

Covered Bond Programme I



Monthly Investor Report

August 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 | 31-08-2014 | 28-11-2008 |
| Portfolio Cut off Date | 31-08-2014 | 31-10-2008 |
| Original Principal Balance | 3.373.643.376,00 | 6.487.231.236,00 |
| Principal Balance | 1.850.682.775,84 | 5.951.630.426,00 |
| Number of Borrowers | 53.903 | 70.301 |
| Number of Loanparts | 61.755 | 94.141 |
| Number of Properties | 54.654 | 72.324 |
| Average Principal Balance (borrower) | 34.333,58 | 82.291,22 |
| Average Principal Balance (parts) | 29.968,14 | 63.220,39 |
| Coupon: Weighted Average | 2,4 | 4,8 |
| Minimum | 0,0 | 3,1 |
| Maximum | 7,7 | 8,1 |
| Weighted Average Loan to Value | 56,55 | 66,60 |
| Weighted Average Loan to Indexed Value | 51,23 | 58,38 |
| Seasoning (years): Weighted Average | 8,06 | 2,10 |
| Original Maturity (years): Weighted Average | 22,49 | 24,92 |
| Remaining Tenor (years): Weighted Average | 14,46 | 22,85 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 846.200.000,00 |
| Negative Carry | 8.462.000,00 |
| Outstanding Accrued Interest on Bonds | 29.466.306,85 |
| Current Outstanding Balance | 1.850.682.775,84 |
| Adjusted Nominal Value Assets * | 1.820.742.121,62 |
| Outstanding Accrued Interest on Assets | 1.631.969,83 |
| Nominal Value Test Current Value ** | 48,28 % |
| <i>Nominal Value Test Maximum Value</i> | 65,00 % |

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

| Current Period | | | | | |
|---------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| Product Type | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Other | 68,924,577.56 | 3.72% | 1,477 | 2.39% | 2.35% |
| Standard Amortising | 1,781,758,198.28 | 96.28% | 60,278 | 97.61% | 2.44% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

2. Loan Coupon

| Current Period | | | | | |
|----------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| Coupon Loan Part (%) | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 0,00% - 2.5% | 1,298,375,653.57 | 70.16% | 32,247 | 52.22% | 1.78% |
| 2.5% - 2.99% | 200,443,109.13 | 10.83% | 7,326 | 11.86% | 2.79% |
| 3% - 3.49% | 87,727,508.28 | 4.74% | 4,781 | 7.74% | 3.24% |
| 3.5% - 3.99% | 28,216,137.74 | 1.52% | 672 | 1.09% | 3.69% |
| 4% - 4.49% | 11,162,335.18 | 0.60% | 274 | 0.44% | 4.27% |
| 4.5% - 4.99% | 86,612,941.62 | 4.68% | 10,218 | 16.55% | 4.76% |
| 5% - 5.49% | 55,017,927.17 | 2.97% | 2,554 | 4.14% | 5.29% |
| 5.5% - 5.99% | 55,064,923.31 | 2.98% | 1,682 | 2.72% | 5.66% |
| 6% - 6.49% | 5,428,639.78 | 0.29% | 353 | 0.57% | 6.27% |
| 6.5% - 6.99% | 18,745,819.12 | 1.01% | 914 | 1.48% | 6.61% |
| 7% - 7.49% | 3,885,042.27 | 0.21% | 733 | 1.19% | 7.21% |
| 7.5% - more | 2,738.67 | 0.00% | 1 | 0.00% | 7.65% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

