

# **Covered Bond Programme II**



## **Monthly Investor Report**

**May 2019**

| Bonds     | ISIN         | Ratings |         |      | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|------|----------|---------------------------|------------------|----------------|
|           |              | Fitch   | Moody's | S&P  |          |                           |                  |                |
| Series 07 | XS1698932925 | BBB-    | Baa3    | BBB- | EUR      | 750.000.000,00            | 2.750%           | 19-10-2020     |
| Series 08 | XS1860479077 | BBB-    | Baa3    | BBB- | EUR      | 200.000.000,00            | 1.850%           | 28-07-2023     |
| Series 09 | XS1865329533 | BBB-    | Baa3    | BBB- | EUR      | 500.000.000,00            | 0.750%           | 14-08-2019     |

### Summary

| All amounts in EURO                         | Current          | At Issue         |
|---|------------------|------------------|
| Reporting Date                              | 31-05-2019       | 30/9/2017        |
| Portfolio Cut off Date                      | 31-05-2019       | 30/9/2017        |
| Original Principal Balance                  | 4.512.781.090,00 | 3.481.994.013,00 |
| Principal Balance                           | 1.826.966.171,37 | 1.458.920.025,00 |
| Number of Borrowers                         | 56.296           | 46.997           |
| Number of Loanparts                         | 68.330           | 55.021           |
| Number of Properties                        | 57.008           | 47.251           |
| Average Principal Balance (borrower)        | 32.452,86        | 31.042,83        |
| Average Principal Balance (parts)           | 26.737,39        | 26.515,69        |
| Coupon: Weighted Average                    | 2,3              | 2,3              |
| Minimum                                     | 0,0              | 0                |
| Maximum                                     | 15,5             | 8,5              |
| Weighted Average Loan to Value              | 58,30            | 54,73            |
| Weighted Average Loan to Indexed Value      | 48,53            | 44,53            |
| Seasoning (years): Weighted Average         | 11,24            | 10,32            |
| Original Maturity (years): Weighted Average | 22,98            | 22,01            |
| Remaining Tenor (years): Weighted Average   | 11,78            | 11,73            |



### Nominal Value Test

All amounts in EURO

|   |                  |
|---|------------------|
| Outstanding Bonds   | 1.450.000.000,00 |
| Negative Carry  | 9.950.000,00     |
| Outstanding Accrued Interest on Bonds                       | 8.561.805,56     |
| Current Outstanding Balance                                 | 1.826.966.171,37 |
| Adjusted Nominal Value Assets *                             | 1.818.237.522,21 |
| Outstanding Accrued Interest on Assets                      | 1.565.991,85     |
| Aggregate Amount Standing Credit to the Transaction Account | 65.789.110,72    |
| Nominal Value Test Current Value **                         | 77,76%           |
| <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                    |              |                 |              | Weighted Average Coupon |
|----------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|          | Aggregate Outstanding Not. Amount | % of Total   | Nr of Loanparts | % of Total   |                         |
| Euro     | 1.826.966.171,37                  | 100,00%      | 68.330          | 100,00%      | 2,32%                   |
|          | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 2. Product Type

| Product Type        | Current Period                    |              |                 |              | Weighted Average Coupon |
|---------------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|                     | Aggregate Outstanding Not. Amount | % of Total   | Nr of Loanparts | % of Total   |                         |
| Other               | 113.834.307,85                    | 6,23%        | 3.448           | 5,05%        | 2,31%                   |
| Standard Amortising | 1.713.131.863,52                  | 93,77%       | 64.882          | 94,95%       | 2,32%                   |
|                     | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 3. 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%         | 1.280.313.988,97                  | 70,08%       | 46.982          | 68,76%       | 1,73%                   |
| 2.5% - 2.99%         | 156.494.507,18                    | 8,57%        | 6.408           | 9,38%        | 2,72%                   |
| 3% - 3.49%           | 118.899.936,16                    | 6,51%        | 4.301           | 6,29%        | 3,24%                   |
| 3.5% - 3.99%         | 101.116.792,97                    | 5,53%        | 2.177           | 3,19%        | 3,70%                   |
| 4% - 4.49%           | 56.982.093,16                     | 3,12%        | 1.367           | 2,00%        | 4,18%                   |
| 4.5% - 4.99%         | 47.138.202,89                     | 2,58%        | 3.955           | 5,79%        | 4,73%                   |
| 5% - 5.49%           | 16.229.183,00                     | 0,89%        | 841             | 1,23%        | 5,24%                   |
| 5.5% - 5.99%         | 32.711.178,49                     | 1,79%        | 1.436           | 2,10%        | 5,69%                   |
| 6% - 6.49%           | 4.512.732,34                      | 0,25%        | 121             | 0,18%        | 6,20%                   |
| 6.5% - 6.99%         | 8.436.781,54                      | 0,46%        | 546             | 0,80%        | 6,64%                   |
| 7% - 7.49%           | 1.012.001,64                      | 0,06%        | 62              | 0,09%        | 7,29%                   |
| 7.5% - more          | 3.118.773,03                      | 0,17%        | 134             | 0,20%        | 8,62%                   |
|                      | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 4. Origination Year

