ALPHA BANK

Press Release

Q1 2008 Results

Net Profits up by 18% to Euro 205 million[1]

Achieved RoE of 25%, maintained strong performance despite credit market crisis

Strong financial performance

- **Earnings per share grew by 17.5%[1] to Euro 0.50 (Q1 2007: Euro 0.43) with return on equity at 24.5%.**
- **Net interest income, net of impairment, grew by 24.9% to Euro 374.4 million while the margin expanded by 30 bps.**
- **Net loans grew rapidly by 31.1% to Euro 44.4 billion, with new loan balances of Euro 2.3 billion in the first quarter, of which Euro 1.3 billion Greece and Euro 0.9 billion SEE.**
- **Customer assets reached Euro 46.6 billion, with deposits having increased by Euro 1.3 billion in the first quarter.**

Healthy operating metrics

- **Robust capital adequacy with Tier I ratio at 9% and Total BIS ratio at 11.5%, demonstrating a smooth transition from Basel I to Basel II.**
- **Cost to income ratio at 44.6%, while expanding in Southeastern Europe at an accelerated pace.**
- **Credit quality remains resilient with NPLs at 3.7%.**

Contribution from Southeastern Europe

- **Profit before tax from Southeastern Europe activities reached Euro 42.9 million, up 74%, accounting for 16.5% of our group profit before tax.**
- **Southeastern European loan and deposit balances grew significantly by 80% and 34%, accounting for 18.8% and 14.9% of total loans and deposits respectively.**

Branch network at the end of Q1 2008 amounted to 829 Units in Greece and abroad

"During a turbulent first quarter for the global financial markets, we successfully managed our business with vigilance and a focus on the Bank's core strength of growing our balance sheet in a risk balanced way to generate sustainable profits for our Shareholders. We are confident that our quality franchise and prudent credit culture will provide the right combination to steer the Bank through this uncertain economic environment and that our Agenda 2010 targets remain achievable."

Yannis S. Costopoulos, Chairman

"Our solid performance during the first quarter of 2008 was due to the results of the acceleration of our net interest income growth, the enhanced operating leverage, especially in Southeastern Europe, and our prudent approach to lending. A further key development during the period was our acquisition of the 90% of the share capital of Astra Bank in the Ukraine, an area of great growth potential. We intend to develop with our local partners a retail banking franchise of nation-wide coverage by the end of the decade. All these advances are fully aligned with our Agenda 2010 and we remain on course to deliver our stated medium-term targets."

Demetrios P. Mantzounis, Managing Director

[1] Adjusting for net income of Euro 81.8 million from the sale of Alpha Insurance to AXA in Q1 2007

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KEY DEVELOPMENTS

- **A focus on profitability delivers Return on Equity of 24.5%**
  RoE expanded in the first quarter of 2008 by 220 bps q-o-q as a result of the acceleration in net interest income, the enhanced operating leverage and our consistently prudent approach in credit underwriting. This profitability should be viewed in the context of the balanced risk characteristics of our loan portfolio (less than 12% exposure in consumer credit and 11% in the Balkans) and our strong funding position (sight and savings represent 45% of domestic deposits), as we leverage on the strong reception of our quality brand and our network of 829 Branches in total.

- **Balanced growth of our franchise supported by active balance sheet management**
  In the first quarter, loan growth continued unabated as we added Euro 2.3 billion new loan balances. Alpha Bank made use of its strong liquidity position at the turn of the year and decided to safeguard its deposit margin, abstaining from the aggressive pricing practices present in the market place during the quarter. Despite this approach we attracted Euro 1.3 billion in deposits. We are already addressing the increased cost on our liability side by re-pricing our retail loans, while we anticipate that similar actions in corporate loans will take longer to complete.

- **Robust expansion in Southeastern Europe assisted by accelerating maturity of our Network**
  Our regional platform expanded in the twelve-month period to March 2008 by 134 Branches reaching 416 units. Lending growth reached 96.5% in the Balkans and 62% in Cyprus, resulting in a market share of 7.8% in SEE. New loan balances rose to Euro 906 million for the quarter, corresponding to 71% of the respective volume in Greece.

- **Continued focus on domestic expansion**
  Retail lending expansion grew steadily, with consumer loans increasing by 30.1%, mortgages by 16.3%, and lending to very small businesses by 19.4%. These positive trends are underpinned by the leveraging of our retail franchise in Greece adding 20 new Branches in 2007 and will be boosted further from the opening of 50 more units scheduled for 2008. We also expect that the redesign of our corporate banking operations for medium size business customers will help to further consolidate our leading position in Greece by stimulating more demand for our products and services.

