

Covered Bond Programme I



Monthly Investor Report

January 2018

| Bonds | ISIN | Ratings | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|--------------------|----------------|
| | | Fitch | Moody's | | | | |
| Series 06 | XS1499589833 | B | B3 | EUR | 1.500.000.000,00 | Euribor_3M + 200bp | 05-04-2019 |
| Series 07 | XS1735600527 | B | B3 | EUR | 750.000.000,00 | Euribor_3M + 190bp | 15-12-2018 |

Summary

| All amounts in EURO | Current | At Issue |
|---|------------------|------------------|
| Reporting Date | 31-01-2018 | 28-11-2008 |
| Portfolio Cut off Date | 31-01-2018 | 31-10-2008 |
| Original Principal Balance | 5.215.996.681,00 | 6.487.231.236,00 |
| Principal Balance | 3.377.704.452,88 | 5.951.630.426,00 |
| Number of Borrowers | 54.858 | 70.301 |
| Number of Loanparts | 74.741 | 94.141 |
| Number of Properties | 56.301 | 72.324 |
| Average Principal Balance (borrower) | 61.571,78 | 82.291,22 |
| Average Principal Balance (parts) | 45.192,12 | 63.220,39 |
| Coupon: Weighted Average | 2,2 | 4,8 |
| Minimum | 0,0 | 3,1 |
| Maximum | 15,5 | 8,1 |
| Weighted Average Loan to Value | 65,91 | 66,60 |
| Weighted Average Loan to Indexed Value | 80,61 | 58,38 |
| Seasoning (years): Weighted Average | 9,44 | 2,10 |
| Original Maturity (years): Weighted Average | 28,63 | 24,92 |
| Remaining Tenor (years): Weighted Average | 19,23 | 22,85 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 2.250.000.000,00 |
| Negative Carry | 12.750.000,00 |
| Outstanding Accrued Interest on Bonds | 3.381.250 |
| Current Outstanding Balance | 3.377.704.452,88 |
| Adjusted Nominal Value Assets * | 2.975.492.698,39 |
| Outstanding Accrued Interest on Assets | 2.987.196,37 |
| Nominal Value Test Current Value ** | 75,98 % |
| <i>Nominal Value Test Maximum Value</i> | 80,00 % |

Nominal Value Test Result PASS

Parameters:

| | |
|---------------------------------|---------|
| LTV Cap | 80,00 % |
| Asset Percentage Bank of Greece | 95,00 % |
| Negative carry margin | 0,50 % |

* The Adjusted Nominal Value is the current balance adjusted to a maximum of the LTV cap of the indexed property value.

** calculated as Outstanding Bonds plus Interest thereon divided by Adjusted Nominal Value Assets plus Outstanding Accrued Interest on Assets minus Negative Carry.

1. Product Type

| Product Type | Current Period | | | | Weighted Average Coupon |
|---------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Other | 523.943.706,77 | 15,51% | 12.900 | 17,26% | 2,47% |
| Standard Amortising | 2.853.760.746,11 | 84,49% | 61.841 | 82,74% | 2,14% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

2. Loan Coupon

| Coupon Loan Part (%) | Current Period | | | | Weighted Average Coupon |
|----------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 0,00% - 2,5% | 2.649.019.922,69 | 78,43% | 55.772 | 74,62% | 1,82% |
| 2,5% - 2,99% | 345.797.999,64 | 10,24% | 7.540 | 10,09% | 2,73% |
| 3% - 3,49% | 150.102.138,69 | 4,44% | 3.447 | 4,61% | 3,22% |
| 3,5% - 3,99% | 64.804.427,77 | 1,92% | 1.161 | 1,55% | 3,68% |
| 4% - 4,49% | 29.337.302,00 | 0,87% | 593 | 0,79% | 4,19% |
| 4,5% - 4,99% | 42.533.494,79 | 1,26% | 2.292 | 3,07% | 4,67% |
| 5% - 5,49% | 17.282.043,25 | 0,51% | 585 | 0,78% | 5,19% |
| 5,5% - 5,99% | 39.042.754,27 | 1,16% | 1.168 | 1,56% | 5,69% |
| 6% - 6,49% | 5.556.103,93 | 0,16% | 138 | 0,18% | 6,24% |
| 6,5% - 6,99% | 7.874.367,76 | 0,23% | 631 | 0,84% | 6,68% |
| 7% - 7,49% | 19.807.580,37 | 0,59% | 1.175 | 1,57% | 7,07% |
| 7,5% - more | 6.546.317,72 | 0,19% | 239 | 0,32% | 8,59% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