| Year | Current Period                          |               |                    |               |                               |
|------|---|---------------|--------------------|---------------|-------------------------------|
|      | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total | Weighted<br>Average<br>Coupon |
| 1992 | 29.841,85                               | 0,00%         | 6                  | 0,01%         | 4,84%                         |
| 1993 | 99.240,93                               | 0,01%         | 15                 | 0,02%         | 3,73%                         |
| 1994 | 3.491,48                                | 0,00%         | 8                  | 0,01%         | 2,45%                         |
| 1995 | 13.049,79                               | 0,00%         | 17                 | 0,02%         | 3,54%                         |
| 1996 | 143.968,64                              | 0,01%         | 57                 | 0,08%         | 3,26%                         |
| 1997 | 141.750,15                              | 0,01%         | 39                 | 0,06%         | 3,14%                         |
| 1998 | 340.116,09                              | 0,02%         | 66                 | 0,10%         | 3,06%                         |
| 1999 | 1.220.435,45                            | 0,07%         | 331                | 0,48%         | 2,97%                         |
| 2000 | 4.802.528,54                            | 0,26%         | 834                | 1,22%         | 2,82%                         |
| 2001 | 18.508.484,71                           | 1,01%         | 2.036              | 2,98%         | 2,64%                         |
| 2002 | 37.996.373,89                           | 2,08%         | 2.610              | 3,82%         | 2,57%                         |
| 2003 | 70.842.815,22                           | 3,88%         | 3.388              | 4,96%         | 2,34%                         |
| 2004 | 133.311.203,81                          | 7,30%         | 6.752              | 9,88%         | 2,10%                         |
| 2005 | 262.306.612,89                          | 14,36%        | 11.353             | 16,61%        | 1,95%                         |
| 2006 | 241.555.219,04                          | 13,22%        | 9.427              | 13,80%        | 1,95%                         |
| 2007 | 238.319.545,47                          | 13,04%        | 8.658              | 12,67%        | 1,69%                         |
| 2008 | 209.857.252,17                          | 11,49%        | 6.695              | 9,80%         | 1,88%                         |
| 2009 | 228.525.224,11                          | 12,51%        | 6.509              | 9,53%         | 2,34%                         |
| 2010 | 127.181.457,46                          | 6,96%         | 3.688              | 5,40%         | 3,04%                         |
| 2011 | 58.128.418,13                           | 3,18%         | 1.640              | 2,40%         | 3,59%                         |
| 2012 | 12.915.400,06                           | 0,71%         | 389                | 0,57%         | 3,61%                         |
| 2013 | 13.038.882,00                           | 0,71%         | 352                | 0,52%         | 3,82%                         |
| 2014 | 25.047.244,71                           | 1,37%         | 564                | 0,83%         | 3,64%                         |
| 2015 | 34.267.926,87                           | 1,88%         | 722                | 1,06%         | 3,72%                         |
| 2016 | 31.296.999,75                           | 1,71%         | 603                | 0,88%         | 3,70%                         |
| 2017 | 34.467.628,43                           | 1,89%         | 758                | 1,11%         | 3,76%                         |
| 2018 | 42.299.179,64                           | 2,32%         | 801                | 1,17%         | 3,83%                         |
| 2019 | 305.880,09                              | 0,02%         | 12                 | 0,02%         | 2,12%                         |
|      | <b>1.826.966.171,37</b>                 | <b>100,%</b>  | <b>68.330</b>      | <b>100,%</b>  | <b>2,32%</b>                  |

