



ALPHA BANK

ANNUAL REPORT

2010

ALPHA BANK

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THE EXECUTIVE PRESIDENT'S LETTER**To Shareholders, Customers and Staff**

2010 was another difficult year, marked by recession and uncertainties. In spite of these adverse market conditions, Alpha Bank Romania managed to achieve a good performance, taking concrete measures to address the challenges. We have placed great emphasis on the management of credit risk, on the preservation of adequate liquidity and in the same time, we have reduced operating costs. The quality of the portfolio was maintained at satisfactory levels, the non-performing loans quota being one of the lowest in the Romanian banking sector.

The Bank's strategy relied on a balanced combination between innovation and prudence, aiming continuously for the consolidation of the partnership with our clients by providing services and products tailored to their specific needs.

Thus, at mid-year we launched Alpha Tax Protect deposit, a product with a highly beneficial impact for our customers, as it offered protection against the tax on interest rate. The product was quickly acclaimed by the market, as evidenced by the two awards it received – for the Best Banking Product, and for the Most Innovative Product.

Another highlight of 2010 was the successful entry on the co-branded cards market, by launching the credit card COSMOTE Alpha MasterCard, distinguished with the award for the Best Co-branded Card of the Year.

Continuing our tradition as the first bank entering on the mortgage market, it is important to mention the active role we have assumed within the Governmental programme "Prima Casa" (First Home), as well as the launching of the protection option for the mortgage loan Alpha Housing, a first in the market.

The Bank also continued to stand by its commitment to corporate social responsibility and supported various projects. As an expression of Alpha Bank's vision concerning the responsibility towards environment, the bank launched the new platform Alpha Green and started to develop under this umbrella a series of projects, as the partnership with the Botanical Garden in Bucharest.

In 2010 Alpha Bank Romania maintained its place among the top banks in Romania, and this would not have been possible without the professionalism, team spirit and loyalty of our employees, alongside the permanent support of our shareholders, to whom I address my sincere gratitude.

Sergiu Oprescu
Executive President Alpha Bank Romania

FINANCIAL STATEMENTS

The Auditor's opinion, together with the Income Statement and the Balance Sheet are prepared in accordance with the International Financial Reporting Standards.

This report is also available on Alpha Bank Romania's website, www.alphabank.ro.

INDEPENDENT AUDITOR'S REPORT**The Shareholders'
Alpha Bank Romania S.A.****Report on the Financial Statement**

We have audited the accompanying financial statements of Alpha Bank Romania S.A. ("the Bank"), which comprises the statement of financial position as at 31 December 2010 and the statement of comprehensive income, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards as endorsed by the European Union and the accounting policies described in the notes to the financial statements for designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatements, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the financial statements of the Bank based on our audit. We conducted our audit in accordance with Standards on Auditing as adopted by the Romanian Chamber of Financial Auditors. Those standards require that we comply with relevant ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting principles used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Opinion

In our opinion the accompanying financial statements of Alpha Bank Romania S.A. present fairly, in all material respects, the financial position of the Bank as at 31 December 2010 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards as endorsed by the European Union.

Emphasis of Matter

Without qualifying our opinion, we draw attention to the fact that, as presented in Note 2c to the financial statements, the Bank has presented in Euros for the convenience of readers, the amounts reported in RON in the statement of financial position, income statement and the statement of comprehensive income. This presentation does not form part of the audited financial statements.

Other Matters

This report is made solely to the Bank's shareholders, as a body. Our audit work has been undertaken so that we might state to the Bank's shareholders those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Bank and the Bank's shareholders as a body, for our audit work, for this report, or for the opinion we have formed.

The logo for KPMG, consisting of the letters 'K', 'P', 'M', and 'G' in a stylized, handwritten font.