3. Origination Year

| Year | Current Period | | | | Weighted Average Coupon |
|------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| prior 1992 | 191.970,80 | 0,01% | 50 | 0,07% | 2,03% |
| 1992 | 2.562,81 | 0,00% | 2 | 0,00% | 1,93% |
| 1993 | 19.962,46 | 0,00% | 9 | 0,01% | 2,31% |
| 1994 | 142.772,12 | 0,00% | 24 | 0,03% | 2,03% |
| 1995 | 759.732,51 | 0,02% | 43 | 0,06% | 2,08% |
| 1996 | 730.041,67 | 0,02% | 64 | 0,09% | 2,14% |
| 1997 | 690.022,25 | 0,02% | 69 | 0,09% | 2,13% |
| 1998 | 648.658,88 | 0,02% | 92 | 0,12% | 2,20% |
| 1999 | 2.523.052,84 | 0,07% | 287 | 0,38% | 2,25% |
| 2000 | 5.467.299,66 | 0,16% | 526 | 0,70% | 2,26% |
| 2001 | 16.136.309,91 | 0,48% | 1.171 | 1,57% | 2,32% |
| 2002 | 29.912.942,45 | 0,89% | 1.547 | 2,07% | 2,29% |
| 2003 | 60.767.331,95 | 1,80% | 3.242 | 4,34% | 2,62% |
| 2004 | 117.962.536,98 | 3,49% | 3.781 | 5,06% | 2,22% |
| 2005 | 276.531.609,37 | 8,19% | 6.679 | 8,94% | 2,11% |
| 2006 | 338.413.897,72 | 10,02% | 7.181 | 9,61% | 1,98% |
| 2007 | 530.180.012,31 | 15,70% | 10.524 | 14,08% | 1,73% |
| 2008 | 557.712.160,16 | 16,51% | 11.174 | 14,95% | 1,94% |
| 2009 | 602.451.184,21 | 17,84% | 11.201 | 14,99% | 2,26% |
| 2010 | 392.245.903,23 | 11,61% | 7.224 | 9,67% | 2,50% |
| 2011 | 126.753.023,51 | 3,75% | 2.902 | 3,88% | 3,08% |
| 2012 | 94.387.230,37 | 2,79% | 2.240 | 3,00% | 2,90% |
| 2013 | 87.428.830,58 | 2,59% | 1.917 | 2,56% | 2,59% |
| 2014 | 39.989.236,16 | 1,18% | 873 | 1,17% | 2,58% |
| 2015 | 28.934.322,62 | 0,86% | 592 | 0,79% | 2,81% |
| 2016 | 29.810.602,98 | 0,88% | 552 | 0,74% | 2,66% |
| 2017 | 36.663.319,54 | 1,09% | 769 | 1,03% | 3,18% |
| 2018 | 247.922,83 | 0,01% | 6 | 0,01% | 2,01% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