### 5. Legal Maturity Year

| Year | Current Period                          |               |                    |               | Weighted<br>Average<br>Coupon |
|------|---|---------------|--------------------|---------------|-------------------------------|
|      | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total |                               |
| 2019 | 4.727.363,70                            | 0,26%         | 3.021              | 4,42%         | 2,73%                         |
| 2020 | 31.407.884,50                           | 1,72%         | 5.608              | 8,21%         | 2,52%                         |
| 2021 | 49.609.171,53                           | 2,72%         | 5.507              | 8,06%         | 2,50%                         |
| 2022 | 68.692.101,01                           | 3,76%         | 5.409              | 7,92%         | 2,08%                         |
| 2023 | 79.267.660,03                           | 4,34%         | 4.768              | 6,98%         | 2,25%                         |
| 2024 | 87.816.110,68                           | 4,81%         | 4.400              | 6,44%         | 2,27%                         |
| 2025 | 90.337.581,17                           | 4,94%         | 4.123              | 6,03%         | 2,41%                         |
| 2026 | 84.480.765,45                           | 4,62%         | 3.594              | 5,26%         | 2,42%                         |
| 2027 | 86.429.727,28                           | 4,73%         | 3.265              | 4,78%         | 2,10%                         |
| 2028 | 88.826.282,37                           | 4,86%         | 2.928              | 4,29%         | 2,25%                         |
| 2029 | 106.031.924,18                          | 5,80%         | 3.099              | 4,54%         | 2,36%                         |
| 2030 | 113.431.406,02                          | 6,21%         | 3.139              | 4,59%         | 2,40%                         |
| 2031 | 92.412.751,52                           | 5,06%         | 2.301              | 3,37%         | 2,27%                         |
| 2032 | 84.023.601,27                           | 4,60%         | 2.196              | 3,21%         | 2,14%                         |
| 2033 | 82.565.698,76                           | 4,52%         | 2.004              | 2,93%         | 2,23%                         |
| 2034 | 108.607.015,65                          | 5,94%         | 2.343              | 3,43%         | 2,14%                         |
| 2035 | 138.181.394,64                          | 7,56%         | 3.015              | 4,41%         | 2,05%                         |
| 2036 | 91.818.053,73                           | 5,03%         | 1.880              | 2,75%         | 2,06%                         |
| 2037 | 70.057.818,59                           | 3,83%         | 1.380              | 2,02%         | 1,88%                         |
| 2038 | 59.637.465,97                           | 3,26%         | 1.098              | 1,61%         | 2,14%                         |
| 2039 | 56.070.538,91                           | 3,07%         | 920                | 1,35%         | 2,44%                         |
| 2040 | 38.988.975,97                           | 2,13%         | 634                | 0,93%         | 2,90%                         |
| 2041 | 22.703.930,94                           | 1,24%         | 371                | 0,54%         | 3,29%                         |
| 2042 | 10.617.354,72                           | 0,58%         | 184                | 0,27%         | 3,38%                         |
| 2043 | 12.325.296,20                           | 0,67%         | 191                | 0,28%         | 3,55%                         |
| 2044 | 9.231.455,01                            | 0,51%         | 142                | 0,21%         | 3,53%                         |
| 2045 | 15.398.839,33                           | 0,84%         | 207                | 0,30%         | 3,61%                         |
| 2046 | 12.881.018,63                           | 0,71%         | 172                | 0,25%         | 3,55%                         |
| 2047 | 12.375.201,07                           | 0,68%         | 172                | 0,25%         | 3,69%                         |
| 2048 | 12.886.725,13                           | 0,71%         | 172                | 0,25%         | 3,87%                         |
| 2049 | 929.078,07                              | 0,05%         | 16                 | 0,02%         | 2,04%                         |
| 2050 | 783.365,63                              | 0,04%         | 15                 | 0,02%         | 2,31%                         |
| 2051 | 620.469,05                              | 0,03%         | 14                 | 0,02%         | 2,12%                         |
| 2052 | 437.689,25                              | 0,02%         | 11                 | 0,02%         | 2,44%                         |
| 2053 | 687.523,85                              | 0,04%         | 8                  | 0,01%         | 2,27%                         |
| 2054 | 473.324,58                              | 0,03%         | 8                  | 0,01%         | 2,81%                         |
| 2055 | 187.319,94                              | 0,01%         | 2                  | 0,00%         | 3,22%                         |
| 2056 | 340.849,55                              | 0,02%         | 1                  | 0,00%         | 3,41%                         |
| 2057 | 50.123,79                               | 0,00%         | 1                  | 0,00%         | 2,12%                         |
| 2058 | 41.054,12                               | 0,00%         | 2                  | 0,00%         | 2,12%                         |
| 2060 | 138.787,05                              | 0,01%         | 2                  | 0,00%         | 3,44%                         |
| 2062 | 174.768,11                              | 0,01%         | 3                  | 0,00%         | 2,98%                         |
| 2063 | 94.442,79                               | 0,01%         | 1                  | 0,00%         | 1,12%                         |
| 2064 | 166.261,63                              | 0,01%         | 3                  | 0,00%         | 2,12%                         |
|      | <b>1.826.966.171,37</b>                 | <b>100,%</b>  | <b>68.330</b>      | <b>100,%</b>  | <b>2,32%</b>                  |

