

Covered Bond Programme I



Monthly Investor Report

September 2011

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| Bonds | ISIN | Ratings | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|------------------|----------------|
| | | Fitch | Moody's | | | | |
| Series 03 | XS0438753294 | BB+ | Ba3 | EUR | 1,500,000,000.00 | 3.875% | 07-10-2016 |

Summary

| All amounts in EURO | | Current | At Issue |
|--|--|------------------|------------------|
| Reporting Date | | 30-09-2011 | 28-11-2008 |
| Portfolio Cut off Date | | 30-09-2011 | 31-10-2008 |
| Original Principal Balance | | 3.997.691.247,00 | 6.487.231.236,00 |
| Principal Balance | | 3.207.309.275,17 | 5.951.630.426,00 |
| Number of Borrowers | | 45.041 | 70.301 |
| Number of Loanparts | | 58.059 | 94.141 |
| Number of Properties | | 45.807 | 72.324 |
| Average Principal Balance (borrower) | | 71.208,66 | 82.291,22 |
| Average Principal Balance (parts) | | 55.242,24 | 63.220,39 |
| Coupon: Weighted Average | | 3,7 | 4,8 |
| Minimum | | 1,8 | 3,1 |
| Maximum | | 7,3 | 8,1 |
| Weighted Average Loan to Foreclosure Value | | 65,08 | 66,60 |
| Weighted Average Loan to Indexed Foreclosure Value | | 58,93 | 58,38 |
| Seasoning (years): Weighted Average | | 5,03 | 2,10 |
| Original Maturity (years): Weighted Average | | 25,56 | 24,92 |
| Remaining Tenor (years): Weighted Average | | 20,56 | 22,85 |



Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 1.500.000.000,00 |
| Negative Carry | 37.500.000,00 |
| Outstanding Accrued Interest on Bonds | 57.010.273,97 |
| Current Outstanding Balance | 3.207.309.275,17 |
| Adjusted Nominal Value Assets * | 3.140.881.304,56 |
| Outstanding Accrued Interest on Assets | 4.039.798,66 |
| Nominal Value Test Current Value ** | 50,11 % |
| <i>Nominal Value Test Maximum Value</i> | <i>53,00 %</i> |

Nominal Value Test Result PASS

Parameters:

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

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

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

1. Product Type

| Product Type | Current Period | | | | Weighted Average Coupon |
|---------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Other | 235,942,533.78 | 7.36% | 3,653 | 6.29% | 3.69% |
| Standard Amortising | 2,971,366,741.39 | 92.64% | 54,406 | 93.71% | 3.67% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

2. Loan Coupon

| Coupon Loan Part (%) | Current Period | | | | Weighted Average Coupon |
|----------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 0,00% - 2.5% | 27,250,758.53 | 0.85% | 140 | 0.24% | 2.40% |
| 2.5% - 2.99% | 988,032,092.54 | 30.81% | 12,520 | 21.56% | 2.72% |
| 3% - 3.49% | 742,304,633.60 | 23.14% | 13,450 | 23.17% | 3.21% |
| 3.5% - 3.99% | 405,234,878.56 | 12.63% | 7,853 | 13.53% | 3.63% |
| 4% - 4.49% | 152,497,473.74 | 4.75% | 3,659 | 6.30% | 4.17% |
| 4.5% - 4.99% | 455,787,756.75 | 14.21% | 11,138 | 19.18% | 4.75% |
| 5% - 5.49% | 298,315,112.40 | 9.30% | 6,450 | 11.11% | 5.30% |
| 5.5% - 5.99% | 133,269,742.67 | 4.16% | 2,749 | 4.73% | 5.69% |
| 6% - 6.49% | 3,639,986.98 | 0.11% | 81 | 0.14% | 6.16% |
| 6.5% - 6.99% | 954,571.28 | 0.03% | 18 | 0.03% | 6.73% |
| 7% - 7.49% | 22,268.12 | 0.00% | 1 | 0.00% | 7.27% |
| 7.5% - more | 0.00 | 0.00% | 0 | 0.00% | 0.00% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

