

Covered Bond Programme I



Monthly Investor Report

February 2014

| Bonds | ISIN | Ratings | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|------------------|----------------|
| | | Fitch | Moody's | | | | |
| Series 03 | XS0438753294 | B | B3 | EUR | 846,200,000.00 | 3.875% | 07-10-2016 |

Summary

| All amounts in EURO | Current | At Issue |
|---|------------------|------------------|
| Reporting Date | 28-02-2014 | 28-11-2008 |
| Portfolio Cut off Date | 28-02-2014 | 31-10-2008 |
| Original Principal Balance | 2.619.885.369,00 | 6.487.231.236,00 |
| Principal Balance | 1.666.854.214,00 | 5.951.630.426,00 |
| Number of Borrowers | 36.700 | 70.301 |
| Number of Loanparts | 42.680 | 94.141 |
| Number of Properties | 37.043 | 72.324 |
| Average Principal Balance (borrower) | 45.418,37 | 82.291,22 |
| Average Principal Balance (parts) | 39.054,69 | 63.220,39 |
| Coupon: Weighted Average | 2,3 | 4,8 |
| Minimum | 0,6 | 3,1 |
| Maximum | 7,3 | 8,1 |
| Weighted Average Loan to Value | 60,16 | 66,60 |
| Weighted Average Loan to Indexed Value | 54,84 | 58,38 |
| Seasoning (years): Weighted Average | 7,48 | 2,10 |
| Original Maturity (years): Weighted Average | 25,14 | 24,92 |
| Remaining Tenor (years): Weighted Average | 17,69 | 22,85 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 846.200.000,00 |
| Negative Carry | 12.693.000,00 |
| Outstanding Accrued Interest on Bonds | 12.936.427,40 |
| Current Outstanding Balance | 1.666.854.214,08 |
| Adjusted Nominal Value Assets * | 1.633.241.130,61 |
| Outstanding Accrued Interest on Assets | 1.171.648,33 |
| Nominal Value Test Current Value ** | 52,98 % |
| <i>Nominal Value Test Maximum Value</i> | 55,00 % |

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. Product Type

| Product Type | Current Period | | | | Weighted Average Coupon |
|---------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Other | 89,497,863.99 | 5.37% | 1,778 | 4.17% | 2.38% |
| Standard Amortising | 1,577,356,350.09 | 94.63% | 40,902 | 95.83% | 2.32% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

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% | 1,266,021,146.85 | 75.95% | 25,872 | 60.62% | 1.85% |
| 2.5% - 2.99% | 172,671,156.73 | 10.36% | 5,177 | 12.13% | 2.82% |
| 3% - 3.49% | 86,636,862.64 | 5.20% | 4,373 | 10.25% | 3.28% |
| 3.5% - 3.99% | 5,886,424.44 | 0.35% | 189 | 0.44% | 3.70% |
| 4% - 4.49% | 813,400.90 | 0.05% | 34 | 0.08% | 4.34% |
| 4.5% - 4.99% | 32,834,814.48 | 1.97% | 3,132 | 7.34% | 4.77% |
| 5% - 5.49% | 45,884,590.84 | 2.75% | 1,921 | 4.50% | 5.30% |
| 5.5% - 5.99% | 42,540,177.13 | 2.55% | 1,185 | 2.78% | 5.67% |
| 6% - 6.49% | 3,702,554.06 | 0.22% | 215 | 0.50% | 6.28% |
| 6.5% - 6.99% | 8,897,342.89 | 0.53% | 498 | 1.17% | 6.58% |
| 7% - 7.49% | 965,743.12 | 0.06% | 84 | 0.20% | 7.22% |
| 7.5% - more | 0.00 | 0.00% | 0 | 0.00% | 0.00% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