- **Resilient funding platform performs in line with Agenda 2010 projections**
  Alpha Bank's funding programme is on track to support its credit expansion having achieved 30% of our Euro 4.5 billion deposit target and 27% (Euro 1.2 billion) of our Euro 4.5 billion wholesale funding budget for 2008 by the end of the first quarter. It should also be noted that over this quarter customer placements in money market funds increased by Euro 370 million, totalling Euro 2.7 billion. Moreover, we have established a US-MTN bond issuance programme of USD 7.5 billion and we are on track to establish a covered bond programme of Euro 8 billion by the end of the first semester.

- **Establishing footprint in the Ukraine**
  We have a proven track record and successful model for developing greenfield sites in new markets, ensuring cost and quality control while rapidly expanding our business.The acquisition of 90% of the newly established Ukrainian bank Astra Bank provides a sound platform for Alpha Bank's entrance into a fast developing economy with a large and growing population. Alpha Bank's financial strength and expertise in designing and supporting its rapid organic growth in Southeastern Europe, combined with the successful track record of Astra Bank's selling shareholders (who remain active members of the management team), will lead to the roll out of a strong retail franchise in the Ukrainian market.

- **Hilton Rhodes disposal in line with our policy to exit from non-core activities**
  At the end of March 2008, Ionian Hotel Enterprises finalised the transaction of the sale of Hilton Rhodes to a partnership of two well-established Greek hoteliers. This corporate action demonstrates our commitment to maximise Shareholder value.

- **The application of Basel II has a neutral effect on our capital adequacy**
  Our strong capital position remains unaffected from Basel II transition with Tier I capital ratio reaching 9% and total capital adequacy at 11.5%.

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SUMMARY PROFIT AND LOSS

(in Euro million)	**Q1 2008**	**Q1 2007**	**% change**
Operating Income *	**523.4**	**457.3**	**14.5%**
of which:			
Greece	416.1	386.5	7.7%
Southeastern Europe	102.1	66.7	53.1%
Operating Expenses	**263.5**	**233.5**	**12.9%**
of which:			
Greece	201.5	188.4	7.0%
Southeastern Europe	59.2	42.1	40.8%
Profit before Tax	**259.9**	**223.8**	**16.1%**
of which:			
Greece	214.6	198.1	8.3%
Southeastern Europe	42.9	24.6	74.2%
Net Profit**	**205.0**	**174.3**	**17.6%**

**Net of impairments*

*** Recurring profit adjusted for extraordinary profit from discontinued operations (sale of Alpha Insurance to AXA)*

BALANCE AND OFF-BALANCE SHEET HIGHLIGHTS

(in Euro million)	**31.03.2008**	**31.03.2007**	**% change**
Assets	**56,415**	**52,177**	**8.1%**
Equity	**3,312**	**3,011**	**10.0%**
Loans	**45,216**	**34,817**	**29.9%**
of which:			
Greece	35,239	29,417	19.8%
Southeastern Europe	8,479	4,711	80.0%
Customer assets	**46,643**	**42,888**	**8.8%**
Deposits	**35,986**	**32,165**	**11.9%**
of which:			
Greece	29,769	27,553	8.0%
Southeastern Europe	5,351	3,992	34.0%
Private Banking	**4,951**	**4,990**	**…**
Mutual Funds	**4,989**	**4,515**	**10.5%**

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Athens, May 27, 2008

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FIRST QUARTER 2008 PERFORMANCE OVERVIEW

Net profit attributable to Shareholders amounted to Euro 205 million, an increase of 17.6% y-o-y, adjusting for the non-recurring net income of Euro 81.8 million derived from the sale of Alpha Insurance to AXA in March 2007. This solid performance demonstrates the robustness of our market position in Greece and the accelerated delivery of our Southeastern European platform. **Net interest income** reached Euro 442 million, an increase of 22%, translating into a significantly improved risk-adjusted **net interest margin** of 2.7% (2.4% in Q1 2007). This reflects our strong loan growth in Greece and Southeastern Europe and the continuous shift of the asset mix towards higher-spread activities. **Fee and commission income** advanced by 7.3% mainly due to the strong growth in credit card commissions (+27.5%) and loan related charges (+22.7%) counterbalanced by the decline in capital markets related fees (-14.9%) relating to the underlying market conditions. **Income from financial operations** stood at Euro 17.1 million, and **other income** at Euro 16.7 million.