3. Origination Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 2003 | 142,986,580.68 | 4.46% | 3,494 | 6.02% | 3.66% |
| 2004 | 304,144,210.09 | 9.48% | 6,814 | 11.74% | 3.71% |
| 2005 | 588,477,728.34 | 18.35% | 11,110 | 19.14% | 3.59% |
| 2006 | 662,760,219.63 | 20.66% | 11,569 | 19.93% | 3.55% |
| 2007 | 923,286,602.13 | 28.79% | 15,477 | 26.66% | 3.65% |
| 2008 | 547,276,799.16 | 17.06% | 9,168 | 15.79% | 3.89% |
| 2009 | 1,712,863.92 | 0.05% | 11 | 0.02% | 4.11% |
| 2010 | 35,483,938.09 | 1.11% | 401 | 0.69% | 4.20% |
| 2011 | 1,180,333.13 | 0.04% | 15 | 0.03% | 4.33% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

4. Legal Maturity Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 2011 | 124,878.71 | 0.00% | 113 | 0.19% | 4.43% |
| 2012 | 2,081,073.60 | 0.06% | 359 | 0.62% | 4.38% |
| 2013 | 8,037,796.24 | 0.25% | 726 | 1.25% | 4.42% |
| 2014 | 12,200,217.46 | 0.38% | 872 | 1.50% | 4.16% |
| 2015 | 20,487,869.17 | 0.64% | 1,037 | 1.79% | 3.99% |
| 2016 | 24,327,252.44 | 0.76% | 1,054 | 1.82% | 4.18% |
| 2017 | 54,472,553.40 | 1.70% | 1,910 | 3.29% | 4.05% |
| 2018 | 73,854,632.00 | 2.30% | 2,382 | 4.10% | 4.12% |
| 2019 | 66,684,951.26 | 2.08% | 2,061 | 3.55% | 3.94% |
| 2020 | 88,207,459.26 | 2.75% | 2,420 | 4.17% | 3.82% |
| 2021 | 82,262,711.43 | 2.56% | 2,107 | 3.63% | 3.85% |
| 2022 | 105,579,665.95 | 3.29% | 2,364 | 4.07% | 3.88% |
| 2023 | 103,745,932.55 | 3.23% | 2,202 | 3.79% | 4.02% |
| 2024 | 79,950,646.00 | 2.49% | 1,631 | 2.81% | 3.73% |
| 2025 | 124,846,442.38 | 3.89% | 2,343 | 4.04% | 3.66% |
| 2026 | 115,438,955.06 | 3.60% | 2,217 | 3.82% | 3.74% |
| 2027 | 151,289,828.17 | 4.72% | 2,723 | 4.69% | 3.82% |
| 2028 | 133,323,647.40 | 4.16% | 2,309 | 3.98% | 3.88% |
| 2029 | 68,195,306.81 | 2.13% | 1,103 | 1.90% | 3.56% |
| 2030 | 114,832,831.73 | 3.58% | 1,839 | 3.17% | 3.54% |
| 2031 | 109,476,749.73 | 3.41% | 1,649 | 2.84% | 3.49% |
| 2032 | 122,241,241.21 | 3.81% | 1,798 | 3.10% | 3.63% |
| 2033 | 103,312,010.18 | 3.22% | 1,539 | 2.65% | 3.66% |
| 2034 | 108,521,185.34 | 3.38% | 1,623 | 2.80% | 3.53% |
| 2035 | 223,013,860.84 | 6.95% | 3,178 | 5.47% | 3.45% |
| 2036 | 171,126,362.39 | 5.34% | 2,397 | 4.13% | 3.46% |
| 2037 | 171,792,046.60 | 5.36% | 2,318 | 3.99% | 3.56% |
| 2038 | 89,916,119.42 | 2.80% | 1,256 | 2.16% | 3.68% |
| 2039 | 20,117,566.41 | 0.63% | 255 | 0.44% | 3.59% |
| 2040 | 34,914,642.40 | 1.09% | 458 | 0.79% | 3.57% |
| 2041 | 66,925,289.73 | 2.09% | 883 | 1.52% | 3.54% |
| 2042 | 62,846,652.12 | 1.96% | 818 | 1.41% | 3.51% |
| 2043 | 44,889,354.49 | 1.40% | 569 | 0.98% | 3.64% |
| 2044 | 25,970,974.21 | 0.81% | 325 | 0.56% | 3.39% |
| 2045 | 42,497,464.80 | 1.33% | 524 | 0.90% | 3.40% |
| 2046 | 102,429,342.39 | 3.19% | 1,291 | 2.22% | 3.46% |
| 2047 | 126,400,368.73 | 3.94% | 1,489 | 2.56% | 3.43% |
| 2048 | 75,497,881.35 | 2.35% | 920 | 1.58% | 3.71% |
| 2049 | 5,896,696.25 | 0.18% | 73 | 0.13% | 3.69% |
| 2050 | 19,283,026.60 | 0.60% | 242 | 0.42% | 3.61% |
| 2051 | 49,327,880.25 | 1.54% | 674 | 1.16% | 3.86% |
| 2061 | 967,908.71 | 0.03% | 8 | 0.01% | 4.15% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