4. Legal Maturity Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 2018 | 2.826.146,36 | 0,08% | 1.495 | 2,00% | 3,40% |
| 2019 | 9.147.636,52 | 0,27% | 1.505 | 2,01% | 2,88% |
| 2020 | 15.200.628,14 | 0,45% | 1.536 | 2,06% | 2,58% |
| 2021 | 21.616.149,67 | 0,64% | 1.781 | 2,38% | 2,62% |
| 2022 | 36.402.353,82 | 1,08% | 2.275 | 3,04% | 2,28% |
| 2023 | 65.337.931,15 | 1,93% | 3.080 | 4,12% | 2,10% |
| 2024 | 99.343.913,92 | 2,94% | 3.399 | 4,55% | 1,95% |
| 2025 | 99.835.606,31 | 2,96% | 3.339 | 4,47% | 2,24% |
| 2026 | 55.781.378,96 | 1,65% | 2.093 | 2,80% | 2,42% |
| 2027 | 80.523.589,24 | 2,38% | 2.690 | 3,60% | 2,56% |
| 2028 | 87.192.490,71 | 2,58% | 2.485 | 3,32% | 2,39% |
| 2029 | 92.328.458,09 | 2,73% | 2.399 | 3,21% | 2,51% |
| 2030 | 101.363.054,55 | 3,00% | 2.373 | 3,17% | 2,36% |
| 2031 | 84.256.550,39 | 2,49% | 1.849 | 2,47% | 2,18% |
| 2032 | 101.296.922,71 | 3,00% | 2.367 | 3,17% | 2,11% |
| 2033 | 107.191.733,34 | 3,17% | 2.282 | 3,05% | 2,14% |
| 2034 | 135.434.478,95 | 4,01% | 2.654 | 3,55% | 2,19% |
| 2035 | 171.491.741,46 | 5,08% | 3.160 | 4,23% | 2,05% |
| 2036 | 132.874.852,98 | 3,93% | 2.347 | 3,14% | 2,01% |
| 2037 | 150.886.143,91 | 4,47% | 2.852 | 3,82% | 1,80% |
| 2038 | 132.495.002,69 | 3,92% | 2.390 | 3,20% | 1,95% |
| 2039 | 143.682.433,75 | 4,25% | 2.349 | 3,14% | 2,26% |
| 2040 | 124.795.644,15 | 3,69% | 2.026 | 2,71% | 2,33% |
| 2041 | 106.201.473,53 | 3,14% | 1.766 | 2,36% | 2,30% |
| 2042 | 114.021.555,24 | 3,38% | 1.864 | 2,49% | 2,03% |
| 2043 | 102.829.535,07 | 3,04% | 1.679 | 2,25% | 2,14% |
| 2044 | 105.251.300,72 | 3,12% | 1.552 | 2,08% | 2,28% |
| 2045 | 85.942.872,37 | 2,54% | 1.159 | 1,55% | 2,30% |
| 2046 | 82.187.643,80 | 2,43% | 1.176 | 1,57% | 2,10% |
| 2047 | 150.266.290,84 | 4,45% | 2.086 | 2,79% | 1,87% |
| 2048 | 134.964.867,84 | 4,00% | 1.915 | 2,56% | 1,95% |
| 2049 | 126.047.425,24 | 3,73% | 1.817 | 2,43% | 2,30% |
| 2050 | 95.509.841,94 | 2,83% | 1.302 | 1,74% | 2,49% |
| 2051 | 37.023.472,60 | 1,10% | 591 | 0,79% | 2,53% |
| 2052 | 28.395.680,53 | 0,84% | 539 | 0,72% | 2,45% |
| 2053 | 22.971.566,97 | 0,68% | 397 | 0,53% | 2,34% |
| 2054 | 19.070.536,61 | 0,56% | 327 | 0,44% | 2,53% |
| 2055 | 16.553.462,26 | 0,49% | 241 | 0,32% | 2,60% |
| 2056 | 14.174.115,06 | 0,42% | 236 | 0,32% | 2,62% |
| 2057 | 28.233.196,24 | 0,84% | 476 | 0,64% | 2,42% |
| 2058 | 25.062.943,28 | 0,74% | 431 | 0,58% | 2,39% |
| 2059 | 26.825.815,15 | 0,79% | 386 | 0,52% | 2,88% |
| 2060 | 2.451.284,19 | 0,07% | 34 | 0,05% | 2,47% |
| 2061 | 1.618.438,62 | 0,05% | 28 | 0,04% | 2,94% |
| 2062 | 796.293,01 | 0,02% | 13 | 0,02% | 1,28% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

5. Seasoning

| In Years | Current Period | | | | Weighted Average Coupon |
|-------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 0.5 | 12.414.517,81 | 0,37% | 255 | 0,34% | 3,29% |
| 0.5 - 1.0 | 22.501.568,27 | 0,67% | 478 | 0,64% | 3,16% |
| 1.0 - 1.5 | 14.641.008,59 | 0,43% | 289 | 0,39% | 2,62% |
| 1.5 - 2.0 | 15.814.462,84 | 0,47% | 270 | 0,36% | 2,69% |
| 2.0 - 2.5 | 14.362.718,96 | 0,43% | 275 | 0,37% | 2,74% |
| 2.5 - 3.0 | 13.776.343,89 | 0,41% | 310 | 0,41% | 2,87% |
| 3.0 - 4.0 | 38.008.656,52 | 1,13% | 825 | 1,10% | 2,62% |
| 4.0 - 5.0 | 86.657.447,06 | 2,57% | 1.880 | 2,52% | 2,56% |
| 5.0 - 6.0 | 91.544.829,07 | 2,71% | 2.197 | 2,94% | 2,89% |
| 6.0 - 7.0 | 125.122.661,47 | 3,70% | 2.842 | 3,80% | 3,07% |
| 7.0 - 8.0 | 359.874.860,17 | 10,65% | 6.667 | 8,92% | 2,54% |
| 8.0 - 9.0 | 620.342.518,52 | 18,37% | 11.501 | 15,39% | 2,27% |
| 9.0 - 10.0 | 550.733.260,11 | 16,30% | 11.027 | 14,75% | 1,96% |
| more - 10.0 | 1.411.909.599,60 | 41,80% | 35.925 | 48,07% | 1,96% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