### 6. Seasoning

| In Years    | Current Period                          |               |                    |               | Weighted<br>Average<br>Coupon |
|-------------|---|---------------|--------------------|---------------|-------------------------------|
|             | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total |                               |
| less - 0.5  | 522.179,93                              | 0,03%         | 18                 | 0,03%         | 2,74%                         |
| 0.5 - 1.0   | 24.928.715,04                           | 1,36%         | 447                | 0,65%         | 3,80%                         |
| 1.0 - 1.5   | 20.242.252,08                           | 1,11%         | 425                | 0,62%         | 3,85%                         |
| 1.5 - 2.0   | 17.057.152,03                           | 0,93%         | 373                | 0,55%         | 3,79%                         |
| 2.0 - 2.5   | 18.971.065,20                           | 1,04%         | 386                | 0,56%         | 3,70%                         |
| 2.5 - 3.0   | 20.304.516,26                           | 1,11%         | 401                | 0,59%         | 3,73%                         |
| 3.0 - 4.0   | 21.963.349,20                           | 1,20%         | 448                | 0,66%         | 3,70%                         |
| 4.0 - 5.0   | 37.711.698,97                           | 2,06%         | 816                | 1,19%         | 3,69%                         |
| 5.0 - 6.0   | 15.156.471,80                           | 0,83%         | 386                | 0,56%         | 3,69%                         |
| 6.0 - 7.0   | 11.294.222,30                           | 0,62%         | 341                | 0,50%         | 3,65%                         |
| 7.0 - 8.0   | 27.792.843,09                           | 1,52%         | 784                | 1,15%         | 3,65%                         |
| 8.0 - 9.0   | 102.217.401,45                          | 5,59%         | 3.002              | 4,39%         | 3,46%                         |
| 9.0 - 10.0  | 205.600.456,79                          | 11,25%        | 5.937              | 8,69%         | 2,52%                         |
| more - 10.0 | 1.303.203.847,23                        | 71,33%        | 54.566             | 79,86%        | 1,97%                         |
|             | <b>1.826.966.171,37</b>                 | <b>100,%</b>  | <b>68.330</b>      | <b>100,%</b>  | <b>2,32%</b>                  |

### 7. Loan to Value

| In %                    | Current Period                    |               |                  |               |                         |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
|                         | Aggregate Outstanding Not. Amount | % of Total    | Nr of Properties | % of Total    | Weighted Average Coupon |
| <b>average: 58,30 %</b> |                                   |               |                  |               |                         |
| less - 40.00%           | 396.901.134,98                    | 21,72%        | 17.393           | 30,51%        | 2,49%                   |
| 40.01% - 50.00%         | 276.168.395,21                    | 15,12%        | 8.589            | 15,07%        | 2,35%                   |
| 50.01% - 60.00%         | 287.636.881,90                    | 15,74%        | 8.092            | 14,19%        | 2,32%                   |
| 60.01% - 70.00%         | 305.541.052,79                    | 16,72%        | 8.204            | 14,39%        | 2,32%                   |
| 70.01% - 80.00%         | 351.153.163,58                    | 19,22%        | 9.901            | 17,37%        | 2,23%                   |
| 80.01% - 85.00%         | 58.265.770,21                     | 3,19%         | 1.392            | 2,44%         | 2,02%                   |
| 85.01% - 90.00%         | 62.919.427,88                     | 3,44%         | 1.467            | 2,57%         | 1,82%                   |
| 90.01% - 95.00%         | 23.572.439,39                     | 1,29%         | 527              | 0,92%         | 2,06%                   |
| 95.01% - 100.00%        | 26.494.575,10                     | 1,45%         | 729              | 1,28%         | 2,25%                   |
| 100.01% - 105.00%       | 5.662.786,54                      | 0,31%         | 128              | 0,23%         | 2,54%                   |
| 105.01% - 110.00%       | 4.101.853,36                      | 0,22%         | 83               | 0,15%         | 2,39%                   |
| 110.01% - 115.00%       | 3.643.602,32                      | 0,20%         | 72               | 0,13%         | 2,97%                   |
| 115.01% - 120.00%       | 2.449.828,91                      | 0,13%         | 47               | 0,08%         | 2,57%                   |
| 120.01% - 125.00%       | 3.741.153,27                      | 0,20%         | 64               | 0,11%         | 2,69%                   |
| 125.01% - 128.00%       | 1.724.915,72                      | 0,09%         | 26               | 0,05%         | 2,75%                   |
| 128.01% - more          | 16.989.190,21                     | 0,93%         | 294              | 0,52%         | 3,02%                   |
|                         | <b>1.826.966.171,37</b>           | <b>100, %</b> | <b>57.008</b>    | <b>100, %</b> | <b>2,32%</b>            |