KPMG Romania SRL
29 March 2011
Bucharest, Romania

INCOME STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2010

(all amounts are expressed in RON thousand ("RON'000"), unless otherwise stated)

		Year ended 31 December	Year ended 31 December	Year ended 31 December	Year ended 31 December
	Note	2010	2009	2010	2009
		RON'000	RON'000	EUR'000	EUR'000
Interest and similar income	7	1,214,674	1,315,910	283,484	311,220
Interest related income on derivatives	7	9,632	61,532	2,248	14,553
Interest expense	7	(539,543)	(765,528)	(125,920)	(181,053)
Interest related expense on derivatives	7	(1,450)	(7,906)	(338)	(1,870)
Net interest income		683,313	604,008	159,474	142,850
Dividend income		14,499	1,153	3,384	273
Fee and commission income	8	105,426	77,871	24,605	18,417
Fee and commission expense	8	(9,953)	(6,611)	(2,323)	(1,563)
Fee and commission income, net		95,473	71,260	22,282	16,854
Net foreign exchange gain	9	71,113	85,432	16,597	20,205
Gain/(loss) on financial assets available for sale		(1,045)	-	(244)	-
Other operating income		(4,957)	2,755	(1,157)	652
Net operating income		858,396	764,608	200,336	180,834
Net impairment loss on financial assets	10	(329,750)	(296,064)	(76,958)	(70,021)
Staff costs	11	(153,279)	(163,553)	(35,773)	(38,681)
Depreciation and amortization expenses	17	(25,342)	(22,534)	(5,914)	(5,329)
Other operating expenses	12	(194,057)	(206,320)	(45,290)	(48,796)
Operating expenses		(702,428)	(688,471)	(163,935)	(162,827)
Profit before tax		155,968	76,137	36,401	18,007
Income tax expense	25	(21,300)	(10,936)	(4,971)	(2,586)
Net profit for period		134,668	65,201	31,430	15,421

The financial statements were authorized for issue by the Board of Directors on 29 March 2011 and were signed on its behalf by:

Sergiu Oprescu
Executive President

Gabriel Mateescu
Executive Financial Vice President




BALANCE SHEET AS AT 31 DECEMBER 2010

(all amounts are expressed in RON thousand ("RON'000"), unless otherwise stated)

		31 December	31 December	31 December	31 December
	Note	2010	2009	2010	2009
		RON'000	RON'000	EUR'000	EUR'000
ASSETS					
Cash and balances with National Bank of Romania	13	4,232,979	3,249,776	987,905	768,596
Due from other banks	14	821,421	967,665	191,706	228,860
Financial assets available-for-sale	15	1,620,595	2,063,337	378,220	487,994
Financial assets hold to maturity	15	374,722	-	87,454	-
Loans and advances to customers, net	16	14,146,143	14,629,262	3,301,471	3,459,927
Property and equipment	17	229,029	243,573	53,451	57,607
Intangible fixed assets	17	11,247	14,416	2,625	3,409
Derivative financial assets	18	33	-	8	-
Deferred tax assets	25	769	2,621	179	620
Other assets	19	25,850	19,911	6,033	4,709
TOTAL ASSETS		21,462,788	21,190,561	5,009,052	5,011,722
LIABILITIES AND EQUITY					
Due to other banks	20	12,125,083	12,317,807	2,829,791	2,913,250
Due to customers	21	7,067,672	7,216,391	1,649,475	1,706,729
Other borrowed funds	22	186,682	15,336	43,568	3,627
Derivatives financial liabilities		11	159	3	38
Subordinated debt	23	451,915	445,642	105,469	105,398
Other liabilities	24	42,302	45,705	9,873	10,810
Deferred tax liability	25	41,952	28,647	9,791	6,775
Total liabilities		19,915,617	20,069,687	4,647,970	4,746,627
Share capital	26	983,145	694,773	229,448	164,319
Retained earnings	27	426,249	294,776	99,479	69,717
Reserve on available for sale financial assets	27	3,891	1,237	908	292
Other reserves	27	133,886	130,088	31,247	30,767
Shareholders' equity		1,547,171	1,120,874	361,082	265,095
TOTAL LIABILITIES AND EQUITY		21,462,788	21,190,561	5,009,052	5,011,722

The financial statements were authorized for issue by the Board of Directors on 29 March 2011 and were signed on its behalf by:

Sergiu Oprescu
Executive President

Gabriel Mateescu
Executive Financial Vice President




BOARD OF DIRECTORS*

CHRISTOS GIAMPANAS	Chairman	
SERGIU BOGDAN OPRESCU	Member	Executive President
STERE CONSTANTIN FARMACHE	Member	Executive First Vice President
EVANGELOS KALAMAKIS	Member	
LAZAROS PAPAGARYFALLOU	Member	
GEORGIOS MICHALOPOULOS	Member	
GEORGIOS KONTOS	Member	
SPYRIDON ANDRONIKAKIS	Member	
VASILEIOS RIZOPOULOS	Member	