6. Remaining Tenor

| In Years | Current Period | | | | Weighted Average Coupon |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 01 | 2.887.052.815,79 | 85,47% | 63.275 | 84,66% | 2,15% |
| 01-02 | 414.851.469,62 | 12,28% | 8.222 | 11,00% | 2,18% |
| 02-03 | 2.921.650,90 | 0,09% | 183 | 0,24% | 5,51% |
| 03-04 | 2.256.416,58 | 0,07% | 213 | 0,28% | 5,05% |
| 04-05 | 2.711.978,05 | 0,08% | 262 | 0,35% | 5,13% |
| 05-06 | 4.337.413,54 | 0,13% | 359 | 0,48% | 5,21% |
| 06-07 | 7.817.184,21 | 0,23% | 360 | 0,48% | 3,12% |
| 07-08 | 2.480.309,05 | 0,07% | 235 | 0,31% | 4,58% |
| 08-09 | 3.478.614,30 | 0,10% | 319 | 0,43% | 4,56% |
| 09-10 | 3.926.939,66 | 0,12% | 283 | 0,38% | 4,65% |
| 10-11 | 7.210.922,93 | 0,21% | 247 | 0,33% | 5,23% |
| 11-12 | 5.080.271,22 | 0,15% | 135 | 0,18% | 5,19% |
| 12-13 | 2.473.524,82 | 0,07% | 71 | 0,09% | 4,31% |
| 13-14 | 1.812.186,45 | 0,05% | 52 | 0,07% | 4,00% |
| 14-15 | 1.208.111,67 | 0,04% | 31 | 0,04% | 3,39% |
| 15-16 | 2.049.858,99 | 0,06% | 51 | 0,07% | 3,18% |
| 16-17 | 691.835,38 | 0,02% | 17 | 0,02% | 3,09% |
| 17-18 | 1.193.578,77 | 0,04% | 28 | 0,04% | 2,92% |
| 18-19 | 2.684.444,95 | 0,08% | 57 | 0,08% | 3,03% |
| 19-20 | 1.122.256,34 | 0,03% | 21 | 0,03% | 3,05% |
| 20-21 | 2.305.277,52 | 0,07% | 46 | 0,06% | 3,12% |
| 21-22 | 1.615.804,19 | 0,05% | 26 | 0,03% | 3,16% |
| 22-23 | 1.533.581,38 | 0,05% | 27 | 0,04% | 2,95% |
| 23-24 | 1.228.224,23 | 0,04% | 24 | 0,03% | 3,05% |
| 24-25 | 870.176,65 | 0,03% | 13 | 0,02% | 3,18% |
| 25-26 | 1.696.925,39 | 0,05% | 34 | 0,05% | 3,15% |
| 26-27 | 1.222.315,09 | 0,04% | 16 | 0,02% | 2,96% |
| 27-28 | 1.929.973,34 | 0,06% | 28 | 0,04% | 2,53% |
| 28-29 | 730.608,04 | 0,02% | 12 | 0,02% | 2,96% |
| 29-30 | 1.603.646,81 | 0,05% | 16 | 0,02% | 3,12% |
| 30 - more | 5.606.137,02 | 0,17% | 78 | 0,10% | 3,08% |
| Matured | | 0,00% | | 0,00% | |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

