

Additional data and information:

1. Companies included in the consolidated financial statements, other than "ALPHA BANK", as well as the parent's participation, directly or indirectly, in them as at 30.09.2006 are :

A. Subsidiaries fully consolidated :

No	Company name	Registered office	Participation %	No	Company name	Registered office	Participation %
1	Alpha Bank London Ltd	United Kingdom	100,00	20	ABL Independent Financial Advisers Ltd	United Kingdom	100,00
2	Alpha Bank Ltd	Cyprus	100,00	21	Alpha Insurance A.E.	Greece	99,57
3	Alpha Bank Romania S.A.	Romania	99,91	22	Alpha Insurance Agents A.E.	Greece	100,00
4	Alpha Bank AD Skopje	FYROM	100,00	23	Alpha Insurance LTD Cyprus	Cyprus	100,00
5	Alpha Bank Jersey Ltd	Jersey	100,00	24	Alpha Insurance Brokers S.R.L	Romania	100,00
6	Alpha Bank AD Beograd	Serbia	99,99	25	Alpha Astika Akinita A.E.	Greece	66,09
7	Alpha Leasing A.E.	Greece	99,65	26	Alpha Real Estate D.O.O. Beograd	Serbia	100,00
8	Alpha Leasing Romania S.A.	Romania	100,00	27	Ionian Hotel Enterprises A.E.	Greece	92,69
9	ABC Factors A.E.	Greece	100,00	28	Ionian Holdings A.E.	Greece	100,00
10	Alpha Asset Finance Ltd	Cyprus	100,00	29	Oceanos A.T.O.E.E.	Greece	100,00
11	Alpha Asset Finance C.I. Ltd	Jersey	100,00	30	Alpha Credit Group Plc	United Kingdom	100,00
12	Alpha Finance A.X.E.P.E.Y.	Greece	100,00	31	Alpha Bank London Nominees Ltd	United Kingdom	100,00
13	Alpha Finance US Corporation	U.S.A.	100,00	32	Alpha Trustees Ltd	Cyprus	99,99
14	Alpha Finance Romania S.A.	Romania	100,00	33	Alpha Ventures A.E.	Greece	100,00
15	Alpha Advisory Romania SRL	Romania	100,00	34	Messana Holdings S.A.	Luxemburg	100,00
16	Alpha AEF European Capital Investments	Holland	100,00	35	Flagbright Ltd	United Kingdom	100,00
17	Alpha Asset Management A.E.D.A.K.	Greece	100,00	36	Kafe Mazi A.E.	Greece	100,00
18	Alpha Group Jersey Ltd	Jersey	100,00	37	Evrethmethea A.E.	Greece	100,00
19	Alpha Private Investment Services A.E.P.E.Y.	Greece	100,00				

B. Joint Ventures consolidated under the proportionate method :

No	Company name	Registered office	Participation %
1	Cardlink A.E.	Greece	50,00
2	APE Fixed Assets A.E.	Greece	60,10
3	APE Commercial Property A.E.	Greece	60,10

C. Associates accounted for under the equity method :

No	Company name	Registered office	Participation %
1	Evisak A.E.	Greece	27,00
2	Icap A.E.	Greece	26,96
3	Gaiognomon A.E.	Greece	20,00
4	AEDEP Thessalias & Stereas Ellados	Greece	50,00
5	A.L.C. Novelle Investments Ltd	Cyprus	33,33

2. During the period 1.10.2005 until 30.09.2006 the following changes took place in the companies included in the consolidated financial statements:

a) Concerning the companies which are fully consolidated:

- Sales: Alpha Insurance Brokers A.E. (21.11.2005) and Alpha Insurance Romania S.A. (16.2.2006).

- New companies: Alpha Insurance Brokers S.R.L. which was established by Alpha Bank Romania S.A. and consolidated for the first time on 30.6.2006, Alpha Real Estate D.O.O. Beograd which was established by Alpha Astika Akinita A.E. and consolidated for the first time on 30.9.2006.

- Mergers by absorption: Alpha Finance Ltd by Alpha Bank Ltd (29.11.2005), Alpha Equity Fund A.E. by Alpha Ventures A.E. (31.5.2006) and Alpha Asset Management A.E.P.E.Y. by Alpha Mutual Fund Management A.E. (19.9.2006). The latter was renamed to Alpha Asset Management A.E.D.A.K.