3. Origination Year

| Year | Current Period | | | | |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 2001 | 4,029,186.77 | 0.24% | 478 | 1.12% | 4.09% |
| 2002 | 28,475,552.24 | 1.71% | 2,673 | 6.26% | 4.00% |
| 2003 | 100,988,401.63 | 6.06% | 3,905 | 9.15% | 2.73% |
| 2004 | 178,194,860.21 | 10.69% | 5,448 | 12.76% | 2.44% |
| 2005 | 317,874,217.86 | 19.07% | 7,950 | 18.63% | 2.22% |
| 2006 | 309,103,838.37 | 18.54% | 6,594 | 15.45% | 2.19% |
| 2007 | 389,862,043.82 | 23.39% | 8,045 | 18.85% | 1.93% |
| 2008 | 231,300,480.13 | 13.88% | 4,922 | 11.53% | 2.44% |
| 2009 | 24,259,365.28 | 1.46% | 1,017 | 2.38% | 3.27% |
| 2010 | 29,400,135.84 | 1.76% | 818 | 1.92% | 3.37% |
| 2011 | 28,174,799.73 | 1.69% | 461 | 1.08% | 2.78% |
| 2012 | 22,647,613.10 | 1.36% | 335 | 0.78% | 2.81% |
| 2013 | 2,524,834.11 | 0.15% | 33 | 0.08% | 2.88% |
| 2014 | 18,884.99 | 0.00% | 1 | 0.00% | 2.71% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

4. Legal Maturity Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 2014 | 1,693,428.23 | 0.10% | 557 | 1.31% | 2.94% |
| 2015 | 8,294,117.44 | 0.50% | 1,038 | 2.43% | 2.72% |
| 2016 | 16,260,631.46 | 0.98% | 1,534 | 3.59% | 3.40% |
| 2017 | 53,985,464.95 | 3.24% | 4,280 | 10.03% | 3.34% |
| 2018 | 61,502,416.26 | 3.69% | 3,681 | 8.62% | 3.50% |
| 2019 | 68,758,621.43 | 4.13% | 3,163 | 7.41% | 3.06% |
| 2020 | 78,459,948.93 | 4.71% | 3,102 | 7.27% | 2.80% |
| 2021 | 34,571,588.02 | 2.07% | 1,173 | 2.75% | 2.52% |
| 2022 | 43,876,407.28 | 2.63% | 1,318 | 3.09% | 2.22% |
| 2023 | 47,634,342.96 | 2.86% | 1,300 | 3.05% | 2.62% |
| 2024 | 39,861,828.78 | 2.39% | 1,007 | 2.36% | 2.25% |
| 2025 | 56,041,310.18 | 3.36% | 1,272 | 2.98% | 2.21% |
| 2026 | 50,273,880.33 | 3.02% | 1,129 | 2.65% | 2.37% |
| 2027 | 66,167,671.03 | 3.97% | 1,395 | 3.27% | 2.02% |
| 2028 | 65,301,274.19 | 3.92% | 1,359 | 3.18% | 2.38% |
| 2029 | 31,421,857.07 | 1.89% | 629 | 1.47% | 2.23% |
| 2030 | 52,401,042.89 | 3.14% | 991 | 2.32% | 2.05% |
| 2031 | 46,246,700.90 | 2.77% | 829 | 1.94% | 2.08% |
| 2032 | 57,363,985.29 | 3.44% | 1,011 | 2.37% | 1.84% |
| 2033 | 53,282,723.42 | 3.20% | 943 | 2.21% | 2.18% |
| 2034 | 51,354,691.51 | 3.08% | 888 | 2.08% | 2.08% |
| 2035 | 94,343,649.28 | 5.66% | 1,491 | 3.49% | 2.01% |
| 2036 | 71,246,771.56 | 4.27% | 1,074 | 2.52% | 1.97% |
| 2037 | 73,585,278.17 | 4.41% | 1,094 | 2.56% | 1.82% |
| 2038 | 39,541,673.95 | 2.37% | 633 | 1.48% | 2.18% |
| 2039 | 12,110,109.80 | 0.73% | 209 | 0.49% | 2.25% |
| 2040 | 18,329,872.38 | 1.10% | 278 | 0.65% | 2.12% |
| 2041 | 24,326,796.14 | 1.46% | 360 | 0.84% | 2.10% |
| 2042 | 33,123,129.74 | 1.99% | 505 | 1.18% | 2.05% |
| 2043 | 30,944,521.94 | 1.86% | 452 | 1.06% | 2.19% |
| 2044 | 15,316,864.79 | 0.92% | 217 | 0.51% | 2.11% |
| 2045 | 22,931,648.62 | 1.38% | 300 | 0.70% | 2.08% |
| 2046 | 40,160,208.62 | 2.41% | 542 | 1.27% | 2.04% |
| 2047 | 50,545,689.14 | 3.03% | 614 | 1.44% | 1.79% |
| 2048 | 29,422,759.91 | 1.77% | 423 | 0.99% | 2.17% |
| 2049 | 9,709,932.76 | 0.58% | 164 | 0.38% | 2.47% |
| 2050 | 14,706,377.83 | 0.88% | 232 | 0.54% | 2.35% |
| 2051 | 16,971,437.11 | 1.02% | 241 | 0.56% | 2.50% |
| 2052 | 17,170,600.39 | 1.03% | 273 | 0.64% | 2.33% |
| 2053 | 14,816,540.71 | 0.89% | 220 | 0.52% | 2.44% |
| 2054 | 4,396,153.86 | 0.26% | 69 | 0.16% | 2.40% |
| 2055 | 6,267,007.60 | 0.38% | 100 | 0.23% | 2.58% |
| 2056 | 7,428,906.60 | 0.45% | 107 | 0.25% | 2.56% |
| 2057 | 17,782,894.43 | 1.07% | 236 | 0.55% | 2.46% |
| 2058 | 14,610,785.30 | 0.88% | 214 | 0.50% | 2.36% |
| 2059 | 2,310,670.90 | 0.14% | 33 | 0.08% | 2.52% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

