

Covered Bond Programme II



Monthly Investor Report

May 2012

| Bonds | ISIN | Ratings | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|------------------|----------------|
| | | Fitch | Moody's | | | | |
| Series 01 | XS0520508630 | B- | Caa2 | EUR | 1,500,000,000.00 | ECB + 170bp | 24-06-2015 |
| Series 02 | XS0520508713 | B- | Caa2 | EUR | 1,500,000,000.00 | ECB + 200bp | 24-06-2017 |
| Series 03 | XS0520508804 | B- | Caa2 | EUR | 1,500,000,000.00 | ECB + 230bp | 24-06-2019 |
| Series 04 | XS0562792886 | B- | Caa2 | EUR | 1,100,000,000.00 | ECB + 210bp | 24-12-2018 |
| Series 05 | XS0619512022 | B- | Caa2 | EUR | 1,500,000,000.00 | ECB + 230bp | 24-09-2013 |
| Series 06 | XS0619512295 | B- | Caa2 | EUR | 1,300,000,000.00 | ECB + 250bp | 24-09-2014 |

Summary

| All amounts in EURO | Current | At Issue |
|---|-------------------|------------------|
| Reporting Date | 31-05-2012 | 30-06-2010 |
| Portfolio Cut off Date | 31-05-2012 | 30-06-2010 |
| Original Principal Balance | 13.938.072.803,00 | 4.884.632.703,00 |
| Principal Balance | 10.337.404.689,00 | 3.639.740.247,00 |
| Number of Borrowers | 169.615 | 68.622 |
| Number of Loanparts | 233.893 | 93.060 |
| Number of Properties | 174.201 | 69.543 |
| Average Principal Balance (borrower) | 60.946,29 | 53.040,43 |
| Average Principal Balance (parts) | 44.197,15 | 39.111,76 |
| Coupon: Weighted Average | 3,6 | 3,7 |
| Minimum | 0,0 | 1,7 |
| Maximum | 14,8 | 17,0 |
| Weighted Average Loan to Value | 65,47 | 67,08 |
| Weighted Average Loan to Indexed Value | 57,49 | 48,96 |
| Seasoning (years): Weighted Average | 5,09 | 4,42 |
| Original Maturity (years): Weighted Average | 24,48 | 18,53 |
| Remaining Tenor (years): Weighted Average | 19,42 | 14,15 |

Nominal Value Test

All amounts in EURO

| | |
|---|-------------------|
| Outstanding Bonds | 8.400.000.000,00 |
| Negative Carry | 171.500.000,00 |
| Outstanding Accrued Interest on Bonds | 49.170.083,33 |
| Current Outstanding Balance | 10.337.404.689,33 |
| Adjusted Nominal Value Assets * | 10.090.826.110,32 |
| Outstanding Accrued Interest on Assets | 17.862.045,40 |
| Cash Collateral | 157.000.000,00 |
| Nominal Value Test Current Value ** | 83,70 % |
| <i>Nominal Value Test Maximum Value</i> | 83,70 % |

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. Currency Type

| Current Period | | | | | |
|----------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| Currency | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Euro | 9,928,392,715.33 | 96.04% | 230,851 | 98.70% | 3.60% |
| Swiss Franc | 409,011,974.00 | 3.96% | 3,042 | 1.30% | 2.51% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

2. Product Type

| Current Period | | | | | |
|---------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| Product Type | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Other | 1,473,008,380.76 | 14.25% | 39,059 | 16.70% | 4.46% |
| Standard Amortising | 8,864,396,308.57 | 85.75% | 194,834 | 83.30% | 3.41% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

3. Loan Coupon

| Current Period | | | | | |
|----------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| Coupon Loan Part (%) | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 0,00% - 2.5% | 1,504,374,964.78 | 14.55% | 19,213 | 8.21% | 2.05% |
| 2.5% - 2.99% | 2,468,241,358.81 | 23.88% | 49,822 | 21.30% | 2.71% |
| 3% - 3.49% | 2,665,889,300.13 | 25.79% | 47,386 | 20.26% | 3.18% |
| 3.5% - 3.99% | 1,134,022,750.22 | 10.97% | 21,459 | 9.17% | 3.70% |
| 4% - 4.49% | 314,244,726.37 | 3.04% | 5,984 | 2.56% | 4.19% |
| 4.5% - 4.99% | 285,170,888.01 | 2.76% | 5,557 | 2.38% | 4.71% |
| 5% - 5.49% | 832,269,190.93 | 8.05% | 34,811 | 14.88% | 5.25% |
| 5.5% - 5.99% | 412,443,198.67 | 3.99% | 20,720 | 8.86% | 5.69% |
| 6% - 6.49% | 68,084,689.50 | 0.66% | 3,825 | 1.64% | 6.22% |
| 6.5% - 6.99% | 134,121,902.17 | 1.30% | 4,557 | 1.95% | 6.64% |
| 7% - 7.49% | 518,056,097.40 | 5.01% | 20,450 | 8.74% | 7.06% |
| 7.5% - more | 485,622.34 | 0.00% | 109 | 0.05% | 9.65% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