### 8. Loan to Indexed Value

| In %                    | Current Period                    |               |                  |               |                         |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
|                         | Aggregate Outstanding Not. Amount | % of Total    | Nr of Properties | % of Total    | Weighted Average Coupon |
| <b>average: 47,23 %</b> |                                   |               |                  |               |                         |
| less - 40.00%           | 717.086.614,81                    | 39,25%        | 37.392           | 65,59%        | 2,38%                   |
| 40.01% - 50.00%         | 267.553.787,22                    | 14,64%        | 5.974            | 10,48%        | 2,28%                   |
| 50.01% - 60.00%         | 262.861.832,69                    | 14,39%        | 4.924            | 8,64%         | 2,29%                   |
| 60.01% - 70.00%         | 244.903.167,23                    | 13,40%        | 4.013            | 7,04%         | 2,33%                   |
| 70.01% - 80.00%         | 221.867.262,81                    | 12,14%        | 3.248            | 5,70%         | 2,32%                   |
| 80.01% - 85.00%         | 84.925.311,50                     | 4,65%         | 1.120            | 1,96%         | 2,15%                   |
| 85.01% - 90.00%         | 14.650.661,76                     | 0,80%         | 189              | 0,33%         | 2,32%                   |
| 90.01% - 95.00%         | 1.408.131,60                      | 0,08%         | 24               | 0,04%         | 2,17%                   |
| 95.01% - 100.00%        | 1.131.743,03                      | 0,06%         | 16               | 0,03%         | 1,84%                   |
| 100.01% - 105.00%       | 3.169.076,63                      | 0,17%         | 28               | 0,05%         | 1,68%                   |
| 105.01% - 110.00%       | 1.450.411,17                      | 0,08%         | 19               | 0,03%         | 2,29%                   |
| 110.01% - 115.00%       | 3.766.093,00                      | 0,21%         | 39               | 0,07%         | 1,78%                   |
| 115.01% - 120.00%       | 1.462.768,36                      | 0,08%         | 16               | 0,03%         | 1,52%                   |
| 120.01% - 125.00%       | 56.782,43                         | 0,00%         | 1                | 0,00%         | 2,03%                   |
| 128.01% - more          | 672.527,13                        | 0,04%         | 5                | 0,01%         | 1,86%                   |
|                         | <b>1.826.966.171,37</b>           | <b>100, %</b> | <b>57.008</b>    | <b>100, %</b> | <b>2,32%</b>            |



### 9. Outstanding Notional Amount

| Aggregate<br>Outstanding Notional<br>Amount | Current Period                          |               |                     |               | Weighted<br>Average<br>Coupon |
|---|---|---------------|---------------------|---------------|-------------------------------|
|   | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Properties | % of<br>Total |                               |
| less - 25.000,00                            | 364.116.034,93                          | 19,93%        | 31.296              | 54,90%        | 2,57%                         |
| 25.000,00 - 50.000,00                       | 535.693.151,09                          | 29,32%        | 15.010              | 26,33%        | 2,37%                         |
| 50.000,00 - 75.000,00                       | 371.148.647,94                          | 20,32%        | 6.109               | 10,72%        | 2,26%                         |
| 75.000,00 - 100.000,00                      | 201.570.943,39                          | 11,03%        | 2.350               | 4,12%         | 2,27%                         |
| 100.000,00 - 125.000,00                     | 110.781.994,80                          | 6,06%         | 997                 | 1,75%         | 2,18%                         |
| 125.000,00 - 150.000,00                     | 65.771.739,96                           | 3,60%         | 484                 | 0,85%         | 2,13%                         |
| 150.000,00 - 175.000,00                     | 42.667.095,87                           | 2,34%         | 265                 | 0,46%         | 2,08%                         |
| 175.000,00 - 200.000,00                     | 30.392.579,88                           | 1,66%         | 163                 | 0,29%         | 2,00%                         |
| 200.000,00 - 225.000,00                     | 18.990.459,71                           | 1,04%         | 89                  | 0,16%         | 1,96%                         |
| 225.000,00 - 250.000,00                     | 18.461.722,00                           | 1,01%         | 78                  | 0,14%         | 1,99%                         |
| 250.000,00 - 275.000,00                     | 7.616.719,24                            | 0,42%         | 29                  | 0,05%         | 1,84%                         |
| 275.000,00 - 300.000,00                     | 6.842.412,41                            | 0,37%         | 24                  | 0,04%         | 1,90%                         |
| 300.000,00 - 325.000,00                     | 6.573.352,63                            | 0,36%         | 21                  | 0,04%         | 2,28%                         |
| 325.000,00 - 350.000,00                     | 6.750.783,46                            | 0,37%         | 20                  | 0,04%         | 1,84%                         |
| 350.000,00 - 375.000,00                     | 3.649.995,76                            | 0,20%         | 10                  | 0,02%         | 1,93%                         |
| 375.000,00 - 400.000,00                     | 4.213.797,65                            | 0,23%         | 11                  | 0,02%         | 2,04%                         |
| 400.000,00 - 425.000,00                     | 2.883.318,17                            | 0,16%         | 7                   | 0,01%         | 2,19%                         |
| 425.000,00 - 450.000,00                     | 3.938.169,71                            | 0,22%         | 9                   | 0,02%         | 1,41%                         |
| 450.000,00 - 475.000,00                     | 3.698.539,79                            | 0,20%         | 8                   | 0,01%         | 2,31%                         |
| 475.000,00 - 500.000,00                     | 2.909.724,00                            | 0,16%         | 6                   | 0,01%         | 2,08%                         |
| 500.000,00 - 600.000,00                     | 4.468.934,86                            | 0,24%         | 8                   | 0,01%         | 2,52%                         |
| 600.000,00 - 700.000,00                     | 2.543.649,47                            | 0,14%         | 4                   | 0,01%         | 1,89%                         |
| 700.000,00 - 800.000,00                     |   |               |                     |               |                               |
| 800.000,00 - 900.000,00                     | 1.683.461,08                            | 0,09%         | 2                   | 0,00%         | 3,82%                         |
| 900.000,00 - 1.000.000,00                   | 920.961,07                              | 0,05%         | 1                   | 0,00%         | 1,16%                         |
| 1.000.000,00 - 1.250.000,00                 | 4.355.189,54                            | 0,24%         | 4                   | 0,01%         | 2,85%                         |
| 1.250.000,00 - 1.500.000,00                 | 2.614.939,80                            | 0,14%         | 2                   | 0,00%         | 1,96%                         |
| 1.500.000,00 - more                         | 1.707.853,16                            | 0,09%         | 1                   | 0,00%         | 0,92%                         |
|   | <b>1.826.966.171,37</b>                 | <b>100,%</b>  | <b>57.008</b>       | <b>100,%</b>  | <b>2,32%</b>                  |