3. Origination Year

| Year | Current Period | | | | |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 1992 | 17,922.71 | 0.00% | 1 | 0.00% | 5.40% |
| 1993 | 23,435.01 | 0.00% | 2 | 0.00% | 0.80% |
| 1994 | 8,381.52 | 0.00% | 3 | 0.00% | 3.69% |
| 1995 | 15,646.44 | 0.00% | 5 | 0.01% | 4.98% |
| 1996 | 12,579.07 | 0.00% | 6 | 0.01% | 4.65% |
| 1997 | 39,012.70 | 0.00% | 9 | 0.01% | 3.23% |
| 1998 | 120,623.66 | 0.01% | 19 | 0.03% | 3.56% |
| 1999 | 4,783,085.37 | 0.26% | 1,266 | 2.05% | 4.08% |
| 2000 | 12,800,274.76 | 0.69% | 2,768 | 4.48% | 3.84% |
| 2001 | 47,008,688.28 | 2.54% | 5,025 | 8.14% | 3.48% |
| 2002 | 54,738,259.65 | 2.96% | 4,542 | 7.35% | 3.49% |
| 2003 | 116,978,039.73 | 6.32% | 5,042 | 8.16% | 2.78% |
| 2004 | 197,215,989.61 | 10.66% | 6,403 | 10.37% | 2.40% |
| 2005 | 330,285,239.76 | 17.85% | 9,161 | 14.83% | 2.16% |
| 2006 | 299,249,874.68 | 16.17% | 7,629 | 12.35% | 2.15% |
| 2007 | 341,492,222.47 | 18.45% | 8,345 | 13.51% | 1.87% |
| 2008 | 213,158,028.91 | 11.52% | 5,249 | 8.50% | 2.35% |
| 2009 | 89,112,094.34 | 4.82% | 2,830 | 4.58% | 2.98% |
| 2010 | 65,265,391.82 | 3.53% | 1,885 | 3.05% | 3.59% |
| 2011 | 39,435,103.26 | 2.13% | 869 | 1.41% | 3.84% |
| 2012 | 17,811,753.01 | 0.96% | 297 | 0.48% | 3.14% |
| 2013 | 16,388,917.35 | 0.89% | 302 | 0.49% | 3.79% |
| 2014 | 4,722,211.73 | 0.26% | 97 | 0.16% | 3.98% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

4. Legal Maturity Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 2014 | 1,057,558.68 | 0.06% | 1,264 | 2.05% | 3.98% |
| 2015 | 11,899,439.83 | 0.64% | 3,609 | 5.84% | 3.42% |
| 2016 | 31,831,431.87 | 1.72% | 4,985 | 8.07% | 3.60% |
| 2017 | 55,500,601.99 | 3.00% | 5,302 | 8.59% | 3.13% |
| 2018 | 61,862,261.18 | 3.34% | 4,148 | 6.72% | 3.27% |
| 2019 | 74,929,899.60 | 4.05% | 3,855 | 6.24% | 2.95% |
| 2020 | 89,575,479.63 | 4.84% | 3,868 | 6.26% | 2.67% |
| 2021 | 92,694,930.68 | 5.01% | 3,805 | 6.16% | 2.80% |
| 2022 | 102,878,369.01 | 5.56% | 3,621 | 5.86% | 2.39% |
| 2023 | 97,726,421.23 | 5.28% | 3,078 | 4.98% | 2.79% |
| 2024 | 120,582,737.53 | 6.52% | 3,359 | 5.44% | 2.63% |
| 2025 | 138,177,603.12 | 7.47% | 3,545 | 5.74% | 2.60% |
| 2026 | 81,452,333.47 | 4.40% | 2,067 | 3.35% | 2.57% |
| 2027 | 54,473,031.66 | 2.94% | 1,234 | 2.00% | 1.98% |
| 2028 | 58,054,417.55 | 3.14% | 1,276 | 2.07% | 2.29% |
| 2029 | 31,825,327.55 | 1.72% | 682 | 1.10% | 2.25% |
| 2030 | 49,315,165.65 | 2.66% | 955 | 1.55% | 1.97% |
| 2031 | 43,577,550.70 | 2.35% | 773 | 1.25% | 2.09% |
| 2032 | 47,158,177.41 | 2.55% | 870 | 1.41% | 1.80% |
| 2033 | 46,363,646.45 | 2.51% | 835 | 1.35% | 2.14% |
| 2034 | 50,552,944.00 | 2.73% | 890 | 1.44% | 2.06% |
| 2035 | 79,262,573.87 | 4.28% | 1,315 | 2.13% | 1.94% |
| 2036 | 55,645,482.40 | 3.01% | 872 | 1.41% | 1.88% |
| 2037 | 54,111,491.40 | 2.92% | 836 | 1.35% | 1.77% |
| 2038 | 31,722,279.50 | 1.71% | 506 | 0.82% | 2.14% |
| 2039 | 11,695,940.70 | 0.63% | 209 | 0.34% | 2.35% |
| 2040 | 13,320,246.96 | 0.72% | 209 | 0.34% | 2.19% |
| 2041 | 21,559,761.05 | 1.16% | 319 | 0.52% | 2.28% |
| 2042 | 22,145,642.00 | 1.20% | 351 | 0.57% | 2.11% |
| 2043 | 25,180,648.73 | 1.36% | 368 | 0.60% | 2.48% |
| 2044 | 13,550,422.19 | 0.73% | 201 | 0.33% | 2.23% |
| 2045 | 16,145,422.53 | 0.87% | 215 | 0.35% | 1.94% |
| 2046 | 28,477,505.50 | 1.54% | 378 | 0.61% | 1.92% |
| 2047 | 33,224,924.07 | 1.80% | 400 | 0.65% | 1.72% |
| 2048 | 21,691,137.15 | 1.17% | 313 | 0.51% | 2.07% |
| 2049 | 9,023,660.55 | 0.49% | 157 | 0.25% | 2.35% |
| 2050 | 11,170,848.08 | 0.60% | 161 | 0.26% | 2.37% |
| 2051 | 10,490,796.92 | 0.57% | 162 | 0.26% | 2.45% |
| 2052 | 9,978,543.28 | 0.54% | 160 | 0.26% | 2.45% |
| 2053 | 7,877,376.80 | 0.43% | 117 | 0.19% | 2.53% |
| 2054 | 4,497,636.91 | 0.24% | 68 | 0.11% | 2.68% |
| 2055 | 2,763,937.10 | 0.15% | 46 | 0.07% | 2.55% |
| 2056 | 3,289,563.54 | 0.18% | 44 | 0.07% | 2.79% |
| 2057 | 9,162,590.27 | 0.50% | 135 | 0.22% | 2.57% |
| 2058 | 8,352,330.69 | 0.45% | 128 | 0.21% | 2.44% |
| 2059 | 4,852,684.86 | 0.26% | 64 | 0.10% | 2.57% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