4. Origination Year

| Year | Current Period | | | | |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 1987 | 1,360.16 | 0.00% | 1 | 0.00% | 5.15% |
| 1988 | 11,892.21 | 0.00% | 4 | 0.00% | 3.63% |
| 1989 | 72,026.35 | 0.00% | 6 | 0.00% | 4.30% |
| 1990 | 33,490.66 | 0.00% | 7 | 0.00% | 5.15% |
| 1991 | 21,983.73 | 0.00% | 8 | 0.00% | 5.15% |
| 1992 | 127,267.24 | 0.00% | 17 | 0.01% | 5.05% |
| 1993 | 411,001.78 | 0.00% | 34 | 0.01% | 4.60% |
| 1994 | 572,215.26 | 0.01% | 50 | 0.02% | 3.48% |
| 1995 | 1,026,339.38 | 0.01% | 85 | 0.04% | 3.55% |
| 1996 | 3,046,158.92 | 0.03% | 210 | 0.09% | 3.91% |
| 1997 | 7,694,413.93 | 0.07% | 2,799 | 1.20% | 4.36% |
| 1998 | 22,419,079.41 | 0.22% | 4,656 | 1.99% | 4.42% |
| 1999 | 66,935,520.86 | 0.65% | 8,158 | 3.49% | 4.71% |
| 2000 | 123,386,891.18 | 1.19% | 10,286 | 4.40% | 4.46% |
| 2001 | 268,643,710.19 | 2.60% | 16,410 | 7.02% | 4.22% |
| 2002 | 406,664,231.24 | 3.93% | 20,020 | 8.56% | 4.43% |
| 2003 | 490,110,351.89 | 4.74% | 20,343 | 8.70% | 4.68% |
| 2004 | 601,662,403.28 | 5.82% | 15,223 | 6.51% | 4.06% |
| 2005 | 1,078,898,525.82 | 10.44% | 22,220 | 9.50% | 3.70% |
| 2006 | 1,180,549,436.00 | 11.42% | 20,795 | 8.89% | 3.31% |
| 2007 | 1,247,153,872.71 | 12.06% | 19,776 | 8.46% | 2.92% |
| 2008 | 1,379,537,379.21 | 13.35% | 19,750 | 8.44% | 3.29% |
| 2009 | 1,897,242,201.90 | 18.35% | 27,265 | 11.66% | 3.37% |
| 2010 | 1,137,836,857.99 | 11.01% | 17,071 | 7.30% | 3.58% |
| 2011 | 399,301,304.45 | 3.86% | 8,021 | 3.43% | 3.73% |
| 2012 | 24,044,773.58 | 0.23% | 678 | 0.29% | 2.96% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

