

Covered Bond Programme II

PUBLIC USE



Monthly Investor Report

October 2020

| Bonds | ISIN | Ratings | | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|------|----------|---------------------------|------------------|----------------|
| | | Fitch | Moody's | S&P | | | | |
| Series 08 | XS1860479077 | BBB+ | Baa1 | BBB+ | EUR | 200.000.000,00 | 1.850% | 28-07-2023 |

Summary

| All amounts in EURO | Current | At Issue |
|---|------------------|------------------|
| Reporting Date | 30/10/2020 | 30/9/2017 |
| Portfolio Cut off Date | 30/10/2020 | 30/9/2017 |
| Original Principal Balance | 3.923.399.642,87 | 3.481.994.013,00 |
| Principal Balance | 1.498.291.065,98 | 1.458.920.025,00 |
| Number of Borrowers | 49.044 | 46.997 |
| Number of Loanparts | 59.415 | 55.021 |
| Number of Properties | 49.655 | 47.251 |
| Average Principal Balance (borrower) | 30.549,94 | 31.042,83 |
| Average Principal Balance (parts) | 25.217,39 | 26.515,69 |
| Coupon: Weighted Average | 2,3 | 2,3 |
| Minimum | 0,0 | 0 |
| Maximum | 15,5 | 8,50 |
| Weighted Average Loan to Value | 58,76 | 54,73 |
| Weighted Average Loan to Indexed Value | 43,11 | 44,53 |
| Seasoning (years): Weighted Average | 11,53 | 10,32 |
| Original Maturity (years): Weighted Average | 12,12 | 22,01 |
| Remaining Tenor (years): Weighted Average | 11,34 | 11,73 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 200.000.000,00 |
| Negative Carry | 2.700.000,00 |
| Outstanding Accrued Interest on Bonds | 945.555,56 |
| Current Outstanding Balance | 1.498.291.065,98 |
| Adjusted Nominal Value Assets * | 1.495.542.310,59 |
| Outstanding Accrued Interest on Assets | 2.258.004,70 |
| Aggregate Amount Standing Credit to the Transaction Account | 65.789.110,72 |
| Nominal Value Test Current Value ** | 12,87% |
| <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 plus Aggregate Amount Standing Credit to the Transaction Account minus Negative Carry.

1. Currency Type

| Currency | Current Period | | | | |
|----------|-----------------------------------|----------------|-----------------|----------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Euro | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

2. Product Type

| Product Type | Current Period | | | | |
|---------------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Other | 2.921.466,66 | 0,19% | 50 | 0,08% | 1,75% |
| Standard Amortising | 1.495.369.599,32 | 99,81% | 59.365 | 99,92% | 2,30% |
| | 1.498.291.065,98 | 100,% | 59.415 | 100,% | 2,30% |

3. Loan Coupon

| Coupon Loan Part (%) | Current Period | | | | |
|----------------------|-----------------------------------|----------------|-----------------|----------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 0,00% - 2,5% | 1.039.891.879,84 | 69,41% | 41.810 | 70,37% | 1,69% |
| 2,5% - 2,99% | 130.393.206,45 | 8,70% | 5.344 | 8,99% | 2,71% |
| 3% - 3,49% | 102.924.599,60 | 6,87% | 3.520 | 5,92% | 3,24% |
| 3,5% - 3,99% | 92.259.635,93 | 6,16% | 2.118 | 3,56% | 3,70% |
| 4% - 4,49% | 50.832.140,11 | 3,39% | 1.295 | 2,18% | 4,17% |
| 4,5% - 4,99% | 33.351.749,52 | 2,23% | 2.726 | 4,59% | 4,72% |
| 5% - 5,49% | 13.570.450,82 | 0,91% | 784 | 1,32% | 5,21% |
| 5,5% - 5,99% | 23.557.760,92 | 1,57% | 1.191 | 2,00% | 5,70% |
| 6% - 6,49% | 2.678.438,93 | 0,18% | 103 | 0,17% | 6,13% |
| 6,5% - 6,99% | 5.877.273,67 | 0,39% | 355 | 0,60% | 6,64% |
| 7% - 7,49% | 635.194,59 | 0,04% | 52 | 0,09% | 7,26% |
| 7,5% - more | 2.318.735,60 | 0,15% | 117 | 0,20% | 8,63% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

