

Covered Bond Programme I



Monthly Investor Report

February 2016

| Bonds | ISIN | Ratings | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|------------------|----------------|
| | | Fitch | Moody's | | | | |
| Series 03 | XS0438753294 | CCC | Caa2 | EUR | 846,200,000.00 | 3.875% | 07-10-2016 |

Summary

| All amounts in EURO | Current | At Issue |
|---|------------------|------------------|
| Reporting Date | 29-02-2016 | 28-11-2008 |
| Portfolio Cut off Date | 29-02-2016 | 31-10-2008 |
| Original Principal Balance | 2.748.433.141,00 | 6.487.231.236,00 |
| Principal Balance | 1.282.475.653,00 | 5.951.630.426,00 |
| Number of Borrowers | 44.203 | 70.301 |
| Number of Loanparts | 50.483 | 94.141 |
| Number of Properties | 44.722 | 72.324 |
| Average Principal Balance (borrower) | 29.013,32 | 82.291,22 |
| Average Principal Balance (parts) | 25.404,11 | 63.220,39 |
| Coupon: Weighted Average | 2,4 | 4,8 |
| Minimum | 1,1 | 3,1 |
| Maximum | 7,3 | 8,1 |
| Weighted Average Loan to Value | 56,71 | 66,60 |
| Weighted Average Loan to Indexed Value | 51,86 | 58,38 |
| Seasoning (years): Weighted Average | 9,50 | 2,10 |
| Original Maturity (years): Weighted Average | 23,04 | 24,92 |
| Remaining Tenor (years): Weighted Average | 13,57 | 22,85 |

Nominal Value Test

All amounts in EURO

| | |
|---|------------------|
| Outstanding Bonds | 846.200.000,00 |
| Negative Carry | 4.231.000,00 |
| Outstanding Accrued Interest on Bonds | 12.990.672,81 |
| Current Outstanding Balance | 1.282.475.653,49 |
| Adjusted Nominal Value Assets * | 1.252.681.647,48 |
| Outstanding Accrued Interest on Assets | 1.137.149,68 |
| Nominal Value Test Current Value ** | 68,76 % |
| <i>Nominal Value Test Maximum Value</i> | 80,00 % |

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 | | | | |
|---------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Other | 59,739,020.84 | 4.66% | 1,564 | 3.10% | 2.44% |
| Standard Amortising | 1,222,736,632.65 | 95.34% | 48,919 | 96.90% | 2.44% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 100.0% | 2.44% |

2. Loan Coupon

| Coupon Loan Part (%) | Current Period | | | | |
|----------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 0,00% - 2.5% | 900,759,711.86 | 70.24% | 25,095 | 49.71% | 1.75% |
| 2.5% - 2.99% | 114,026,843.92 | 8.89% | 4,861 | 9.63% | 2.73% |
| 3% - 3.49% | 56,464,369.50 | 4.40% | 3,246 | 6.43% | 3.22% |
| 3.5% - 3.99% | 12,819,380.37 | 1.00% | 328 | 0.65% | 3.75% |
| 4% - 4.49% | 9,142,483.95 | 0.71% | 311 | 0.62% | 4.26% |
| 4.5% - 4.99% | 109,314,676.91 | 8.52% | 12,548 | 24.86% | 4.76% |
| 5% - 5.49% | 30,422,939.23 | 2.37% | 1,834 | 3.63% | 5.32% |
| 5.5% - 5.99% | 34,292,702.34 | 2.67% | 1,257 | 2.49% | 5.66% |
| 6% - 6.49% | 2,740,464.06 | 0.21% | 144 | 0.29% | 6.26% |
| 6.5% - 6.99% | 11,141,504.12 | 0.87% | 673 | 1.33% | 6.60% |
| 7% - 7.49% | 1,350,577.23 | 0.11% | 186 | 0.37% | 7.25% |
| 7.5% - more | 0.00 | 0.00% | 0 | 0.00% | 0.00% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 100.0% | 2.44% |

