

Covered Bond Programme 2



Monthly Investor Report

March 2011

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| Bonds | ISIN | Ratings | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|------------------|----------------|
| | | Fitch | Moody's | | | | |
| Series01 | XS0520508630 | A- | Baa3 | EUR | 1,500,000,000.00 | ECB + 170bp | 24-06-2015 |
| Series02 | XS0520508713 | A- | Baa3 | EUR | 1,500,000,000.00 | ECB + 200bp | 26-06-2017 |
| Series03 | XS0520508804 | A- | Baa3 | EUR | 1,500,000,000.00 | ECB + 230bp | 24-06-2019 |
| Series 04 | XS0562792886 | A- | Baa3 | EUR | 1,500,000,000.00 | ECB + 210bp | 24-12-2018 |

Summary

| All amounts in EURO | Current | At Issue |
|--|-------------------|------------------|
| Reporting Date | 31-03-2011 | 30-06-2010 |
| Portfolio Cut off Date | 31-03-2011 | 30-06-2010 |
| Original Principal Balance | 10.453.229.421,00 | 4.884.632.703,00 |
| Principal Balance | 7.695.207.518,00 | 3.639.740.247,00 |
| Number of Borrowers | 143.997 | 68.622 |
| Number of Loanparts | 191.224 | 93.060 |
| Number of Properties | 149.581 | 69.543 |
| Average Principal Balance (borrower) | 53.440,05 | 53.040,43 |
| Average Principal Balance (parts) | 40.241,85 | 39.111,76 |
| Coupon: Weighted Average | 3,9 | 3,7 |
| Minimum | 0,0 | 1,7 |
| Maximum | 17,0 | 17,0 |
| Weighted Average Loan to Foreclosure Value | 64,67 | 67,08 |
| Weighted Average Loan to Indexed Foreclosure Value | 49,36 | 48,96 |
| Seasoning (years): Weighted Average | 4,83 | 4,42 |
| Original Maturity (years): Weighted Average | 21,39 | 18,53 |
| Remaining Tenor (years): Weighted Average | 16,60 | 14,15 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 6.000.000.000,00 |
| Negative Carry | 195.000.000,00 |
| Outstanding Accrued Interest on Bonds | 3.529.166,67 |
| Current Outstanding Balance | 7.695.207.518,26 |
| Adjusted Nominal Value Assets * | 7.613.165.708,70 |
| Outstanding Accrued Interest on Assets | 27.712.793,56 |
| Nominal Value Test Current Value ** | 80,63 % |
| <i>Nominal Value Test Maximum Value</i> | <i>86,20 %</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. Currency Type

| Currency | Current Period | | | | Weighted Average Coupon |
|-------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Euro | 7,198,258,391.90 | 93.54% | 187,349 | 97.97% | 3.90% |
| Swiss Franc | 496,949,126.36 | 6.46% | 3,875 | 2.03% | 3.24% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

2. Product Type

| Product Type | Current Period | | | | Weighted Average Coupon |
|---------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Other | 892,519,568.46 | 11.59% | 26,313 | 13.71% | 5.39% |
| Standard Amortising | 6,802,687,949.80 | 88.40% | 164,911 | 86.24% | 3.66% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 99.9% | 3.86% |

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% | 666,857,209.22 | 8.67% | 8,857 | 4.63% | 2.09% |
| 2.5% - 2.99% | 1,939,744,532.53 | 25.21% | 38,085 | 19.92% | 2.66% |
| 3% - 3.49% | 1,640,488,424.39 | 21.32% | 30,894 | 16.16% | 3.22% |
| 3.5% - 3.99% | 549,918,167.71 | 7.15% | 9,851 | 5.15% | 3.77% |
| 4% - 4.49% | 380,472,896.03 | 4.94% | 6,060 | 3.17% | 4.17% |
| 4.5% - 4.99% | 545,076,133.12 | 7.08% | 12,933 | 6.76% | 4.70% |
| 5% - 5.49% | 988,755,004.80 | 12.85% | 39,460 | 20.64% | 5.27% |
| 5.5% - 5.99% | 334,791,149.83 | 4.35% | 19,043 | 9.96% | 5.69% |
| 6% - 6.49% | 37,919,681.04 | 0.49% | 2,948 | 1.54% | 6.21% |
| 6.5% - 6.99% | 81,967,922.08 | 1.07% | 3,407 | 1.78% | 6.66% |
| 7% - 7.49% | 528,370,110.41 | 6.87% | 19,518 | 10.21% | 7.06% |
| 7.5% - more | 846,287.10 | 0.01% | 168 | 0.09% | 13.52% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