7. Loan to Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| average: 65,91 % | | | | | |
| less - 40.00% | 446.487.479,98 | 13,22% | 12.964 | 23,03% | 2,44% |
| 40.01% - 50.00% | 317.295.633,45 | 9,39% | 6.335 | 11,25% | 2,30% |
| 50.01% - 60.00% | 390.874.574,92 | 11,57% | 6.616 | 11,75% | 2,25% |
| 60.01% - 70.00% | 583.031.015,83 | 17,26% | 8.877 | 15,77% | 2,27% |
| 70.01% - 80.00% | 830.848.166,95 | 24,60% | 11.833 | 21,02% | 2,10% |
| 80.01% - 85.00% | 306.750.657,25 | 9,08% | 3.336 | 5,93% | 2,04% |
| 85.01% - 90.00% | 261.881.429,51 | 7,75% | 3.041 | 5,40% | 1,85% |
| 90.01% - 95.00% | 89.141.529,99 | 2,64% | 1.085 | 1,93% | 2,05% |
| 95.01% - 100.00% | 91.868.255,83 | 2,72% | 1.373 | 2,44% | 2,23% |
| 100.01% - 105.00% | 18.418.408,05 | 0,55% | 296 | 0,53% | 2,53% |
| 105.01% - 110.00% | 15.061.175,02 | 0,45% | 209 | 0,37% | 2,25% |
| 110.01% - 115.00% | 14.686.641,91 | 0,43% | 180 | 0,32% | 2,49% |
| 115.01% - 120.00% | 8.282.010,04 | 0,25% | 112 | 0,20% | 2,58% |
| 120.01% - 125.00% | 542.452,59 | 0,02% | 9 | 0,02% | 2,61% |
| 125.01% - 128.00% | 268.140,40 | 0,01% | 4 | 0,01% | 2,72% |
| 128.01% - more | 2.266.881,16 | 0,07% | 31 | 0,06% | 2,35% |
| | 3.377.704.452,88 | 100,0% | 56.301 | 100,0% | 2,20% |

8 . Loan to Indexed Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| average: 80,61 % | | | | | |
| less - 40.00% | 454.492.840,06 | 13,46% | 18.226 | 32,37% | 2,43% |
| 40.01% - 50.00% | 229.088.330,39 | 6,78% | 4.696 | 8,34% | 2,30% |
| 50.01% - 60.00% | 266.937.716,34 | 7,90% | 4.772 | 8,48% | 2,28% |
| 60.01% - 70.00% | 285.479.835,98 | 8,45% | 4.485 | 7,97% | 2,21% |
| 70.01% - 80.00% | 347.051.760,55 | 10,27% | 4.832 | 8,58% | 2,21% |
| 80.01% - 85.00% | 225.725.651,01 | 6,68% | 2.845 | 5,05% | 2,11% |
| 85.01% - 90.00% | 216.366.752,79 | 6,41% | 2.584 | 4,59% | 2,12% |
| 90.01% - 95.00% | 206.918.084,19 | 6,13% | 2.365 | 4,20% | 2,10% |
| 95.01% - 100.00% | 188.367.663,05 | 5,58% | 2.051 | 3,64% | 2,10% |
| 100.01% - 105.00% | 172.270.537,77 | 5,10% | 1.834 | 3,26% | 2,14% |
| 105.01% - 110.00% | 157.816.613,30 | 4,67% | 1.585 | 2,82% | 2,10% |
| 110.01% - 115.00% | 139.176.990,15 | 4,12% | 1.416 | 2,52% | 2,05% |
| 115.01% - 120.00% | 101.437.972,52 | 3,00% | 1.012 | 1,80% | 2,08% |
| 120.01% - 125.00% | 80.983.822,81 | 2,40% | 756 | 1,34% | 2,11% |
| 125.01% - 128.00% | 39.376.614,95 | 1,17% | 388 | 0,69% | 2,08% |
| 128.01% - more | 266.213.267,02 | 7,88% | 2.454 | 4,36% | 2,12% |
| | 3.377.704.452,88 | 100,0% | 56.301 | 100,0% | 2,20% |