We maintained our track record of effective cost control with a cost-to-income ratio of 44.6%. The **operating costs** associated with our accelerated growth agenda increased by 12.9% to Euro 263.5 million, mainly due to a 9.4% increase in staff costs and a 16.4% increase in general expenses. As a result of our expansion programme in Southeastern Europe our costs grew by 41%, largely due to the accelerated roll-out of our Branch network. We added 134 new Branches and almost 1,150 new Staff since the end of Q1 2007. The increase of our operating cost in Greece (+7%) was mainly affected by production-related expenses to support the rapid expansion of our retail business.

Loans and advances to customers (gross) expanded strongly by 29.9%, reaching Euro 45.2 billion, primarily due to a 19.8% volume increase in Greece, and an even stronger increase of 80% in our Southeastern European operations. Our growing geographic diversity is reflected in the fact that in the first quarter, new loan additions in Southeastern Europe amounted to Euro 906 million, which corresponds to 71% of the new loan additions in Greece (Euro 1,277 million).

Cost of credit as a percentage of average loans stood at 57 bps, in line with the medium term target of 60 bps stated in our business plan. This was supported by the ongoing benign credit conditions in Greece and Cyprus and by the successful reengineering of our credit value chain, especially in the underwriting, work-out and collections areas. Therefore, our Non-Performing Loans (NPL) ratio, under IFRS 7, stood at 3.7% at the end of March 2008 improving significantly from 4.8% a year earlier. **Allowances for impairment** reached Euro 844 million representing 2% of total loans outstanding, as we have written-off Euro 51 million in the first quarter of 2008. The coverage ratio stood at 50.6% of NPLs and when collaterals are taken into account this ratio reaches at 129%.

Customer assets grew by 8.8% to Euro 46.6 billion. At end March 2008, **total deposits** stood at Euro 36 billion (+11.9%), having added Euro 1.3 billion of deposits within the quarter, without having to engage in opportunistic repricing. **Deposits in Greece**, including Alpha Bank bonds placed with our retail customers, advanced to Euro 29.8 billion (+ 8%). In **Southeastern Europe**, our extensive Branch network of more than 400 Branches, generates a strongly expanding **deposit base,** which has grown by 34% to reach Euro 5.4 billion at end March 2008. We now have nation-wide coverage in all the countries we operate in and we increasingly see benefits coming through from enhanced brand awareness. **Private banking** assets stood at Euro 5 billion, and **mutual funds** balances at Euro 5 billion.

BUSINESS UNIT ANALYSIS

CONSUMER AND SMALL BUSINESS BANKING

Retail Banking *(in Euro million)*	**Q1 2008**	**Q1 2007**	**% change**
Total Income	315.5	272.6	15.7%
Total Expenses	141.3	132.4	6.7%
Impairment Losses	48.7	23.9	103.9%
Profit Before Tax	125.5	116.3	7.9%
Return on Regulatory Capital	51.1%	56.0%	….
Risk Weighted Assets	12,284	10,387	18.3%
Cost / Income Ratio	44.8%	48.6%	….
Customer Financing (end-period)	19,126	16,200	18.1%

In Q1 2008, profit before tax reached Euro 125.5 million, compared to Euro 116.3 million in Q1 2007, an increase of 7.9%. **Mortgage credit** reached Euro 10.2 billion, up by 16.3%, as we consolidated our position in the market, fending-off intense competitive pressures with product innovation. In the area of

consumer credit we continued to gain market share as we intensified our marketing efforts to benefit from a mix of multiple distribution channels. In that context, **consumer loan** balances rose by 30.1% to Euro 3.1 billion, with new disbursements reaching Euro 477 million in Q1 2008; the best quarterly result in origination volume since the end of 2006, when our marketing strategy was effectively redesigned. **Credit cards** balances advanced by 18.3% reaching Euro 1.2 billion, driven by the increasing success of our proprietary multi-retailer "Bonus Card Loyalty Programme". Moreover, **small business loans** (extended to companies with turnover below Euro 2.5 million or credit limits up to Euro 1 million) rose by 14.7%, while loans to **very small businesses** (defined as those with credit limits up to Euro 90,000) increased by 19.4%. Our performance in the area of small businesses is continuously improving as we sharpen our focus in this segment through dedicated product offerings, centralisation of credit approvals and back office operations. This trend is expected to continue as we seek further geographic coverage, in line with current developments in demographics.