5. Seasoning

| In Years | Current Period | | | | Weighted Average Coupon |
|-------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 0.5 | 1,543,192.25 | 0.08% | 29 | 0.05% | 3.98% |
| 0.5 - 1.0 | 11,643,512.38 | 0.63% | 231 | 0.37% | 3.99% |
| 1.0 - 1.5 | 6,617,820.45 | 0.36% | 121 | 0.20% | 3.61% |
| 1.5 - 2.0 | 5,515,087.72 | 0.30% | 90 | 0.15% | 3.11% |
| 2.0 - 2.5 | 8,440,608.27 | 0.46% | 149 | 0.24% | 3.12% |
| 2.5 - 3.0 | 16,487,764.17 | 0.89% | 260 | 0.42% | 3.45% |
| 3.0 - 4.0 | 49,632,356.06 | 2.68% | 1,256 | 2.03% | 4.00% |
| 4.0 - 5.0 | 79,491,383.25 | 4.30% | 2,496 | 4.04% | 3.19% |
| 5.0 - 6.0 | 100,159,099.42 | 5.41% | 2,872 | 4.65% | 2.95% |
| 6.0 - 7.0 | 283,907,340.80 | 15.34% | 6,801 | 11.01% | 2.08% |
| 7.0 - 8.0 | 333,016,913.82 | 17.99% | 8,312 | 13.46% | 1.96% |
| 8.0 - 9.0 | 370,996,592.69 | 20.05% | 9,687 | 15.69% | 2.10% |
| 9.0 - 10.0 | 226,939,758.82 | 12.26% | 6,870 | 11.12% | 2.29% |
| more - 10.0 | 356,291,345.74 | 19.25% | 22,581 | 36.57% | 2.92% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