EXECUTIVE COMMITTEE*

Executive President:
SERGIU BOGDAN OPRESCU
Phone: (021) 455.70.01
Fax: (021) 231.65.73

Executive Vice President Wholesale:
PERIKLIS VOULGARIS
Phone: (021) 455.71.01
Fax: (021) 408.65.46

Executive Vice President Operations:
ION STAN
Phone: (021) 455.72.01
Fax: (021) 231.65.72

Executive First Vice President:
STERE CONSTANTIN FARMACHE
Phone: (021) 455.70.06
Fax: (021) 408.04.70

Executive Vice President Retail:
CRISTIAN HÎNCU
Phone: (021) 455.76.01
Fax: (021) 231.65.71

Executive Vice President Financial:
GABRIEL MATEESCU
Phone: (021) 455.70.08
Fax: (021) 231.65.64

STRUCTURE OF ALPHA BANK ROMANIA*

Head Office

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 SWIFT Code: BUCUROBU
 REUTERS: ALBR

Dealing Code: ALBR

Address: 237B, Calea Dorobanților
 Bucharest 1
 E-mail: office@alphabank.ro
 Web site: www.alphabank.ro

Organisation Structure

• Human Resources Division

Manager: Anca Michaela BADEA
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 Personnel Dpt.
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 Recruitment Dpt.
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 Training Dpt.
 (Phone: +40-21-455.74.20)
 Personnel Committee & Human Resources
 Management Dpt.
 (Phone: +40-21-455.74.05)
 Organizational Development Dpt.
 (Phone: +40-21-455.74.01)

• Legal Division

Manager: Livia Alina DUMITRU
 (Phone: +40-21-455.90.00)
 Fax: +40-21-231.68.95)
 Corporate Legal Services Dpt.
 (Phone: +40-21-455.90.30)
 Commercial & Retail Legal Services Dpt.
 Commercial Legal Services Desk
 (Phone: +40-21-455.90.21)
 Retail and SME Legal Services Desk
 (Phone: +40-21-455.90.24)
 Products and Projects Legal Services Desk
 (Phone: +40-21-455.90.28)
 Litigations Dpt.
 (Phone: +40-21-455.90.03)
 General Legal Services Dpt.
 (Phone: +40-21-455.90.02)

• Risk Management Division

Manager: Cornelia DUMITRESCU
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 Fax: +40-21-231.70.98)
 Credit Risk Management Dpt.
 (Phone: +40-21-455.72.28)
 Market Risk Management Dpt.
 (Phone: +40-21-455.72.35)
 Operational Risk Management Dpt.
 (Phone: +40-21-455.72.34)
 Capital Management and Planning Dpt.
 (Phone: +40-21-455.71.68)
 Controlling Risk Dpt.
 (Phone: +40-21-455.72.31)

• Credit Division

Manager: Claudiu CIUBOTARIU
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 Secretariat Desk
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 Wholesale Approval Dpt.
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 SME Approval Dpt.
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 Credit Policy Dpt.
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• Audit Division

Manager: Christodoulos KASHERIS
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Branch Network Control Dpt.
 (Phone: +40-21-455.79.61)
 Head Office Units Control Dpt.
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• Compliance Division

Manager: Corina ALEXANDRU
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 Compliance Dpt.
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 AML Dpt.
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• Arrears Division

Manager: Cosmin GARVASUC
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 Area B Dpt.
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 Area C Dpt.
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 Area D Dpt.
 (Phone: +40-21-455.72.98)
 Foreclosure Dpt.
 (Phone: +40-21-455.70.60)
 Reporting Desk.
 (Phone: +40-21-455.72.96)

• Internal Control Department

Head: Mihai PRAJEA
 (Phone: +40-21-455.79.60)
 Territorial Network Control Desk
 (Phone: +40-21-455.79.51)
 On Desk Control & H/O Units Desk
 (Phone: +40-21-455.79.59)

• Secretariat Department

Head: Violeta Alexandra MUNTEANU
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• PR Department

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• Investment Banking & Capital Markets Unit.

