

Covered Bond Programme II



Monthly Investor Report

August 2013

| 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 | 1,000,000,000.00 | 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 | 31-08-2013 | 30-06-2010 |
| Portfolio Cut off Date | 31-08-2013 | 30-06-2010 |
| Original Principal Balance | 12.974.840.222,00 | 4.884.632.703,00 |
| Principal Balance | 9.060.997.116,00 | 3.639.740.247,00 |
| Number of Borrowers | 155.917 | 68.622 |
| Number of Loanparts | 214.262 | 93.060 |
| Number of Properties | 160.059 | 69.543 |
| Average Principal Balance (borrower) | 58.114,23 | 53.040,43 |
| Average Principal Balance (parts) | 42.289,33 | 39.111,76 |
| Coupon: Weighted Average | 3,0 | 3,7 |
| Minimum | 0,0 | 1,7 |
| Maximum | 12,5 | 17,0 |
| Weighted Average Loan to Value | 64,43 | 67,08 |
| Weighted Average Loan to Indexed Value | 62,52 | 48,96 |
| Seasoning (years): Weighted Average | 6,15 | 4,42 |
| Original Maturity (years): Weighted Average | 26,08 | 18,53 |
| Remaining Tenor (years): Weighted Average | 19,97 | 14,15 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 7.900.000.000,00 |
| Negative Carry | 124.000.000,00 |
| Outstanding Accrued Interest on Bonds | 40.440.833,33 |
| Current Outstanding Balance | 9.060.997.115,71 |
| Adjusted Nominal Value Assets * | 8.638.458.422,50 |
| Outstanding Accrued Interest on Assets | 20.978.868,39 |
| Nominal Value Test Current Value ** | 93,03 % |
| <i>Nominal Value Test Maximum Value</i> | 95,00 % |

Nominal Value Test Result PASS

Parameters:

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

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

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

1. Currency Type

| Currency | Current Period | | | | |
|-------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Euro | 8,778,798,093.68 | 96.89% | 211,962 | 98.93% | 3.02% |
| Swiss Franc | 282,199,022.03 | 3.11% | 2,300 | 1.07% | 2.08% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

2. Product Type

| Product Type | Current Period | | | | |
|---------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Other | 1,273,711,204.69 | 14.06% | 35,198 | 16.43% | 4.08% |
| Standard Amortising | 7,787,285,911.02 | 85.94% | 179,064 | 83.57% | 2.81% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

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% | 3,475,681,659.28 | 38.36% | 68,087 | 31.78% | 1.94% |
| 2.5% - 2.99% | 2,616,263,679.71 | 28.87% | 48,903 | 22.82% | 2.70% |
| 3% - 3.49% | 1,090,581,965.89 | 12.04% | 21,925 | 10.23% | 3.20% |
| 3.5% - 3.99% | 397,740,467.83 | 4.39% | 9,296 | 4.34% | 3.64% |
| 4% - 4.49% | 132,418,842.91 | 1.46% | 2,010 | 0.94% | 4.17% |
| 4.5% - 4.99% | 456,305,154.57 | 5.04% | 29,969 | 13.99% | 4.75% |
| 5% - 5.49% | 189,312,785.65 | 2.09% | 6,066 | 2.83% | 5.23% |
| 5.5% - 5.99% | 184,054,173.14 | 2.03% | 5,234 | 2.44% | 5.70% |
| 6% - 6.49% | 25,985,963.40 | 0.29% | 1,123 | 0.52% | 6.26% |
| 6.5% - 6.99% | 70,704,028.20 | 0.78% | 3,030 | 1.41% | 6.63% |
| 7% - 7.49% | 421,798,816.43 | 4.66% | 18,610 | 8.69% | 7.05% |
| 7.5% - more | 149,578.70 | 0.00% | 9 | 0.00% | 8.26% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