4. Origination Year

| Year | Current Period | | | | |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 1987 | 8,059.19 | 0.00% | 2 | 0.00% | 5.15% |
| 1988 | 19,459.88 | 0.00% | 4 | 0.00% | 3.62% |
| 1989 | 76,910.09 | 0.00% | 4 | 0.00% | 4.68% |
| 1990 | 43,717.36 | 0.00% | 7 | 0.00% | 5.15% |
| 1991 | 26,586.20 | 0.00% | 8 | 0.00% | 5.15% |
| 1992 | 158,085.75 | 0.00% | 19 | 0.01% | 4.98% |
| 1993 | 454,272.29 | 0.01% | 37 | 0.02% | 4.66% |
| 1994 | 195,350.85 | 0.00% | 31 | 0.02% | 4.42% |
| 1995 | 520,652.96 | 0.01% | 65 | 0.03% | 4.71% |
| 1996 | 4,033,959.02 | 0.05% | 984 | 0.51% | 5.17% |
| 1997 | 23,133,045.46 | 0.30% | 4,086 | 2.14% | 5.13% |
| 1998 | 41,574,897.10 | 0.54% | 5,098 | 2.67% | 4.73% |
| 1999 | 98,463,350.29 | 1.28% | 8,851 | 4.63% | 4.95% |
| 2000 | 161,983,927.98 | 2.10% | 10,955 | 5.73% | 4.70% |
| 2001 | 334,298,274.00 | 4.34% | 17,898 | 9.36% | 4.43% |
| 2002 | 483,405,702.47 | 6.28% | 21,193 | 11.08% | 4.65% |
| 2003 | 507,779,515.82 | 6.60% | 19,599 | 10.25% | 4.95% |
| 2004 | 563,215,834.00 | 7.32% | 13,853 | 7.24% | 4.38% |
| 2005 | 957,363,373.36 | 12.44% | 19,647 | 10.27% | 4.00% |
| 2006 | 1,019,162,059.31 | 13.24% | 18,396 | 9.62% | 3.56% |
| 2007 | 958,422,492.51 | 12.45% | 15,281 | 7.99% | 3.47% |
| 2008 | 860,475,995.22 | 11.18% | 12,164 | 6.36% | 3.44% |
| 2009 | 755,179,785.51 | 9.81% | 9,045 | 4.73% | 3.03% |
| 2010 | 905,097,971.65 | 11.76% | 13,637 | 7.13% | 3.63% |
| 2011 | 20,114,239.99 | 0.26% | 360 | 0.19% | 3.73% |
| | 7,695,207,518.26 | 100.% | 191,224 | 100.% | 3.86% |