4. Origination Year

| Year | Current Period | | | | |
|------|-----------------------------------|----------------|-----------------|--------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 1992 | 18.110,23 | 0,00% | 5 | 0,01% | 4,86% |
| 1993 | 64.496,29 | 0,00% | 15 | 0,03% | 3,79% |
| 1994 | 560,63 | 0,00% | 2 | 0,00% | 2,02% |
| 1995 | 1.644,59 | 0,00% | 7 | 0,01% | 0,97% |
| 1996 | 46.166,98 | 0,00% | 47 | 0,08% | 3,08% |
| 1997 | 68.933,99 | 0,00% | 29 | 0,05% | 3,38% |
| 1998 | 209.648,60 | 0,01% | 55 | 0,09% | 2,99% |
| 1999 | 673.526,31 | 0,04% | 115 | 0,19% | 2,90% |
| 2000 | 1.713.118,87 | 0,11% | 350 | 0,59% | 2,77% |
| 2001 | 9.477.753,23 | 0,63% | 1.635 | 2,75% | 2,60% |
| 2002 | 24.751.834,51 | 1,65% | 2.104 | 3,54% | 2,59% |
| 2003 | 49.305.107,26 | 3,29% | 2.773 | 4,67% | 2,32% |
| 2004 | 98.728.294,79 | 6,59% | 4.188 | 7,05% | 2,03% |
| 2005 | 191.775.562,08 | 12,80% | 7.783 | 13,10% | 1,86% |
| 2006 | 177.808.034,45 | 11,87% | 8.621 | 14,51% | 1,87% |
| 2007 | 183.883.189,87 | 12,27% | 8.021 | 13,50% | 1,64% |
| 2008 | 169.801.296,85 | 11,33% | 6.513 | 10,96% | 1,80% |
| 2009 | 180.616.872,81 | 12,06% | 5.579 | 9,39% | 2,28% |
| 2010 | 101.469.145,03 | 6,77% | 3.087 | 5,20% | 2,96% |
| 2011 | 51.029.838,73 | 3,41% | 1.660 | 2,79% | 3,45% |
| 2012 | 26.173.998,11 | 1,75% | 967 | 1,63% | 2,86% |
| 2013 | 36.159.846,11 | 2,41% | 1.241 | 2,09% | 2,80% |
| 2014 | 35.474.104,05 | 2,37% | 956 | 1,61% | 3,25% |
| 2015 | 38.267.127,07 | 2,55% | 944 | 1,59% | 3,46% |
| 2016 | 34.875.982,53 | 2,33% | 799 | 1,34% | 3,46% |
| 2017 | 37.311.835,05 | 2,49% | 908 | 1,53% | 3,49% |
| 2018 | 43.796.949,74 | 2,92% | 875 | 1,47% | 3,67% |
| 2019 | 2.583.050,33 | 0,17% | 81 | 0,14% | 2,26% |
| 2020 | 2.205.036,89 | 0,15% | 55 | 0,09% | 2,52% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,% | 2,30% |