4. Origination Year

| Year | Current Period | | | | |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 1988 | 9,054.31 | 0.00% | 4 | 0.00% | 3.04% |
| 1989 | 46,880.42 | 0.00% | 5 | 0.00% | 3.81% |
| 1990 | 9,811.35 | 0.00% | 6 | 0.00% | 5.15% |
| 1991 | 17,141.18 | 0.00% | 8 | 0.00% | 5.15% |
| 1992 | 105,453.03 | 0.00% | 15 | 0.01% | 4.73% |
| 1993 | 323,032.59 | 0.00% | 27 | 0.01% | 4.32% |
| 1994 | 510,195.90 | 0.01% | 45 | 0.02% | 2.69% |
| 1995 | 1,030,152.95 | 0.01% | 88 | 0.04% | 2.91% |
| 1996 | 2,202,275.76 | 0.02% | 189 | 0.09% | 3.15% |
| 1997 | 3,348,724.15 | 0.04% | 313 | 0.15% | 2.94% |
| 1998 | 5,722,145.65 | 0.06% | 1,698 | 0.79% | 3.11% |
| 1999 | 36,164,176.29 | 0.40% | 7,369 | 3.44% | 3.79% |
| 2000 | 81,464,816.75 | 0.90% | 9,338 | 4.36% | 3.56% |
| 2001 | 196,410,353.01 | 2.17% | 14,939 | 6.97% | 3.53% |
| 2002 | 304,020,722.79 | 3.36% | 16,946 | 7.91% | 3.75% |
| 2003 | 410,374,888.42 | 4.53% | 18,189 | 8.49% | 4.03% |
| 2004 | 539,233,572.38 | 5.95% | 15,035 | 7.02% | 3.44% |
| 2005 | 1,010,341,831.25 | 11.15% | 22,305 | 10.41% | 3.13% |
| 2006 | 1,075,201,142.15 | 11.87% | 20,479 | 9.56% | 2.74% |
| 2007 | 1,122,646,563.46 | 12.39% | 19,370 | 9.04% | 2.31% |
| 2008 | 1,167,424,962.14 | 12.88% | 18,314 | 8.55% | 2.61% |
| 2009 | 1,542,434,223.12 | 17.02% | 23,579 | 11.00% | 2.90% |
| 2010 | 937,118,014.84 | 10.34% | 14,947 | 6.98% | 3.19% |
| 2011 | 374,360,423.00 | 4.13% | 6,763 | 3.16% | 3.51% |
| 2012 | 187,514,010.47 | 2.07% | 3,111 | 1.45% | 3.19% |
| 2013 | 62,962,548.35 | 0.69% | 1,180 | 0.55% | 2.90% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