6. Remaining Tenor

| In Years | Current Period | | | | |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| less - 01 | 1,712,152,847.01 | 92.51% | 55,629 | 90.08% | 2.19% |
| 01-02 | 8,787,372.66 | 0.47% | 724 | 1.17% | 4.43% |
| 02-03 | 17,648,292.04 | 0.95% | 1,106 | 1.79% | 5.20% |
| 03-04 | 12,726,189.91 | 0.69% | 764 | 1.24% | 5.16% |
| 04-05 | 15,000,119.03 | 0.81% | 772 | 1.25% | 5.83% |
| 05-06 | 7,766,352.67 | 0.42% | 356 | 0.58% | 5.75% |
| 06-07 | 6,057,260.29 | 0.33% | 251 | 0.41% | 5.75% |
| 07-08 | 16,090,161.69 | 0.87% | 601 | 0.97% | 5.42% |
| 08-09 | 10,107,206.22 | 0.55% | 322 | 0.52% | 5.50% |
| 09-10 | 13,390,709.48 | 0.72% | 430 | 0.70% | 5.78% |
| 10-11 | 7,901,964.12 | 0.43% | 235 | 0.38% | 5.67% |
| 11-12 | 5,741,791.34 | 0.31% | 175 | 0.28% | 5.80% |
| 12-13 | 7,895,590.55 | 0.43% | 192 | 0.31% | 5.68% |
| 13-14 | 4,077,143.38 | 0.22% | 96 | 0.16% | 5.66% |
| 14-15 | 4,508,229.34 | 0.24% | 90 | 0.15% | 5.78% |
| 15-16 | 123,054.85 | 0.01% | 1 | 0.00% | 6.32% |
| 16-17 | 57,622.57 | 0.00% | 1 | 0.00% | 5.92% |
| 17-18 | 58,233.46 | 0.00% | 1 | 0.00% | 6.67% |
| 18-19 | 132,148.53 | 0.01% | 2 | 0.00% | 5.12% |
| 19-20 | | | | | |
| 20-21 | | | | | |
| 21-22 | 41,176.22 | 0.00% | 1 | 0.00% | 5.52% |
| 22-23 | | | | | |
| 23-24 | 28,144.02 | 0.00% | 1 | 0.00% | 5.42% |
| 24-25 | 39,325.51 | 0.00% | 1 | 0.00% | 5.62% |
| 25-26 | | | | | |
| 26-27 | | | | | |
| 27-28 | 85,433.32 | 0.00% | 1 | 0.00% | 4.87% |
| 28-29 | | | | | |
| 29-30 | | | | | |
| 30 - more | 266,407.63 | 0.01% | 3 | 0.00% | 2.45% |
| Matured | 0.00 | 0.00% | 0 | 0.00% | 0.00% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

7. Loan to Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 56,55 % | | | | | |
| less - 40.00% | 444,674,237.49 | 24.03% | 21,147 | 38.69% | 2.82% |
| 40.01% - 50.00% | 265,811,964.34 | 14.36% | 7,818 | 14.31% | 2.51% |
| 50.01% - 60.00% | 265,563,001.62 | 14.35% | 6,811 | 12.46% | 2.42% |
| 60.01% - 70.00% | 290,043,271.07 | 15.67% | 6,730 | 12.31% | 2.37% |
| 70.01% - 80.00% | 377,448,000.31 | 20.40% | 8,584 | 15.71% | 2.25% |
| 80.01% - 85.00% | 72,710,200.88 | 3.93% | 1,243 | 2.27% | 2.02% |
| 85.01% - 90.00% | 78,945,984.94 | 4.27% | 1,310 | 2.40% | 1.95% |
| 90.01% - 95.00% | 28,224,387.25 | 1.53% | 488 | 0.89% | 1.98% |
| 95.01% - 100.00% | 25,449,431.32 | 1.38% | 444 | 0.81% | 1.98% |
| 100.01% - 105.00% | 771,854.15 | 0.04% | 30 | 0.06% | 3.01% |
| 105.01% - 110.00% | 345,758.87 | 0.02% | 20 | 0.04% | 2.80% |
| 110.01% - 115.00% | 240,760.75 | 0.01% | 12 | 0.02% | 3.69% |
| 115.01% - 120.00% | 21,063.14 | 0.00% | 3 | 0.01% | 2.96% |
| 120.01% - 125.00% | 78,584.93 | 0.00% | 3 | 0.01% | 1.42% |
| 125.01% - 128.00% | 147,177.47 | 0.01% | 3 | 0.01% | 1.76% |
| 128.01% - more | 207,097.31 | 0.01% | 8 | 0.02% | 1.83% |
| | 1,850,682,775.84 | 100.0% | 54,654 | 100.0% | 2.44% |

8 . Loan to Indexed Value

| In % | Current Period | | | | Weighted Average Coupon |
|-------------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | |
| average: 49,34 % | | | | | |
| less - 40.00% | 738,181,507.18 | 39.89% | 37,895 | 69.34% | 2.78% |
| 40.01% - 50.00% | 220,839,632.97 | 11.93% | 4,496 | 8.23% | 2.40% |
| 50.01% - 60.00% | 220,160,200.44 | 11.90% | 3,728 | 6.82% | 2.31% |
| 60.01% - 70.00% | 197,503,913.37 | 10.67% | 2,891 | 5.29% | 2.21% |
| 70.01% - 80.00% | 189,238,354.31 | 10.23% | 2,511 | 4.59% | 2.18% |
| 80.01% - 85.00% | 90,661,883.86 | 4.90% | 1,084 | 1.98% | 2.04% |
| 85.01% - 90.00% | 71,656,852.08 | 3.87% | 786 | 1.44% | 1.96% |
| 90.01% - 95.00% | 73,953,511.12 | 4.00% | 773 | 1.41% | 2.00% |
| 95.01% - 100.00% | 48,486,920.51 | 2.62% | 490 | 0.90% | 1.91% |
| | 1,850,682,775.84 | 100.0% | 54,654 | 100.0% | 2.44% |