5. Legal Maturity Year

| Year | Current Period | | | | |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 2012 | 4,881,342.90 | 0.05% | 3,399 | 1.45% | 4.89% |
| 2013 | 25,457,467.97 | 0.25% | 6,134 | 2.62% | 4.78% |
| 2014 | 57,931,581.53 | 0.56% | 8,004 | 3.42% | 4.81% |
| 2015 | 103,360,024.81 | 1.00% | 10,046 | 4.30% | 4.65% |
| 2016 | 194,971,737.57 | 1.89% | 14,501 | 6.20% | 4.58% |
| 2017 | 294,332,172.64 | 2.85% | 16,287 | 6.96% | 4.79% |
| 2018 | 254,978,423.61 | 2.47% | 10,185 | 4.35% | 4.39% |
| 2019 | 308,929,555.32 | 2.99% | 9,247 | 3.95% | 3.98% |
| 2020 | 397,381,031.96 | 3.84% | 9,997 | 4.27% | 3.72% |
| 2021 | 420,569,639.25 | 4.07% | 10,071 | 4.31% | 3.44% |
| 2022 | 370,265,452.43 | 3.58% | 8,461 | 3.62% | 3.07% |
| 2023 | 360,534,785.86 | 3.49% | 7,440 | 3.18% | 3.22% |
| 2024 | 499,871,908.09 | 4.84% | 8,800 | 3.76% | 3.08% |
| 2025 | 488,939,987.94 | 4.73% | 11,493 | 4.91% | 3.84% |
| 2026 | 283,848,273.28 | 2.75% | 6,467 | 2.76% | 4.39% |
| 2027 | 356,139,176.97 | 3.45% | 7,530 | 3.22% | 4.87% |
| 2028 | 267,768,401.26 | 2.59% | 5,034 | 2.15% | 4.26% |
| 2029 | 328,018,857.78 | 3.17% | 5,634 | 2.41% | 3.77% |
| 2030 | 268,549,587.98 | 2.60% | 4,748 | 2.03% | 3.50% |
| 2031 | 207,693,928.63 | 2.01% | 3,787 | 1.62% | 3.28% |
| 2032 | 208,052,133.61 | 2.01% | 3,604 | 1.54% | 3.08% |
| 2033 | 204,216,436.45 | 1.98% | 3,236 | 1.38% | 3.45% |
| 2034 | 319,838,410.50 | 3.09% | 4,812 | 2.06% | 3.35% |
| 2035 | 386,081,936.59 | 3.73% | 6,034 | 2.58% | 3.14% |
| 2036 | 287,063,974.92 | 2.78% | 4,397 | 1.88% | 3.04% |
| 2037 | 278,847,979.73 | 2.70% | 3,835 | 1.64% | 2.85% |
| 2038 | 285,144,099.36 | 2.76% | 3,337 | 1.43% | 3.26% |
| 2039 | 347,914,593.35 | 3.37% | 4,381 | 1.87% | 3.36% |
| 2040 | 211,412,669.40 | 2.05% | 2,957 | 1.26% | 3.52% |
| 2041 | 198,006,210.51 | 1.92% | 2,851 | 1.22% | 3.40% |
| 2042 | 164,439,596.59 | 1.59% | 2,389 | 1.02% | 3.10% |
| 2043 | 130,564,605.23 | 1.26% | 1,672 | 0.71% | 3.27% |
| 2044 | 153,913,008.59 | 1.49% | 1,943 | 0.83% | 3.28% |
| 2045 | 152,870,482.21 | 1.48% | 1,972 | 0.84% | 3.18% |
| 2046 | 212,637,845.35 | 2.06% | 2,696 | 1.15% | 2.97% |
| 2047 | 240,860,845.34 | 2.33% | 3,044 | 1.30% | 2.99% |
| 2048 | 215,190,152.22 | 2.08% | 2,594 | 1.11% | 3.23% |
| 2049 | 250,651,949.15 | 2.42% | 3,070 | 1.31% | 3.36% |
| 2050 | 164,098,620.79 | 1.59% | 2,133 | 0.91% | 3.48% |
| 2051 | 147,683,207.55 | 1.43% | 2,205 | 0.94% | 3.39% |
| 2052 | 89,781,143.54 | 0.87% | 1,117 | 0.48% | 3.30% |
| 2053 | 24,876,052.26 | 0.24% | 287 | 0.12% | 3.34% |
| 2054 | 30,770,031.06 | 0.30% | 342 | 0.15% | 3.23% |
| 2055 | 34,172,415.70 | 0.33% | 431 | 0.18% | 3.47% |
| 2056 | 38,047,273.18 | 0.37% | 435 | 0.19% | 3.51% |
| 2057 | 65,845,678.37 | 0.64% | 854 | 0.37% | 3.03% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

6. Seasoning

| In Years | Current Period | | | | |
|-------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| less - 0.5 | 53,392,402.86 | 0.52% | 1,577 | 0.67% | 3.26% |
| 0.5 - 1.0 | 161,208,238.73 | 1.56% | 3,429 | 1.47% | 3.64% |
| 1.0 - 1.5 | 283,192,621.07 | 2.74% | 4,876 | 2.08% | 3.85% |
| 1.5 - 2.0 | 450,874,409.98 | 4.36% | 6,961 | 2.98% | 3.76% |
| 2.0 - 2.5 | 840,462,895.59 | 8.13% | 12,214 | 5.22% | 3.38% |
| 2.5 - 3.0 | 1,012,858,576.68 | 9.80% | 14,532 | 6.21% | 3.37% |
| 3.0 - 4.0 | 1,570,846,267.60 | 15.20% | 22,256 | 9.52% | 3.46% |
| 4.0 - 5.0 | 1,244,819,345.81 | 12.04% | 18,967 | 8.11% | 2.87% |
| 5.0 - 6.0 | 1,219,185,142.36 | 11.79% | 20,524 | 8.77% | 3.15% |
| 6.0 - 7.0 | 1,244,892,476.60 | 12.04% | 24,410 | 10.44% | 3.61% |
| 7.0 - 8.0 | 646,933,279.32 | 6.26% | 15,091 | 6.45% | 3.92% |
| 8.0 - 9.0 | 549,017,416.33 | 5.31% | 19,272 | 8.24% | 4.43% |
| 9.0 - 10.0 | 423,776,491.56 | 4.10% | 19,556 | 8.36% | 4.51% |
| more - 10.0 | 635,945,124.84 | 6.15% | 50,228 | 21.47% | 4.37% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