9. Outstanding Notional Amount

| Aggregate Outstanding Notional Amount | Current Period | | | | Weighted Average Coupon |
|---|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| less - 25.000,00 | 194.259.456,83 | 5,75% | 15.312 | 27,20% | 2,70% |
| 25.000,00 - 50.000,00 | 576.593.483,73 | 17,07% | 15.565 | 27,65% | 2,39% |
| 50.000,00 - 75.000,00 | 635.019.478,06 | 18,80% | 10.284 | 18,27% | 2,21% |
| 75.000,00 - 100.000,00 | 548.680.698,68 | 16,24% | 6.372 | 11,32% | 2,15% |
| 100.000,00 - 125.000,00 | 389.803.644,65 | 11,54% | 3.496 | 6,21% | 2,08% |
| 125.000,00 - 150.000,00 | 267.600.273,97 | 7,92% | 1.963 | 3,49% | 2,09% |
| 150.000,00 - 175.000,00 | 183.503.994,37 | 5,43% | 1.136 | 2,02% | 2,05% |
| 175.000,00 - 200.000,00 | 121.706.176,90 | 3,60% | 653 | 1,16% | 2,05% |
| 200.000,00 - 225.000,00 | 91.210.645,16 | 2,70% | 432 | 0,77% | 2,06% |
| 225.000,00 - 250.000,00 | 69.758.631,22 | 2,07% | 294 | 0,52% | 1,99% |
| 250.000,00 - 275.000,00 | 53.244.958,58 | 1,58% | 203 | 0,36% | 2,10% |
| 275.000,00 - 300.000,00 | 39.960.110,22 | 1,18% | 139 | 0,25% | 1,91% |
| 300.000,00 - 325.000,00 | 24.889.954,42 | 0,74% | 80 | 0,14% | 2,06% |
| 325.000,00 - 350.000,00 | 22.545.818,67 | 0,67% | 67 | 0,12% | 2,10% |
| 350.000,00 - 375.000,00 | 19.983.244,70 | 0,59% | 55 | 0,10% | 2,00% |
| 375.000,00 - 400.000,00 | 15.104.576,01 | 0,45% | 39 | 0,07% | 2,06% |
| 400.000,00 - 425.000,00 | 11.897.939,30 | 0,35% | 29 | 0,05% | 1,90% |
| 425.000,00 - 450.000,00 | 13.504.590,46 | 0,40% | 31 | 0,06% | 1,99% |
| 450.000,00 - 475.000,00 | 11.530.995,08 | 0,34% | 25 | 0,04% | 2,18% |
| 475.000,00 - 500.000,00 | 11.241.151,09 | 0,33% | 23 | 0,04% | 2,04% |
| 500.000,00 - 600.000,00 | 24.269.304,92 | 0,72% | 45 | 0,08% | 2,00% |
| 600.000,00 - 700.000,00 | 10.936.491,17 | 0,32% | 17 | 0,03% | 2,00% |
| 700.000,00 - 800.000,00 | 8.900.485,96 | 0,26% | 12 | 0,02% | 1,74% |
| 800.000,00 - 900.000,00 | 10.091.330,82 | 0,30% | 12 | 0,02% | 2,20% |
| 900.000,00 - 1.000.000,00 | 2.811.094,07 | 0,08% | 3 | 0,01% | 1,59% |
| 1.000.000,00 - 1.250.000,00 | 9.041.192,57 | 0,27% | 8 | 0,01% | 2,43% |
| 1.250.000,00 - 1.500.000,00 | 5.402.600,97 | 0,16% | 4 | 0,01% | 1,94% |
| 1.500.000,00 - more | 4.212.130,30 | 0,12% | 2 | 0,00% | 1,08% |
| | 3.377.704.452,88 | 100,% | 56.301 | 100,% | 2,20% |

10. Property Description

| Description | Current Period | | | | Weighted Average Coupon |
|--|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| Other real estate | 90.654.887,40 | 2,68% | 2.074 | 3,68% | 2,25% |
| Partial Professional Use | 206.354.881,86 | 6,11% | 2.912 | 5,17% | 2,30% |
| Professional use with recourse to the borrower | 4.794.855,38 | 0,14% | 53 | 0,09% | 2,48% |
| Residential (Flat/Apartment) | 2.724.302.256,29 | 80,66% | 46.446 | 82,50% | 2,16% |
| Residential (House, detached or semi-detached) | 351.597.571,95 | 10,41% | 4.816 | 8,55% | 2,39% |
| | 3.377.704.452,88 | 100,% | 56.301 | 100,% | 2,20% |

11. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| ACHAIA | 100.656.906,01 | 2,98% | 1.932 | 3,43% | 2,26% |
| AITOLOAKARNANIA | 42.502.270,78 | 1,26% | 854 | 1,52% | 2,31% |
| ARGOLIDA | 26.896.002,11 | 0,80% | 468 | 0,83% | 2,18% |
| ARKADIA | 21.208.957,30 | 0,63% | 370 | 0,66% | 2,29% |
| ARTA | 8.703.867,95 | 0,26% | 186 | 0,33% | 2,23% |
| ATTICA | 1.714.055.292,23 | 50,75% | 25.687 | 45,62% | 2,13% |
| CHALKIDIKI | 28.734.317,30 | 0,85% | 575 | 1,02% | 2,31% |
| CHANIA | 56.308.116,60 | 1,67% | 804 | 1,43% | 2,16% |
| CHIOS | 18.615.014,04 | 0,55% | 295 | 0,52% | 2,36% |
| CORFU | 30.558.329,80 | 0,90% | 545 | 0,97% | 2,36% |
| DODEKANISA | 99.367.787,64 | 2,94% | 1.356 | 2,41% | 2,21% |
| DRAMA | 18.293.409,92 | 0,54% | 406 | 0,72% | 2,38% |
| EVOIA | 44.093.612,19 | 1,31% | 860 | 1,53% | 2,37% |
| EVKITANIA | 2.936.853,06 | 0,09% | 59 | 0,10% | 2,73% |
| EVROS | 29.714.637,27 | 0,88% | 653 | 1,16% | 2,35% |
| FLORINA | 5.394.858,07 | 0,16% | 119 | 0,21% | 2,27% |
| FOKIDA | 5.613.048,95 | 0,17% | 121 | 0,21% | 2,56% |
| FTHIOTIDA | 40.438.753,64 | 1,20% | 826 | 1,47% | 2,30% |
| GREVENA | 6.845.827,92 | 0,20% | 148 | 0,26% | 2,22% |
| HERAKLION | 57.042.443,61 | 1,69% | 859 | 1,53% | 2,14% |
| ILEIA | 32.272.353,36 | 0,96% | 702 | 1,25% | 2,34% |
| IMATHIA | 14.321.144,89 | 0,42% | 336 | 0,60% | 2,39% |
| IOANNINA | 44.677.647,85 | 1,32% | 867 | 1,54% | 2,11% |
| KARDITSA | 20.376.495,12 | 0,60% | 499 | 0,89% | 2,33% |
| KASTORIA | 6.943.318,39 | 0,21% | 135 | 0,24% | 2,47% |
| KAVALA | 27.143.001,43 | 0,80% | 529 | 0,94% | 2,23% |
| KEFALLONIA | 15.603.587,88 | 0,46% | 251 | 0,45% | 2,13% |
| KILKIS | 13.523.534,48 | 0,40% | 323 | 0,57% | 2,39% |
| KORINTHIA | 41.071.221,08 | 1,22% | 664 | 1,18% | 2,09% |
| KOZANI | 23.887.187,69 | 0,71% | 529 | 0,94% | 2,26% |
| KYKLADES | 48.175.315,74 | 1,43% | 602 | 1,07% | 2,22% |
| LAKONIA | 26.764.230,25 | 0,79% | 474 | 0,84% | 2,25% |
| LARISA | 64.736.459,28 | 1,92% | 1.328 | 2,36% | 2,26% |
| LASITHI | 26.193.244,19 | 0,78% | 385 | 0,68% | 1,99% |
| LEFKADA | 6.327.056,93 | 0,19% | 149 | 0,26% | 2,27% |
| LESBOS | 34.304.791,59 | 1,02% | 599 | 1,06% | 2,38% |
| MAGNESIA | 47.876.031,05 | 1,42% | 892 | 1,58% | 2,35% |
| MESSINIA | 33.323.029,66 | 0,99% | 588 | 1,04% | 2,36% |
| PELLA | 20.251.724,38 | 0,60% | 450 | 0,80% | 2,37% |
| PIERIA | 32.111.834,23 | 0,95% | 614 | 1,09% | 2,38% |
| PREVEZA | 20.159.273,10 | 0,60% | 382 | 0,68% | 2,13% |
| RETHYMNO | 39.971.855,99 | 1,18% | 593 | 1,05% | 2,23% |
| RODOPI | 17.943.841,43 | 0,53% | 427 | 0,76% | 2,38% |
| SAMOS | 19.521.401,52 | 0,58% | 276 | 0,49% | 2,22% |
| SERRES | 15.676.722,89 | 0,46% | 355 | 0,63% | 2,53% |
| THESPROTIA | 10.924.054,82 | 0,32% | 190 | 0,34% | 2,30% |
| THESSALONIKI | 237.727.964,63 | 7,04% | 4.340 | 7,71% | 2,22% |
| TRIKALA | 18.015.296,08 | 0,53% | 411 | 0,73% | 2,42% |
| VOIOTIA | 23.532.591,07 | 0,70% | 505 | 0,90% | 2,37% |
| XANTHI | 20.233.520,56 | 0,60% | 553 | 0,98% | 2,32% |
| ZAKYNTHOS | 16.134.414,93 | 0,48% | 230 | 0,41% | 2,39% |
| TOTAL | 3.377.704.452,88 | 100,% | 56.301 | 100,% | 2,20% |

12. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|-------------|-----------------|--------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 3.377.704.452,88 | 100% | 74.741 | 100% | 2,20% |
| | 3.377.704.452,88 | 100% | 74.741 | 100,% | 2,20% |

13. Interest Payment Type

| Interest Payment Type | Current Period | | | | |
|--------------------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| ECB Linked | 970.488.490,89 | 28,73% | 20.688 | 27,68% | 1,55% |
| Euribor 1M Linked | 270.515.317,78 | 8,01% | 4.890 | 6,54% | 1,52% |
| Euribor 3M Linked | 1.518.985.655,33 | 44,97% | 32.601 | 43,62% | 2,53% |
| Fixed | 490.622.859,23 | 14,53% | 11.594 | 15,51% | 2,49% |
| Hellenic Government Bond | 20.670.693,94 | 0,61% | 1.572 | 2,10% | 7,01% |
| Originator Rate | 106.421.435,71 | 3,15% | 3.396 | 4,54% | 2,80% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

14. Delinquencies

| Nr Monthly payments in arrears | Nr loans | Total amount in arrears | Aggregate Outstanding Notional Amount | % Nr of Loans | % of Aggregate Outstanding Not. Amt. |
|---------------------------------|---------------|-------------------------|---------------------------------------|---------------|--------------------------------------|
| Performing (0-30 days past due) | 72.865 | 2.050.730,38 | 3.299.812.327,75 | 97,49% | 97,69% |
| 31-60 days past due | 1.405 | 547.826,96 | 58.432.949,41 | 1,88% | 1,73% |
| 61-90 days past due | 471 | 318.425,61 | 19.459.175,72 | 0,63% | 0,58% |
| 91+ days past due | 0 | 0,00 | 0,00 | 0,00% | 0,00% |
| | 74.741 | 2.916.982,95 | 3.377.704.452,88 | 100,% | 100,% |

15. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|-------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| N/A | 8.074.263,68 | 0,24% | 205 | 0,27% | 1,86% |
| Buy Primary | 1.342.440.782,77 | 39,74% | 28.088 | 37,58% | 2,11% |
| Refinancing loans | 569.322.828,53 | 16,86% | 14.949 | 20,00% | 2,45% |
| Buy Secondary | 629.669.724,31 | 18,64% | 9.571 | 12,81% | 2,06% |
| Professional use | 61.999.981,67 | 1,84% | 1.008 | 1,35% | 2,47% |
| Renovating | 754.977.488,17 | 22,35% | 20.647 | 27,62% | 2,19% |
| Other | 11.219.383,75 | 0,33% | 273 | 0,37% | 6,89% |
| | 3.377.704.452,88 | 100,% | 74.741 | 100,% | 2,20% |

16. Employment

| Description | Current Period | | | | Weighted Average Coupon |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Employed | 1.560.551.427,73 | 46,20% | 24.734 | 45,09% | 2,13% |
| Self Employed | 870.503.936,07 | 25,77% | 10.992 | 20,04% | 2,21% |
| Unemployed | 314.100.775,46 | 9,30% | 6.375 | 11,62% | 2,29% |
| Retired | 616.497.340,66 | 18,25% | 12.451 | 22,70% | 2,28% |
| N/A | 16.050.972,96 | 0,48% | 306 | 0,56% | 2,48% |
| | 3.377.704.452,88 | 100,% | 54.858 | 100,% | 2,20% |

* Not all the properties of a borrower have to be in the cover pool, and therefore some of the calculations are aggregated to property level.