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 Corporate Finance Division.
 Manager: Daniel PALIȚĂ
 (Phone: +40-21-455.72.10)
 Equity Research & Strategic Planning Division
 Manager: Dimitrios CHATZISARROS
 (Phone: +40-21-455.73.75)

• Treasury Division

Manager: Spyros TOYAS
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 Interbank Operations Dpt.
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 Non-banking Clientele Dpt.
 (Phone: +40-21-455.71.12)

• **Evaluation Department**

Head: George Flavius CRISTIAN
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• **Asset Management Department**

Head: Mario PENADOS
(Phone: +40-21-455.72.88)

• **Quality Assurance Department**

Deputy Manager: Ina Valentina ȘTEȚ
(Phone: +40-21-455.74.70)

• **Chief Economist**

Ella KALLAI
(Phone: +40-21-455.71.70)

• **Chief Information Security Officer**

Daniel TUDORA
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• **WHOLESALE UNIT**

• **Large Corporate Segment
Large Corporate Clients Relationship
Management Division**

Manager LCI: :Laura Ana COMBEI
(Phone: +40-21-455.73.70)

Manager LCII: Cornelia TUDORACHE
(Phone: +40-21-455.73.33)

• **Large Corporate Clients Credit
Management Division**

Manager: Laura GRADINARU
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• **Commercial Segment**

• **Commercial Clients Relationship
Management Division**

Manager: Lavinia RADUJ
(Phone: +40-21-455.73.68)

• **Commercial Clients Credit Management Division**

Deputy Manager: Carmen Loredana COJOCARU
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• **Workout Division**

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(Phone: +40-21-455.73.53)

• **Trade Finance Division**

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Structural Funds Dpt.
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• **Wholesale Loan Administration Division**

Manager: Alexandra RADULESCU
(Phone: +40-21-455.71.80)

• **Branch Network Division**

Manager: Marilena CHEȘU
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Budgeting & Planning Dpt.
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Implementation & Support Dpt.
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• **Cards Division**

Manager: Irina OPRESCU
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Operations Dpt.
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Infrastructure & Technology Dpt.
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• **Issuing Cards Division**

Business Development Dpt.
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Customer Service Dpt.
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• **Acquiring Division**

Merchant Network Dpt.
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Acquiring Sales Dpt.
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MIS Dpt.
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Authorization Center Dpt.
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• **Collection Division**

Manager: Valentin MANTU
(Phone: +40-21-455.76.60)
Early Collection Dpt.
(Phone: +40-21-455.78.60)
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NPL Prevention Desk
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Late Collection Dpt.
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Outsourced Late Recovery Desk
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Enforcement Recovery Desk
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Collection Strategy Analyst
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• **SME Division**

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Relationship Management, Sales & Coordination Dpt.
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Support & Analysis Dpt.
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Analysis Area
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Implementation & Administration Area
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Senior Manager: Konstantinos AGALLOTIS
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• **Alternative Channels Division**

Deputy Manager: Florin Gabriel BRĂNICI
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Mobile Direct Sales Dpt.
(Phone: +40-21-455.74.76)
Customer Support & IB Dpt.
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Business Intelligence Desk
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• **Housing Loans Division**

Deputy Manager: Maria Alexandra BOGODAI
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• **Consumer Products Division**

Deputy Manager: Cătălina BALTAG
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• **Liabilities Products Division**

Manager: Melania BARDAC
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• **Bancassurance Division**

Deputy Manager: Cristiana MIHALCEA
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• **Marketing Division**

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Advertising Dpt.
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Research Desk
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Product Promotions & Events Dpt.
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• **Operations Division**

Manager: Petre PREDĂ
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 Funds Transfer Dpt.
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 Documentary Operations Dpt.
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 NOSTRO, LORO & Domestic Payments Dpt.
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 Back Office Dpt.
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 Central Vault Dpt.
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 E-banking Dpt.
 (Phone: +40-21-455.75.40)
 Operations Helpdesk, Investigations & Network
 Support Dpt.
 (Phone: +40-21-455.75.20)
 Operational Reporting & Data
 Maintenance Dpt.
 (Phone: +40-21-455.75.44)
 New Products & Processes
 Development Desk
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 Domestic Debit Instruments Dpt.
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• **Methodology Division**