5. Legal Maturity Year

| Year | Current Period | | | | |
|------|-----------------------------------|----------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 2020 | 916.717,45 | 0,06% | 1.306 | 2,20% | 2,31% |
| 2021 | 16.418.346,91 | 1,10% | 5.164 | 8,69% | 2,48% |
| 2022 | 36.854.240,73 | 2,46% | 5.149 | 8,67% | 2,07% |
| 2023 | 50.877.412,01 | 3,40% | 4.547 | 7,65% | 2,24% |
| 2024 | 62.719.833,11 | 4,19% | 4.249 | 7,15% | 2,25% |
| 2025 | 67.750.742,06 | 4,52% | 3.964 | 6,67% | 2,38% |
| 2026 | 66.900.796,93 | 4,47% | 3.504 | 5,90% | 2,39% |
| 2027 | 71.204.492,09 | 4,75% | 3.210 | 5,40% | 2,09% |
| 2028 | 74.206.116,23 | 4,95% | 2.852 | 4,80% | 2,24% |
| 2029 | 90.259.075,21 | 6,02% | 3.019 | 5,08% | 2,32% |
| 2030 | 98.662.248,35 | 6,58% | 3.071 | 5,17% | 2,36% |
| 2031 | 81.544.656,71 | 5,44% | 2.249 | 3,79% | 2,25% |
| 2032 | 75.277.326,35 | 5,02% | 2.171 | 3,65% | 2,10% |
| 2033 | 74.235.419,97 | 4,95% | 1.971 | 3,32% | 2,21% |
| 2034 | 98.150.055,13 | 6,55% | 2.304 | 3,88% | 2,12% |
| 2035 | 124.344.803,24 | 8,30% | 2.964 | 4,99% | 2,02% |
| 2036 | 83.045.871,23 | 5,54% | 1.860 | 3,13% | 2,04% |
| 2037 | 64.583.697,80 | 4,31% | 1.375 | 2,31% | 1,86% |
| 2038 | 55.110.359,95 | 3,68% | 1.087 | 1,83% | 2,14% |
| 2039 | 52.360.428,10 | 3,49% | 915 | 1,54% | 2,39% |
| 2040 | 37.358.175,29 | 2,49% | 637 | 1,07% | 2,84% |
| 2041 | 22.204.695,28 | 1,48% | 382 | 0,64% | 3,21% |
| 2042 | 10.555.016,77 | 0,70% | 192 | 0,32% | 3,24% |
| 2043 | 12.452.912,83 | 0,83% | 200 | 0,34% | 3,44% |
| 2044 | 9.764.087,60 | 0,65% | 164 | 0,28% | 3,32% |
| 2045 | 15.574.885,49 | 1,04% | 228 | 0,38% | 3,54% |
| 2046 | 12.589.898,01 | 0,84% | 179 | 0,30% | 3,47% |
| 2047 | 11.834.015,23 | 0,79% | 180 | 0,30% | 3,62% |
| 2048 | 12.380.003,47 | 0,83% | 167 | 0,28% | 3,83% |
| 2049 | 1.394.447,62 | 0,09% | 25 | 0,04% | 2,10% |
| 2050 | 1.757.273,43 | 0,12% | 32 | 0,05% | 2,46% |
| 2051 | 659.283,47 | 0,04% | 17 | 0,03% | 2,18% |
| 2052 | 432.623,36 | 0,03% | 13 | 0,02% | 2,47% |
| 2053 | 682.960,53 | 0,05% | 9 | 0,02% | 2,27% |
| 2054 | 817.972,24 | 0,05% | 14 | 0,02% | 2,23% |
| 2055 | 503.312,17 | 0,03% | 9 | 0,02% | 2,71% |
| 2056 | 379.005,39 | 0,03% | 2 | 0,00% | 3,26% |
| 2057 | 138.653,94 | 0,01% | 4 | 0,01% | 2,12% |
| 2058 | 40.348,66 | 0,00% | 2 | 0,00% | 2,12% |
| 2059 | 93.415,44 | 0,01% | 3 | 0,01% | 1,83% |
| 2060 | 331.942,08 | 0,02% | 7 | 0,01% | 2,56% |
| 2061 | 33.000,39 | 0,00% | 1 | 0,00% | 2,12% |
| 2062 | 230.853,33 | 0,02% | 4 | 0,01% | 2,51% |
| 2063 | 152.547,39 | 0,01% | 4 | 0,01% | 1,01% |
| 2064 | 507.097,01 | 0,03% | 9 | 0,02% | 1,81% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,0% | 2,30% |

6. Seasoning

| In Years | Current Period | | | | |
|-------------|-----------------------------------|----------------|-----------------|----------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| less - 0.5 | 1.730.344,69 | 0,12% | 43 | 0,07% | 2,43% |
| 0.5 - 1.0 | 693.082,76 | 0,05% | 22 | 0,04% | 2,76% |
| 1.0 - 1.5 | 1.231.224,23 | 0,08% | 35 | 0,06% | 2,57% |
| 1.5 - 2.0 | 5.103.490,69 | 0,34% | 118 | 0,20% | 3,11% |
| 2.0 - 2.5 | 24.560.334,28 | 1,64% | 480 | 0,81% | 3,70% |
| 2.5 - 3.0 | 21.510.093,60 | 1,44% | 461 | 0,78% | 3,62% |
| 3.0 - 4.0 | 40.357.686,23 | 2,69% | 950 | 1,60% | 3,47% |
| 4.0 - 5.0 | 30.879.682,48 | 2,06% | 752 | 1,27% | 3,46% |
| 5.0 - 6.0 | 38.978.571,04 | 2,60% | 959 | 1,61% | 3,48% |
| 6.0 - 7.0 | 34.693.235,90 | 2,32% | 962 | 1,62% | 3,20% |
| 7.0 - 8.0 | 36.656.877,35 | 2,45% | 1.270 | 2,14% | 2,70% |
| 8.0 - 9.0 | 25.299.298,36 | 1,69% | 963 | 1,62% | 2,99% |
| 9.0 - 10.0 | 60.640.627,55 | 4,05% | 1.921 | 3,23% | 3,51% |
| more - 10.0 | 1.175.956.516,82 | 78,49% | 50.479 | 84,96% | 2,01% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