5. Seasoning

| In Years | Current Period | | | | Weighted Average Coupon |
|-------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 0.5 | 129,801.56 | 0.01% | 3 | 0.01% | 3.14% |
| 0.5 - 1.0 | 1,379,063.32 | 0.08% | 18 | 0.04% | 3.00% |
| 1.0 - 1.5 | 5,119,657.36 | 0.31% | 82 | 0.19% | 2.77% |
| 1.5 - 2.0 | 14,623,243.43 | 0.88% | 214 | 0.50% | 2.79% |
| 2.0 - 2.5 | 15,486,958.54 | 0.93% | 212 | 0.50% | 2.74% |
| 2.5 - 3.0 | 13,287,465.47 | 0.80% | 241 | 0.56% | 2.84% |
| 3.0 - 4.0 | 28,715,610.18 | 1.72% | 740 | 1.73% | 3.33% |
| 4.0 - 5.0 | 26,221,101.69 | 1.57% | 1,062 | 2.49% | 3.25% |
| 5.0 - 6.0 | 191,839,103.12 | 11.51% | 4,108 | 9.63% | 2.54% |
| 6.0 - 7.0 | 384,947,422.68 | 23.09% | 7,946 | 18.62% | 1.93% |
| 7.0 - 8.0 | 313,130,642.48 | 18.79% | 6,695 | 15.69% | 2.19% |
| 8.0 - 9.0 | 331,978,771.23 | 19.92% | 8,095 | 18.97% | 2.19% |
| 9.0 - 10.0 | 185,528,874.88 | 11.13% | 5,530 | 12.96% | 2.41% |
| more - 10.0 | 154,466,498.14 | 9.27% | 7,734 | 18.12% | 2.96% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

6. Remaining Tenor

Current Period

| In Years | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| less - 01 | 1,550,617,888.27 | 93.03% | 38,422 | 90.02% | 2.14% |
| 01-02 | 24,238,901.88 | 1.45% | 654 | 1.53% | 1.92% |
| 02-03 | 7,697,952.89 | 0.46% | 408 | 0.96% | 5.19% |
| 03-04 | 13,763,522.68 | 0.83% | 719 | 1.68% | 5.21% |
| 04-05 | 14,169,492.40 | 0.85% | 740 | 1.73% | 5.53% |
| 05-06 | 9,524,782.21 | 0.57% | 454 | 1.06% | 6.01% |
| 06-07 | 5,683,591.99 | 0.34% | 245 | 0.57% | 5.71% |
| 07-08 | 5,818,365.26 | 0.35% | 195 | 0.46% | 5.55% |
| 08-09 | 6,716,913.26 | 0.40% | 199 | 0.47% | 5.46% |
| 09-10 | 7,956,025.95 | 0.48% | 212 | 0.50% | 5.51% |
| 10-11 | 1,608,383.44 | 0.10% | 38 | 0.09% | 4.88% |
| 11-12 | 253,604.84 | 0.02% | 5 | 0.01% | 3.20% |
| 12-13 | 3,137,929.05 | 0.19% | 76 | 0.18% | 5.65% |
| 13-14 | 6,604,693.91 | 0.40% | 133 | 0.31% | 5.67% |
| 14-15 | 7,233,353.90 | 0.43% | 140 | 0.33% | 5.71% |
| 15-16 | 1,335,800.11 | 0.08% | 31 | 0.07% | 5.93% |
| 16-17 | 125,439.09 | 0.01% | 1 | 0.00% | 6.32% |
| 17-18 | 57,593.07 | 0.00% | 1 | 0.00% | 5.92% |
| 18-19 | 40,742.68 | 0.00% | 1 | 0.00% | 5.77% |
| 19-20 | 101,533.66 | 0.01% | 2 | 0.00% | 3.82% |
| 20-21 | | | | | |
| 21-22 | | | | | |
| 22-23 | | | | | |
| 23-24 | | | | | |
| 24-25 | 68,351.42 | 0.00% | 2 | 0.00% | 5.54% |
| 25-26 | | | | | |
| 26-27 | | | | | |
| 27-28 | 85,669.42 | 0.01% | 1 | 0.00% | 4.87% |
| 28-29 | 13,682.70 | 0.00% | 1 | 0.00% | 1.12% |
| 29-30 | | | | | |
| 30 - more | | | | | |
| Matured | 0.00 | 0.00% | 0 | 0.00% | 0.00% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

