sustainable investments and promotion of a business model based on respect for the environment and responsibility for the future. We hope that eMAG's example will be widely adopted by the representatives of the Romanian business community",* stated **Sergiu Oprescu, Executive President of Alpha Bank Romania and General Manager of the International Network of the Alpha Bank Group.**

*"As a leader in business lending in Greece, Alpha Bank's financing of eMAG's first logistics hub project in the Central and Eastern Europe region, reiterates our Bank's commitment to financing added-value projects that accelerate regional players' formation, and contribute to attaining sustainable economic, societal, and environmental growth",* stated **Yannis Emiris, General Manager Wholesale Banking at Alpha Bank.**

## Alpha Bank Romania

Alpha Bank Romania supported the concert of World-Renowned Pianist Steve Barakatt



Following the release of his acclaimed album “Néoréalité”, the world-renowned Canadian composer and pianist Steve Barakatt presented his Néoréalité World Tour at the Romanian Athenaeum in Bucharest, for the first time for the Romanian public. The Bucharest event was part of the Néoréalité international tour, being a Rainbow Bridge Story Ltd. production from Hong Kong, realized in partnership with Romanian Music Society, Canadian Embassy in Romania and supported by Alpha Bank Romania. The concert took place before the extraordinary concert that the Canadian artist performed at Carnegie Hall, in New York (USA).

*"I am very happy to offer this musical gift to the Romanian audience. My compositions are warm, authentic and inspired by my eclectic influences. I hope to inspire of dreaming to those present at the concert hall. Every day, we need to find as many reasons as possible to smile and reinvent ourselves, no matter the challenges we face",* said **Steve Barakatt**. *"We are honored to support this extraordinary event, dedicated for the first time to the Romanian public. We support evolution through culture and we choose to support talented artists who convey emotions and impactful messages by their artistic acts",* stated **Sergiu Oprescu, Executive Chairman of Alpha Bank Romania**.

The Néoréalité International Tour is presented in several cities of Europe, Asia, Africa, North and South America. *"Néoréalité is about creating a parallel world. The creative process for Néoréalité was like a long journey into the land of imagination. A quest for purpose",* said **Steve Barakatt** about Néoréalité, album that was globally released by Universal Music.

## Alpha Bank Romania Distinction of Alpha Bank Romania



Alpha Bank Romania received the **eServices Award** at the 20<sup>th</sup> edition of the **eFinance Gala**. The prize was awarded for the first launch in the local market of the card tokenization option for online merchants and integrators. The tokenization solution integrated into the eCommerce Alpha Bank platform improves transaction security by replacing sensitive card data with an **EMVCo token**, thus simplifying the payment process.

*"The prize awarded is a recognition of the fact that Alpha Bank Romania continuously improves its products and services for its clients. We are glad that after Tap-To-Phone and Instant Money Back, we have added to the series of innovations in the field of payment services a new launch for the first time in the local market. The card tokenization option for online merchants and integrators is an important step towards ensuring a safer and more efficient payment environment, and users can thus benefit from an improved payment experience",* said **Raluca Oprea Urioc, Deputy Manager of Acceptance Division, Cards Unit, Alpha Bank Romania.**

The 20th edition of the eFinance Awards Gala, organized by Finmedia and Piata Financiara magazine, rewarded the most ambitious, inspired, complex and innovative projects of last year related to the convergence area of the financial – banking and IT&C sectors.

## Alpha Bank Romania

Alpha Bank Romania supports the entrepreneurial environment by being a partner in the IMM INVEST Plus 2023 Program



**A**lpha Bank Romania reaffirms its commitment to support the Romanian businesses by actively partnering the **IMM INVEST PLUS** Program on all its components: **IMM Invest, Agro IMM Invest, IMM Prod, Garant Construct, Rural Invest and Innovation.**

The Program's main priorities are to boost local production, support constructions including "green" buildings, stimulate productivity and competitiveness in the agricultural field, and support innovative and digital transformation projects.

*"In the context of the new year, once again marked by multiple and hybrid challenges, the launching of the 2023 IMM Invest Plus Program sends a strong stability and predictability message to the local entrepreneurial environment. Alpha Bank reaffirms its commitment to support the development plans and current needs of start-up and SME clients, by continuing the IMM Invest Plus 2023 partnership alongside public authorities. We are committed to support SMEs to implement and capitalize on their innovative projects that generate added value or stimulate jobs creation, with our diversified portfolio of financial solutions backed by the necessary experience and expertise",* stated **Dragoș Drăghici, Manager within the SME Division of Alpha Bank Romania.**



# Mazi

We wish you a happy summer!



ALPHA BANK