7. Loan to Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 58,76 % | | | | | |
| less - 40.00% | 325.966.625,09 | 21,76% | 16.503 | 27,77% | 2,45% |
| 40.01% - 50.00% | 228.518.900,17 | 15,25% | 8.438 | 14,20% | 2,32% |
| 50.01% - 60.00% | 235.674.790,38 | 15,73% | 8.237 | 13,86% | 2,28% |
| 60.01% - 70.00% | 248.274.838,00 | 16,57% | 8.658 | 14,57% | 2,30% |
| 70.01% - 80.00% | 278.992.996,82 | 18,62% | 10.642 | 17,91% | 2,22% |
| 80.01% - 85.00% | 46.275.064,28 | 3,09% | 1.935 | 3,26% | 1,95% |
| 85.01% - 90.00% | 51.697.591,93 | 3,45% | 2.100 | 3,53% | 1,81% |
| 90.01% - 95.00% | 18.758.106,27 | 1,25% | 731 | 1,23% | 2,12% |
| 95.01% - 100.00% | 21.647.782,22 | 1,44% | 834 | 1,40% | 2,20% |
| 100.01% - 105.00% | 4.940.389,95 | 0,33% | 198 | 0,33% | 2,58% |
| 105.01% - 110.00% | 4.998.948,29 | 0,33% | 177 | 0,30% | 2,46% |
| 110.01% - 115.00% | 4.358.689,12 | 0,29% | 142 | 0,24% | 2,70% |
| 115.01% - 120.00% | 2.491.485,48 | 0,17% | 88 | 0,15% | 2,56% |
| 120.01% - 125.00% | 3.511.855,16 | 0,23% | 104 | 0,18% | 2,59% |
| 125.01% - 128.00% | 1.615.881,96 | 0,11% | 51 | 0,09% | 2,58% |
| 128.01% - more | 20.567.120,86 | 1,37% | 577 | 0,97% | 2,94% |
| | 1.498.291.065,98 | 100,% | 59.415 | 100,% | 2,30% |

8. Loan to Indexed Value

| | Current Period | | | Weighted Average Coupon | |
|-------------------------|-------------------------|---------------------|---------------|-------------------------------|--------------|
| | % of Total | Nr of Properties | % of Total | | |
| average: 43,11 % | | | | | |
| less - 40.00% | 666.482.926,95 | 44,48% | 39.503 | 66,49% | 2,32% |
| 40.01% - 50.00% | 247.769.161,41 | 16,54% | 6.860 | 11,55% | 2,26% |
| 50.01% - 60.00% | 235.105.094,96 | 15,69% | 5.817 | 9,79% | 2,28% |
| 60.01% - 70.00% | 230.433.301,83 | 15,38% | 4.890 | 8,23% | 2,31% |
| 70.01% - 80.00% | 98.101.813,52 | 6,55% | 1.907 | 3,21% | 2,30% |
| 80.01% - 85.00% | 5.044.905,99 | 0,34% | 114 | 0,19% | 2,33% |
| 85.01% - 90.00% | 2.988.415,48 | 0,20% | 70 | 0,12% | 2,11% |
| 90.01% - 95.00% | 4.220.574,94 | 0,28% | 89 | 0,15% | 1,86% |
| 95.01% - 100.00% | 2.771.147,64 | 0,18% | 64 | 0,11% | 1,73% |
| 100.01% - 105.00% | 3.796.711,00 | 0,25% | 73 | 0,12% | 1,56% |
| 105.01% - 110.00% | 597.379,97 | 0,04% | 12 | 0,02% | 2,69% |
| 110.01% - 115.00% | 66.769,74 | 0,00% | 1,00 | 0,00 | 0,02 |
| 115.01% - 120.00% | 347.327,41 | 0,02% | 5 | 0,01% | 2,23% |
| 120.01% - 125.00% | 235,10 | 0,00% | 1,00 | 0,00% | 0,00% |
| 125.01% - 128.00% | 0,00 | 0,00% | 0,00 | 0,00% | 0,00% |
| 128.01% - more | 565.300,04 | 0,04% | 9 | 0,02% | 1,94% |
| | 1.498.291.065,98 | 100,% | 59.415 | 100,% | 2,30% |