5. Seasoning

| In Years | Current Period | | | | Weighted Average Coupon |
|------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 0.5 | 326,602.93 | 0.01% | 3 | 0.01% | 4.32% |
| 0.5 - 1.0 | 9,527,550.01 | 0.30% | 105 | 0.18% | 4.19% |
| 1.0 - 1.5 | 26,336,208.14 | 0.82% | 301 | 0.52% | 4.20% |
| 1.5 - 2.0 | 996,099.38 | 0.03% | 8 | 0.01% | 4.13% |
| 2.0 - 2.5 | 1,190,674.68 | 0.04% | 10 | 0.02% | 4.10% |
| 2.5 - 3.0 | 45,071,624.68 | 1.41% | 723 | 1.25% | 4.42% |
| 3.0 - 4.0 | 727,250,331.94 | 22.67% | 12,236 | 21.08% | 3.96% |
| 4.0 - 5.0 | 933,198,506.56 | 29.10% | 15,676 | 27.00% | 3.50% |
| 5.0 - 6.0 | 692,445,040.21 | 21.59% | 12,398 | 21.35% | 3.51% |
| 6.0 - 7.0 | 415,839,606.90 | 12.97% | 8,268 | 14.24% | 3.65% |
| 7.0 - 8.0 | 274,937,014.52 | 8.57% | 6,398 | 11.02% | 3.71% |
| 8.0 - 9.0 | 80,190,015.22 | 2.50% | 1,933 | 3.33% | 3.64% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

6. Remaining Tenor

| In Years | Current Period | | | | Weighted Average Coupon |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 01 | 2,635,457,163.41 | 82.17% | 46,025 | 79.27% | 3.34% |
| 01-02 | 183,583,092.18 | 5.72% | 3,907 | 6.73% | 4.95% |
| 02-03 | 182,864,073.34 | 5.70% | 3,456 | 5.95% | 5.12% |
| 03-04 | 23,363,831.79 | 0.73% | 402 | 0.69% | 5.55% |
| 04-05 | 2,738,365.21 | 0.09% | 46 | 0.08% | 5.05% |
| 05-06 | 30,810,183.36 | 0.96% | 894 | 1.54% | 5.24% |
| 06-07 | 19,030,066.68 | 0.59% | 564 | 0.97% | 5.35% |
| 07-08 | 15,814,481.07 | 0.49% | 401 | 0.69% | 5.63% |
| 08-09 | 232,492.65 | 0.01% | 8 | 0.01% | 5.21% |
| 09-10 | 964,664.44 | 0.03% | 24 | 0.04% | 5.07% |
| 10-11 | 21,348,625.60 | 0.67% | 533 | 0.92% | 5.45% |
| 11-12 | 14,467,082.02 | 0.45% | 332 | 0.57% | 5.48% |
| 12-13 | 13,657,206.82 | 0.43% | 295 | 0.51% | 5.64% |
| 13-14 | 744,154.86 | 0.02% | 15 | 0.03% | 5.17% |
| 14-15 | 908,801.92 | 0.03% | 20 | 0.03% | 5.48% |
| 15-16 | 24,697,578.78 | 0.77% | 475 | 0.82% | 5.65% |
| 16-17 | 17,774,515.86 | 0.55% | 333 | 0.57% | 5.66% |
| 17-18 | 16,286,465.25 | 0.51% | 288 | 0.50% | 5.81% |
| 18-19 | 213,382.02 | 0.01% | 2 | 0.00% | 6.10% |
| 19-20 | 154,728.28 | 0.00% | 4 | 0.01% | 6.00% |
| 20-21 | 156,009.71 | 0.00% | 2 | 0.00% | 6.61% |
| 21-22 | 220,734.86 | 0.01% | 6 | 0.01% | 4.61% |
| 22-23 | 146,659.75 | 0.00% | 4 | 0.01% | 4.84% |
| 23-24 | 69,682.28 | 0.00% | 1 | 0.00% | 4.62% |
| 24-25 | 26,012.17 | 0.00% | 2 | 0.00% | 4.72% |
| 25-26 | 110,332.66 | 0.00% | 3 | 0.01% | 4.66% |
| 26-27 | 802,157.64 | 0.03% | 4 | 0.01% | 5.29% |
| 27-28 | 28,771.39 | 0.00% | 1 | 0.00% | 5.57% |
| 30 - more | 596,894.52 | 0.02% | 11 | 0.02% | 5.17% |
| Matured | 41,064.65 | 0.00% | 1 | 0.00% | 2.82% |
| | 3,207,309,275.17 | 100.% | 58,059 | 100.% | 3.67% |

