

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 31.03.2006 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	21	ABL Independent Financial Advisers Ltd	United Kingdom	100.00
2	Alpha Bank Ltd	Cyprus	100.00	22	Alpha Insurance A.E.	Greece	99.57
3	Alpha Bank Romania S.A.	Romania	99.91	23	Alpha Insurance Agents A.E.	Greece	100.00
4	Alpha Bank AD Skopje	Fyrom	100.00	24	Alpha Insurance LTD Cyprus	Cyprus	100.00
5	Alpha Bank Jersey Ltd	Jersey	100.00	25	Alpha Astika Akinita A.E.	Greece	61.24
6	Jubanka a.d. Beograd	Serbia & Montenegro	99.99	26	Alpha Group Jersey Ltd	Jersey	100.00
7	Alpha Leasing A.E.	Greece	99.63	27	Ionian Hotel Enterprises A.E.	Greece	90.90
8	Alpha Leasing Romania S.A.	Romania	100.00	28	Ionian Holdings A.E.	Greece	100.00
9	ABC Factors A.E.	Greece	100.00	29	Oceanos A.T.O.E.E.	Greece	100.00
10	Alpha Asset Finance Ltd	Cyprus	100.00	30	Alpha Credit Group Plc	United Kingdom	100.00
11	Alpha Asset Finance C.I. Ltd	Jersey	100.00	31	Alpha Bank London Nominees Ltd	United Kingdom	100.00
12	Alpha Finance A.X.E.P.E.Y.	Greece	100.00	32	Alpha Trustees Ltd	Cyprus	99.99
13	Alpha Finance US Corporation	U.S.A.	100.00	33	Alpha Advisory Romania SRL	Romania	100.00
14	Alpha Finance Romania S.A.	Romania	100.00	34	Messana Holdings S.A.	Luxemburg	100.00
15	Alpha Ventures A.E.	Greece	100.00	35	Flagbright Ltd	United Kingdom	100.00
16	Alpha Equity Fund A.E.	Greece	100.00	36	Kafe Mazi A.E.	Greece	100.00
17	Alpha AEF European Capital Investments	Holland	100.00	37	Evremethea A.E.	Greece	100.00
18	Alpha Mutual Fund Management A.E.	Greece	100.00	The companies No 11 and 37 have been consolidated for the first time after 31.03.2005.			
19	Alpha Asset Management A.E.P.E.Y	Greece	100.00				
20	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

The companies No 2 and 3 have been consolidated for the first time after 31.03.2005.

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	Propindex A.E.	Greece	22.58
5	AEDEP Thessalias & Stereas Ellados	Greece	50.00
6	A.L.C. Novelle Investments Ltd	Cyprus	33.33
7	Geosynthesis A.E.	Greece	20.00

The company No 7 has been consolidated for the first time after 31.03.2005 due to the absorption of Delta Singular A.E. from the Bank.

2. The Bank has been audited by the tax authorities for all years up to and including December 31, 2002 and the majority of the subsidiaries for all years up to and including December 31, 2000.

3. Within the reporting period ending on 31.03.2006 sold the companies Alpha Insurance Romania S.A., which was fully consolidated and Lesvos Tourist Company A.E., which was accounted for under the equity method.

4. On April 8, 2005 DELTA SINGULAR A.E merged with the Bank according to the K2-4115 approval of the Ministry of Development. Up to April 8, 2005 the company was accounted for under the equity method.

5. Subsequently to 31.03.2005 Alpha Insurance Brokers A.E. was sold and Alpha Finance Ltd was merged with Alpha Bank Ltd, thus it is not included in the consolidated companies.

6. Micrel A.E., which was accounted for under the equity method until 31.03.2005, is not accounted for under the same method in the current period, due to decrease in the participation, under 20%.

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 related parties' transactions of the Group for the period 1.1-31.03.2006 are as follows: a) income € 33 thous. b) expenses € 1,862 thous. The related parties' transactions of the Bank for the period 1.1-31.03.2006 are as follows: a) income € 40,885 thous. b) expenses € 98,088 thous.

The balances as at 31.03.2006 arising from the above transactions for the Group are as follows: a) receivables € 4,735 thous. b) liabilities € 12,788 thous. c) letters of guarantee € 1,918 thous. The balances as at 31.03.2006 arising from the above transactions for the Bank

are as follows a) receivables € 2,643,725 thous. b) liabilities € 13,619,874 thous. c) letters of guarantee € 113.014 thous.

10. The total employees of the Group as at March 31, 2006 were 11,631 (31.03.2005 11,365) and the employees of the Bank as at March 31,2006 were 7,195 (31.03.2005 7,166)

11. The basic accounting principles and methods, applied by the Bank and the Group, are stated in the respective financial statements for the year ended 31.12.2005 and are available at the web site of the Bank.

Athens, May 16, 2006

THE CHAIRMAN OF THE BOARD OF DIRECTORS

THE MANAGING DIRECTOR

THE EXECUTIVE DIRECTOR

CHIEF GROUP FINANCIAL REPORTING

YANNIS S. COSTOPOULOS

DEMETRIOS P. MANTZOUNIS

MARINOS S. YANNOPOULOS

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