9. Outstanding Notional Amount

| Current Period | | | | | | |
|---------------------------------------|-----------------------------------|----------------|------------------|----------------|-------------------------|--|
| Aggregate Outstanding Notional Amount | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon | |
| less - 25.000,00 | 412.245.164,99 | 27,51% | 38.418 | 64,66% | 2,39% | |
| 25.000,00 - 50.000,00 | 475.871.826,38 | 31,76% | 13.571 | 22,84% | 2,28% | |
| 50.000,00 - 75.000,00 | 277.828.308,56 | 18,54% | 4.619 | 7,77% | 2,27% | |
| 75.000,00 - 100.000,00 | 128.589.430,75 | 8,58% | 1.501 | 2,53% | 2,34% | |
| 100.000,00 - 125.000,00 | 67.619.196,40 | 4,51% | 608 | 1,02% | 2,31% | |
| 125.000,00 - 150.000,00 | 38.040.327,86 | 2,54% | 280 | 0,47% | 2,09% | |
| 150.000,00 - 175.000,00 | 25.173.804,59 | 1,68% | 157 | 0,26% | 2,03% | |
| 175.000,00 - 200.000,00 | 15.109.032,87 | 1,01% | 81 | 0,14% | 2,04% | |
| 200.000,00 - 225.000,00 | 11.001.999,66 | 0,73% | 52 | 0,09% | 1,94% | |
| 225.000,00 - 250.000,00 | 7.054.360,20 | 0,47% | 30 | 0,05% | 2,38% | |
| 250.000,00 - 275.000,00 | 4.944.393,80 | 0,33% | 19 | 0,03% | 1,83% | |
| 275.000,00 - 300.000,00 | 4.885.055,81 | 0,33% | 17 | 0,03% | 2,29% | |
| 300.000,00 - 325.000,00 | 4.073.981,19 | 0,27% | 13 | 0,02% | 2,20% | |
| 325.000,00 - 350.000,00 | 2.336.262,10 | 0,16% | 7 | 0,01% | 2,11% | |
| 350.000,00 - 375.000,00 | 3.206.846,50 | 0,21% | 9 | 0,02% | 1,97% | |
| 375.000,00 - 400.000,00 | 1.919.017,32 | 0,13% | 5 | 0,01% | 1,57% | |
| 400.000,00 - 425.000,00 | 418.340,19 | 0,03% | 1 | 0,00% | 1,22% | |
| 425.000,00 - 450.000,00 | 1.754.356,54 | 0,12% | 4 | 0,01% | 2,57% | |
| 450.000,00 - 475.000,00 | 2.302.964,68 | 0,15% | 5 | 0,01% | 2,64% | |
| 475.000,00 - 500.000,00 | 490.335,69 | 0,03% | 1 | 0,00% | 4,12% | |
| 500.000,00 - 600.000,00 | 3.824.748,64 | 0,26% | 7 | 0,01% | 1,92% | |
| 600.000,00 - 700.000,00 | 1.837.689,99 | 0,12% | 3 | 0,01% | 2,18% | |
| 700.000,00 - 800.000,00 | 774.375,47 | 0,05% | 1 | 0,00% | 3,57% | |
| 800.000,00 - 900.000,00 | 892.438,66 | 0,06% | 1 | 0,00% | 1,50% | |
| 900.000,00 - 1.000.000,00 | 966.429,26 | 0,06% | 1 | 0,00% | 1,57% | |
| 1.000.000,00 - 1.250.000,00 | 2.279.243,76 | 0,15% | 2 | 0,00% | 3,03% | |
| 1.250.000,00 - 1.500.000,00 | 1.255.305,90 | 0,08% | 1 | 0,00% | 2,77% | |
| 1.500.000,00 - more | 1.595.828,21 | 0,11% | 1 | 0,00% | 0,92% | |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% | |