7. Loan to Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|--------------|------------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| average: 65,08 % | | | | | |
| less - 40.00% | 475,898,187.79 | 14.83% | 12,363 | 26.99% | 3.92% |
| 40.01% - 50.00% | 335,387,123.87 | 10.45% | 5,864 | 12.80% | 3.80% |
| 50.01% - 60.00% | 352,759,166.52 | 10.99% | 5,261 | 11.49% | 3.72% |
| 60.01% - 70.00% | 433,654,548.80 | 13.52% | 5,642 | 12.32% | 3.66% |
| 70.01% - 80.00% | 795,821,633.64 | 24.81% | 9,378 | 20.47% | 3.64% |
| 80.01% - 85.00% | 245,175,336.68 | 7.64% | 2,308 | 5.04% | 3.54% |
| 85.01% - 90.00% | 368,686,880.15 | 11.49% | 3,231 | 7.05% | 3.48% |
| 90.01% - 95.00% | 99,601,465.20 | 3.10% | 882 | 1.93% | 3.39% |
| 95.01% - 100.00% | 96,174,143.41 | 2.99% | 852 | 1.86% | 3.41% |
| 100.01% - 105.00% | 1,367,911.80 | 0.04% | 10 | 0.02% | 3.76% |
| 105.01% - 110.00% | 2,187,725.04 | 0.06% | 8 | 0.02% | 3.76% |
| 110.01% - 115.00% | 241,010.48 | 0.00% | 3 | 0.01% | 4.12% |
| 115.01% - 120.00% | 143,778.41 | 0.00% | 2 | 0.00% | 3.43% |
| 120.01% - 125.00% | 57,266.98 | 0.00% | 1 | 0.00% | 3.50% |
| 128.01% - more | 153,096.40 | 0.00% | 2 | 0.00% | 3.53% |
| | 3,207,309,275.17 | 99.9% | 45,807 | 100.0% | 3.67% |

8 . Loan to Indexed Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| average: 58,93 % | | | | | |
| less - 40.00% | 772,902,975.95 | 24.10% | 19,429 | 42.42% | 3.84% |
| 40.01% - 50.00% | 380,967,692.51 | 11.88% | 5,722 | 12.49% | 3.72% |
| 50.01% - 60.00% | 405,524,228.70 | 12.64% | 5,142 | 11.23% | 3.66% |
| 60.01% - 70.00% | 454,506,840.34 | 14.17% | 4,979 | 10.87% | 3.62% |
| 70.01% - 80.00% | 481,427,915.92 | 15.01% | 4,655 | 10.16% | 3.59% |
| 80.01% - 85.00% | 241,402,367.69 | 7.53% | 2,083 | 4.55% | 3.55% |
| 85.01% - 90.00% | 197,957,728.84 | 6.17% | 1,660 | 3.62% | 3.53% |
| 90.01% - 95.00% | 150,833,524.68 | 4.70% | 1,204 | 2.63% | 3.56% |
| 95.01% - 100.00% | 115,970,070.92 | 3.62% | 898 | 1.96% | 3.57% |
| 100.01% - 105.00% | 3,499,237.28 | 0.11% | 18 | 0.04% | 3.81% |
| 105.01% - 110.00% | 1,275,096.41 | 0.04% | 9 | 0.02% | 4.00% |
| 110.01% - 115.00% | 574,311.72 | 0.02% | 4 | 0.01% | 4.10% |
| 115.01% - 120.00% | 362,412.84 | 0.01% | 3 | 0.01% | 3.84% |
| 120.01% - 125.00% | 104,871.37 | 0.00% | 1 | 0.00% | 3.51% |
| | 3,207,309,275.17 | 100.0% | 45,807 | 100.0% | 3.67% |