5. Legal Maturity Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 2010 | | | | | |
| 2011 | 3,570,649.34 | 0.05% | 1,374 | 0.72% | 5.02% |
| 2012 | 29,329,585.11 | 0.38% | 5,478 | 2.86% | 5.09% |
| 2013 | 54,632,771.50 | 0.71% | 6,794 | 3.55% | 4.87% |
| 2014 | 91,934,566.09 | 1.19% | 8,743 | 4.57% | 4.97% |
| 2015 | 146,329,163.19 | 1.90% | 10,834 | 5.67% | 4.79% |
| 2016 | 266,620,531.13 | 3.46% | 15,878 | 8.30% | 4.63% |
| 2017 | 365,784,065.21 | 4.75% | 16,949 | 8.86% | 4.88% |
| 2018 | 294,979,434.43 | 3.83% | 10,252 | 5.36% | 4.49% |
| 2019 | 307,338,777.17 | 3.99% | 8,076 | 4.22% | 4.13% |
| 2020 | 462,021,324.05 | 6.00% | 10,187 | 5.33% | 3.81% |
| 2021 | 455,980,170.39 | 5.93% | 9,399 | 4.92% | 3.48% |
| 2022 | 396,179,610.30 | 5.15% | 7,985 | 4.18% | 3.18% |
| 2023 | 357,153,479.38 | 4.64% | 6,641 | 3.47% | 3.12% |
| 2024 | 441,900,248.60 | 5.74% | 6,544 | 3.42% | 2.89% |
| 2025 | 472,048,344.29 | 6.13% | 10,407 | 5.44% | 3.90% |
| 2026 | 204,583,054.30 | 2.66% | 4,378 | 2.29% | 4.74% |
| 2027 | 293,507,659.96 | 3.81% | 6,006 | 3.14% | 5.50% |
| 2028 | 183,820,574.11 | 2.39% | 3,500 | 1.83% | 4.88% |
| 2029 | 142,651,555.36 | 1.85% | 2,399 | 1.25% | 4.01% |
| 2030 | 223,093,330.44 | 2.90% | 3,932 | 2.06% | 3.80% |
| 2031 | 126,928,718.13 | 1.65% | 2,154 | 1.13% | 3.39% |
| 2032 | 137,554,853.61 | 1.79% | 2,281 | 1.19% | 3.76% |
| 2033 | 119,879,727.93 | 1.56% | 2,019 | 1.06% | 3.90% |
| 2034 | 147,198,551.04 | 1.91% | 2,256 | 1.18% | 3.48% |
| 2035 | 300,347,422.56 | 3.90% | 4,975 | 2.60% | 3.45% |
| 2036 | 177,486,166.24 | 2.31% | 2,731 | 1.43% | 3.19% |
| 2037 | 187,374,913.56 | 2.43% | 2,440 | 1.28% | 3.58% |
| 2038 | 204,423,389.93 | 2.66% | 2,168 | 1.13% | 3.65% |
| 2039 | 148,672,630.22 | 1.93% | 1,542 | 0.81% | 3.16% |
| 2040 | 163,596,960.95 | 2.13% | 2,320 | 1.21% | 3.72% |
| 2041 | 64,279,440.01 | 0.84% | 947 | 0.50% | 3.35% |
| 2042 | 60,032,407.60 | 0.78% | 877 | 0.46% | 3.60% |
| 2043 | 49,231,420.64 | 0.64% | 688 | 0.36% | 3.57% |
| 2044 | 42,114,910.07 | 0.55% | 558 | 0.29% | 3.48% |
| 2045 | 90,092,638.07 | 1.17% | 1,168 | 0.61% | 3.40% |
| 2046 | 105,242,828.44 | 1.37% | 1,438 | 0.75% | 3.16% |
| 2047 | 106,656,541.05 | 1.39% | 1,416 | 0.74% | 3.56% |
| 2048 | 73,406,730.16 | 0.95% | 1,011 | 0.53% | 3.65% |
| 2049 | 57,098,918.96 | 0.74% | 645 | 0.34% | 3.43% |
| 2050 | 127,178,553.76 | 1.65% | 1,658 | 0.87% | 3.58% |
| 2051 | 12,685,571.76 | 0.16% | 170 | 0.09% | 3.16% |
| 2056 | 265,329.22 | 0.00% | 6 | 0.00% | 2.97% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

6. Seasoning

| In Years | Current Period | | | | Weighted Average Coupon |
|-------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 0.5 | 116,974,312.25 | 1.52% | 1,970 | 1.03% | 3.89% |
| 0.5 - 1.0 | 412,158,698.81 | 5.36% | 6,178 | 3.23% | 3.70% |
| 1.0 - 1.5 | 620,956,879.29 | 8.07% | 8,611 | 4.50% | 3.33% |
| 1.5 - 2.0 | 402,874,583.37 | 5.24% | 4,727 | 2.47% | 3.04% |
| 2.0 - 2.5 | 356,017,594.38 | 4.63% | 4,400 | 2.30% | 3.31% |
| 2.5 - 3.0 | 462,364,034.69 | 6.01% | 6,704 | 3.51% | 3.51% |
| 3.0 - 4.0 | 905,143,831.32 | 11.76% | 14,150 | 7.40% | 3.49% |
| 4.0 - 5.0 | 995,360,797.69 | 12.93% | 17,492 | 9.15% | 3.43% |
| 5.0 - 6.0 | 1,075,403,780.65 | 13.97% | 21,432 | 11.21% | 3.94% |
| 6.0 - 7.0 | 582,716,753.95 | 7.57% | 13,717 | 7.17% | 4.31% |
| 7.0 - 8.0 | 518,772,881.25 | 6.74% | 18,547 | 9.70% | 4.83% |
| 8.0 - 9.0 | 488,275,161.91 | 6.35% | 20,697 | 10.82% | 4.71% |
| 9.0 - 10.0 | 357,497,707.37 | 4.65% | 18,531 | 9.69% | 4.47% |
| more - 10.0 | 400,690,501.33 | 5.21% | 34,068 | 17.82% | 4.75% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