5. Legal Maturity Year

| Current Period | | | | | |
|----------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
| Year | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 2013 | 1,465,536.01 | 0.02% | 1,723 | 0.80% | 3.97% |
| 2014 | 21,867,238.45 | 0.24% | 6,908 | 3.22% | 4.12% |
| 2015 | 54,727,173.30 | 0.60% | 8,629 | 4.03% | 3.96% |
| 2016 | 117,450,360.50 | 1.30% | 12,285 | 5.73% | 4.13% |
| 2017 | 190,714,854.95 | 2.10% | 13,719 | 6.40% | 4.40% |
| 2018 | 169,393,012.15 | 1.87% | 8,850 | 4.13% | 3.81% |
| 2019 | 213,294,220.72 | 2.35% | 7,990 | 3.73% | 3.43% |
| 2020 | 293,256,301.11 | 3.24% | 8,835 | 4.12% | 3.16% |
| 2021 | 306,327,486.42 | 3.38% | 8,757 | 4.09% | 2.96% |
| 2022 | 283,552,914.12 | 3.13% | 7,672 | 3.58% | 2.53% |
| 2023 | 279,734,600.54 | 3.09% | 6,878 | 3.21% | 2.67% |
| 2024 | 364,084,895.03 | 4.02% | 7,352 | 3.43% | 2.61% |
| 2025 | 399,055,172.33 | 4.40% | 10,542 | 4.92% | 3.50% |
| 2026 | 234,468,938.14 | 2.59% | 5,796 | 2.71% | 4.08% |
| 2027 | 327,687,156.08 | 3.62% | 7,879 | 3.68% | 4.48% |
| 2028 | 246,240,144.51 | 2.72% | 5,545 | 2.59% | 3.59% |
| 2029 | 258,848,378.34 | 2.86% | 4,867 | 2.27% | 3.22% |
| 2030 | 232,383,446.76 | 2.56% | 4,391 | 2.05% | 3.02% |
| 2031 | 176,702,638.06 | 1.95% | 3,314 | 1.55% | 2.72% |
| 2032 | 195,011,083.67 | 2.15% | 3,871 | 1.81% | 2.51% |
| 2033 | 202,008,429.87 | 2.23% | 3,767 | 1.76% | 2.74% |
| 2034 | 265,150,831.31 | 2.93% | 4,230 | 1.97% | 2.85% |
| 2035 | 343,947,423.46 | 3.80% | 5,564 | 2.60% | 2.61% |
| 2036 | 249,415,708.26 | 2.75% | 3,965 | 1.85% | 2.48% |
| 2037 | 258,235,306.61 | 2.85% | 4,055 | 1.89% | 2.30% |
| 2038 | 250,689,141.09 | 2.77% | 3,560 | 1.66% | 2.55% |
| 2039 | 262,131,785.73 | 2.89% | 3,533 | 1.65% | 2.93% |
| 2040 | 189,045,933.30 | 2.09% | 2,767 | 1.29% | 3.08% |
| 2041 | 175,374,203.60 | 1.94% | 2,470 | 1.15% | 2.85% |
| 2042 | 185,251,517.87 | 2.04% | 2,916 | 1.36% | 2.56% |
| 2043 | 170,477,558.46 | 1.88% | 2,617 | 1.22% | 2.69% |
| 2044 | 138,114,073.48 | 1.52% | 1,838 | 0.86% | 2.81% |
| 2045 | 144,875,215.33 | 1.60% | 1,972 | 0.92% | 2.72% |
| 2046 | 199,948,400.36 | 2.21% | 2,697 | 1.26% | 2.45% |
| 2047 | 226,482,612.96 | 2.50% | 3,072 | 1.43% | 2.40% |
| 2048 | 206,333,717.82 | 2.28% | 2,721 | 1.27% | 2.61% |
| 2049 | 217,403,783.69 | 2.40% | 2,827 | 1.32% | 2.90% |
| 2050 | 172,065,093.72 | 1.90% | 2,337 | 1.09% | 2.99% |
| 2051 | 116,557,521.38 | 1.29% | 1,708 | 0.80% | 2.84% |
| 2052 | 123,954,303.42 | 1.37% | 1,805 | 0.84% | 2.69% |
| 2053 | 127,014,564.01 | 1.40% | 1,757 | 0.82% | 2.72% |
| 2054 | 75,371,569.38 | 0.83% | 951 | 0.44% | 2.78% |
| 2055 | 79,770,481.54 | 0.88% | 1,057 | 0.49% | 2.90% |
| 2056 | 81,729,067.61 | 0.90% | 1,082 | 0.50% | 3.03% |
| 2057 | 152,675,802.68 | 1.68% | 2,052 | 0.96% | 2.63% |
| 2058 | 79,148,051.17 | 0.87% | 1,125 | 0.53% | 2.53% |
| 2059 | 1,559,466.41 | 0.02% | 14 | 0.01% | 2.76% |
| | 9,060,997,115.71 | 100.% | 214,262 | 100.% | 2.99% |

6. Seasoning

| Current Period | | | | | |
|----------------|-----------------------------------|--------------|-----------------|--------------|-------------------------|
| In Years | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| less - 0.5 | 43,679,927.76 | 0.48% | 818 | 0.38% | 2.89% |
| 0.5 - 1.0 | 58,770,151.93 | 0.65% | 1,026 | 0.48% | 3.06% |
| 1.0 - 1.5 | 105,402,820.22 | 1.16% | 1,673 | 0.78% | 3.22% |
| 1.5 - 2.0 | 154,079,252.29 | 1.70% | 2,720 | 1.27% | 3.27% |
| 2.0 - 2.5 | 181,934,199.76 | 2.01% | 3,383 | 1.58% | 3.61% |
| 2.5 - 3.0 | 298,736,945.56 | 3.30% | 5,100 | 2.38% | 3.62% |
| 3.0 - 4.0 | 1,320,840,284.81 | 14.58% | 20,577 | 9.60% | 2.99% |
| 4.0 - 5.0 | 1,410,401,337.21 | 15.57% | 21,425 | 10.00% | 2.90% |
| 5.0 - 6.0 | 1,108,184,393.73 | 12.23% | 17,975 | 8.39% | 2.42% |
| 6.0 - 7.0 | 1,096,924,768.65 | 12.11% | 19,523 | 9.11% | 2.36% |
| 7.0 - 8.0 | 1,239,817,023.99 | 13.68% | 25,163 | 11.74% | 2.91% |
| 8.0 - 9.0 | 666,873,226.28 | 7.36% | 16,016 | 7.47% | 3.32% |
| 9.0 - 10.0 | 497,212,883.51 | 5.49% | 16,204 | 7.56% | 3.54% |
| more - 10.0 | 878,139,900.01 | 9.69% | 62,659 | 29.24% | 3.80% |
| | 9,060,997,115.71 | 100.% | 214,262 | 100.% | 2.99% |