9. Outstanding Notional Amount

| Aggregate Outstanding Notional Amount | Current Period | | | | Weighted Average Coupon |
|---|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| less - 25.000,00 | 134,871,255.90 | 4.20% | 8,530 | 18.62% | 4.32% |
| 25.000,00 - 50.000,00 | 460,993,425.99 | 14.37% | 12,422 | 27.12% | 4.12% |
| 50.000,00 - 75.000,00 | 555,787,676.23 | 17.32% | 9,013 | 19.68% | 3.88% |
| 75.000,00 - 100.000,00 | 599,691,566.72 | 18.69% | 6,905 | 15.07% | 3.69% |
| 100.000,00 - 125.000,00 | 354,757,231.71 | 11.06% | 3,175 | 6.93% | 3.52% |
| 125.000,00 - 150.000,00 | 298,931,152.04 | 9.32% | 2,192 | 4.79% | 3.46% |
| 150.000,00 - 175.000,00 | 198,716,225.39 | 6.19% | 1,231 | 2.69% | 3.41% |
| 175.000,00 - 200.000,00 | 141,420,350.33 | 4.40% | 758 | 1.66% | 3.38% |
| 200.000,00 - 225.000,00 | 98,275,668.23 | 3.06% | 463 | 1.01% | 3.37% |
| 225.000,00 - 250.000,00 | 73,335,901.93 | 2.28% | 311 | 0.68% | 3.21% |
| 250.000,00 - 275.000,00 | 55,993,688.14 | 1.74% | 214 | 0.47% | 3.26% |
| 275.000,00 - 300.000,00 | 46,038,278.41 | 1.43% | 161 | 0.35% | 3.29% |
| 300.000,00 - 325.000,00 | 31,288,026.28 | 0.97% | 100 | 0.22% | 3.08% |
| 325.000,00 - 350.000,00 | 20,147,721.68 | 0.62% | 60 | 0.13% | 3.35% |
| 350.000,00 - 375.000,00 | 17,445,819.22 | 0.54% | 48 | 0.11% | 3.05% |
| 375.000,00 - 400.000,00 | 18,134,555.63 | 0.56% | 47 | 0.10% | 2.93% |
| 400.000,00 - 425.000,00 | 13,571,782.41 | 0.42% | 33 | 0.07% | 3.22% |
| 425.000,00 - 450.000,00 | 11,788,631.60 | 0.36% | 27 | 0.06% | 3.10% |
| 450.000,00 - 475.000,00 | 7,384,257.75 | 0.23% | 16 | 0.04% | 3.24% |
| 475.000,00 - 500.000,00 | 5,815,024.39 | 0.18% | 12 | 0.03% | 2.89% |
| 500.000,00 - 600.000,00 | 24,036,944.51 | 0.74% | 44 | 0.10% | 3.29% |
| 600.000,00 - 700.000,00 | 6,976,295.98 | 0.21% | 11 | 0.02% | 3.09% |
| 700.000,00 - 800.000,00 | 9,524,996.78 | 0.29% | 13 | 0.03% | 3.42% |
| 800.000,00 - 900.000,00 | 5,908,253.85 | 0.18% | 7 | 0.02% | 2.91% |
| 900.000,00 - 1.000.000,00 | 6,461,830.92 | 0.20% | 7 | 0.02% | 2.72% |
| 1.000.000,00 - 1.250.000,00 | 2,087,838.72 | 0.06% | 2 | 0.00% | 2.72% |
| 1.250.000,00 - 1.500.000,00 | 2,606,173.75 | 0.08% | 2 | 0.00% | 3.13% |
| 1.500.000,00 - more | 5,318,700.68 | 0.16% | 3 | 0.01% | 3.25% |
| | 3,207,309,275.17 | 99.9% | 45,807 | 100.% | 3.67% |