OPERATIONS IN SOUTHEASTERN EUROPE

Operations in Southeastern Europe *(in Euro million)*	**Q1 2008**	**Q1 2007**	**% change**
Total Income	111.1	75.3	47.6%
Total Expenses	59.2	42.1	40.8%
Impairment Losses	9.0	8.6	4.8%
Profit Before Tax	42.9	24.6	74.2%
Return on Regulatory Capital	28.8%	24.4%	…
Risk Weighted Assets	7,464	5,040	48.1%
Cost / Income Ratio	53.3%	55.9%	….
Customer Financing (end-period)	8,479	4,711	80.0%
Customer Deposits (end-period)	5,351	3,992	34.0%

Profit before tax grew impressively to Euro 42.9 million, an increase of 74.2% brought about by our accelerated Branch opening programme and the rapid maturity of our existing Branches as we increase the Network density in the various countries in which we operate. In January, we announced enhanced targets for our Network in the Southeastern Europe region, aiming at just over 1,000 Branches at the end of the decade, an increase of 240 from our previous target. Furthermore, our operations in Southeastern Europe are matched-funded in domestic currency, enjoying a loan-to-deposit of 107%.

In **Cyprus,** our franchise delivered a Euro 32.4 million pre-tax profit, already reaching 42% of our 2007 full-year result. This strong performance was supported by our number three position in lending with a market share of 12.9% by the end of the first quarter, a gain of 2.4 percentage points over the year, as well as our fast improving position in the international banking segment. In the quarter, we added Euro 378 million of new loan balances reaching Euro 3.6 billion, while deposits totalled Euro 3.3 billion at the end of the quarter.

In **Romania,** our market share grew by 1.5 percentage points to 6.8% by the end of March 2008. Whilst we remain mindful of potential macro-economic imbalances in the Romanian economy, we are confident of our position as the most experienced foreign bank in the country and have the ability to respond effectively to adverse developments in market conditions. As part of our balanced approach to risk we have hedged all our capital exposure in the country since July 2007. During the year we increased our loan book by 91% to reach Euro 3 billion, adding Euro 305 million of new loans in the first quarter, sustaining our top five ranking in the domestic lending market.

In **Bulgaria**, our Network numbered 81 Branches at the end of March 2008, with a further 25 Branches in the initial stage of the roll-out. The intensification of our efforts to attain critical mass in Bulgaria has been rewarded by the doubling of our market share to reach 3.8%, thus securing our top ten ranking in the country. Following recent management appointments we have deepened our organisational structure to accommodate our envisaged growth in the country. Furthermore, market recognition continues to grow with remarkable results in new business origination. In the last twelve months, we have achieved a 284% increase in the number of mortgages granted, as well as a 169% growth in the opening of new retail accounts.

In **Serbia** we have successfully restructured Alpha Bank Srbija a.d. less than two years after its acquisition. With our network of 133 Branches we are well placed for a fully fledged application of Alpha Bank's banking expertise, as evidenced by the 93% growth of our commercial loan portfolio in a market with a distinct entrepreneurial drive.

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In **Albania**, our network of 20 Branches delivered a pre-tax profit of Euro 5.6 million in the first quarter of the year, mainly due to the emphasis placed in developing the retail aspect of the franchise. Mortgage loans accounted for 44% of the portfolio and grew by 73%, while deposits grew by 27%, resulting in a loan-to-deposits ratio of 85%.

In **F.Y.R.O.M.** we opened two more Branches during the quarter, creating a 17 unit Network. Our loan balances accelerated to 92%.

MEDIUM AND LARGE CORPORATES

Medium and Large Corporates *(in Euro million)*	**Q1 2008**	**Q1 2007**	**% change**
Total Income	105.1	92.9	13.2%
Total Expenses	29.3	27.0	8.5%
Impairment Losses	9.8	29.8	(67.0%)
Profit Before Tax	66.0	36.1	82.9%
Return on Regulatory Capital	20.2%	13.4%	…
Risk Weighted Assets	16,346	13,476	21.3%
Cost / Income Ratio	27.9%	29.1%	…
Customer Financing (end-period)	16,113	13,217	21.9%

Profit before tax increased by 82.9% to Euro 66 million, as we are concluding the establishment of 10 Business Centres focusing on the centralisation of the management of the medium-sized corporate relationships. Operating income grew by 13.2%, supported by an accelerated increase in loans (+21.9%) despite the ongoing repricing. Operating expenses increased by 8.5% as start-up costs relating to the recently established Business Centres are gradually leveling off.