7. Remaining Tenor

| In Years | Current Period | | | | |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| less - 01 | 8,342,114,028.75 | 80.70% | 193,606 | 82.78% | 3.44% |
| 01-02 | 416,195,959.53 | 4.03% | 8,558 | 3.66% | 4.34% |
| 02-03 | 234,251,831.19 | 2.27% | 5,572 | 2.38% | 4.63% |
| 03-04 | 68,201,109.42 | 0.66% | 2,218 | 0.95% | 4.94% |
| 04-05 | 47,285,409.32 | 0.46% | 1,798 | 0.77% | 4.96% |
| 05-06 | 31,652,092.42 | 0.31% | 1,306 | 0.56% | 4.78% |
| 06-07 | 57,485,289.68 | 0.56% | 1,802 | 0.77% | 5.35% |
| 07-08 | 44,494,952.10 | 0.43% | 1,323 | 0.57% | 5.33% |
| 08-09 | 30,727,763.08 | 0.30% | 909 | 0.39% | 4.61% |
| 09-10 | 36,341,446.46 | 0.35% | 1,061 | 0.45% | 4.37% |
| 10-11 | 29,437,729.04 | 0.28% | 762 | 0.33% | 4.30% |
| 11-12 | 45,916,245.19 | 0.44% | 1,111 | 0.48% | 4.90% |
| 12-13 | 40,671,647.05 | 0.39% | 949 | 0.41% | 4.92% |
| 13-14 | 36,647,039.97 | 0.35% | 803 | 0.34% | 4.16% |
| 14-15 | 46,974,353.52 | 0.45% | 995 | 0.43% | 4.10% |
| 15-16 | 35,316,209.21 | 0.34% | 635 | 0.27% | 3.91% |
| 16-17 | 48,092,800.14 | 0.47% | 827 | 0.35% | 4.58% |
| 17-18 | 45,736,317.12 | 0.44% | 768 | 0.33% | 4.23% |
| 18-19 | 39,980,102.53 | 0.39% | 681 | 0.29% | 3.66% |
| 19-20 | 37,404,511.76 | 0.36% | 610 | 0.26% | 3.35% |
| 20-21 | 33,947,950.35 | 0.33% | 494 | 0.21% | 3.15% |
| 21-22 | 30,733,357.29 | 0.30% | 457 | 0.20% | 3.13% |
| 22-23 | 29,947,237.11 | 0.29% | 451 | 0.19% | 3.12% |
| 23-24 | 51,700,348.09 | 0.50% | 716 | 0.31% | 3.13% |
| 24-25 | 51,190,702.57 | 0.50% | 634 | 0.27% | 3.13% |
| 25-26 | 38,098,250.77 | 0.37% | 487 | 0.21% | 3.12% |
| 26-27 | 34,063,124.93 | 0.33% | 422 | 0.18% | 3.13% |
| 27-28 | 28,426,512.94 | 0.27% | 328 | 0.14% | 3.12% |
| 28-29 | 18,595,090.28 | 0.18% | 228 | 0.10% | 3.12% |
| 29-30 | 26,287,047.45 | 0.25% | 316 | 0.14% | 3.11% |
| 30 - more | 277,901,272.04 | 2.69% | 3,038 | 1.30% | 3.12% |
| Matured | 1,586,958.03 | 0.02% | 28 | 0.01% | 3.25% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