10. Property Description

| Description | Current Period | | | | Weighted Average Coupon |
|-----------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| N/A | | | | | |
| Apartment/flat | 140,143,618.95 | 4.36% | 1,456 | 3.18% | 3.67% |
| Building | 3,631,811.92 | 0.11% | 48 | 0.11% | 3.93% |
| House incl. land plot | 2,909,018,505.45 | 90.69% | 42,635 | 93.08% | 3.67% |
| N/A | 4,444,027.95 | 0.13% | 43 | 0.09% | 3.63% |
| Other real estate | 29,676,644.24 | 0.92% | 396 | 0.86% | 3.62% |
| Professional Use | 120,394,666.66 | 3.75% | 1,229 | 2.68% | 3.62% |
| | 3,207,309,275.17 | 100.% | 45,807 | 100.% | 3.67% |

11. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| ACHAIA | 111,675,925.30 | 3.48% | 1,774 | 3.87% | 3.70% |
| AITOLOAKARNANIA | 43,875,947.93 | 1.37% | 780 | 1.70% | 3.93% |
| ARGOLIDA | 31,711,483.72 | 0.99% | 464 | 1.01% | 3.77% |
| ARKADIA | 17,540,717.27 | 0.55% | 273 | 0.60% | 3.83% |
| ARTA | 8,690,357.12 | 0.27% | 169 | 0.37% | 3.70% |
| ATTICA | 1,538,082,093.03 | 47.96% | 19,899 | 43.44% | 3.59% |
| CHALKIDIKI | 33,450,144.84 | 1.04% | 550 | 1.20% | 4.08% |
| CHANIA | 44,841,614.44 | 1.40% | 525 | 1.15% | 3.39% |
| CHIOS | 16,435,428.91 | 0.51% | 222 | 0.49% | 3.65% |
| CORFU | 26,063,126.56 | 0.81% | 364 | 0.80% | 4.02% |
| DODEKANISA | 95,509,580.23 | 2.98% | 1,107 | 2.42% | 3.73% |
| DRAMA | 14,427,721.90 | 0.45% | 260 | 0.57% | 3.75% |
| EVOIA | 38,483,005.11 | 1.20% | 639 | 1.40% | 4.14% |
| EVKITANIA | 2,482,101.45 | 0.08% | 46 | 0.10% | 4.82% |
| EVROS | 26,732,120.89 | 0.83% | 508 | 1.11% | 3.82% |
| FLORINA | 6,792,856.04 | 0.21% | 138 | 0.30% | 3.95% |
| FOKIDA | 5,185,677.86 | 0.16% | 89 | 0.19% | 3.95% |
| FTHIOTIDA | 38,550,062.08 | 1.20% | 687 | 1.50% | 4.01% |
| GREVENA | 10,338,321.20 | 0.32% | 179 | 0.39% | 3.97% |
| HERAKLION | 53,674,067.45 | 1.67% | 717 | 1.57% | 3.70% |
| ILEIA | 39,277,644.06 | 1.23% | 687 | 1.50% | 3.92% |
| IMATHIA | 18,421,267.55 | 0.57% | 343 | 0.75% | 3.97% |
| IOANNINA | 44,189,184.02 | 1.38% | 659 | 1.44% | 3.34% |
| KARDITSA | 25,042,539.50 | 0.78% | 509 | 1.11% | 3.97% |
| KASTORIA | 7,996,584.36 | 0.25% | 157 | 0.34% | 3.75% |
| KAVALA | 30,406,024.01 | 0.95% | 492 | 1.07% | 3.98% |
| KEFALLONIA | 15,522,468.98 | 0.48% | 184 | 0.40% | 3.77% |
| KILKIS | 18,079,260.05 | 0.56% | 350 | 0.76% | 3.66% |
| KORINTHIA | 49,979,192.15 | 1.56% | 651 | 1.42% | 3.64% |
| KOZANI | 23,164,015.55 | 0.72% | 432 | 0.94% | 4.11% |
| KYKLADES | 43,887,535.84 | 1.37% | 469 | 1.02% | 3.64% |
| LAKONIA | 27,979,738.57 | 0.87% | 418 | 0.91% | 3.87% |
| LARISA | 56,351,787.19 | 1.76% | 926 | 2.02% | 3.57% |
| LASITHI | 21,712,445.02 | 0.68% | 315 | 0.69% | 3.46% |
| LEFKADA | 8,144,655.98 | 0.25% | 106 | 0.23% | 3.86% |
| LESBOS | 30,996,654.77 | 0.97% | 493 | 1.08% | 3.99% |
| MAGNESIA | 42,137,036.15 | 1.31% | 718 | 1.57% | 3.90% |
| MESSINIA | 20,707,525.39 | 0.65% | 329 | 0.72% | 3.92% |
| PELLA | 28,603,308.13 | 0.89% | 511 | 1.12% | 3.62% |
| PIERIA | 37,694,485.26 | 1.18% | 605 | 1.32% | 3.66% |
| PREVEZA | 20,999,098.29 | 0.66% | 360 | 0.79% | 3.74% |
| RETHYMNO | 40,813,766.67 | 1.27% | 487 | 1.06% | 3.55% |
| RODOPI | 23,305,993.41 | 0.73% | 435 | 0.95% | 3.68% |
| SAMOS | 11,459,265.16 | 0.36% | 154 | 0.34% | 3.80% |
| SERRES | 13,325,434.75 | 0.42% | 254 | 0.56% | 3.90% |
| THESPROTIA | 14,682,669.28 | 0.46% | 239 | 0.52% | 3.75% |
| THESSALONIKI | 250,829,992.11 | 7.82% | 3,765 | 8.22% | 3.56% |
| TRIKALA | 18,301,436.60 | 0.57% | 359 | 0.78% | 3.82% |
| VOIOTIA | 27,155,343.29 | 0.85% | 496 | 1.08% | 4.02% |
| XANTHI | 17,989,894.12 | 0.56% | 345 | 0.75% | 3.85% |
| ZAKYNTHOS | 13,610,675.63 | 0.42% | 169 | 0.37% | 3.63% |
| Total | 3,207,309,275.17 | 100.0% | 45,807 | 100.0% | 3.67% |

12. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 3,207,309,275.17 | 100.00% | 58,059 | 100.00% | 3.67% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

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 | 1,774,109,390.17 | 55.31% | 32,111 | 55.31% | 3.15% |
| Euribor 1M Linked | 335,530,144.60 | 10.46% | 5,063 | 8.72% | 2.90% |
| Euribor 3M Linked | 292,039,323.62 | 9.11% | 4,309 | 7.42% | 3.70% |
| Fixed | 805,630,416.78 | 25.12% | 16,576 | 28.55% | 5.13% |
| | 3,207,309,275.17 | 100.0% | 58,059 | 100.0% | 3.67% |

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) | 53,707 | 2,268,739.03 | 2,951,400,335.80 | 92.50% | 92.02% |
| 31-60 days past due | 2,878 | 1,703,916.33 | 163,148,123.83 | 4.96% | 5.08% |
| 61-90 days past due | 1,474 | 1,435,857.91 | 92,760,815.54 | 2.54% | 2.89% |
| 91+ days past due | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | 58,059 | 5,408,513.27 | 3,207,309,275.17 | 100.0% | 100.0% |

15. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|--|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| N/A | | | | | |
| Buy Primary | 598,893,562.50 | 18.67% | 9,117 | 15.70% | 3.61% |
| Completion/construction of primary residence | 312,854,297.58 | 9.75% | 4,927 | 8.49% | 3.71% |
| Completion/construction of secondary | 492,596,815.25 | 15.35% | 6,635 | 11.43% | 3.53% |
| Refinancing loans from other banks | 427,525,484.97 | 13.32% | 6,267 | 10.79% | 3.59% |
| Buy Secondary | 137,349,223.54 | 4.28% | 2,076 | 3.58% | 3.53% |
| Professional use | 29,401,096.21 | 0.91% | 368 | 0.63% | 3.48% |
| land Purchase | 24,259,941.96 | 0.75% | 422 | 0.73% | 3.58% |
| Renovating | 1,184,428,853.16 | 36.92% | 28,247 | 48.65% | 3.80% |
| | 3,207,309,275.17 | 100.% | 58,059 | 100.% | 3.67% |

16. Employment

| Description | Current Period | | | | Weighted Average Coupon |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Employed | 1,474,090,449.40 | 45.96% | 18,766 | 41.66% | 3.68% |
| Retired | 325,461,119.23 | 10.14% | 6,598 | 14.65% | 3.88% |
| Self Employed | 1,053,299,705.23 | 32.84% | 13,741 | 30.51% | 3.57% |
| Unemployed | 243,638,493.28 | 7.59% | 3,976 | 8.83% | 3.78% |
| N/A | 110,819,508.03 | 3.45% | 1,960 | 4.35% | 3.63% |
| | 3,207,309,275.17 | 100.0% | 45,041 | 100.0% | 3.67% |

* 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.