3. Origination Year

| Year | Current Period | | | | Weighted Average Coupon |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| 1992 | 15,117.08 | 0.00% | 1 | 0.00% | 5.40% |
| 1993 | 1,894.92 | 0.00% | 1 | 0.00% | 4.65% |
| 1994 | 6,149.95 | 0.00% | 2 | 0.00% | 3.45% |
| 1995 | 3,650.72 | 0.00% | 1 | 0.00% | 5.15% |
| 1996 | 132,252.06 | 0.01% | 39 | 0.08% | 4.65% |
| 1997 | 263,550.67 | 0.02% | 38 | 0.08% | 4.65% |
| 1998 | 384,123.37 | 0.03% | 44 | 0.09% | 4.52% |
| 1999 | 3,313,266.23 | 0.26% | 336 | 0.67% | 4.00% |
| 2000 | 5,919,047.29 | 0.46% | 517 | 1.02% | 3.86% |
| 2001 | 27,255,605.91 | 2.13% | 5,591 | 11.08% | 3.64% |
| 2002 | 41,842,643.59 | 3.26% | 5,138 | 10.18% | 3.89% |
| 2003 | 87,853,313.47 | 6.85% | 5,053 | 10.01% | 3.13% |
| 2004 | 147,366,710.65 | 11.49% | 5,572 | 11.04% | 2.60% |
| 2005 | 232,134,783.49 | 18.10% | 6,757 | 13.38% | 2.20% |
| 2006 | 200,999,108.59 | 15.67% | 5,823 | 11.53% | 2.05% |
| 2007 | 215,989,652.76 | 16.84% | 6,309 | 12.50% | 1.82% |
| 2008 | 147,417,890.52 | 11.49% | 4,101 | 8.12% | 2.16% |
| 2009 | 58,650,545.86 | 4.57% | 2,178 | 4.31% | 2.77% |
| 2010 | 38,239,551.52 | 2.98% | 1,320 | 2.61% | 3.55% |
| 2011 | 21,135,765.09 | 1.65% | 610 | 1.21% | 3.95% |
| 2012 | 15,222,897.45 | 1.19% | 297 | 0.59% | 2.74% |
| 2013 | 28,706,335.68 | 2.24% | 518 | 1.03% | 2.90% |
| 2014 | 5,110,920.41 | 0.40% | 119 | 0.24% | 3.49% |
| 2015 | 4,099,999.53 | 0.32% | 103 | 0.20% | 2.34% |
| 2016 | 410,876.68 | 0.03% | 15 | 0.03% | 2.20% |
| | 1,282,475,653.49 | 100.% | 50,483 | 100.% | 2.44% |