8. Loan to Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| average: 65,47 % | | | | | |
| less - 40.00% | 1,493,348,833.07 | 14.44% | 45,761 | 26.27% | 3.80% |
| 40.01% - 50.00% | 1,066,916,804.89 | 10.32% | 22,013 | 12.64% | 3.63% |
| 50.01% - 60.00% | 1,246,787,451.16 | 12.06% | 22,156 | 12.72% | 3.55% |
| 60.01% - 70.00% | 1,745,971,635.93 | 16.88% | 26,068 | 14.96% | 3.53% |
| 70.01% - 80.00% | 2,352,962,370.14 | 22.76% | 31,515 | 18.09% | 3.36% |
| 80.01% - 85.00% | 776,515,800.10 | 7.51% | 6,877 | 3.95% | 3.28% |
| 85.01% - 90.00% | 688,298,576.79 | 6.65% | 6,248 | 3.59% | 3.20% |
| 90.01% - 95.00% | 305,797,014.50 | 2.95% | 3,103 | 1.78% | 3.57% |
| 95.01% - 100.00% | 408,566,666.17 | 3.95% | 7,046 | 4.05% | 4.53% |
| 100.01% - 105.00% | 70,398,489.30 | 0.68% | 833 | 0.48% | 3.85% |
| 105.01% - 110.00% | 54,701,755.42 | 0.52% | 606 | 0.35% | 3.91% |
| 110.01% - 115.00% | 34,132,460.24 | 0.33% | 422 | 0.24% | 4.12% |
| 115.01% - 120.00% | 25,529,515.66 | 0.24% | 354 | 0.20% | 4.45% |
| 120.01% - 125.00% | 15,089,652.52 | 0.14% | 239 | 0.14% | 4.43% |
| 125.01% - 128.00% | 6,779,311.16 | 0.06% | 120 | 0.07% | 5.05% |
| 128.01% - more | 45,608,352.28 | 0.44% | 840 | 0.48% | 4.92% |
| | 10,337,404,689.33 | 100.0% | 174,201 | 100.0% | 3.56% |

9 . Loan to Indexed Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| average: 56,98 % | | | | | |
| less - 40.00% | 2,882,596,598.31 | 27.89% | 97,841 | 56.17% | 3.93% |
| 40.01% - 50.00% | 1,205,823,901.12 | 11.67% | 16,867 | 9.68% | 3.56% |
| 50.01% - 60.00% | 1,267,491,541.71 | 12.26% | 14,892 | 8.55% | 3.46% |
| 60.01% - 70.00% | 1,489,730,394.42 | 14.41% | 15,274 | 8.77% | 3.41% |
| 70.01% - 80.00% | 1,485,630,005.47 | 14.37% | 13,490 | 7.74% | 3.30% |
| 80.01% - 85.00% | 574,096,123.35 | 5.55% | 4,806 | 2.76% | 3.39% |
| 85.01% - 90.00% | 453,923,421.40 | 4.39% | 3,672 | 2.11% | 3.46% |
| 90.01% - 95.00% | 320,754,258.38 | 3.10% | 2,546 | 1.46% | 3.41% |
| 95.01% - 100.00% | 226,662,431.55 | 2.19% | 1,744 | 1.00% | 3.38% |
| 100.01% - 105.00% | 192,725,325.56 | 1.86% | 1,425 | 0.82% | 3.30% |
| 105.01% - 110.00% | 115,187,159.79 | 1.11% | 830 | 0.48% | 3.35% |
| 110.01% - 115.00% | 77,185,879.82 | 0.75% | 537 | 0.31% | 3.35% |
| 115.01% - 120.00% | 45,105,714.64 | 0.44% | 275 | 0.16% | 3.39% |
| 125.01% - 128.00% | 145,867.91 | 0.00% | 1 | 0.00% | 3.12% |
| 128.01% - more | 346,065.90 | 0.00% | 1 | 0.00% | 3.12% |
| | 10,337,404,689.33 | 100.0% | 174,201 | 100.0% | 3.56% |