7. Remaining Tenor

| In Years | Current Period | | | | |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| less - 01 | 6,103,053,016.66 | 79.31% | 155,069 | 81.09% | 3.74% |
| 01-02 | 401,410,991.26 | 5.22% | 8,714 | 4.56% | 4.25% |
| 02-03 | 278,113,856.83 | 3.61% | 5,756 | 3.01% | 4.52% |
| 03-04 | 150,308,149.46 | 1.95% | 3,483 | 1.82% | 4.76% |
| 04-05 | 66,189,595.09 | 0.86% | 2,145 | 1.12% | 5.07% |
| 05-06 | 33,963,910.95 | 0.44% | 1,458 | 0.76% | 4.84% |
| 06-07 | 28,016,128.63 | 0.36% | 1,209 | 0.63% | 4.53% |
| 07-08 | 44,267,920.12 | 0.58% | 1,528 | 0.80% | 5.19% |
| 08-09 | 36,016,074.88 | 0.47% | 1,065 | 0.56% | 5.16% |
| 09-10 | 34,026,535.17 | 0.44% | 941 | 0.49% | 4.65% |
| 10-11 | 32,665,910.63 | 0.42% | 956 | 0.50% | 4.14% |
| 11-12 | 26,970,711.85 | 0.35% | 705 | 0.37% | 4.20% |
| 12-13 | 30,708,027.92 | 0.40% | 803 | 0.42% | 4.87% |
| 13-14 | 26,454,250.21 | 0.34% | 609 | 0.32% | 4.82% |
| 14-15 | 32,081,167.95 | 0.42% | 714 | 0.37% | 4.61% |
| 15-16 | 31,810,917.53 | 0.41% | 708 | 0.37% | 4.18% |
| 16-17 | 23,249,976.04 | 0.30% | 487 | 0.25% | 4.16% |
| 17-18 | 20,475,356.66 | 0.27% | 437 | 0.23% | 4.83% |
| 18-19 | 18,871,883.08 | 0.25% | 332 | 0.17% | 4.01% |
| 19-20 | 21,153,209.58 | 0.27% | 401 | 0.21% | 3.89% |
| 20-21 | 25,683,610.48 | 0.33% | 435 | 0.23% | 3.30% |
| 21-22 | 20,858,322.84 | 0.27% | 359 | 0.19% | 3.13% |
| 22-23 | 10,149,375.58 | 0.13% | 206 | 0.11% | 3.10% |
| 23-24 | 13,496,067.29 | 0.18% | 222 | 0.12% | 3.12% |
| 24-25 | 27,140,934.82 | 0.35% | 440 | 0.23% | 3.12% |
| 25-26 | 35,827,416.40 | 0.47% | 491 | 0.26% | 3.15% |
| 26-27 | 22,543,133.62 | 0.29% | 305 | 0.16% | 3.13% |
| 27-28 | 8,187,266.10 | 0.11% | 121 | 0.06% | 3.12% |
| 28-29 | 5,951,532.32 | 0.08% | 87 | 0.05% | 3.12% |
| 29-30 | 3,427,106.04 | 0.04% | 60 | 0.03% | 3.18% |
| 30 - more | 82,073,098.57 | 1.07% | 974 | 0.51% | 3.13% |
| Matured | 62,063.70 | 0.00% | 4 | 0.00% | 2.73% |
| | 7,695,207,518.26 | 100.% | 191,224 | 100.% | 3.86% |