4. Legal Maturity Year

| Year | Current Period | | | | |
|------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 2016 | 8,354,601.62 | 0.65% | 5,190 | 10.28% | 4.01% |
| 2017 | 27,194,772.00 | 2.12% | 5,369 | 10.64% | 3.65% |
| 2018 | 38,555,221.95 | 3.01% | 4,093 | 8.11% | 3.66% |
| 2019 | 53,561,957.95 | 4.18% | 3,760 | 7.45% | 3.36% |
| 2020 | 62,487,950.89 | 4.87% | 3,535 | 7.00% | 3.04% |
| 2021 | 59,790,621.58 | 4.66% | 3,104 | 6.15% | 2.87% |
| 2022 | 65,315,344.74 | 5.09% | 2,836 | 5.62% | 2.49% |
| 2023 | 65,319,836.05 | 5.09% | 2,456 | 4.87% | 2.83% |
| 2024 | 80,092,995.95 | 6.25% | 2,599 | 5.15% | 2.61% |
| 2025 | 90,315,815.47 | 7.04% | 2,703 | 5.35% | 2.58% |
| 2026 | 57,390,391.89 | 4.47% | 1,694 | 3.36% | 2.59% |
| 2027 | 40,892,666.33 | 3.19% | 1,120 | 2.22% | 2.17% |
| 2028 | 43,784,521.95 | 3.41% | 1,142 | 2.26% | 2.34% |
| 2029 | 25,444,345.11 | 1.98% | 649 | 1.29% | 2.36% |
| 2030 | 39,679,081.43 | 3.09% | 884 | 1.75% | 1.97% |
| 2031 | 33,653,932.05 | 2.62% | 682 | 1.35% | 1.98% |
| 2032 | 35,480,623.09 | 2.77% | 796 | 1.58% | 1.95% |
| 2033 | 37,556,891.92 | 2.93% | 783 | 1.55% | 2.23% |
| 2034 | 41,661,698.38 | 3.25% | 812 | 1.61% | 2.05% |
| 2035 | 63,784,186.01 | 4.97% | 1,173 | 2.32% | 1.90% |
| 2036 | 41,276,760.15 | 3.22% | 722 | 1.43% | 1.84% |
| 2037 | 38,035,257.27 | 2.97% | 653 | 1.29% | 1.68% |
| 2038 | 23,252,409.73 | 1.81% | 407 | 0.81% | 1.95% |
| 2039 | 9,624,267.89 | 0.75% | 176 | 0.35% | 2.23% |
| 2040 | 12,654,148.49 | 0.99% | 221 | 0.44% | 2.10% |
| 2041 | 15,356,349.39 | 1.20% | 250 | 0.50% | 2.09% |
| 2042 | 13,146,607.89 | 1.03% | 245 | 0.49% | 2.03% |
| 2043 | 16,729,638.81 | 1.30% | 277 | 0.55% | 2.32% |
| 2044 | 10,048,450.33 | 0.78% | 179 | 0.35% | 2.27% |
| 2045 | 12,653,675.81 | 0.99% | 191 | 0.38% | 1.91% |
| 2046 | 22,024,263.91 | 1.72% | 307 | 0.61% | 1.84% |
| 2047 | 21,861,135.52 | 1.70% | 299 | 0.59% | 1.65% |
| 2048 | 15,983,093.15 | 1.25% | 241 | 0.48% | 1.92% |
| 2049 | 7,290,780.93 | 0.57% | 133 | 0.26% | 2.32% |
| 2050 | 10,162,918.93 | 0.79% | 148 | 0.29% | 2.19% |
| 2051 | 7,244,612.48 | 0.56% | 108 | 0.21% | 2.34% |
| 2052 | 6,817,229.79 | 0.53% | 113 | 0.22% | 2.33% |
| 2053 | 5,179,973.21 | 0.40% | 80 | 0.16% | 2.31% |
| 2054 | 2,307,687.96 | 0.18% | 40 | 0.08% | 2.44% |
| 2055 | 2,855,392.78 | 0.22% | 45 | 0.09% | 2.38% |
| 2056 | 1,821,765.54 | 0.14% | 23 | 0.05% | 2.41% |
| 2057 | 4,222,722.83 | 0.33% | 77 | 0.15% | 2.40% |
| 2058 | 4,819,093.64 | 0.38% | 72 | 0.14% | 2.31% |
| 2059 | 3,486,893.30 | 0.27% | 47 | 0.09% | 2.40% |
| 2060 | 2,931,358.78 | 0.23% | 43 | 0.09% | 2.38% |
| 2061 | 371,708.62 | 0.03% | 6 | 0.01% | 2.25% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 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 | 1,225,571.42 | 0.10% | 42 | 0.08% | 2.28% |
| 0.5 - 1.0 | 2,591,829.38 | 0.20% | 59 | 0.12% | 2.31% |
| 1.0 - 1.5 | 1,578,586.44 | 0.12% | 39 | 0.08% | 2.65% |
| 1.5 - 2.0 | 1,750,764.79 | 0.14% | 37 | 0.07% | 3.39% |
| 2.0 - 2.5 | 12,236,940.51 | 0.95% | 266 | 0.53% | 3.45% |