7. Loan to Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 60,16 % | | | | | |
| less - 40.00% | 327,273,525.95 | 19.63% | 12,689 | 34.26% | 2.69% |
| 40.01% - 50.00% | 215,003,202.36 | 12.89% | 5,305 | 14.32% | 2.43% |
| 50.01% - 60.00% | 218,644,575.76 | 13.11% | 4,633 | 12.51% | 2.36% |
| 60.01% - 70.00% | 252,196,463.19 | 15.13% | 4,591 | 12.39% | 2.28% |
| 70.01% - 80.00% | 379,853,947.70 | 22.78% | 6,310 | 17.03% | 2.18% |
| 80.01% - 85.00% | 91,939,355.27 | 5.51% | 1,189 | 3.21% | 2.04% |
| 85.01% - 90.00% | 110,222,270.40 | 6.61% | 1,353 | 3.65% | 1.94% |
| 90.01% - 95.00% | 35,351,393.12 | 2.12% | 447 | 1.21% | 1.99% |
| 95.01% - 100.00% | 34,457,926.57 | 2.06% | 445 | 1.20% | 2.05% |
| 100.01% - 105.00% | 782,188.28 | 0.04% | 33 | 0.09% | 2.97% |
| 105.01% - 110.00% | 458,971.05 | 0.02% | 19 | 0.05% | 2.76% |
| 110.01% - 115.00% | 270,355.11 | 0.01% | 13 | 0.04% | 3.12% |
| 115.01% - 120.00% | 36,220.52 | 0.00% | 5 | 0.01% | 3.19% |
| 120.01% - 125.00% | 31,299.14 | 0.00% | 2 | 0.01% | 1.69% |
| 125.01% - 128.00% | 144,691.25 | 0.00% | 2 | 0.01% | 1.77% |
| 128.01% - more | 187,828.41 | 0.01% | 7 | 0.02% | 2.19% |
| | 1,666,854,214.08 | 100.0% | 37,043 | 100.0% | 2.32% |

8. Loan to Indexed Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 53,39 % | | | | | |
| less - 40.00% | 558,927,630.71 | 33.53% | 22,634 | 61.10% | 2.69% |
| 40.01% - 50.00% | 200,537,506.63 | 12.03% | 3,568 | 9.63% | 2.27% |
| 50.01% - 60.00% | 199,205,990.68 | 11.95% | 2,930 | 7.91% | 2.20% |
| 60.01% - 70.00% | 191,015,878.92 | 11.46% | 2,479 | 6.69% | 2.13% |
| 70.01% - 80.00% | 198,163,213.54 | 11.89% | 2,293 | 6.19% | 2.07% |
| 80.01% - 85.00% | 95,787,595.18 | 5.75% | 1,005 | 2.71% | 2.06% |
| 85.01% - 90.00% | 86,775,385.68 | 5.21% | 840 | 2.27% | 2.06% |
| 90.01% - 95.00% | 78,977,363.20 | 4.74% | 774 | 2.09% | 2.03% |
| 95.01% - 100.00% | 56,919,276.68 | 3.42% | 515 | 1.39% | 1.98% |
| 105.01% - 110.00% | 255,821.22 | 0.02% | 2 | 0.01% | 2.39% |
| 110.01% - 115.00% | 156,500.12 | 0.01% | 2 | 0.01% | 2.00% |
| 115.01% - 120.00% | 132,051.52 | 0.01% | 1 | 0.00% | 3.21% |
| | 1,666,854,214.08 | 100.0% | 37,043 | 100.0% | 2.32% |