### 10. Property Description

| Description                                    | Current Period                          |               |                     |               | Weighted<br>Average<br>Coupon |
|--|---|---------------|---------------------|---------------|-------------------------------|
|  | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Properties | % of<br>Total |                               |
| Other real estate                              | 33.522.165,74                           | 1,83%         | 1.126               | 1,98%         | 2,35%                         |
| Partial Professional Use                       | 81.124.331,08                           | 4,44%         | 1.586               | 2,78%         | 2,31%                         |
| Professional use with recourse to the borrower | 3.056.188,72                            | 0,17%         | 40                  | 0,07%         | 2,38%                         |
| Residential (Flat/Apartment)                   | 1.508.567.485,41                        | 82,57%        | 49.896              | 87,53%        | 2,27%                         |
| Residential (House, detached or semi-detached) | 200.696.000,42                          | 10,99%        | 4.360               | 7,65%         | 2,70%                         |
|  | <b>1.826.966.171,37</b>                 | <b>100,%</b>  | <b>57.008</b>       | <b>100,%</b>  | <b>2,32%</b>                  |

### 11. Geography

| Province        | Current Period                          |               |                     |               |                               |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
|                 | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Properties | % of<br>Total | Weighted<br>Average<br>Coupon |
| ACHAIA          | 48.517.458,29                           | 2,66%         | 1.709               | 3,00%         | 2,50%                         |
| AITOLOAKARNANIA | 20.040.502,85                           | 1,10%         | 783                 | 1,37%         | 2,69%                         |
| ARGOLIDA        | 16.740.453,34                           | 0,92%         | 487                 | 0,85%         | 2,41%                         |
| ARKADIA         | 11.554.733,78                           | 0,63%         | 381                 | 0,67%         | 2,40%                         |
| ARTA            | 5.310.475,77                            | 0,29%         | 201                 | 0,35%         | 2,52%                         |
| ATTICA          | 865.223.664,27                          | 47,36%        | 25.121              | 44,07%        | 2,27%                         |
| CHALKIDIKI      | 17.337.049,70                           | 0,95%         | 610                 | 1,07%         | 2,48%                         |
| CHANIA          | 28.363.609,48                           | 1,55%         | 788                 | 1,38%         | 2,15%                         |
| CHIOS           | 13.388.439,89                           | 0,73%         | 403                 | 0,71%         | 2,37%                         |
| CORFU           | 17.595.925,88                           | 0,96%         | 543                 | 0,95%         | 2,40%                         |
| DODEKANISA      | 57.316.801,63                           | 3,14%         | 1.388               | 2,43%         | 2,23%                         |
| DRAMA           | 9.354.133,84                            | 0,51%         | 364                 | 0,64%         | 2,27%                         |
| EVOIA           | 24.663.784,02                           | 1,35%         | 920                 | 1,61%         | 2,61%                         |
| EVKITANIA       | 1.573.877,18                            | 0,09%         | 70                  | 0,12%         | 2,75%                         |
| EVROS           | 16.490.628,23                           | 0,90%         | 672                 | 1,18%         | 2,53%                         |
| FLORINA         | 3.856.500,39                            | 0,21%         | 155                 | 0,27%         | 2,44%                         |
| FOKIDA          | 3.434.216,56                            | 0,19%         | 114                 | 0,20%         | 2,63%                         |
| FTHIOTIDA       | 20.929.853,26                           | 1,15%         | 872                 | 1,53%         | 2,47%                         |
| GREVENA         | 3.463.957,93                            | 0,19%         | 126                 | 0,22%         | 2,45%                         |
| HERAKLION       | 32.128.395,52                           | 1,76%         | 844                 | 1,48%         | 2,26%                         |