ASSET MANAGEMENT

Asset Management *(in Euro million)*	**Q1 2008**	**Q1 2007**	**% change**
Total Income	23.7	30.3	(21.7%)
Total Expenses	13.0	13.6	(4.3%)
Profit Before Tax	10.7	16.7	(35.7%)
Return on Regulatory Capital	70.1%	139.8%	…
Risk Weighted Assets	765	597	28.2%
Cost / Income Ratio	54.8%	44.9%	….
Customer Funds (end-period)	10,174	9,735	4.5%

Profit before tax reached Euro 10.7 million, on the back of persisting negative market sentiment. Funds under management grew by 4.4% to Euro 10.2 billion. For 2008 we are taking a fresh approach to asset gathering to leverage off our leading product proposition in mutual funds and insurance products. We expect additional gains through our enhanced distribution to mass affluent customers via Alpha Prime and Alpha Private Bank.

Mutual funds reached Euro 5 billion at the end of the first quarter, reflecting an overall market share of 24.9% and our number one position in domestic equity-related funds. We have recently undertaken significant product development, introducing a shipping and a real estate fund as well as the first Greek ETF on the FTSE 20 Athens Index. Furthermore, **private banking** balances reached Euro 5 billion, despite a prolonged negative market sentiment.

Lastly, we continue to make considerable inroads in **Bancassurance,** capitalising on our exclusive relationship with AXA. Leveraging on AXA's global product expertise, we have initiated the roll-out of an enhanced product offering targeting the mass affluent segment of the market. "Alpha-up", the inaugural innovative investment/pension programme was launched in the latter part of 2007, with impressive results, attracting more than Euro 42 million of assets in just over a month of marketing. This has been subsequently followed by "Alpha Profit", which has been received with equally strong success by our clientele.

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INVESTMENT BANKING AND TREASURY

Investment Banking and Treasury *(in Euro million)*	**Q1 2008**	**Q1 2007**	**% change**
Total Income	27.6	27.9	(1.0%)
Total Expenses	10.0	8.5	18.4%
Profit Before Tax	17.6	19.4	(9.6%)
Return on Regulatory Capital	19.8%	21.1%	…
Risk Weighted Assets	4,433	4,614	(3.9%)
Cost / Income Ratio	36.3%	30.3%	…

Profit before tax for the period amounted to Euro 17.6 million, of which Euro 7.3 million relates to the investment banking business, primarily as a result of brokerage activity, which has been materially affected by on-going capital markets volatility.

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ASSETS - LIABILITIES AND OFF BALANCE SHEET ITEMS						
in Euro million	Mar. 2008	Dec. 2007	Sep. 2007	Jun. 2007	Mar. 2007	% Mar. 2008 / Mar. 2007
Assets	**56,415**	**54,684**	**51,244**	**52,211**	**52,177**	**8.1%**
Loans (net)	**44,373**	**42,072**	**39,375**	**36,590**	**33,848**	**31.1%**
Securities	**3,428**	**3,423**	**3,294**	**3,362**	**4,128**	**(17.0%)**
Deposits	**35,986**	**34,665**	**32,342**	**31,796**	**32,165**	**11.9%**
Private Banking	**4,951**	**5,584**	**5,573**	**5,624**	**4,990**	**(0.8%)**
Mutual Funds	**4,989**	**5,456**	**5,786**	**5,527**	**4,515**	**10.5%**
Senior Debt	**7,591**	**7,960**	**8,083**	**8,272**	**7,974**	**(4.8%)**
Subordinated Debt	**1,161**	**1,229**	**1,243**	**1,225**	**1,237**	**(6.2%)**
Hybrid Capital	**888**	**888**	**886**	**888**	**888**	**(0.0%)**
Shareholders Equity	**3,312**	**3,371**	**3,094**	**2,913**	**3,011**	**10.0%**