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 | 211,699,400.92 | 12.70% | 16,098 | 43.46% | 3.27% |
| 25.000,00 - 50.000,00 | 335,056,639.01 | 20.10% | 9,222 | 24.90% | 2.63% |
| 50.000,00 - 75.000,00 | 316,064,116.04 | 18.96% | 5,157 | 13.92% | 2.28% |
| 75.000,00 - 100.000,00 | 273,557,440.41 | 16.41% | 3,187 | 8.60% | 2.09% |
| 100.000,00 - 125.000,00 | 152,144,354.57 | 9.12% | 1,363 | 3.68% | 1.97% |
| 125.000,00 - 150.000,00 | 109,189,777.18 | 6.55% | 804 | 2.17% | 1.92% |
| 150.000,00 - 175.000,00 | 70,053,934.00 | 4.20% | 433 | 1.17% | 1.93% |
| 175.000,00 - 200.000,00 | 45,841,370.12 | 2.75% | 246 | 0.66% | 1.86% |
| 200.000,00 - 225.000,00 | 33,718,890.48 | 2.02% | 160 | 0.43% | 1.91% |
| 225.000,00 - 250.000,00 | 26,769,654.52 | 1.60% | 113 | 0.31% | 1.73% |
| 250.000,00 - 275.000,00 | 20,942,452.25 | 1.25% | 80 | 0.22% | 1.76% |
| 275.000,00 - 300.000,00 | 11,794,962.14 | 0.70% | 41 | 0.11% | 1.88% |
| 300.000,00 - 325.000,00 | 7,186,363.53 | 0.43% | 23 | 0.06% | 1.77% |
| 325.000,00 - 350.000,00 | 10,105,292.21 | 0.60% | 30 | 0.08% | 1.80% |
| 350.000,00 - 375.000,00 | 5,820,785.84 | 0.34% | 16 | 0.04% | 1.77% |
| 375.000,00 - 400.000,00 | 4,244,283.93 | 0.25% | 11 | 0.03% | 1.77% |
| 400.000,00 - 425.000,00 | 4,530,705.99 | 0.27% | 11 | 0.03% | 1.45% |
| 425.000,00 - 450.000,00 | 2,183,041.18 | 0.13% | 5 | 0.01% | 2.05% |
| 450.000,00 - 475.000,00 | 2,756,424.19 | 0.16% | 6 | 0.02% | 1.86% |
| 475.000,00 - 500.000,00 | 3,867,633.83 | 0.23% | 8 | 0.02% | 2.04% |
| 500.000,00 - 600.000,00 | 8,233,044.12 | 0.49% | 15 | 0.04% | 1.66% |
| 600.000,00 - 700.000,00 | 3,274,268.26 | 0.19% | 5 | 0.01% | 1.57% |
| 700.000,00 - 800.000,00 | 2,286,162.48 | 0.13% | 3 | 0.01% | 1.97% |
| 800.000,00 - 900.000,00 | 3,395,540.48 | 0.20% | 4 | 0.01% | 1.32% |
| 900.000,00 - 1.000.000,00 | | | | | |
| 1.000.000,00 - 1.250.000,00 | 2,137,676.40 | 0.12% | 2 | 0.01% | 1.32% |
| 1.250.000,00 - 1.500.000,00 | | | | | |
| 1.500.000,00 - more | | | | | |
| | 1,666,854,214.08 | 100.0% | 37,043 | 100.0% | 2.32% |

10. Property Description

| Description | Current Period | | | | Weighted Average Coupon |
|-----------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| N/A | | | | | |
| Apartment/flat | 98,444,244.69 | 5.90% | 1,722 | 4.65% | 2.39% |
| Building | 139,741.02 | 0.00% | 3 | 0.01% | 1.91% |
| House incl. land plot | 1,501,235,230.01 | 90.06% | 34,513 | 93.17% | 2.33% |
| Other real estate | 2,550,277.47 | 0.15% | 26 | 0.07% | 1.96% |
| Professional Use | 64,484,720.89 | 3.86% | 779 | 2.10% | 2.03% |
| | 1,666,854,214.08 | 100.0% | 37,043 | 100.0% | 2.32% |