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• **Information Technology Division**

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 Applications Integration & Design Dpt.
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 Flex Cube Integration Desk
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 Flex Cube Parametrization Desk
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• **Change Management Division**

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 Project Portfolio Management Dpt.
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 Security Dpt.
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• **Organization Division**

Manager: Adriana DOROBANȚU
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• **Retail Credit Division**

Manager: Giovanina BULF
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• **Loan Approval Centre**

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 Loan Approval Dpt.
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• **Loan Administration Centre**

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 Quality Implementation Desk
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 Budgeting and Planning Dpt.
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 Controlling Dpt.
 (Phone: +40-21-455.72.57)

• **MIS & Reporting Division**

Manager: Antoaneta NEGRIUC
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 MIS Reporting Dpt.
 (Phone: +40-21-455.71.60)
 Group Reporting Dpt.
 (Phone: +40-21-455.71.67)
 Reporting Database Desk
 (Phone: +40-21-455.71.56)
 Statutory Reporting Support Dpt.
 (Phone: +40-21-455.71.73)

• **Accounting Division**

Manager: Bogdan TUDOSE
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 Financial Reporting Dpt.
 (Phone: +40-21-455.71.35)
 Branch Network General Accounting Dpt.
 (Phone: +40-21-455.74.36)
 Accounting Methodology Dpt.
 (Phone: +40-21-455.79.12)
 General Ledger Dpt.
 (Phone: +40-21-455.71.52)
 Tax Statements Dpt.
 (Phone: +40-21-455.74.30)
 Tax Advising Desk
 (Phone: +40-21-455.73.80)

BRANCH NETWORK*

BUCHAREST

District 1

DOROBANȚI Branch
Phone: (021) 455.93.01
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E-mail: bbd@alphabank.ro
Address: 237B, Dorobanților Avenue

MAGHERU Branch
Phone: (021) 455.96.10
Fax: (021) 311.96.78
E-mail: bbm@alphabank.ro
Address: 7, Gh. Magheru Bd.

AVIAȚIEI Branch
Phone: (021) 455.97.60
Fax: (021) 232.80.87
E-mail: bby@alphabank.ro
Address: 1, Pipera Avenue, bl. 1D

Agencies: Băneasa, Perla, Piața Chibrit,
Ion Mihalache, Titulescu, Howard Johnson,
Știrbei Vodă, Gara de Nord, C. A. Rosetti

District 2

IANCULUI Branch
Phone: (021) 455.97.80
Fax: (021) 250.80.69
E-mail: bbf@alphabank.ro
Address: i 63, Avrig Str.

ȘTEFAN CEL MARE Branch
Phone: (021) 455.96.61
Fax: (021) 210.43.71
E-mail: bbk@alphabank.ro
Address: 44, Ștefan cel Mare Str., bl. 33A

Agencies: Granitul, Pantelimon,
Moșilor, Doamna Ghica

District 3

UNIRII Branch
Phone: (021) 455.94.02/94.05
Fax: (021) 319.93.66
E-mail: bbb@alphabank.ro
Address: 62, Unirii Bd., bl. K5

Agencies: I. C. Brătianu, Decebal,
Dristor, Theodor Pallady, Octavian Goga,
Coposu, Titan

District 4

BRÂNCOVEANU Branch
Phone: (021) 455.93.82
Fax: (021) 332.23.76
E-mail: bbi@alphabank.ro
Address: 3, Alunișului Str., bl.12C

OBREGIA Branch
Phone: (021) 455.93.70
Fax: (021) 460.21.56
E-mail: bbq@alphabank.ro
Address: 6, Alexandru Obregia Bd., bl. M1

Agencies: Văcărești, Șincai,
Apărătorii Patriei, Giurgiului

District 5

LIBERTĂȚII Branch
Phone: (021) 455.94.60
Fax: (021) 319.94.45
E-mail: bba@alphabank.ro
Address: 20, Libertății Bd., bl. 103

RAHOVA Branch
Phone: (021) 455.91.01
Fax: (021) 420.40.57/91.00
E-mail: b21@alphabank.ro
Address: 11, Alexandriei Str., bl.C11