9. 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 | 325,058,593.20 | 17.56% | 29,890 | 54.69% | 3.29% |
| 25.000,00 - 50.000,00 | 468,896,809.51 | 25.34% | 13,052 | 23.88% | 2.70% |
| 50.000,00 - 75.000,00 | 360,580,658.80 | 19.48% | 5,900 | 10.80% | 2.31% |
| 75.000,00 - 100.000,00 | 253,147,978.98 | 13.68% | 2,954 | 5.41% | 2.07% |
| 100.000,00 - 125.000,00 | 136,057,424.64 | 7.35% | 1,222 | 2.24% | 1.96% |
| 125.000,00 - 150.000,00 | 87,661,301.03 | 4.74% | 648 | 1.19% | 1.87% |
| 150.000,00 - 175.000,00 | 57,128,161.70 | 3.09% | 354 | 0.65% | 1.84% |
| 175.000,00 - 200.000,00 | 38,476,213.73 | 2.08% | 206 | 0.38% | 1.80% |
| 200.000,00 - 225.000,00 | 27,099,143.08 | 1.46% | 128 | 0.23% | 1.87% |
| 225.000,00 - 250.000,00 | 24,363,912.03 | 1.32% | 103 | 0.19% | 1.69% |
| 250.000,00 - 275.000,00 | 12,255,964.35 | 0.66% | 47 | 0.09% | 1.87% |
| 275.000,00 - 300.000,00 | 9,159,846.12 | 0.49% | 32 | 0.06% | 1.80% |
| 300.000,00 - 325.000,00 | 7,829,891.98 | 0.42% | 25 | 0.05% | 1.64% |
| 325.000,00 - 350.000,00 | 6,039,290.98 | 0.33% | 18 | 0.03% | 1.56% |
| 350.000,00 - 375.000,00 | 5,774,541.65 | 0.31% | 16 | 0.03% | 1.74% |
| 375.000,00 - 400.000,00 | 4,670,629.88 | 0.25% | 12 | 0.02% | 1.63% |
| 400.000,00 - 425.000,00 | 3,705,811.39 | 0.20% | 9 | 0.02% | 1.37% |
| 425.000,00 - 450.000,00 | 876,871.10 | 0.05% | 2 | 0.00% | 1.47% |
| 450.000,00 - 475.000,00 | 2,328,419.05 | 0.13% | 5 | 0.01% | 1.62% |
| 475.000,00 - 500.000,00 | 2,417,689.94 | 0.13% | 5 | 0.01% | 1.87% |
| 500.000,00 - 600.000,00 | 7,657,691.97 | 0.41% | 14 | 0.03% | 1.58% |
| 600.000,00 - 700.000,00 | 3,299,619.86 | 0.18% | 5 | 0.01% | 1.84% |
| 700.000,00 - 800.000,00 | 2,303,720.68 | 0.12% | 3 | 0.01% | 1.70% |
| 800.000,00 - 900.000,00 | 854,677.20 | 0.05% | 1 | 0.00% | 1.07% |
| 900.000,00 - 1.000.000,00 | 1,945,003.43 | 0.11% | 2 | 0.00% | 1.22% |
| 1.000.000,00 - 1.250.000,00 | 1,092,909.56 | 0.06% | 1 | 0.00% | 1.27% |
| 1.250.000,00 - 1.500.000,00 | | | | | |
| 1.500.000,00 - more | | | | | |
| | 1,850,682,775.84 | 100.0% | 54,654 | 100.0% | 2.44% |

10. Property Description

| Description | Current Period | | | | |
|-----------------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| Apartment/flat | 1,798,021,879.12 | 97.15% | 53,924 | 98.66% | 2.45% |
| Building | 152,533.73 | 0.00% | 3 | 0.01% | 1.45% |
| House incl. land plot | | | | | |
| Other real estate | 2,585,011.14 | 0.13% | 29 | 0.05% | 1.90% |
| Professional Use | 49,923,351.85 | 2.69% | 698 | 1.28% | 2.04% |
| | 1,850,682,775.84 | 100.0% | 54,654 | 100.0% | 2.44% |