8. Loan to Foreclosure Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 64,67 % | | | | | |
| less - 40.00% | 1,163,153,754.76 | 15.11% | 39,857 | 26.65% | 4.13% |
| 40.01% - 50.00% | 811,711,338.46 | 10.54% | 19,116 | 12.78% | 3.94% |
| 50.01% - 60.00% | 956,019,565.84 | 12.42% | 19,593 | 13.10% | 3.83% |
| 60.01% - 70.00% | 1,193,634,199.73 | 15.51% | 21,120 | 14.12% | 3.80% |
| 70.01% - 80.00% | 1,902,336,311.31 | 24.72% | 28,654 | 19.16% | 3.59% |
| 80.01% - 85.00% | 499,200,673.93 | 6.48% | 5,186 | 3.47% | 3.56% |
| 85.01% - 90.00% | 476,785,205.26 | 6.19% | 4,851 | 3.24% | 3.61% |
| 90.01% - 95.00% | 205,940,128.38 | 2.67% | 2,511 | 1.68% | 4.02% |
| 95.01% - 100.00% | 337,415,885.42 | 4.38% | 6,700 | 4.48% | 5.04% |
| 100.01% - 105.00% | 55,255,062.32 | 0.71% | 718 | 0.48% | 4.22% |
| 105.01% - 110.00% | 38,988,434.46 | 0.50% | 534 | 0.36% | 4.35% |
| 110.01% - 115.00% | 28,139,469.44 | 0.36% | 374 | 0.25% | 4.47% |
| 115.01% - 120.00% | 24,365,046.51 | 0.31% | 356 | 0.24% | 4.76% |
| 120.01% - 125.00% | 184,944.86 | 0.00% | 3 | 0.00% | 3.06% |
| 125.01% - 128.00% | 186,590.75 | 0.00% | 3 | 0.00% | 3.13% |
| 128.01% - more | 1,890,906.83 | 0.02% | 5 | 0.00% | 3.12% |
| | 7,695,207,518.26 | 99.9% | 149,581 | 100.0% | 3.86% |

9 . Loan to Indexed Foreclosure Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 49,36 % | | | | | |
| less - 40.00% | 2,930,812,163.57 | 38.09% | 97,542 | 65.21% | 4.18% |
| 40.01% - 50.00% | 1,018,867,679.19 | 13.24% | 14,424 | 9.64% | 3.76% |
| 50.01% - 60.00% | 968,078,886.61 | 12.58% | 11,482 | 7.68% | 3.64% |
| 60.01% - 70.00% | 1,039,519,887.70 | 13.51% | 10,760 | 7.19% | 3.55% |
| 70.01% - 80.00% | 943,397,264.33 | 12.26% | 9,019 | 6.03% | 3.58% |
| 80.01% - 85.00% | 318,487,280.40 | 4.14% | 2,640 | 1.77% | 3.74% |
| 85.01% - 90.00% | 170,633,568.29 | 2.22% | 1,460 | 0.98% | 3.84% |
| 90.01% - 95.00% | 117,732,480.64 | 1.53% | 939 | 0.63% | 3.81% |
| 95.01% - 100.00% | 72,211,099.33 | 0.94% | 549 | 0.37% | 3.82% |
| 100.01% - 105.00% | 52,392,452.65 | 0.68% | 373 | 0.25% | 4.14% |
| 105.01% - 110.00% | 27,847,404.67 | 0.36% | 200 | 0.13% | 4.04% |
| 110.01% - 115.00% | 22,724,099.34 | 0.30% | 128 | 0.09% | 3.86% |
| 115.01% - 120.00% | 12,046,691.19 | 0.16% | 62 | 0.04% | 3.73% |
| 125.01% - 128.00% | 74,601.79 | 0.00% | 1 | 0.00% | 4.52% |
| 128.01% - more | 381,958.56 | 0.01% | 2 | 0.00% | 3.50% |
| | 7,695,207,518.26 | 100.0% | 149,581 | 100.0% | 3.86% |