Agencies: Grand Hotel Marriott,
Kogălniceanu, 13 Septembrie

District 6

DRUMUL TABEREI Branch
Phone: (021) 455.92.70
Fax: (021) 413.07.16
E-mail: bbj@alphabank.ro
Address: 138, Drumul Taberei, bl. 715

MILITARI Branch
Phone: (021) 455.91.20
Fax: (021) 430.39.03
E-mail: bbg@alphabank.ro
Address: 14, Iuliu Maniu Bd., bl. 13

Agencies: Giulești, Crângași, Apusului, Ghencea

ILFOV COUNTY

OTOPENI Branch
Phone: (021) 455.92.10
Fax: (021) 352.48.21
E-mail: bbe@alphabank.ro
Address: 86, Calea Bucureștilor, bl. A1-2B, Otopeni

Alpha Point: Feeria Commercial Center

ALBA COUNTY

ALBA IULIA Branch
Phone: (021) 455.63.00
Fax: (0258) 817.226
E-mail: iul@alphabank.ro
Address: Iuliu Maniu Square, bl. 280, sc. F+G, Alba Iulia

Agency: Sebeș

ARAD COUNTY

ARAD Branch
 Phone: (021) 455.62.00
 Fax: (0257) 257.359
 E-mail: ara@alphabank.ro
 Address: 2, Horia Str., Arad

Agencies: Piața UTA-Arad, Micalaca-Arad

ARGEȘ COUNTY

PITEȘTI Branch
 Phone: (021) 455.95.00
 Fax: (0248) 214.471
 E-mail: rga@alphabank.ro
 Address: 3, Vasile Milea Square (Maya Center), Pitești

Agencies: Exercițiului-Pitești, Trivale-Pitești, Mioveni, Curtea de Argeș, Drăgășani

BACĂU COUNTY

BACĂU Branch
 Phone: (021) 455.81.00
 Fax: (0234) 580.581
 E-mail: bca@alphabank.ro
 Address: 7 Războieni Str., sc. E-F, Bacău

Agencies: Arena-Bacău, Onești

BIHOR COUNTY

ORADEA Branch
 Phone: (021) 455.53.00
 Fax: (0259) 457.833/6
 E-mail: bha@alphabank.ro
 Address: 2, V. Alecsandri Str., Oradea

Agencies: Rogerius-Oradea, Nufărului-Oradea, Crișul-Oradea

BISTRIȚA-NĂSĂUD COUNTY

BISTRIȚA Branch
 Phone: (021) 455.56.00
 Fax: (0263) 230.925
 E-mail: bna@alphabank.ro
 Address: 31-32, Central Square, Bistrița

BOTOȘANI COUNTY

BOTOȘANI Branch
 Tel.: (021) 455.58.00
 Fax: (0231) 530.958/9
 E-mail: bta@alphabank.ro
 Address: 1, Victoriei Str., Botoșani

BRAȘOV COUNTY

BRAȘOV Branch
 Phone: (021) 455.83.00
 Fax: (0268) 473.386/46
 E-mail: bva@alphabank.ro
 Address: 28, Mureșenilor Str., Brașov

Agencies: Calea București-Brașov, Griviței-Brașov, Bartolomeu-Brașov, Toamnei-Brașov

BRĂILA COUNTY

BRĂILA Branch
 Phone: (021) 455.82.00
 Fax: (0239) 624.038
 E-mail: bra@alphabank.ro
 Address: 36, Călărașilor Str., Brăila

Agency: Școlilor-Brăila

BUZĂU COUNTY

BUZĂU Branch
 Phone: (021) 455.86.00
 Fax: (0238) 719.675
 E-mail: bza@alphabank.ro
 Address: Unirii Str., bl. PTTR, Buzău

Agency: Marghiloman-Buzău

CARAȘ SEVERIN COUNTY

REȘITA Branch
 Phone: (021) 455.61.00
 Fax: (0255) 219.069; 219.072
 E-mail: bra@alphabank.ro
 Address: I.L. Caragiale Str., Reșița