| 2.5 - 3.0 | 17,465,420.36 | 1.36% | 281 | 0.56% | 2.67% |
| 3.0 - 4.0 | 13,689,707.95 | 1.07% | 278 | 0.55% | 2.70% |
| 4.0 - 5.0 | 19,244,628.41 | 1.50% | 501 | 0.99% | 3.73% |
| 5.0 - 6.0 | 37,924,423.20 | 2.96% | 1,294 | 2.56% | 3.73% |
| 6.0 - 7.0 | 57,958,516.56 | 4.52% | 2,148 | 4.25% | 2.78% |
| 7.0 - 8.0 | 127,686,791.32 | 9.96% | 3,586 | 7.10% | 2.24% |
| 8.0 - 9.0 | 216,618,989.08 | 16.89% | 6,246 | 12.37% | 1.83% |
| 9.0 - 10.0 | 195,654,900.77 | 15.26% | 5,794 | 11.48% | 2.06% |
| more - 10.0 | 576,848,583.30 | 44.98% | 29,912 | 59.25% | 2.65% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 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 | 1,204,571,604.39 | 93.93% | 46,677 | 92.46% | 2.24% |
| 01-02 | 9,657,639.91 | 0.75% | 758 | 1.50% | 4.87% |
| 02-03 | 7,970,649.94 | 0.62% | 639 | 1.27% | 5.59% |
| 03-04 | 6,805,424.00 | 0.53% | 451 | 0.89% | 6.02% |
| 04-05 | 4,089,367.78 | 0.32% | 231 | 0.46% | 5.77% |
| 05-06 | 7,098,494.84 | 0.55% | 336 | 0.67% | 5.55% |
| 06-07 | 8,535,574.66 | 0.67% | 336 | 0.67% | 5.50% |
| 07-08 | 9,614,881.77 | 0.75% | 339 | 0.67% | 5.61% |
| 08-09 | 6,499,004.93 | 0.51% | 223 | 0.44% | 5.75% |
| 09-10 | 4,619,780.55 | 0.36% | 144 | 0.29% | 5.72% |
| 10-11 | 4,775,853.01 | 0.37% | 151 | 0.30% | 5.77% |
| 11-12 | 3,438,383.81 | 0.27% | 86 | 0.17% | 5.68% |
| 12-13 | 3,581,114.43 | 0.28% | 83 | 0.16% | 5.70% |
| 13-14 | 654,308.95 | 0.05% | 19 | 0.04% | 5.92% |
| 14-15 | | | | | |
| 15-16 | 142,967.28 | 0.01% | 2 | 0.00% | 5.13% |
| 16-17 | 94,920.83 | 0.01% | 2 | 0.00% | 6.31% |
| 17-18 | 126,429.21 | 0.01% | 2 | 0.00% | 5.13% |
| 18-19 | | | | | |
| 19-20 | | | | | |
| 20-21 | 39,570.31 | 0.00% | 1 | 0.00% | 5.52% |
| 21-22 | | | | | |
| 22-23 | 27,210.64 | 0.00% | 1 | 0.00% | 5.42% |
| 23-24 | | | | | |
| 24-25 | 67,706.42 | 0.01% | 1 | 0.00% | 4.62% |
| 25-26 | | | | | |
| 26-27 | | | | | |
| 27-28 | | | | | |
| 28-29 | | | | | |
| 29-30 | | | | | |
| 30 - more | 64,765.83 | 0.01% | 1 | 0.00% | 3.12% |
| Matured | | | | | |
| | 1,282,475,653.49 | 100.0% | 50,483 | 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: 56,71 % | | | | | |
| less - 40.00% | 303,705,860.49 | 23.68% | 17,405 | 38.92% | 2.82% |
| 40.01% - 50.00% | 181,866,067.97 | 14.18% | 6,622 | 14.81% | 2.52% |
| 50.01% - 60.00% | 186,406,817.87 | 14.53% | 5,786 | 12.94% | 2.43% |
| 60.01% - 70.00% | 203,902,593.13 | 15.90% | 5,479 | 12.25% | 2.35% |
| 70.01% - 80.00% | 266,269,155.44 | 20.76% | 6,895 | 15.42% | 2.28% |
| 80.01% - 85.00% | 47,882,314.05 | 3.73% | 844 | 1.89% | 1.98% |
| 85.01% - 90.00% | 53,972,337.32 | 4.21% | 922 | 2.06% | 1.87% |
| 90.01% - 95.00% | 17,412,248.13 | 1.36% | 312 | 0.70% | 1.99% |
| 95.01% - 100.00% | 20,269,982.26 | 1.58% | 404 | 0.90% | 2.09% |
| 100.01% - 105.00% | 334,540.03 | 0.03% | 22 | 0.05% | 3.18% |
| 105.01% - 110.00% | 231,487.18 | 0.02% | 14 | 0.03% | 3.55% |
| 110.01% - 115.00% | 126,096.94 | 0.01% | 10 | 0.02% | 5.12% |
| 115.01% - 120.00% | 96,152.68 | 0.01% | 7 | 0.02% | 4.08% |