| ILEIA           | 15.879.932,84                           | 0,87%         | 602                 | 1,06%         | 2,52%                         |
| IMATHIA         | 10.830.891,85                           | 0,59%         | 428                 | 0,75%         | 2,58%                         |
| IOANNINA        | 31.089.393,33                           | 1,70%         | 1.096               | 1,92%         | 2,27%                         |
| KARDITSA        | 14.621.259,14                           | 0,80%         | 616                 | 1,08%         | 2,50%                         |
| KASTORIA        | 4.741.160,51                            | 0,26%         | 180                 | 0,32%         | 2,49%                         |
| KAVALA          | 14.187.406,67                           | 0,78%         | 515                 | 0,90%         | 2,37%                         |
| KEFALLONIA      | 11.414.054,29                           | 0,62%         | 311                 | 0,55%         | 2,34%                         |
| KILKIS          | 7.600.173,16                            | 0,42%         | 328                 | 0,58%         | 2,20%                         |
| KORINTHIA       | 17.841.586,11                           | 0,98%         | 571                 | 1,00%         | 2,27%                         |
| KOZANI          | 16.535.185,92                           | 0,91%         | 620                 | 1,09%         | 2,43%                         |
| KYKLADES        | 30.736.577,38                           | 1,68%         | 680                 | 1,19%         | 2,18%                         |
| LAKONIA         | 13.989.386,88                           | 0,77%         | 491                 | 0,86%         | 2,50%                         |
| LARISA          | 40.497.299,50                           | 2,22%         | 1.441               | 2,53%         | 2,40%                         |
| LASITHI         | 15.937.557,72                           | 0,87%         | 466                 | 0,82%         | 2,07%                         |
| LEFKADA         | 4.747.276,07                            | 0,26%         | 150                 | 0,26%         | 2,26%                         |
| LESBOS          | 22.783.706,91                           | 1,25%         | 711                 | 1,25%         | 2,64%                         |
| MAGNESIA        | 30.938.478,05                           | 1,69%         | 997                 | 1,75%         | 2,45%                         |
| MESSINIA        | 19.651.579,86                           | 1,08%         | 610                 | 1,07%         | 2,38%                         |
| PELLA           | 11.402.764,14                           | 0,62%         | 408                 | 0,72%         | 2,09%                         |
| PIERIA          | 18.164.954,37                           | 0,99%         | 590                 | 1,03%         | 2,27%                         |
| PREVEZA         | 11.723.203,11                           | 0,64%         | 361                 | 0,63%         | 2,33%                         |
| RETHYMNO        | 20.323.868,83                           | 1,11%         | 650                 | 1,14%         | 2,32%                         |
| RODOPI          | 10.880.062,74                           | 0,60%         | 453                 | 0,79%         | 2,45%                         |
| SAMOS           | 11.802.990,24                           | 0,65%         | 344                 | 0,60%         | 2,39%                         |
| SERRES          | 8.689.186,31                            | 0,48%         | 339                 | 0,59%         | 2,58%                         |
| THESPROTIA      | 6.773.767,28                            | 0,37%         | 237                 | 0,42%         | 2,45%                         |
| THESSALONIKI    | 142.848.294,95                          | 7,82%         | 4.549               | 7,98%         | 2,26%                         |
| TRIKALA         | 10.859.170,60                           | 0,59%         | 384                 | 0,67%         | 2,50%                         |
| VOIOTIA         | 13.707.930,60                           | 0,75%         | 610                 | 1,07%         | 2,66%                         |
| XANTHI          | 12.019.099,65                           | 0,66%         | 531                 | 0,93%         | 2,37%                         |
| ZAKYNTHOS       | 6.463.510,55                            | 0,35%         | 188                 | 0,33%         | 2,35%                         |
| <b>TOTAL</b>    | <b>1.826.966.171,37</b>                 | <b>100,0%</b> | <b>57.008</b>       | <b>100,0%</b> | <b>2,32%</b>                  |