10. Outstanding Notional Amount

| Aggregate Outstanding Notional Amount | Current Period | | | | |
|---|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| less - 25.000,00 | 720,295,598.90 | 6.96% | 59,994 | 34.44% | 4.83% |
| 25.000,00 - 50.000,00 | 1,412,088,122.92 | 13.65% | 38,134 | 21.89% | 4.16% |
| 50.000,00 - 75.000,00 | 1,777,609,624.32 | 17.19% | 29,503 | 16.94% | 4.00% |
| 75.000,00 - 100.000,00 | 1,554,830,594.67 | 15.04% | 17,879 | 10.26% | 3.38% |
| 100.000,00 - 125.000,00 | 1,107,111,248.12 | 10.70% | 9,906 | 5.69% | 3.21% |
| 125.000,00 - 150.000,00 | 929,109,037.14 | 8.98% | 6,801 | 3.90% | 3.19% |
| 150.000,00 - 175.000,00 | 608,524,652.65 | 5.88% | 3,766 | 2.16% | 3.12% |
| 175.000,00 - 200.000,00 | 495,179,619.63 | 4.79% | 2,651 | 1.52% | 3.13% |
| 200.000,00 - 225.000,00 | 295,134,141.55 | 2.85% | 1,395 | 0.80% | 3.06% |
| 225.000,00 - 250.000,00 | 244,557,160.79 | 2.36% | 1,034 | 0.59% | 3.10% |
| 250.000,00 - 275.000,00 | 189,533,348.45 | 1.83% | 724 | 0.42% | 3.00% |
| 275.000,00 - 300.000,00 | 159,016,700.09 | 1.53% | 555 | 0.32% | 2.98% |
| 300.000,00 - 325.000,00 | 118,629,343.98 | 1.14% | 380 | 0.22% | 2.94% |
| 325.000,00 - 350.000,00 | 106,234,909.05 | 1.02% | 316 | 0.18% | 2.96% |
| 350.000,00 - 375.000,00 | 77,419,094.62 | 0.74% | 214 | 0.12% | 2.94% |
| 375.000,00 - 400.000,00 | 58,389,211.49 | 0.56% | 151 | 0.09% | 3.00% |
| 400.000,00 - 425.000,00 | 52,723,677.16 | 0.51% | 128 | 0.07% | 2.89% |
| 425.000,00 - 450.000,00 | 44,474,112.43 | 0.43% | 102 | 0.06% | 2.93% |
| 450.000,00 - 475.000,00 | 36,089,449.92 | 0.34% | 78 | 0.05% | 2.94% |
| 475.000,00 - 500.000,00 | 31,139,211.37 | 0.30% | 64 | 0.04% | 2.84% |
| 500.000,00 - 600.000,00 | 109,428,519.86 | 1.05% | 200 | 0.12% | 2.88% |
| 600.000,00 - 700.000,00 | 53,812,336.29 | 0.52% | 84 | 0.05% | 2.85% |
| 700.000,00 - 800.000,00 | 29,125,096.19 | 0.28% | 39 | 0.02% | 2.72% |
| 800.000,00 - 900.000,00 | 26,909,972.38 | 0.26% | 32 | 0.02% | 2.77% |
| 900.000,00 - 1.000.000,00 | 16,326,387.48 | 0.15% | 17 | 0.01% | 2.81% |
| 1.000.000,00 - 1.250.000,00 | 25,281,965.15 | 0.24% | 23 | 0.01% | 2.57% |
| 1.250.000,00 - 1.500.000,00 | 19,493,376.85 | 0.18% | 14 | 0.01% | 2.56% |
| 1.500.000,00 - more | 38,938,175.88 | 0.37% | 17 | 0.01% | 2.42% |
| | 10,337,404,689.33 | 100.0% | 174,201 | 100.0% | 3.56% |

11. Property Description

| Description | Current Period | | | | |
|-----------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| Apartment/flat | 1,081,530,333.61 | 10.46% | 10,390 | 5.96% | 3.40% |
| Building | 29,410,717.62 | 0.28% | 320 | 0.18% | 3.44% |
| House incl. land plot | 8,658,712,632.09 | 83.76% | 157,505 | 90.42% | 3.60% |
| N/A | 30,494,974.45 | 0.29% | 502 | 0.29% | 3.38% |
| Other real estate | 69,775,562.80 | 0.67% | 1,004 | 0.58% | 3.35% |
| Professional Use | 467,480,468.76 | 4.52% | 4,480 | 2.57% | 3.33% |
| | 10,337,404,689.33 | 100.0% | 174,201 | 100.0% | 3.56% |