11. Geography

| Province | Current Period | | | | |
|-----------------|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| ACHAIA | 61,587,787.39 | 3.33% | 1,946 | 3.56% | 2.48% |
| AITOLOAKARNANIA | 26,475,563.76 | 1.43% | 941 | 1.72% | 2.69% |
| ARGOLIDA | 17,039,065.69 | 0.92% | 487 | 0.89% | 2.57% |
| ARKADIA | 10,045,932.76 | 0.54% | 317 | 0.58% | 2.67% |
| ARTA | 5,533,289.46 | 0.30% | 235 | 0.43% | 2.76% |
| ATTICA | 862,538,906.33 | 46.61% | 23,638 | 43.25% | 2.38% |
| CHALKIDIKI | 19,613,058.72 | 1.06% | 637 | 1.17% | 2.71% |
| CHANIA | 24,476,694.74 | 1.32% | 585 | 1.07% | 2.22% |
| CHIOS | 11,077,215.94 | 0.60% | 333 | 0.61% | 2.56% |
| CORFU | 15,371,591.37 | 0.83% | 442 | 0.81% | 2.55% |
| DODEKANISA | 54,224,810.22 | 2.93% | 1,129 | 2.07% | 2.33% |
| DRAMA | 8,945,653.65 | 0.48% | 283 | 0.52% | 2.46% |
| EVOIA | 25,690,474.59 | 1.39% | 878 | 1.61% | 2.90% |
| EVROTANIA | 1,671,979.07 | 0.09% | 70 | 0.13% | 3.56% |
| EVROS | 18,216,800.82 | 0.98% | 713 | 1.31% | 2.69% |
| FLORINA | 4,778,201.19 | 0.26% | 183 | 0.34% | 2.60% |
| FOKIDA | 4,507,163.29 | 0.24% | 150 | 0.27% | 3.03% |
| FTHIOTIDA | 23,830,951.29 | 1.29% | 969 | 1.77% | 2.68% |
| GREVENA | 5,234,327.63 | 0.28% | 170 | 0.31% | 2.72% |
| HERAKLION | 31,672,896.00 | 1.71% | 792 | 1.45% | 2.32% |
| ILEIA | 22,020,455.38 | 1.19% | 750 | 1.37% | 2.62% |
| IMATHIA | 11,144,067.46 | 0.60% | 366 | 0.67% | 2.71% |
| IOANNINA | 28,784,186.18 | 1.56% | 879 | 1.61% | 2.20% |
| KARDITSA | 16,543,887.72 | 0.89% | 652 | 1.19% | 2.42% |
| KASTORIA | 5,338,958.13 | 0.29% | 188 | 0.34% | 2.64% |
| KAVALA | 16,844,669.55 | 0.91% | 536 | 0.98% | 2.43% |
| KEFALLONIA | 9,365,662.31 | 0.51% | 246 | 0.45% | 2.62% |
| KILKIS | 10,388,151.01 | 0.56% | 375 | 0.69% | 2.42% |
| KORINTHIA | 21,320,090.19 | 1.15% | 677 | 1.24% | 2.52% |
| KOZANI | 16,485,625.99 | 0.89% | 551 | 1.01% | 2.61% |
| KYKLADES | 32,152,538.14 | 1.74% | 675 | 1.24% | 2.23% |
| LAKONIA | 14,474,384.23 | 0.78% | 442 | 0.81% | 2.55% |
| LARISA | 34,636,803.08 | 1.87% | 1,196 | 2.19% | 2.42% |
| LASITHI | 14,795,469.23 | 0.80% | 429 | 0.79% | 2.15% |
| LEFKADA | 5,266,372.41 | 0.29% | 167 | 0.31% | 2.42% |
| LESBOS | 20,407,114.65 | 1.10% | 588 | 1.08% | 2.73% |
| MAGNESIA | 27,387,373.06 | 1.48% | 927 | 1.70% | 2.55% |
| MESSINIA | 17,084,486.74 | 0.92% | 639 | 1.17% | 2.76% |
| PELLA | 13,905,871.28 | 0.75% | 488 | 0.89% | 2.18% |
| PIERIA | 19,217,160.08 | 1.04% | 594 | 1.09% | 2.34% |
| PREVEZA | 13,007,788.24 | 0.70% | 403 | 0.74% | 2.53% |
| RETHYMNO | 21,843,524.42 | 1.18% | 654 | 1.20% | 2.48% |
| RODOPI | 13,236,669.23 | 0.72% | 505 | 0.92% | 2.32% |
| SAMOS | 8,676,643.55 | 0.47% | 273 | 0.50% | 2.73% |
| SERRES | 8,767,286.64 | 0.47% | 320 | 0.59% | 2.79% |
| THESSALONIA | 9,444,552.05 | 0.51% | 283 | 0.52% | 2.34% |
| THESSALONIKI | 137,842,590.56 | 7.45% | 4,186 | 7.66% | 2.33% |
| TRIKALA | 11,631,841.79 | 0.63% | 436 | 0.80% | 2.45% |
| VOIOTIA | 16,317,571.69 | 0.88% | 662 | 1.21% | 2.95% |
| XANTHI | 10,880,796.62 | 0.59% | 449 | 0.82% | 2.50% |
| ZAKYNTHOS | 8,937,820.32 | 0.48% | 220 | 0.40% | 2.25% |
| | 1,850,682,775.84 | 100.0% | 54,654 | 100.0% | 2.44% |