### 12. Mortgage Payment Frequency

| Payment Frequency | Current Period                    |              |                 |              |                         |
|-------------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|                   | Aggregate Outstanding Not. Amount | % of Total   | Nr of Loanparts | % of Total   | Weighted Average Coupon |
| Monthly           | 1.826.966.171,37                  | 100,00%      | 68.330          | 100,00%      | 2,32%                   |
|                   | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 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               | 859.418.558,55                    | 47,04%       | 35.275          | 51,62%       | 1,70%                   |
| Euribor 1M Linked        | 123.519.983,44                    | 6,76%        | 3.880           | 5,68%        | 1,55%                   |
| Euribor 3M Linked        | 629.068.753,30                    | 34,43%       | 17.948          | 26,27%       | 2,94%                   |
| Fixed                    | 164.033.828,80                    | 8,98%        | 6.844           | 10,02%       | 3,27%                   |
| Hellenic Government Bond | 10.765,48                         | 0,00%        | 2               | 0,00%        | 2,21%                   |
| Originator Rate          | 50.914.281,80                     | 2,79%        | 4.381           | 6,41%        | 4,13%                   |
|                          | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 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) | 67.517        | <b>927.095,58</b>       | 1.806.968.110,31                      | 98,81%        | 98,90%                               |
| 31-60 days past due             | 660           | <b>322.214,16</b>       | 16.276.324,77                         | 0,97%         | 0,89%                                |
| 61-90 days past due             | 153           | <b>130.269,21</b>       | 3.721.736,29                          | 0,22%         | 0,20%                                |
| 91+ days past due               | 0             | <b>0,00</b>             | 0,00                                  | 0,00%         | 0,00%                                |
|                                 | <b>68.330</b> | <b>1.379.578,95</b>     | <b>1.826.966.171,37</b>               | <b>100,%</b>  | <b>100,%</b>                         |

### 15. Loan Purpose

| Description       | Current Period                    |              |                 |              |                         |
|-------------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|                   | Aggregate Outstanding Not. Amount | % of Total   | Nr of Loanparts | % of Total   | Weighted Average Coupon |
| N/A               | 1.712.038,85                      | 0,09%        | 39              | 0,06%        | 4,17%                   |
| Buy Primary       | 825.535.507,44                    | 44,39%       | 31.542          | 46,16%       | 2,35%                   |
| Refinancing loans | 38.822.302,53                     | 2,09%        | 1.964           | 2,87%        | 1,75%                   |
| Buy Secondary     | 414.394.210,33                    | 22,28%       | 10.375          | 15,18%       | 2,18%                   |
| Professional use  | 32.573.170,73                     | 1,75%        | 707             | 1,03%        | 2,52%                   |
| Renovating        | 497.631.206,07                    | 26,76%       | 23.333          | 34,15%       | 2,35%                   |
| Other             | 16.297.735,42                     | 0,88%        | 370             | 0,54%        | 5,03%                   |
|                   | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 16. Subsidized Loans

| Description          | Current Period                    |              |                 |              |                         |
|----------------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|                      | Aggregate Outstanding Not. Amount | % of Total   | Nr of Loanparts | % of Total   | Weighted Average Coupon |
| Non-Subsidized Loans | 1.826.966.171,37                  | 100,00%      | 68.330          | 100,00%      | 2,32%                   |
|                      | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 17. Employment

| Description   | Current Period                    |              |                 |              |                         |
|---------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|               | Aggregate Outstanding Not. Amount | % of Total   | Nr of Borrowers | % of Total   | Weighted Average Coupon |
| Employed      | 837.998.166,86                    | 45,87%       | 25.767          | 45,77%       | 2,40%                   |
| Self Employed | 475.550.450,42                    | 26,03%       | 10.763          | 19,12%       | 2,24%                   |
| Unemployed    | 127.585.925,00                    | 6,98%        | 4.978           | 8,84%        | 2,30%                   |
| Retired       | 372.543.127,30                    | 20,39%       | 14.276          | 25,36%       | 2,27%                   |
| N/A           | 13.288.501,80                     | 0,73%        | 512             | 0,91%        | 2,19%                   |
|               | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>56.296</b>   | <b>100,%</b> | <b>2,32%</b>            |

### 18. Loans to Personnel

| Description | Current Period                    |              |                 |              |                         |
|-------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
|             | Aggregate Outstanding Not. Amount | % of Total   | Nr of Loanparts | % of Total   | Weighted Average Coupon |
| No Employee | 1.826.966.171,37                  | 100,00%      | 68.330          | 100,00%      | 2,32%                   |
|             | <b>1.826.966.171,37</b>           | <b>100,%</b> | <b>68.330</b>   | <b>100,%</b> | <b>2,32%</b>            |

\* 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.