- Transfers within the Group: Alpha Private Investment Services A.E.P.E.Y., from the parent company Alpha Bank A.E. to Alpha Bank London Ltd (1.2.2006), and Alpha Bank A.E. Belgrade Branch to Jubanka A.D. Beograd (31.5.2006), which was renamed to Alpha Bank A.D. Beograd (1.6.2006) and then to Alpha Bank Srbija A.D. (9.10.2006).

b) Concerning the companies accounted for under the equity method:

- Sales: Lesvos Tourist Company A.E. (24.2.2006) and Geosynthesis A.E. (14.6.2006).

- Change in valuation method: As at 29.12.2005 and 1.7.2006, the companies Micrel A.E. and Propindex A.E. are no longer accounted for under the equity method due to the reduction of Bank's subsidiaries ownership interests below 20%.

3. On 16.10.2006, the Bank announced that it has signed an agreement for the sale of 99.56% of the shares of its subsidiary Alpha Insurance A.E. to AXA, an insurance company which is the worldwide leader in financial protection for€ 255 million.

4. On 18.10.2006, the Bank transferred 100% of its participation in its subsidiary Kafe Mazi A.E. to Ionian Hotel Enterprises A.E., which is also a subsidiary, for€ 60 thous. On the same date the Bank acquired 100% of the Cypriot company Alpha Group Investments Ltd.

5. The Bank's books and records have been audited by the tax authorities up to the year ended 31 December 2002. A tax audit is in process by the tax authorities for the years from 2003 up to 2005 and is expected to be finalized at the end of the current year.

During 2006 the tax audits of Alpha Astika Akinita A.E. and Alpha Insurance A.E. were completed up to the year 2005 and of Ionian Hotel Enterprises A.E. up to the year 2004. Tax audits are currently in process for Alpha Leasing A.E. for the years from 2001 up to 2004 and for Ionian Hotel Enterprises A.E. for the year 2005.

The other companies of the Group have been audited by the tax authorities up to the year ended 31 December 2002.

6. The Bank has purchased 1,734,999 treasury shares during the period 4.10.2006 until 30.10.2006 with a cost value of€ 39 million.

7. No fixed assets have been pledged.

8. There are no pending legal cases or issues in progress, which may have a material impact on the financial statements of the Group and the Bank.

9. The total employees of the Group as at 30.9.2006 were 12,047 (30.9.2005: 11,605) and the employees of the Bank as at 30.9.2006 were 7,271 (30.9.2005: 7,143).

10. The related party transactions during the period 1.1.2006 until 30.9.2006 are as follows:

- with members of the Board of Directors and other key management personnel: a) of the Group: income€ 39 thous., expenses € 6,552 thous. b) of the Bank: income € 34 thous., expenses € 4,273 thous.

- with other related parties: a) of the Group: income € 430 thous., expenses € 514 thous. b) of the Bank: income € 146,267 thous., expenses € 347,962 thous.

The balances as at 30.9.2006 of the receivables and liabilities arising from the above transactions are as follows:

- with members of the Board of Directors and other key management personnel: a) of the Group: receivables € 2,858 thous., liabilities € 46,326 thous., letters of guarantee € 164 thous. b) of the Bank: receivables € 2,027 thous., liabilities € 30,272 thous., letters of guarantee € 164 thous.

- with other related parties: a) of the Group: receivables € 960 thous., liabilities € 1,014 thous., letters of guarantee € 2,641 thous. b) of the Bank: receivables € 3,130,316 thous., liabilities € 15,036,475 thous., letters of guarantee and other guarantees € 75,484 thous.

11. The basic accounting principles and methods, applied by the Group and the Bank in the interim financial statements as at September 30, 2006 are consistent with those stated in the respective financial statements for the year ended 31.12.2005 and are available at the web site of the Bank.

Athens, November 14, 2006

THE CHAIRMAN OF THE BOARD OF DIRECTORS

THE MANAGING DIRECTOR

THE EXECUTIVE DIRECTOR

SENIOR MANAGER - GROUP FINANCIAL REPORTING

YANNIS S. COSTOPOULOS

DEMETRIOS P. MANTZOUNIS

MARINOS S. YANNOPOULOS

GEORGE N. KONTOS