10. 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 | 727,634,740.94 | 9.45% | 57,341 | 38.33% | 5.03% |
| 25.000,00 - 50.000,00 | 1,257,928,013.12 | 16.34% | 34,275 | 22.91% | 4.41% |
| 50.000,00 - 75.000,00 | 1,538,040,232.32 | 19.98% | 25,526 | 17.07% | 4.21% |
| 75.000,00 - 100.000,00 | 1,242,395,147.77 | 16.14% | 14,313 | 9.57% | 3.50% |
| 100.000,00 - 125.000,00 | 803,127,369.28 | 10.43% | 7,194 | 4.81% | 3.35% |
| 125.000,00 - 150.000,00 | 618,181,408.14 | 8.03% | 4,521 | 3.02% | 3.35% |
| 150.000,00 - 175.000,00 | 365,098,606.00 | 4.74% | 2,261 | 1.51% | 3.33% |
| 175.000,00 - 200.000,00 | 273,010,557.20 | 3.54% | 1,462 | 0.98% | 3.41% |
| 200.000,00 - 225.000,00 | 141,513,454.29 | 1.83% | 668 | 0.45% | 3.26% |
| 225.000,00 - 250.000,00 | 122,889,824.03 | 1.59% | 518 | 0.35% | 3.32% |
| 250.000,00 - 275.000,00 | 84,054,313.58 | 1.09% | 320 | 0.21% | 3.32% |
| 275.000,00 - 300.000,00 | 76,378,632.70 | 0.99% | 267 | 0.18% | 3.23% |
| 300.000,00 - 325.000,00 | 50,261,957.92 | 0.65% | 161 | 0.11% | 3.08% |
| 325.000,00 - 350.000,00 | 51,554,354.40 | 0.66% | 153 | 0.10% | 3.27% |
| 350.000,00 - 375.000,00 | 32,827,853.17 | 0.42% | 91 | 0.06% | 3.38% |
| 375.000,00 - 400.000,00 | 35,585,665.45 | 0.46% | 92 | 0.06% | 3.07% |
| 400.000,00 - 425.000,00 | 24,368,793.51 | 0.31% | 59 | 0.04% | 2.96% |
| 425.000,00 - 450.000,00 | 21,402,203.45 | 0.27% | 49 | 0.03% | 3.00% |
| 450.000,00 - 475.000,00 | 18,050,515.19 | 0.23% | 39 | 0.03% | 3.09% |
| 475.000,00 - 500.000,00 | 17,049,902.97 | 0.22% | 35 | 0.02% | 3.23% |
| 500.000,00 - 600.000,00 | 52,958,422.92 | 0.68% | 96 | 0.06% | 3.10% |
| 600.000,00 - 700.000,00 | 31,466,273.00 | 0.40% | 49 | 0.03% | 3.29% |
| 700.000,00 - 800.000,00 | 11,895,091.09 | 0.15% | 16 | 0.01% | 3.74% |
| 800.000,00 - 900.000,00 | 20,369,791.74 | 0.26% | 24 | 0.02% | 2.79% |
| 900.000,00 - 1.000.000,00 | 10,490,733.03 | 0.13% | 11 | 0.01% | 2.96% |
| 1.000.000,00 - 1.250.000,00 | 18,035,645.98 | 0.23% | 16 | 0.01% | 2.72% |
| 1.250.000,00 - 1.500.000,00 | 13,924,730.83 | 0.18% | 10 | 0.01% | 3.29% |
| 1.500.000,00 - more | 34,713,284.24 | 0.45% | 14 | 0.01% | 2.79% |
| | 7,695,207,518.26 | 99.9% | 149,581 | 100.0% | 3.86% |

11. Property Description

| Description | Current Period | | | | Weighted Average Coupon |
|-----------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| Apartment/flat | 575,292,646.57 | 7.47% | 6,176 | 4.13% | 3.47% |
| Building | 43,772,091.60 | 0.56% | 560 | 0.37% | 3.65% |
| House incl. land plot | 6,595,017,078.39 | 85.70% | 137,872 | 92.17% | 3.92% |
| N/A | 165,254,529.31 | 2.14% | 1,669 | 1.12% | 3.34% |
| Other real estate | 19,598,695.52 | 0.25% | 279 | 0.19% | 3.32% |
| Professional Use | 296,272,476.87 | 3.85% | 3,025 | 2.02% | 3.55% |
| | 7,695,207,518.26 | 100.0% | 149,581 | 100.0% | 3.86% |

12. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|-----------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| ACHAIA | 225,616,680.07 | 2.93% | 5,002 | 3.34% | 3.91% |
| AITOLOAKARNANIA | 113,559,537.27 | 1.48% | 2,549 | 1.70% | 4.30% |
| ARGOLIDA | 51,239,910.73 | 0.67% | 967 | 0.65% | 3.93% |
| ARKADIA | 35,551,261.77 | 0.46% | 737 | 0.49% | 3.69% |
| ARTA | 21,366,796.77 | 0.28% | 617 | 0.41% | 3.86% |
| ATTICA | 3,688,092,061.96 | 47.93% | 64,260 | 42.96% | 3.66% |
| CHALKIDIKI | 68,379,277.07 | 0.89% | 1,525 | 1.02% | 4.38% |
| CHANIA | 103,756,941.03 | 1.35% | 1,799 | 1.20% | 3.96% |
| CHIOS | 36,471,711.58 | 0.47% | 739 | 0.49% | 3.93% |
| CORFU | 60,009,048.44 | 0.78% | 1,058 | 0.71% | 3.79% |
| DODEKANISA | 159,245,608.95 | 2.07% | 2,544 | 1.70% | 3.79% |
| DRAMA | 52,062,671.76 | 0.68% | 1,541 | 1.03% | 4.59% |
| EVOIA | 125,211,615.09 | 1.63% | 2,530 | 1.69% | 3.95% |
| EVKITANIA | 5,700,709.45 | 0.07% | 164 | 0.11% | 4.10% |
| EVROS | 93,623,590.45 | 1.22% | 2,757 | 1.84% | 4.56% |
| FLORINA | 17,684,727.81 | 0.23% | 555 | 0.37% | 4.74% |
| FOKIDA | 16,012,955.94 | 0.21% | 351 | 0.24% | 3.95% |
| FTHIOTIDA | 120,072,978.24 | 1.56% | 2,621 | 1.75% | 3.99% |
| GREVENA | 12,437,110.37 | 0.16% | 299 | 0.20% | 3.95% |
| HERAKLION | 122,253,347.29 | 1.59% | 1,954 | 1.31% | 3.67% |
| ILEIA | 72,973,255.48 | 0.95% | 1,847 | 1.24% | 4.46% |
| IMATHIA | 47,990,231.97 | 0.62% | 1,152 | 0.77% | 4.28% |
| IOANNINA | 109,881,209.34 | 1.43% | 2,077 | 1.39% | 3.52% |
| KARDITSA | 71,256,463.22 | 0.93% | 1,638 | 1.10% | 3.98% |
| KASTORIA | 14,615,391.08 | 0.19% | 360 | 0.24% | 4.16% |
| KAVALA | 65,911,410.55 | 0.86% | 1,661 | 1.11% | 4.21% |
| KEFALLONIA | 36,714,241.38 | 0.48% | 741 | 0.50% | 3.93% |
| KILKIS | 39,404,395.43 | 0.51% | 1,088 | 0.73% | 4.44% |
| KORINTHIA | 102,805,624.22 | 1.34% | 1,943 | 1.30% | 3.74% |
| KOZANI | 53,271,021.66 | 0.69% | 1,324 | 0.89% | 3.87% |
| KYKLADES | 90,728,343.36 | 1.18% | 1,388 | 0.93% | 3.80% |
| LAKONIA | 51,626,244.72 | 0.67% | 939 | 0.63% | 3.95% |
| LARISA | 161,316,019.25 | 2.10% | 3,388 | 2.27% | 3.89% |
| LASITHI | 61,162,793.20 | 0.80% | 1,034 | 0.69% | 3.59% |
| LEFKADA | 16,330,121.33 | 0.21% | 378 | 0.25% | 4.03% |
| LESBOS | 69,222,788.43 | 0.90% | 1,284 | 0.86% | 4.00% |
| MAGNESIA | 101,353,540.28 | 1.32% | 2,210 | 1.48% | 4.06% |
| MESSINIA | 87,165,808.32 | 1.13% | 1,841 | 1.23% | 3.88% |
| PELLA | 59,412,020.30 | 0.77% | 1,684 | 1.13% | 4.54% |
| PIERIA | 91,412,314.31 | 1.19% | 1,688 | 1.13% | 3.97% |
| PREVEZA | 40,857,269.38 | 0.53% | 878 | 0.59% | 3.82% |
| RETHYMNO | 93,637,835.07 | 1.22% | 1,796 | 1.20% | 3.67% |
| RODOPI | 39,104,225.92 | 0.51% | 1,255 | 0.84% | 4.44% |
| SAMOS | 54,475,690.47 | 0.71% | 778 | 0.52% | 3.67% |
| SERRES | 40,702,037.87 | 0.53% | 1,146 | 0.77% | 4.75% |
| THESSPROTIA | 21,565,899.53 | 0.28% | 486 | 0.33% | 4.01% |
| THESSALONIKI | 651,064,188.85 | 8.46% | 13,435 | 8.98% | 4.25% |
| TRIKALA | 49,765,556.27 | 0.65% | 1,162 | 0.78% | 4.33% |
| VOIOTIA | 71,933,899.40 | 0.94% | 1,640 | 1.10% | 4.11% |
| XANTHI | 76,896,524.97 | 1.00% | 2,327 | 1.56% | 4.34% |
| ZAKYNTHOS | 22,302,610.66 | 0.29% | 444 | 0.30% | 3.72% |
| | 7,695,207,518.26 | 100.% | 149,581 | 100.% | 3.86% |

13. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 7,695,207,518.26 | 100.00% | 191,224 | 100.00% | 3.86% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

14. Interest Payment Type

| Interest Payment Type | Current Period | | | | |
|--------------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| ECB Linked | 3,021,298,191.47 | 39.26% | 61,171 | 31.99% | 2.79% |
| Euribor 1M Linked | 155,030,151.57 | 2.01% | 2,387 | 1.25% | 2.49% |
| Euribor 3M Linked | 1,018,719,941.69 | 13.24% | 15,678 | 8.20% | 3.65% |
| Fixed | 1,841,215,859.25 | 23.93% | 41,245 | 21.57% | 4.39% |
| Hellenic Government Bond | 517,625,486.72 | 6.73% | 18,689 | 9.77% | 7.04% |
| Liibor 1M Linked | 203,719,222.76 | 2.65% | 1,525 | 0.80% | 2.09% |
| Originator Rate | 937,598,664.80 | 12.18% | 50,529 | 26.42% | 5.34% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

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) | | 180,157 | 5,121,545.36 | 7,206,387,297.49 | 94.21% | 93.64% |
| 31-60 days past due | | 7,736 | 4,124,020.91 | 336,393,296.18 | 4.05% | 4.37% |
| 61-90 days past due | | 3,331 | 2,904,789.14 | 152,426,924.59 | 1.74% | 1.98% |
| 91+ days past due | | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | | 191,224 | 12,150,355.41 | 7,695,207,518.26 | 100.0% | 100.0% |

16. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|--|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| N/A | | | | | |
| Buy Primary | 2,822,025,506.78 | 36.67% | 69,937 | 36.57% | 3.91% |
| Completion/construction of primary residence | 1,571,383,492.47 | 20.42% | 43,108 | 22.54% | 3.96% |
| Completion/construction of secondary | 717,564,936.88 | 9.32% | 12,312 | 6.44% | 3.68% |
| Refinancing loans from other banks | 410,385,257.97 | 5.33% | 5,983 | 3.13% | 3.26% |
| Buy Secondary | 313,039,979.75 | 4.06% | 4,685 | 2.45% | 3.50% |
| Professional use | 122,237,621.24 | 1.58% | 1,659 | 0.87% | 3.68% |
| land Purchase | 103,830,008.08 | 1.34% | 2,326 | 1.22% | 4.76% |
| Renovating | 1,627,886,289.66 | 21.15% | 50,562 | 26.44% | 3.93% |
| Other | 6,854,425.43 | 0.08% | 652 | 0.34% | 6.80% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

17. Subsidized Loans

| Description | Current Period | | | | Weighted Average Coupon |
|----------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Non-Subsidized Loans | 5,285,712,655.65 | 68.68% | 137,569 | 71.94% | 4.06% |
| Subsidized Loans | 2,409,494,862.61 | 31.31% | 53,655 | 28.06% | 3.42% |
| | 7,695,207,518.26 | 100.0% | 191,224 | 100.0% | 3.86% |

18. Employment

| Description | Current Period | | | | |
|---------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Employed | 4,427,785,980.05 | 57.53% | 82,755 | 57.47% | 3.75% |
| Retired | 716,619,172.98 | 9.31% | 16,598 | 11.53% | 3.82% |
| Self Employed | 1,611,594,077.49 | 20.94% | 22,076 | 15.33% | 3.78% |
| Unemployed | 461,649,403.57 | 5.99% | 9,698 | 6.74% | 4.36% |
| N/A | 477,558,884.17 | 6.20% | 12,870 | 8.94% | 4.73% |
| | 7,695,207,518.26 | 100.0% | 143,997 | 100.0% | 3.86% |

19. Loans to Personnel

| Description | Current Period | | | | |
|------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Current Employee | 341,696,354.04 | 4.44% | 5,748 | 3.99% | 3.13% |
| Retired Employee | 119,924,651.47 | 1.55% | 1,524 | 1.06% | 3.13% |
| No Employee | 7,233,586,512.75 | 94.00% | 136,725 | 94.95% | 3.91% |
| | 7,695,207,518.26 | 100.0% | 143,997 | 100.0% | 3.86% |

* 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.