12. Geography

| Province | Current Period | | | | |
|-----------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| ACHAIA | 305,403,156.56 | 2.95% | 5,800 | 3.33% | 3.59% |
| AITOLOAKARNANIA | 144,274,591.79 | 1.40% | 2,968 | 1.70% | 4.02% |
| ARGOLIDA | 78,423,044.87 | 0.76% | 1,247 | 0.72% | 3.61% |
| ARKADIA | 53,218,020.44 | 0.52% | 926 | 0.53% | 3.44% |
| ARTA | 27,907,978.02 | 0.27% | 700 | 0.40% | 3.63% |
| ATTICA | 5,090,492,304.42 | 49.24% | 75,198 | 43.17% | 3.39% |
| CHALKIDIKI | 89,870,776.04 | 0.87% | 1,842 | 1.06% | 4.04% |
| CHANIA | 142,334,033.87 | 1.38% | 2,055 | 1.18% | 3.58% |
| CHIOS | 48,731,581.07 | 0.47% | 846 | 0.49% | 3.69% |
| CORFU | 82,199,727.11 | 0.80% | 1,317 | 0.76% | 3.58% |
| DODEKANISA | 242,660,062.16 | 2.35% | 3,292 | 1.89% | 3.58% |
| DRAMA | 59,185,601.87 | 0.57% | 1,648 | 0.95% | 4.17% |
| EVOIA | 156,921,319.36 | 1.52% | 2,898 | 1.66% | 3.74% |
| EVKITANIA | 7,997,411.94 | 0.08% | 197 | 0.11% | 3.97% |
| EVROS | 106,497,462.33 | 1.03% | 2,890 | 1.66% | 4.18% |
| FLORINA | 23,419,988.90 | 0.23% | 611 | 0.35% | 4.31% |
| FOKIDA | 22,848,034.79 | 0.22% | 415 | 0.24% | 3.78% |
| FTHIOTIDA | 144,963,535.20 | 1.40% | 2,927 | 1.68% | 3.77% |
| GREVENA | 17,790,391.42 | 0.17% | 386 | 0.22% | 3.69% |
| HERAKLION | 168,841,683.13 | 1.63% | 2,328 | 1.34% | 3.36% |
| ILEIA | 97,819,504.22 | 0.95% | 2,172 | 1.25% | 4.05% |
| IMATHIA | 60,779,024.43 | 0.59% | 1,306 | 0.75% | 3.92% |
| IOANNINA | 141,492,567.45 | 1.37% | 2,430 | 1.40% | 3.23% |
| KARDITSA | 76,855,252.32 | 0.74% | 1,756 | 1.01% | 3.65% |
| KASTORIA | 20,883,105.00 | 0.20% | 453 | 0.26% | 3.62% |
| KAVALA | 81,146,272.39 | 0.79% | 1,842 | 1.06% | 3.80% |
| KEFALLONIA | 55,269,233.22 | 0.54% | 864 | 0.50% | 3.55% |
| KILKIS | 47,064,708.98 | 0.46% | 1,207 | 0.69% | 4.06% |
| KORINTHIA | 142,685,809.69 | 1.38% | 2,275 | 1.31% | 3.38% |
| KOZANI | 69,541,933.73 | 0.67% | 1,572 | 0.90% | 3.65% |
| KYKLADES | 148,311,997.10 | 1.44% | 1,738 | 1.00% | 3.38% |
| LAKONIA | 74,652,141.81 | 0.72% | 1,203 | 0.69% | 3.62% |
| LARISA | 192,703,510.78 | 1.86% | 3,869 | 2.22% | 3.65% |
| LASITHI | 81,115,894.80 | 0.79% | 1,175 | 0.68% | 3.27% |
| LEFKADA | 22,452,032.32 | 0.22% | 425 | 0.24% | 3.64% |
| LESBOS | 98,677,619.39 | 0.96% | 1,601 | 0.92% | 3.67% |
| MAGNESIA | 140,818,939.30 | 1.36% | 2,667 | 1.53% | 3.76% |
| MESSINIA | 109,215,875.41 | 1.06% | 2,053 | 1.18% | 3.58% |
| PELLA | 70,842,479.09 | 0.69% | 1,842 | 1.06% | 4.21% |
| PIERIA | 112,647,299.61 | 1.09% | 2,000 | 1.15% | 3.71% |
| PREVEZA | 60,032,449.55 | 0.58% | 1,071 | 0.62% | 3.48% |
| RETHYMNO | 118,975,188.82 | 1.15% | 1,965 | 1.13% | 3.37% |
| RODOPI | 54,323,637.76 | 0.53% | 1,435 | 0.82% | 3.98% |
| SAMOS | 64,824,905.13 | 0.63% | 872 | 0.50% | 3.41% |
| SERRES | 51,742,439.62 | 0.50% | 1,340 | 0.77% | 4.41% |
| THESPROTIA | 28,963,867.82 | 0.28% | 586 | 0.34% | 3.73% |
| THESSALONIKI | 830,560,033.11 | 8.04% | 15,815 | 9.08% | 3.94% |
| TRIKALA | 59,052,790.66 | 0.57% | 1,304 | 0.75% | 4.01% |
| VOIOTIA | 89,490,129.15 | 0.87% | 1,877 | 1.08% | 3.84% |
| XANTHI | 84,732,744.31 | 0.82% | 2,434 | 1.40% | 4.07% |
| ZAKYNTHOS | 35,750,597.07 | 0.35% | 561 | 0.32% | 3.40% |
| | 10,337,404,689.33 | 100.0% | 174,201 | 100.0% | 3.56% |

13. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 10,337,404,689.33 | 100.00% | 233,893 | 100.00% | 3.56% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

14. Interest Payment Type

| Interest Payment Type | Current Period | | | | |
|--------------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| ECB Linked | 3,467,895,619.85 | 33.55% | 73,046 | 31.23% | 2.72% |
| Euribor 1M Linked | 425,577,661.28 | 4.12% | 6,006 | 2.57% | 2.43% |
| Euribor 3M Linked | 2,880,959,410.90 | 27.87% | 48,430 | 20.71% | 3.49% |
| Fixed | 2,101,798,454.11 | 20.33% | 42,988 | 18.38% | 4.10% |
| Hellenic Government Bond | 513,975,243.92 | 4.97% | 19,953 | 8.53% | 7.04% |
| Libor 1M Linked | 299,676,592.52 | 2.90% | 2,159 | 0.92% | 1.90% |
| Originator Rate | 647,521,706.75 | 6.26% | 41,311 | 17.66% | 5.33% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

15. 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) | 201,559 | 7,179,333.27 | 8,965,483,251.89 | 86.18% | 86.72% |
| 31-60 days past due | 26,412 | 23,138,477.85 | 1,052,164,187.36 | 11.29% | 10.17% |
| 61-90 days past due | 5,922 | 4,817,979.44 | 319,757,250.08 | 2.53% | 3.09% |
| 91+ days past due | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | 233,893 | 35,135,790.56 | 10,337,404,689.33 | 100.0% | 100.0% |

16. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|--|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| N/A | | | | | |
| Buy Primary | 3,061,779,630.07 | 29.61% | 72,658 | 31.07% | 3.72% |
| Completion/construction of primary residence | 1,568,941,549.58 | 15.17% | 42,582 | 18.21% | 3.70% |
| Completion/construction of secondary | 1,087,023,609.23 | 10.51% | 15,921 | 6.81% | 3.21% |
| Refinancing loans from other banks | 1,374,955,103.06 | 13.30% | 24,138 | 10.32% | 3.33% |
| Buy Secondary | 465,431,556.15 | 4.50% | 6,513 | 2.79% | 3.35% |
| Professional use | 153,811,490.38 | 1.48% | 2,030 | 0.87% | 3.52% |
| Land Purchase For Residence Construction | 121,207,219.45 | 1.17% | 2,525 | 1.08% | 4.28% |
| Renovating | 2,498,891,643.41 | 24.17% | 66,875 | 28.59% | 3.55% |
| Other | 5,362,888.00 | 0.05% | 651 | 0.28% | 6.80% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

17. Subsidized Loans

| Description | Current Period | | | | Weighted Average Coupon |
|----------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Non-Subsidized Loans | 8,412,303,487.87 | 81.37% | 187,397 | 80.12% | 3.61% |
| Subsidized Loans | 1,925,101,201.46 | 18.62% | 46,496 | 19.88% | 3.32% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

18. Employment

| Description | Current Period | | | | |
|---------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Employed | 5,458,153,588.65 | 52.80% | 89,885 | 52.99% | 3.50% |
| Self Employed | 2,515,319,320.01 | 24.33% | 29,701 | 17.51% | 3.45% |
| Unemployed | 824,384,124.05 | 7.97% | 15,241 | 8.99% | 3.73% |
| Retired | 1,154,005,362.43 | 11.16% | 23,927 | 14.11% | 3.61% |
| N/A | 385,542,294.19 | 3.72% | 10,861 | 6.40% | 4.58% |
| | 10,337,404,689.33 | 100.0% | 169,615 | 100.0% | 3.56% |

19. Loans to Personnel

| Description | Current Period | | | | |
|------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Current Employee | 838,230,899.62 | 8.10% | 13,876 | 5.93% | 3.12% |
| Retired Employee | 108,083,429.87 | 1.04% | 2,146 | 0.92% | 3.12% |
| No Employee | 9,391,090,359.84 | 90.84% | 217,871 | 93.15% | 3.60% |
| | 10,337,404,689.33 | 100.0% | 233,893 | 100.0% | 3.56% |

* 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.