7. Remaining Tenor

| In Years | Current Period | | | | Weighted Average Coupon |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 01 | 7,645,462,412.68 | 84.38% | 1,838,230 | 857.94% | 2.95% |
| 01-02 | 311,249,390.68 | 3.44% | 7,849 | 3.66% | 2.40% |
| 02-03 | 735,616,261.04 | 8.12% | 12,974 | 6.06% | 2.72% |
| 03-04 | 63,169,779.34 | 0.70% | 1,891 | 0.88% | 3.96% |
| 04-05 | 17,377,312.37 | 0.19% | 736 | 0.34% | 5.32% |
| 05-06 | 37,330,033.14 | 0.41% | 1,254 | 0.59% | 5.84% |
| 06-07 | 20,634,840.72 | 0.23% | 656 | 0.31% | 5.68% |
| 07-08 | 13,334,173.38 | 0.15% | 438 | 0.20% | 5.46% |
| 08-09 | 25,108,471.71 | 0.28% | 605 | 0.28% | 4.24% |
| 09-10 | 12,395,751.88 | 0.14% | 350 | 0.16% | 5.32% |
| 10-11 | 25,664,705.73 | 0.28% | 694 | 0.32% | 5.81% |
| 11-12 | 16,674,337.76 | 0.18% | 436 | 0.20% | 5.71% |
| 12-13 | 12,155,025.39 | 0.13% | 307 | 0.14% | 5.49% |
| 13-14 | 17,470,272.90 | 0.19% | 411 | 0.19% | 5.33% |
| 14-15 | 10,280,038.84 | 0.11% | 233 | 0.11% | 5.10% |
| 15-16 | 20,144,742.68 | 0.22% | 390 | 0.18% | 5.54% |
| 16-17 | 10,625,864.90 | 0.12% | 220 | 0.10% | 5.19% |
| 17-18 | 8,223,326.99 | 0.09% | 153 | 0.07% | 4.89% |
| 18-19 | 5,151,495.01 | 0.06% | 84 | 0.04% | 4.31% |
| 19-20 | 3,767,105.95 | 0.04% | 65 | 0.03% | 3.25% |
| 20-21 | 3,185,790.63 | 0.04% | 60 | 0.03% | 3.12% |
| 21-22 | 2,627,994.23 | 0.03% | 47 | 0.02% | 3.10% |
| 22-23 | 4,452,435.15 | 0.05% | 69 | 0.03% | 3.12% |
| 23-24 | 3,182,960.87 | 0.04% | 52 | 0.02% | 3.10% |
| 24-25 | 2,516,590.51 | 0.03% | 38 | 0.02% | 3.14% |
| 25-26 | 2,590,841.60 | 0.03% | 43 | 0.02% | 3.05% |
| 26-27 | 3,330,584.10 | 0.04% | 41 | 0.02% | 3.15% |
| 27-28 | 1,278,357.12 | 0.01% | 24 | 0.01% | 3.40% |
| 28-29 | 3,300,534.03 | 0.04% | 40 | 0.02% | 2.95% |
| 29-30 | 1,670,467.43 | 0.02% | 25 | 0.01% | 3.22% |
| 30 - more | 21,025,216.95 | 0.23% | 247 | 0.12% | 3.12% |
| Matured | | | | | |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