Agencies: Govandari-Reșița, Caransebeș

CĂLĂRAȘI COUNTY

CĂLĂRAȘI Branch
 Phone: (021) 455.86.80
 Fax: (0242) 333.385
 E-mail: cla@alphabank.ro
 Address: 56, Belșugului Str., bl. E23, sc. 1 and 2, zone E, Călărași

CLUJ COUNTY

CLUJ Branch
 Phone: (021) 455.52.00
 Fax: (0264) 590.246
 E-mail: cja@alphabank.ro
 Address: 1, Memorandumului Str., Cluj-Napoca

Agencies: Mărăști-Cluj, Mănăștur-Cluj, Zorilor-Cluj, Piața Mihai Viteazu-Cluj, Turda, Dej, Gherla,

CONSTANȚA COUNTY

CONSTANȚA Branch
 Phone: (021) 455.80.00
 Fax: (0241) 693.266
 E-mail: cta@alphabank.ro
 Address: 175, Mamaia Bd., Constanța

Agencies: Port Constanța-Constanța, Balada-Constanța, Tomis Nord-Constanța, Marea Neagră-Constanța, Mircea cel Batrân-Constanța, Albatros-Constanța, Eden-Constanța, Mangalia
 Alpha Point: Tomis Mall

DÂMBOVIȚA COUNTY

TÂRGOVIȘTE Branch
Phone: (021) 455.99.00
Fax: (0245) 620.032/3
E-mail: dja@alphabank.ro
Address: Poet Grigore Alexandrescu Str.,
bl. E3, Târgoviște

DOLJ COUNTY

CRAIOVA Branch
Phone: (021) 455.98.00
Fax: (0251) 418.768
E-mail: dja@alphabank.ro
Address: 3, Felix Aderca Str., Craiova

Agencies: Bănie-Craiova, Brazda lui Novac-Craiova

GALAȚI COUNTY

GALAȚI Branch
Phone: (021) 455.82.50
Fax: (0236) 464.422
E-mail: gla@alphabank.ro
Address: 86, Brăilei Str., bl. BR5A, Galați

Agency: Dunărea-Galați

GIURGIU COUNTY

GIURGIU Branch
Phone: (021) 455.99.50
Fax: (0246) 210.834
E-mail: gra@alphabank.ro
Address: București Str., bl. 202, sc. E, Giurgiu

GORJ COUNTY

TÂRGU JIU Branch
Phone: (021) 455.60.40
Fax: (021) 212.257/9
E-mail: gra@alphabank.ro
Address: General Magheru Str.,
bl. 2A-2B-4, Târgu Jiu

HUNEDOARA COUNTY

DEVA Branch
Phone: (021) 455.64.00
Fax: (0254) 226.513
E-mail: hda@alphabank.ro
Address: Iuliu Maniu Str., bl. A, sc. D, Deva

Agencies: Hunedoara, Petroșani

IAȘI COUNTY

IAȘI Branch
Phone: (021) 455.85.00
Fax: (0232) 214.782
E-mail: isa@alphabank.ro
Address: 64-66, Sf. Lazăr Str., Iași

Agencies: Păcurari-Iași, Independenței-Iași,
Nicolina-Iași, Alexandru cel Bun-Iași,
Podu Ros-Iași, Gării-Iași, Pașcani

IALOMIȚA COUNTY

SLOBOZIA Branch
Phone: (021) 455.86.50
Fax: (0243) 230.371
E-mail: ila@alphabank.ro
Address: 11, Matei Basarab Bd., Slobozia

MARAMUREȘ COUNTY

BAIA-MARE Branch
Phone: (0372).075.103/0750.145.103
Fax: (0262) 223.789
E-mail: mma@alphabank.ro
Address: 1, Traian Bd., Baia-Mare

Agencies: Pinteaa-Baia-Mare, Meda-Baia-Mare,
Sighetul Marmăției

MEHEDINȚI COUNTY

DROBETA TURNU SEVERIN Branch
Phone: (021) 455.67.00
Fax: (0252) 333.085/9
E-mail: mha@alphabank.ro
Address: 7, Cantemir Str., bl. C2,
Drobeta Turnu Severin

MUREȘ COUNTY

TÂRGU-MUREȘ Branch
Phone: (021) 455.54.00
Fax: (0265) 268.869
E-mail: mst@alphabank.ro
Address: 5, Piața Victoriei, Târgu Mureș