12. Mortgage Payment Frequency

| Payment Frequency | Current Period | | | | |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 1,850,682,775.84 | 100.00% | 61,755 | 100.00% | 2.44% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

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 | 1,092,977,838.81 | 59.06% | 31,947 | 51.73% | 1.87% |
| Euribor 1M Linked | 157,941,596.04 | 8.53% | 3,717 | 6.02% | 1.63% |
| Euribor 3M Linked | 380,247,024.07 | 20.55% | 9,434 | 15.28% | 2.76% |
| Fixed | 143,550,721.01 | 7.76% | 6,673 | 10.81% | 5.53% |
| Originator Rate | 75,965,595.91 | 4.10% | 9,984 | 16.17% | 4.77% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

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) | 59,385 | 1,297,582.26 | 1,749,823,974.23 | 96.16% | 94.55% |
| 31-60 days past due | 1,692 | 756,950.99 | 70,342,020.12 | 2.74% | 3.80% |
| 61-90 days past due | 677 | 506,185.93 | 30,516,635.19 | 1.10% | 1.64% |
| 91+ days past due | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | 61,754 | 2,560,719.18 | 1,850,682,629.54 | 100.0% | 100.0% |

15. Loan Purpose

| Description | Current Period | | | | Weighted Average Coupon |
|--|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| Buy Primary | 327,066,196.51 | 17.67% | 9,953 | 16.12% | 2.43% |
| Completion/construction of primary residence | 221,302,550.56 | 11.95% | 7,863 | 12.73% | 2.46% |
| Completion/construction of secondary | 292,618,035.05 | 15.81% | 7,338 | 11.88% | 2.19% |
| Refinancing loans from other banks | 200,625,965.22 | 10.84% | 3,924 | 6.35% | 2.37% |
| Buy Secondary | 102,410,602.71 | 5.53% | 2,739 | 4.44% | 2.39% |
| Professional use | 19,596,610.74 | 1.05% | 456 | 0.74% | 2.25% |
| Land Purchase For Residence Construction | 6,990,878.30 | 0.37% | 278 | 0.45% | 2.15% |
| Renovating | 680,050,601.83 | 36.74% | 29,201 | 47.29% | 2.57% |
| Other | 21,334.92 | 0.00% | 3 | 0.01% | 6.07% |
| | 1,850,682,775.84 | 100.0% | 61,755 | 100.0% | 2.44% |

16. Employment

| Description | Current Period | | | | |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Employed | 795,075,045.28 | 42.96% | 23,614 | 43.81% | 2.44% |
| Self Employed | 536,771,244.12 | 29.00% | 11,262 | 20.89% | 2.26% |
| Unemployed | 152,100,905.37 | 8.22% | 4,742 | 8.80% | 2.54% |
| Retired | 319,515,789.22 | 17.26% | 12,416 | 23.03% | 2.63% |
| N/A | 47,219,791.86 | 2.55% | 1,869 | 3.47% | 2.62% |
| | 1,850,682,775.84 | 100.0% | 53,903 | 100.0% | 2.44% |

* 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.