8. Loan to Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 64,43 % | | | | | |
| Unknown | 1,405.53 | 0.00% | 1 | 0.00% | 5.15% |
| less - 40.00% | 1,374,661,251.19 | 15.17% | 43,124 | 26.94% | 3.20% |
| 40.01% - 50.00% | 980,248,923.99 | 10.81% | 20,496 | 12.81% | 3.03% |
| 50.01% - 60.00% | 1,131,975,405.00 | 12.49% | 20,490 | 12.80% | 2.97% |
| 60.01% - 70.00% | 1,544,469,526.97 | 17.04% | 23,786 | 14.86% | 2.98% |
| 70.01% - 80.00% | 2,067,723,890.44 | 22.82% | 28,909 | 18.06% | 2.79% |
| 80.01% - 85.00% | 659,304,562.48 | 7.27% | 6,169 | 3.85% | 2.74% |
| 85.01% - 90.00% | 584,474,303.69 | 6.45% | 5,641 | 3.52% | 2.57% |
| 90.01% - 95.00% | 240,566,429.81 | 2.65% | 2,641 | 1.65% | 3.00% |
| 95.01% - 100.00% | 314,869,604.53 | 3.47% | 6,200 | 3.87% | 4.27% |
| 100.01% - 105.00% | 45,202,964.15 | 0.49% | 611 | 0.38% | 3.58% |
| 105.01% - 110.00% | 30,975,163.09 | 0.34% | 426 | 0.27% | 3.63% |
| 110.01% - 115.00% | 18,167,979.59 | 0.20% | 297 | 0.19% | 3.93% |
| 115.01% - 120.00% | 13,401,907.75 | 0.14% | 256 | 0.16% | 4.46% |
| 120.01% - 125.00% | 10,041,260.47 | 0.11% | 172 | 0.11% | 4.00% |
| 125.01% - 128.00% | 5,859,971.60 | 0.06% | 110 | 0.07% | 4.28% |
| 128.01% - more | 39,052,565.43 | 0.43% | 730 | 0.46% | 4.20% |
| | 9,060,997,115.71 | 100.0% | 160,059 | 100.0% | 2.99% |

9. Loan to Indexed Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 62,32 % | | | | | |
| less - 40.00% | 2,212,836,599.46 | 24.42% | 84,291 | 52.66% | 3.32% |
| 40.01% - 50.00% | 934,204,656.70 | 10.31% | 14,757 | 9.22% | 2.99% |
| 50.01% - 60.00% | 993,110,127.80 | 10.96% | 13,150 | 8.22% | 2.92% |
| 60.01% - 70.00% | 1,064,889,252.87 | 11.75% | 12,346 | 7.71% | 2.91% |
| 70.01% - 80.00% | 1,176,683,682.94 | 12.99% | 12,116 | 7.57% | 2.84% |
| 80.01% - 85.00% | 570,746,236.19 | 6.30% | 5,369 | 3.35% | 2.84% |
| 85.01% - 90.00% | 502,540,264.56 | 5.55% | 4,836 | 3.02% | 2.96% |
| 90.01% - 95.00% | 423,906,724.32 | 4.68% | 3,750 | 2.34% | 2.93% |
| 95.01% - 100.00% | 353,945,894.67 | 3.91% | 2,914 | 1.82% | 2.81% |
| 100.01% - 105.00% | 283,578,071.77 | 3.13% | 2,281 | 1.43% | 2.81% |
| 105.01% - 110.00% | 229,425,374.61 | 2.53% | 1,854 | 1.16% | 2.75% |
| 110.01% - 115.00% | 182,525,676.85 | 2.01% | 1,430 | 0.89% | 2.77% |
| 115.01% - 120.00% | 132,604,552.97 | 1.46% | 965 | 0.60% | 2.63% |
| | 9,060,997,115.71 | 100.0% | 160,059 | 100.0% | 2.99% |