Agencies: Tudor-Târgu-Mureș, Reghin

NEAMȚ COUNTY

PIATRA NEAMȚ Branch
Phone: (021) 455.84.00
Fax: (0233) 215.008
E-mail: nta@alphabank.ro
Address: 44, Decebal Bd., Piatra Neamț

Agency: Roman

PRAHOVA COUNTY

PLOIEȘTI Branch
Phone: (021) 455.97.00
Fax: (0244) 597.860
E-mail: pha@alphabank.ro
Address: 1, C. Dobrogeanu Gherea Str., bl. AB, Ploiești

Agencies: Gh. Doja-Ploiești, Malul Roșu-Ploiești, Sinaia
Câmpina

SĂLAJ COUNTY

ZALĂU Branch
 Phone: (021) 455.56.50
 Fax: (0260) 630.316
 E-mail: sja@alphabank.ro
 Address: 2A, 1 Decembrie 1918 Square, Zalău

SATU MARE COUNTY

SATU MARE Branch
 Phone: (021) 455.51.50
 Fax: (0261) 766.721
 E-mail: sma@alphabank.ro
 Address: 1, Horea Str., Satu Mare

SIBIU COUNTY

SIBIU Branch
 Phone: (021) 455.66.00
 Fax: (0269) 213.288
 E-mail: sba@alphabank.ro
 Address: 2A, Someșului Str., Sibiu

Agencies: Tineretului-Sibiu, Turnișor-Sibiu,
 Vasile Aaron-Sibiu, Mediaș, Cisnădie,
 Sfântu Gheorghe, Miercurea Ciuc, Odorheiu Secuiesc

SUCEAVA COUNTY

SUCEAVA Branch
 Phone: (021) 455.57.00
 Fax: (0230) 524.231
 E-mail: sva@alphabank.ro
 Address: 39A, Mărășești Str., bl. A12, Suceava

Agencies: Iulius Mall-Suceava, Rădăuți,
 Gura Humorului, Fălticeni

OLT COUNTY

SLATINA Branch
 Phone: (021) 455.92.01/02-06
 Fax: (0249) 411.140/141
 E-mail: ota@alphabank.ro
 Address: 9, A.I.Cuza Str., Bl.CAMI, Slatina

TELEORMAN COUNTY

ALEXANDRIA Branch
 Phone: (021) 455.99.30
 Fax: (0247) 310.034/6
 E-mail: tra@alphabank.ro
 Address: București Str., bl. G103, sc. B, Alexandria

TIMIȘ COUNTY

TIMIȘOARA Branch
 Phone: (0372) 076.002
 Fax: (0256) 221.306
 E-mail: tma@alphabank.ro
 Address: 1, Popa Șapcă Str., Timișoara

Agencies: Gh. Lazăr-Timișoara, Arieș-Timișoara,
 Calea Aradului-Timișoara, Calea Șagului-Timișoara,
 Calea Lipovei-Timișoara, Calea Lugojului-Timișoara,
 Calea Torontalului-Timișoara, Lugoj

TULCEA COUNTY

TULCEA Branch
 Phone: (021) 455.82.80
 Fax: (0240) 514.121/520
 E-mail: tla@alphabank.ro
 Address: 1, Frumoasă Str., Tulcea

VÂLCEA COUNTY

RÂMNICU VÂLCEA Branch
 Phone: (021) 455.98.50
 Fax: (0250) 731.126
 E-mail: vla@alphabank.ro
 Address: 8, C-tin Brâncoveanu Str., Râmnicu Vâlcea

Agencies: Rapsodiei-Râmnicu Vâlcea

VRANCEA COUNTY

FOCȘANI Branch
 Tel.: (021) 455.81.80
 Fax: (0237) 610.115/6
 E-mail: vna@alphabank.ro
 Address: 66, Republicii Str., Focșani

VASLUI COUNTY

VASLUI Branch
 Tel.: (021) 455.87.00
 Fax: (0235) 311.372
 E-mail: vsa@alphabank.ro
 Address: Traian Str., bl. C2, sc. A, Vaslui

Agencies: Bârlad, Huși

ALPHA BANK ROMANIA S.A.

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