10. Property Description

| Current Period | | | | | | |
|--|-----------------------------------|----------------|------------------|----------------|-------------------------|--|
| Description | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon | |
| Other real estate | 27.776.879,47 | 1,85% | 1.025 | 1,73% | 2,28% | |
| Partial Professional Use | 75.058.230,39 | 5,01% | 1.847 | 3,11% | 2,27% | |
| Residential (Flat/Apartment) | 1.168.612.270,86 | 78,00% | 50.481 | 84,96% | 2,22% | |
| Residential (House, detached or semi-detached) | 226.843.685,26 | 15,14% | 6.062 | 10,20% | 2,69% | |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% | |

11. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| ACHAIA | 42.400.354,93 | 2,83% | 1.810 | 3,05% | 2,45% |
| AITOLOAKARNANIA | 16.011.378,36 | 1,07% | 767 | 1,29% | 2,73% |
| ARGOLIDA | 14.684.270,50 | 0,98% | 533 | 0,90% | 2,36% |
| ARKADIA | 9.121.118,78 | 0,61% | 379 | 0,64% | 2,40% |
| ARTA | 4.540.228,38 | 0,30% | 220 | 0,37% | 2,54% |
| ATTICA | 685.178.271,27 | 45,73% | 25.894 | 43,58% | 2,24% |
| CHALKIDIKI | 19.134.865,28 | 1,28% | 807 | 1,36% | 2,42% |
| CHANIA | 23.962.929,69 | 1,60% | 833 | 1,40% | 2,12% |
| CHIOS | 10.932.555,64 | 0,73% | 389 | 0,65% | 2,32% |
| CORFU | 15.175.053,98 | 1,01% | 607 | 1,02% | 2,38% |
| DODEKANISA | 48.917.340,93 | 3,26% | 1.514 | 2,55% | 2,23% |
| DRAMA | 6.786.496,28 | 0,45% | 338 | 0,57% | 2,23% |
| EVOIA | 23.766.031,60 | 1,59% | 1.051 | 1,77% | 2,52% |
| EVKITANIA | 1.457.847,20 | 0,10% | 75 | 0,13% | 2,49% |
| EVROS | 13.130.487,03 | 0,88% | 670 | 1,13% | 2,52% |
| FLORINA | 2.733.891,83 | 0,18% | 131 | 0,22% | 2,49% |
| FOKIDA | 4.936.120,10 | 0,33% | 196 | 0,33% | 2,37% |
| FTHIOTIDA | 16.509.985,66 | 1,10% | 879 | 1,48% | 2,44% |
| GREVENA | 1.623.545,90 | 0,11% | 99 | 0,17% | 2,48% |
| HERAKLION | 25.955.393,47 | 1,73% | 929 | 1,56% | 2,25% |
| ILEIA | 12.842.292,16 | 0,86% | 610 | 1,03% | 2,48% |
| IMATHIA | 7.723.219,08 | 0,52% | 384 | 0,65% | 2,61% |
| IOANNINA | 25.117.890,53 | 1,68% | 1.121 | 1,89% | 2,27% |
| KARDITSA | 10.588.949,21 | 0,71% | 527 | 0,89% | 2,54% |
| KASTORIA | 3.355.381,09 | 0,22% | 161 | 0,27% | 2,55% |
| KAVALA | 11.554.658,76 | 0,77% | 561 | 0,94% | 2,34% |
| KEFALLONIA | 9.722.096,64 | 0,65% | 316 | 0,53% | 2,26% |
| KILKIS | 5.025.904,66 | 0,34% | 272 | 0,46% | 2,19% |
| KORINTHIA | 18.644.585,13 | 1,24% | 729 | 1,23% | 2,27% |
| KOZANI | 11.835.492,50 | 0,79% | 570 | 0,96% | 2,37% |
| KYKLADES | 34.610.247,42 | 2,31% | 916 | 1,54% | 2,22% |
| LAKONIA | 11.905.016,41 | 0,79% | 509 | 0,86% | 2,48% |
| LARISA | 32.740.427,54 | 2,19% | 1.513 | 2,55% | 2,43% |
| LASITHI | 13.304.596,97 | 0,89% | 502 | 0,84% | 2,11% |
| LEFKADA | 4.090.778,28 | 0,27% | 158 | 0,27% | 2,20% |
| LESBOS | 18.842.401,05 | 1,26% | 760 | 1,28% | 2,65% |
| MAGNESIA | 26.480.120,58 | 1,77% | 1.047 | 1,76% | 2,42% |
| MESSINIA | 17.365.975,51 | 1,16% | 655 | 1,10% | 2,36% |
| PELLA | 8.144.165,23 | 0,54% | 378 | 0,64% | 2,13% |
| PIERIA | 15.297.463,04 | 1,02% | 627 | 1,06% | 2,27% |
| PREVEZA | 9.204.799,65 | 0,61% | 351 | 0,59% | 2,25% |
| RETHYMNO | 16.687.229,73 | 1,11% | 664 | 1,12% | 2,32% |
| RODOPI | 8.227.406,13 | 0,55% | 434 | 0,73% | 2,43% |
| SAMOS | 9.974.414,28 | 0,67% | 357 | 0,60% | 2,35% |
| SERRES | 7.071.527,61 | 0,47% | 340 | 0,57% | 2,53% |
| THESPROTIA | 5.860.938,72 | 0,39% | 247 | 0,42% | 2,44% |
| THESSALONIKI | 119.897.930,65 | 8,00% | 4.937 | 8,31% | 2,21% |
| TRIKALA | 10.229.909,18 | 0,68% | 430 | 0,72% | 2,52% |
| VOIOTIA | 9.996.600,65 | 0,67% | 509 | 0,86% | 2,62% |
| XANTHI | 9.190.762,74 | 0,61% | 518 | 0,87% | 2,39% |
| ZAKYNTHOS | 5.799.718,04 | 0,39% | 191 | 0,32% | 2,36% |
| | 1.498.291.065,98 | 100,% | 59.415 | 100,% | 2,30% |

12. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|----------------|-----------------|----------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

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 | 673.255.837,87 | 44,93% | 30.095 | 50,65% | 1,68% |
| Euribor 1M Linked | 102.893.414,28 | 6,87% | 3.645 | 6,13% | 1,52% |
| Euribor 3M Linked | 554.631.113,38 | 37,02% | 16.626 | 27,98% | 2,93% |
| Fixed | 132.186.802,43 | 8,82% | 5.984 | 10,07% | 2,95% |
| Hellenic Government Bond | 9.024,80 | 0,00% | 1 | 0,00% | 1,37% |
| Originator Rate | 35.314.873,22 | 2,36% | 3.064 | 5,16% | 3,93% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

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) | 58.905 | 894.333,10 | 1.487.388.129,68 | 99,14% | 99,27% |
| 31-60 days past due | 399 | 172.095,70 | 8.488.915,31 | 0,67% | 0,57% |
| 61-90 days past due | 111 | 85.640,84 | 2.414.020,99 | 0,19% | 0,16% |
| 91+ days past due | 0 | 0,00 | 0,00 | 0,00% | 0,00% |
| | 59.415 | 1.152.070 | 1.498.291.065,98 | 100% | 100% |

15. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|-------------------|---|----------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Buy Primary | 451.467.890,98 | 30,13% | 18.746 | 31,55% | 2,41% |
| Refinancing loans | 41.162.101,58 | 2,75% | 2.070 | 3,48% | 1,72% |
| Buy Secondary | 162.686.041,29 | 10,86% | 4.211 | 7,09% | 2,26% |
| Professional use | 27.057.781,92 | 1,81% | 628 | 1,06% | 2,50% |
| Renovating | 811.522.815,73 | 54,16% | 33.639 | 56,62% | 2,24% |
| Other | 4.394.434,48 | 0,29% | 121 | 0,20% | 6,96% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,% | 2,30% |

16. Subsidized Loans

| Description | Current Period | | | | Weighted Average Coupon |
|----------------------|---|----------------|--------------------|----------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Non-Subsidized Loans | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

17. Employment

| Description | Current Period | | | | |
|---------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Employed | 696.132.319,96 | 46,49% | 27.250 | 45,86% | 2,40% |
| Self Employed | 347.965.445,45 | 23,24% | 10.350 | 17,42% | 2,23% |
| Unemployed | 137.010.273,61 | 9,15% | 5.886 | 9,90% | 2,22% |
| Retired | 310.990.953,89 | 20,78% | 15.731 | 26,48% | 2,19% |
| N/A | 6.192.073,07 | 0,41% | 198 | 0,33% | 2,06% |
| | 1.498.291.065,98 | 100,0% | 59.415 | 100,0% | 2,30% |

18. Loans to Personnel

| Description | Current Period | | | | |
|-------------|-----------------------------------|----------------|-----------------|----------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| No Employee | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |
| | 1.498.291.065,98 | 100,00% | 59.415 | 100,00% | 2,30% |

* 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.