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 | 652,084,334.16 | 7.19% | 56,357 | 35.21% | 4.08% |
| 25.000,00 - 50.000,00 | 1,513,061,115.81 | 16.69% | 40,025 | 25.01% | 3.85% |
| 50.000,00 - 75.000,00 | 1,457,149,282.40 | 16.08% | 23,779 | 14.86% | 2.99% |
| 75.000,00 - 100.000,00 | 1,359,367,459.35 | 15.00% | 15,703 | 9.81% | 2.77% |
| 100.000,00 - 125.000,00 | 960,595,835.89 | 10.60% | 8,604 | 5.38% | 2.63% |
| 125.000,00 - 150.000,00 | 766,396,219.33 | 8.45% | 5,621 | 3.51% | 2.61% |
| 150.000,00 - 175.000,00 | 505,351,847.63 | 5.57% | 3,130 | 1.96% | 2.62% |
| 175.000,00 - 200.000,00 | 396,080,488.47 | 4.37% | 2,126 | 1.33% | 2.60% |
| 200.000,00 - 225.000,00 | 258,703,808.63 | 2.85% | 1,220 | 0.76% | 2.56% |
| 225.000,00 - 250.000,00 | 201,199,076.93 | 2.22% | 850 | 0.53% | 2.56% |
| 250.000,00 - 275.000,00 | 163,872,205.32 | 1.80% | 626 | 0.39% | 2.53% |
| 275.000,00 - 300.000,00 | 141,921,440.34 | 1.56% | 496 | 0.31% | 2.53% |
| 300.000,00 - 325.000,00 | 102,511,653.20 | 1.13% | 328 | 0.21% | 2.48% |
| 325.000,00 - 350.000,00 | 80,623,228.10 | 0.88% | 240 | 0.15% | 2.45% |
| 350.000,00 - 375.000,00 | 59,258,956.64 | 0.65% | 164 | 0.10% | 2.43% |
| 375.000,00 - 400.000,00 | 53,791,415.55 | 0.59% | 139 | 0.09% | 2.57% |
| 400.000,00 - 425.000,00 | 41,725,922.77 | 0.46% | 101 | 0.06% | 2.46% |
| 425.000,00 - 450.000,00 | 36,707,010.95 | 0.40% | 84 | 0.05% | 2.51% |
| 450.000,00 - 475.000,00 | 31,906,020.74 | 0.35% | 69 | 0.04% | 2.67% |
| 475.000,00 - 500.000,00 | 28,640,171.93 | 0.31% | 59 | 0.04% | 2.55% |
| 500.000,00 - 600.000,00 | 90,257,889.90 | 0.99% | 165 | 0.10% | 2.44% |
| 600.000,00 - 700.000,00 | 32,940,372.94 | 0.36% | 51 | 0.03% | 2.41% |
| 700.000,00 - 800.000,00 | 38,823,408.62 | 0.42% | 52 | 0.03% | 2.41% |
| 800.000,00 - 900.000,00 | 13,412,677.22 | 0.14% | 16 | 0.01% | 2.44% |
| 900.000,00 - 1.000.000,00 | 13,114,535.24 | 0.14% | 14 | 0.01% | 2.16% |
| 1.000.000,00 - 1.250.000,00 | 20,787,457.79 | 0.22% | 19 | 0.01% | 2.37% |
| 1.250.000,00 - 1.500.000,00 | 9,386,632.36 | 0.10% | 7 | 0.00% | 2.05% |
| 1.500.000,00 - more | 31,326,647.50 | 0.34% | 14 | 0.01% | 1.78% |
| | 9,060,997,115.71 | 99.9% | 160,059 | 100.0% | 2.99% |

11. Property Description

| Description | Current Period | | | | |
|-----------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| Apartment/flat | 1,036,040,538.29 | 11.43% | 11,035 | 6.89% | 2.92% |
| Building | 2,916,761.89 | 0.03% | 38 | 0.02% | 2.72% |
| House incl. land plot | 7,556,753,469.40 | 83.39% | 143,946 | 89.93% | 3.01% |
| N/A | 87,771.45 | 0.00% | 3 | 0.00% | 2.85% |
| Other real estate | 48,125,734.98 | 0.53% | 765 | 0.48% | 2.89% |
| Professional Use | 417,072,839.70 | 4.60% | 4,272 | 2.67% | 2.82% |
| | 9,060,997,115.71 | 100.0% | 160,059 | 100.0% | 2.99% |

12. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| ACHAIA | 269,914,804.38 | 2.98% | 5,316 | 3.32% | 2.99% |
| AITOLOAKARNANIA | 123,994,884.92 | 1.37% | 2,700 | 1.69% | 3.44% |
| ARGOLIDA | 73,987,219.07 | 0.82% | 1,222 | 0.76% | 3.03% |
| ARKADIA | 45,657,844.61 | 0.50% | 860 | 0.54% | 2.95% |
| ARTA | 24,416,665.02 | 0.27% | 630 | 0.39% | 2.92% |
| ATTICA | 4,417,906,193.11 | 48.76% | 68,005 | 42.49% | 2.82% |
| CHALKIDIKI | 84,489,592.22 | 0.93% | 1,792 | 1.12% | 3.42% |
| CHANIA | 125,373,683.02 | 1.38% | 1,872 | 1.17% | 2.95% |
| CHIOS | 45,950,650.82 | 0.51% | 829 | 0.52% | 3.01% |
| CORFU | 76,651,445.39 | 0.85% | 1,223 | 0.76% | 2.87% |
| DODEKANISA | 233,300,680.82 | 2.58% | 3,178 | 1.99% | 2.96% |
| DRAMA | 49,320,628.88 | 0.54% | 1,543 | 0.96% | 3.67% |
| EVOIA | 133,937,282.28 | 1.48% | 2,684 | 1.68% | 3.12% |
| EVKITANIA | 7,095,171.71 | 0.08% | 187 | 0.12% | 3.31% |
| EVROS | 91,851,417.91 | 1.01% | 2,711 | 1.69% | 3.68% |
| FLORINA | 19,848,423.64 | 0.22% | 547 | 0.34% | 3.77% |
| FOKIDA | 17,519,511.43 | 0.19% | 349 | 0.22% | 3.21% |
| FTHIOTIDA | 119,547,005.33 | 1.32% | 2,599 | 1.62% | 3.11% |
| GREVENA | 16,709,088.66 | 0.18% | 370 | 0.23% | 3.09% |
| HERAKLION | 143,775,109.76 | 1.59% | 2,119 | 1.32% | 2.79% |
| ILEIA | 89,012,588.85 | 0.98% | 2,050 | 1.28% | 3.49% |
| IMATHIA | 53,550,385.83 | 0.59% | 1,217 | 0.76% | 3.41% |
| IOANNINA | 123,000,356.31 | 1.36% | 2,272 | 1.42% | 2.76% |
| KARDITSA | 65,652,064.87 | 0.73% | 1,585 | 0.99% | 3.01% |
| KASTORIA | 19,641,977.00 | 0.22% | 431 | 0.27% | 3.04% |
| KAVALA | 73,516,273.31 | 0.81% | 1,723 | 1.08% | 3.21% |
| KEFALLONIA | 52,580,291.02 | 0.58% | 849 | 0.53% | 2.87% |
| KILKIS | 45,699,102.97 | 0.50% | 1,205 | 0.75% | 3.50% |
| KORINTHIA | 125,998,684.47 | 1.39% | 2,070 | 1.29% | 2.85% |
| KOZANI | 60,568,117.71 | 0.67% | 1,476 | 0.92% | 3.05% |
| KYKLADES | 138,091,901.20 | 1.52% | 1,678 | 1.05% | 2.78% |
| LAKONIA | 66,691,232.91 | 0.74% | 1,132 | 0.71% | 2.98% |
| LARISA | 178,107,614.65 | 1.97% | 3,708 | 2.32% | 3.05% |
| LASITHI | 70,360,682.18 | 0.78% | 1,089 | 0.68% | 2.66% |
| LEFKADA | 21,072,755.54 | 0.23% | 420 | 0.26% | 3.01% |
| LESBOS | 88,234,938.61 | 0.97% | 1,535 | 0.96% | 3.09% |
| MAGNESIA | 125,891,927.14 | 1.39% | 2,529 | 1.58% | 3.22% |
| MESSINIA | 92,986,481.69 | 1.03% | 1,858 | 1.16% | 3.01% |
| PELLA | 64,503,682.10 | 0.71% | 1,768 | 1.11% | 3.66% |
| PIERIA | 98,080,967.21 | 1.08% | 1,882 | 1.18% | 3.26% |
| PREVEZA | 53,281,297.29 | 0.59% | 986 | 0.62% | 2.89% |
| RETHYMNO | 106,403,015.44 | 1.17% | 1,797 | 1.12% | 2.74% |
| RODOPI | 49,363,479.17 | 0.55% | 1,372 | 0.86% | 3.41% |
| SAMOS | 55,976,390.66 | 0.62% | 807 | 0.50% | 2.86% |
| SERRES | 45,179,259.08 | 0.50% | 1,139 | 0.71% | 3.76% |
| THESSALONIA | 27,269,654.36 | 0.30% | 559 | 0.35% | 3.03% |
| THESSALONIKI | 710,943,919.15 | 7.85% | 14,438 | 9.02% | 3.46% |
| TRIKALA | 52,741,735.95 | 0.58% | 1,240 | 0.78% | 3.45% |
| Unspecified | 1,405.53 | 0.00% | 1 | 0.00% | 5.15% |
| VOIOTIA | 76,747,342.21 | 0.85% | 1,731 | 1.08% | 3.22% |
| XANTHI | 73,885,847.06 | 0.82% | 2,233 | 1.40% | 3.57% |
| ZAKYNTHOS | 34,714,441.26 | 0.38% | 543 | 0.34% | 2.84% |
| Total | 9,060,997,115.71 | 100.0% | 160,059 | 100.0% | 2.99% |

13. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 9,060,997,115.71 | 100.00% | 214,262 | 100.00% | 2.99% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

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 | 2,969,676,297.64 | 32.77% | 68,345 | 31.90% | 2.21% |
| Euribor 1M Linked | 405,749,856.58 | 4.48% | 6,675 | 3.12% | 1.94% |
| Euribor 3M Linked | 3,072,608,392.07 | 33.91% | 56,515 | 26.38% | 3.06% |
| Fixed | 1,562,861,677.87 | 17.25% | 33,746 | 15.75% | 3.29% |
| Hellenic Government Bond | 421,997,885.75 | 4.66% | 18,259 | 8.52% | 7.04% |
| Liibor 1M Linked | 253,866,765.01 | 2.80% | 2,031 | 0.95% | 1.84% |
| Originator Rate | 374,236,240.79 | 4.13% | 28,691 | 13.39% | 4.76% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

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) | 197,176 | 5,954,512.49 | 8,207,798,775.15 | 92.03% | 90.58% |
| 31-60 days past due | 11,509 | 4,712,069.12 | 564,524,767.81 | 5.37% | 6.23% |
| 61-90 days past due | 5,576 | 3,758,990.08 | 288,672,167.22 | 2.60% | 3.18% |
| 91+ days past due | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | 214,261 | 14,425,571.69 | 9,060,995,710.18 | 100.0% | 100.0% |

16. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|--|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Buy Primary | 2,444,502,561.15 | 26.98% | 61,118 | 28.52% | 3.25% |
| Completion/construction of primary residence | 1,230,870,435.81 | 13.58% | 36,107 | 16.85% | 3.12% |
| Completion/construction of secondary | 954,079,541.30 | 10.52% | 14,903 | 6.96% | 2.63% |
| Refinancing loans from other banks | 1,722,253,342.12 | 19.00% | 32,257 | 15.06% | 2.74% |
| Buy Secondary | 400,526,694.65 | 4.42% | 5,997 | 2.80% | 2.85% |
| Professional use | 123,320,416.26 | 1.36% | 1,784 | 0.83% | 3.01% |
| Land Purchase For Residence Construction | 98,165,621.88 | 1.08% | 2,153 | 1.01% | 3.89% |
| Renovating | 2,083,964,741.51 | 22.99% | 59,437 | 27.74% | 2.97% |
| Other | 3,313,761.03 | 0.03% | 506 | 0.24% | 6.86% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

17. Subsidized Loans

| Description | Current Period | | | | Weighted Average Coupon |
|----------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Non-Subsidized Loans | 7,740,538,871.23 | 85.42% | 179,129 | 83.60% | 3.04% |
| Subsidized Loans | 1,320,458,244.48 | 14.57% | 35,133 | 16.40% | 2.73% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

18. Employment

| Description | Current Period | | | | Weighted Average Coupon |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Employed | 4,433,189,310.89 | 48.92% | 76,710 | 49.20% | 2.96% |
| Self Employed | 2,262,764,982.02 | 24.97% | 28,085 | 18.01% | 2.89% |
| Unemployed | 957,107,729.30 | 10.56% | 18,248 | 11.70% | 3.02% |
| Retired | 1,165,052,384.48 | 12.85% | 25,417 | 16.30% | 3.05% |
| N/A | 242,881,303.50 | 2.68% | 7,457 | 4.78% | 4.24% |
| | 9,060,995,710.18 | 100.0% | 155,917 | 100.0% | 2.99% |

19. Loans to Personnel

| Description | Current Period | | | | Weighted Average Coupon |
|------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Current Employee | 719,107,286.75 | 7.93% | 12,411 | 5.79% | 2.69% |
| Retired Employee | 93,162,757.81 | 1.02% | 1,952 | 0.91% | 2.68% |
| No Employee | 8,248,727,071.15 | 91.03% | 199,899 | 93.30% | 3.02% |
| | 9,060,997,115.71 | 100.0% | 214,262 | 100.0% | 2.99% |

* 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.