11. Geography

| Province | Current Period | | | | |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| ACHAIA | 54,724,301.29 | 3.28% | 1,361 | 3.67% | 2.39% |
| AITOLOAKARNANIA | 22,507,432.92 | 1.35% | 617 | 1.67% | 2.57% |
| ARGOLIDA | 16,881,631.55 | 1.01% | 362 | 0.98% | 2.38% |
| ARKADIA | 9,067,376.29 | 0.54% | 220 | 0.59% | 2.50% |
| ARTA | 5,023,203.25 | 0.30% | 149 | 0.40% | 2.49% |
| ATTICA | 772,897,138.96 | 46.37% | 15,721 | 42.44% | 2.24% |
| CHALKIDIKI | 18,842,764.95 | 1.13% | 453 | 1.22% | 2.59% |
| CHANIA | 23,147,999.52 | 1.39% | 392 | 1.06% | 2.11% |
| CHIOS | 9,107,947.92 | 0.55% | 205 | 0.55% | 2.38% |
| CORFU | 13,732,091.70 | 0.82% | 293 | 0.79% | 2.62% |
| DODEKANISA | 52,084,543.36 | 3.13% | 877 | 2.37% | 2.31% |
| DRAMA | 8,499,043.39 | 0.51% | 221 | 0.60% | 2.39% |
| EVOIA | 21,414,530.49 | 1.29% | 544 | 1.47% | 2.66% |
| EVKITANIA | 2,017,137.22 | 0.12% | 49 | 0.13% | 3.43% |
| EVROS | 15,961,702.80 | 0.96% | 426 | 1.15% | 2.46% |
| FLORINA | 4,424,840.07 | 0.27% | 123 | 0.33% | 2.48% |
| FOKIDA | 3,264,904.55 | 0.20% | 92 | 0.25% | 2.70% |
| FTHIOTIDA | 23,053,394.05 | 1.38% | 632 | 1.71% | 2.54% |
| GREVENA | 5,043,062.99 | 0.30% | 132 | 0.36% | 2.52% |
| HERAKLION | 27,368,189.28 | 1.64% | 569 | 1.54% | 2.28% |
| ILEIA | 21,126,515.56 | 1.27% | 533 | 1.44% | 2.58% |
| IMATHIA | 10,945,410.78 | 0.66% | 274 | 0.74% | 2.43% |
| IOANNINA | 23,672,404.33 | 1.42% | 544 | 1.47% | 2.13% |
| KARDITSA | 14,610,470.99 | 0.88% | 433 | 1.17% | 2.32% |
| KASTORIA | 4,324,385.38 | 0.26% | 136 | 0.37% | 2.48% |
| KAVALA | 18,521,422.05 | 1.11% | 417 | 1.13% | 2.43% |
| KEFALLONIA | 2,893,373.49 | 0.17% | 34 | 0.09% | 2.33% |
| KILKIS | 9,565,730.94 | 0.57% | 272 | 0.73% | 2.39% |
| KORINTHIA | 21,848,654.19 | 1.31% | 472 | 1.27% | 2.35% |
| KOZANI | 13,971,559.48 | 0.84% | 383 | 1.03% | 2.53% |
| KYKLADES | 25,970,577.24 | 1.56% | 435 | 1.17% | 2.23% |
| LAKONIA | 14,093,685.37 | 0.85% | 313 | 0.85% | 2.42% |
| LARISA | 30,050,896.35 | 1.80% | 799 | 2.16% | 2.34% |
| LASITHI | 12,798,864.07 | 0.77% | 279 | 0.75% | 2.14% |
| LEFKADA | 4,733,310.95 | 0.28% | 108 | 0.29% | 2.38% |
| LESBOS | 17,030,434.18 | 1.02% | 414 | 1.12% | 2.70% |
| MAGNESIA | 24,665,788.68 | 1.48% | 648 | 1.75% | 2.56% |
| MESSINIA | 13,152,245.84 | 0.79% | 365 | 0.99% | 2.69% |
| PELLA | 13,828,658.01 | 0.83% | 379 | 1.02% | 2.22% |
| PIERIA | 20,818,449.71 | 1.25% | 490 | 1.32% | 2.25% |
| PREVEZA | 11,279,275.45 | 0.68% | 292 | 0.79% | 2.37% |
| RETHYMNO | 20,456,052.13 | 1.23% | 396 | 1.07% | 2.28% |
| RODOPI | 13,610,400.55 | 0.82% | 385 | 1.04% | 2.24% |
| SAMOS | 5,816,876.93 | 0.35% | 165 | 0.45% | 2.60% |
| SERRES | 8,503,582.56 | 0.51% | 234 | 0.63% | 2.60% |
| THESSALONIA | 8,879,540.74 | 0.53% | 224 | 0.61% | 2.40% |
| THESSALONIKI | 126,438,192.23 | 7.59% | 2,945 | 7.95% | 2.23% |
| TRIKALA | 11,063,686.87 | 0.66% | 325 | 0.88% | 2.38% |
| VOIOTIA | 15,499,762.97 | 0.93% | 453 | 1.22% | 2.76% |
| XANTHI | 9,721,757.27 | 0.58% | 308 | 0.83% | 2.50% |
| ZAKYNTHOS | 7,899,012.24 | 0.47% | 150 | 0.41% | 2.35% |
| Total | 1,666,854,214.08 | 100.0% | 37,043 | 100.0% | 2.32% |

12. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 1,666,854,214.08 | 100.00% | 42,680 | 100.00% | 2.32% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

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 | 1,019,521,081.58 | 61.16% | 25,088 | 58.78% | 1.95% |
| Euribor 1M Linked | 161,760,806.15 | 9.70% | 3,248 | 7.61% | 1.72% |
| Euribor 3M Linked | 314,816,841.26 | 18.89% | 6,445 | 15.10% | 2.63% |
| Fixed | 138,843,752.01 | 8.33% | 4,773 | 11.18% | 4.45% |
| Originator Rate | 31,911,733.08 | 1.91% | 3,126 | 7.32% | 4.78% |
| | 1,666,854,214.08 | 100.0% | 42,680 | 100.0% | 2.32% |

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) | 40,081 | 1,474,135.73 | 1,529,915,560.93 | 93.91% | 91.78% |
| 31-60 days past due | 1,692 | 835,228.55 | 84,518,722.58 | 3.96% | 5.07% |
| 61-90 days past due | 907 | 725,251.65 | 52,419,930.57 | 2.13% | 3.14% |
| 91+ days past due | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | 42,680 | 3,034,615.93 | 1,666,854,214.08 | 100.0% | 100.0% |

15. Loan Purpose

| Description | Current Period | | | | |
|--|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Buy Primary | 276,083,566.80 | 16.56% | 5,839 | 13.68% | 2.19% |
| Completion/construction of primary residence | 171,622,464.35 | 10.29% | 4,193 | 9.82% | 2.30% |
| Completion/construction of secondary | 258,731,282.97 | 15.52% | 5,058 | 11.85% | 2.14% |
| Refinancing loans from other banks | 289,972,918.15 | 17.39% | 5,187 | 12.15% | 2.35% |
| Buy Secondary | 76,074,338.98 | 4.56% | 1,613 | 3.78% | 2.22% |
| Professional use | 15,483,223.35 | 0.92% | 267 | 0.63% | 2.03% |
| Land Purchase For Residence Construction | 4,739,137.15 | 0.28% | 118 | 0.28% | 2.12% |
| Renovating | 574,147,282.33 | 34.44% | 20,405 | 47.81% | 2.48% |
| | 1,666,854,214.08 | 100.% | 42,680 | 100.% | 2.32% |

16. Employment

| Description | Current Period | | | | Weighted Average Coupon |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Employed | 686,064,295.90 | 41.15% | 15,059 | 41.03% | 2.31% |
| Self Employed | 513,852,129.30 | 30.82% | 8,549 | 23.29% | 2.21% |
| Unemployed | 167,761,535.46 | 10.06% | 3,743 | 10.20% | 2.23% |
| Retired | 258,932,362.17 | 15.53% | 8,072 | 21.99% | 2.59% |
| N/A | 40,243,891.25 | 2.41% | 1,277 | 3.48% | 2.51% |
| | 1,666,854,214.08 | 100.0% | 36,700 | 100.0% | 2.32% |

* 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.