| | 1,282,475,653.49 | 100.0% | 44,722 | 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: 51,44 % | | | | | |
| less - 40.00% | 494,984,936.00 | 38.60% | 31,512 | 70.46% | 2.96% |
| 40.01% - 50.00% | 139,084,540.46 | 10.85% | 3,410 | 7.63% | 2.47% |
| 50.01% - 60.00% | 147,040,050.32 | 11.47% | 2,803 | 6.27% | 2.21% |
| 60.01% - 70.00% | 129,484,240.59 | 10.10% | 2,179 | 4.87% | 2.12% |
| 70.01% - 80.00% | 128,796,172.35 | 10.04% | 1,946 | 4.35% | 2.01% |
| 80.01% - 85.00% | 58,374,566.96 | 4.55% | 753 | 1.68% | 1.94% |
| 85.01% - 90.00% | 54,618,106.40 | 4.26% | 672 | 1.50% | 1.86% |
| 90.01% - 95.00% | 49,609,451.35 | 3.87% | 567 | 1.27% | 1.87% |
| 95.01% - 100.00% | 43,381,589.09 | 3.38% | 476 | 1.06% | 1.90% |
| 100.01% - 105.00% | 28,190,373.51 | 2.20% | 298 | 0.67% | 1.91% |
| 105.01% - 110.00% | 7,245,353.49 | 0.56% | 89 | 0.20% | 2.28% |
| 110.01% - 115.00% | 1,161,717.10 | 0.09% | 13 | 0.03% | 2.17% |
| 120.01% - 125.00% | 56,856.97 | 0.00% | 1 | 0.00% | 1.37% |
| 128.01% - more | 447,698.90 | 0.03% | 3 | 0.01% | 2.27% |
| | 1,282,475,653.49 | 100.0% | 44,722 | 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 | 276,542,352.97 | 21.56% | 27,217 | 60.86% | 3.33% |
| 25.000,00 - 50.000,00 | 354,408,648.15 | 27.63% | 9,930 | 22.20% | 2.67% |
| 50.000,00 - 75.000,00 | 247,300,021.99 | 19.28% | 4,062 | 9.08% | 2.20% |
| 75.000,00 - 100.000,00 | 160,535,561.77 | 12.52% | 1,890 | 4.23% | 1.91% |
| 100.000,00 - 125.000,00 | 85,869,202.43 | 6.70% | 771 | 1.72% | 1.76% |
| 125.000,00 - 150.000,00 | 45,835,571.31 | 3.57% | 337 | 0.75% | 1.72% |
| 150.000,00 - 175.000,00 | 32,123,569.55 | 2.50% | 200 | 0.45% | 1.66% |
| 175.000,00 - 200.000,00 | 21,051,947.51 | 1.64% | 113 | 0.25% | 1.62% |
| 200.000,00 - 225.000,00 | 14,061,427.55 | 1.10% | 66 | 0.15% | 1.76% |
| 225.000,00 - 250.000,00 | 9,233,085.95 | 0.72% | 39 | 0.09% | 1.68% |
| 250.000,00 - 275.000,00 | 5,747,637.55 | 0.45% | 22 | 0.05% | 1.72% |
| 275.000,00 - 300.000,00 | 5,708,692.75 | 0.45% | 20 | 0.04% | 1.64% |
| 300.000,00 - 325.000,00 | 2,790,901.41 | 0.22% | 9 | 0.02% | 1.56% |
| 325.000,00 - 350.000,00 | 3,061,564.04 | 0.24% | 9 | 0.02% | 1.36% |
| 350.000,00 - 375.000,00 | 1,078,803.38 | 0.08% | 3 | 0.01% | 1.38% |
| 375.000,00 - 400.000,00 | 3,118,268.05 | 0.24% | 8 | 0.02% | 1.59% |
| 400.000,00 - 425.000,00 | 827,493.50 | 0.06% | 2 | 0.00% | 1.74% |
| 425.000,00 - 450.000,00 | 443,389.00 | 0.03% | 1 | 0.00% | 1.17% |
| 450.000,00 - 475.000,00 | 1,846,018.14 | 0.14% | 4 | 0.01% | 1.32% |
| 475.000,00 - 500.000,00 | 3,383,222.77 | 0.26% | 7 | 0.02% | 1.75% |
| 500.000,00 - 600.000,00 | 3,922,523.07 | 0.31% | 7 | 0.02% | 1.55% |
| 600.000,00 - 700.000,00 | 2,626,759.85 | 0.20% | 4 | 0.01% | 1.69% |
| 700.000,00 - 800.000,00 | | | | | |
| 800.000,00 - 900.000,00 | | | | | |
| 900.000,00 - 1.000.000,00 | 958,990.80 | 0.07% | 1 | 0.00% | 1.17% |
| 1.000.000,00 - 1.250.000,00 | | | | | |
| 1.250.000,00 - 1.500.000,00 | | | | | |
| 1.500.000,00 - more | | | | | |
| | 1,282,475,653.49 | 100.0% | 44,722 | 100.0% | 2.44% |