INCOME STATEMENT						
in Euro million	Q1 2008	Q4 2007	Q3 2007	Q2 2007	Q1 2007	% change
Operating Income	**591.0**	**605.9**	**574.8**	**536.9**	**519.7**	13.7%
Net Interest Income	442.0	437.1	415.7	390.3	362.1	22.0%
Impairment losses	(67.6)	(69.0)	(55.1)	(40.2)	(62.4)	8.3%
Net Interest Income (net of impairment losses)	**374.4**	**368.1**	**360.6**	**350.1**	**299.8**	24.9%
Fee and commission income	115.3	123.3	119.6	114.2	107.5	7.3%
Income from financial operations	17.1	23.7	18.2	10.7	29.9	(43.0%)
Other income	16.7	21.9	21.2	21.7	20.1	(17.2%)
Operating Expenses	**(263.5)**	**(285.3)**	**(254.8)**	**(251.7)**	**(233.5)**	12.9%
Staff costs	(139.3)	(136.2)	(132.0)	(131.4)	(127.3)	9.4%
General expenses	(104.0)	(125.9)	(102.8)	(102.1)	(89.3)	16.4%
Depreciation and amortization expenses	(20.3)	(23.2)	(19.9)	(18.2)	(16.9)	20.2%
Profit before tax	**259.9**	**251.6**	**264.9**	**244.9**	**223.8**	16.1%
Income Tax	**(54.7)**	**(71.2)**	**(48.7)**	**(45.4)**	**(49.2)**	11.3%
Net Profit from continuing operations	**205.1**	**180.4**	**216.2**	**199.5**	**174.6**	17.5%
Profit from discontinued operations	0.0	0.0	0.0	(1.4)	81.8	…
Net Profit	**205.0**	**180.3**	**215.7**	**197.8**	**256.1**	**(20.0%)**
Recurring Profit (*)	**205.0**	**180.3**	**215.7**	**199.2**	**174.3**	**17.6%**

RATIOS						
	Q1 2008	Q4 2007	Q3 2007	Q2 2007	Q1 2007	
Net Interest Income (net of impairment losses) / Average Assets - MARGIN	**2.7%**	**2.8%**	**2.8%**	**2.7%**	**2.4%**	
Cost to Income Ratio	**44.6%**	**47.1%**	**44.3%**	**46.9%**	**44.9%**	
Return on Equity after tax and minorities - ROE (*)	**24.5%**	**22.3%**	**28.7%**	**26.9%**	**24.2%**	
Capital Adequacy Ratio (Total) (**)	**11.5%**	**12.5%**	**12.7%**	**13.1%**	**13.3%**	
Capital Adequacy Ratio (Tier I) (**)	**9.0%**	**9.6%**	**9.7%**	**10.0%**	**10.1%**	

(*) Net Profit excluding income from sale of Alpha Insurance to AXA in 2007 (profit from discontinued operations)
(**) For comparability purposes, 2007 ratios are an estimate under Basle II.

BUSINESS VOLUMES				
in Euro million	Mar. 2008	Mar. 2007	% change	Dec. 2007
Customer Financing	**45,216**	**34,817**	**29.9%**	**42,913**
of which:				
Greece	***35,239***	***29,417***	**19.8%**	***33,962***
Mortgages	10,202	8,772	16.3%	9,850
Consumer Loans	3,085	2,371	30.1%	2,985
Credit Cards	1,232	1,041	18.3%	1,202
Small Business Loans	4,607	4,016	14.7%	4,407
of which:< €90,000 in limits	*1,213*	*1,016*	19.4%	*1,163*
Medium and Large Business Loans	16,113	13,217	21.9%	15,518
Southeastern Europe	***8,479***	***4,711***	**80.0%**	***7,573***
Mortgages	1,967	873	125.3%	1,665
Consumer Credit	887	457	94.0%	789
Business Loans	5,626	3,381	66.4%	5,119

Customer Assets	**46,643**	**42,888**	**8.8%**	**46,681**
of which:				
Deposits	**35,986**	**32,165**	**11.9%**	**34,665**
Greece	**29,769**	**27,553**	**8.0%**	**28,781**
Sight & Savings	13,518	14,512	(6.8%)	14,439
Time deposits & Alpha Bank Bonds	16,251	13,041	24.6%	14,342
Southeastern Europe	**5,351**	**3,992**	**34.0%**	**5,303**
Bond Sales	2,255	2,324	(3.0%)	2,280
Mutual Funds	4,989	4,515	10.5%	5,456
Portfolio Management	5,185	5,220	(0.7%)	5,844
of which: Private Banking	4,951	*4,990*	*(0.8%)*	*5,584*