10. Property Description

| Description | Current Period | | | | |
|--|---|---------------|---------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Properties | % of Total | Weighted Average Coupon |
| Other real estate | 568,946.07 | 0.04% | 25 | 0.06% | 3.22% |
| Partial Professional Use | 32,551,936.71 | 2.54% | 618 | 1.38% | 2.00% |
| Professional use with recourse to the borrower | 516,577.07 | 0.04% | 5 | 0.01% | 1.99% |
| Residential (Flat/Apartment) | 1,186,593,831.02 | 92.52% | 42,262 | 94.50% | 2.44% |
| Residential (House, detached or semi-detached) | 62,244,362.62 | 4.85% | 1,813 | 4.05% | 2.65% |
| | 1,282,475,653.49 | 100.0% | 44,723 | 100.0% | 2.44% |

11. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|-----------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| ACHAIA | 45,073,488.60 | 3.52% | 1,608 | 3.60% | 2.40% |
| AITOLOAKARNANIA | 18,260,565.49 | 1.42% | 762 | 1.70% | 2.68% |
| ARGOLIDA | 12,034,973.76 | 0.94% | 421 | 0.94% | 2.57% |
| ARKADIA | 7,472,551.29 | 0.58% | 272 | 0.61% | 2.75% |
| ARTA | 4,131,567.91 | 0.32% | 213 | 0.48% | 2.63% |
| ATTICA | 580,107,459.64 | 45.23% | 18,856 | 42.16% | 2.40% |
| CHALKIDIKI | 13,326,953.03 | 1.04% | 502 | 1.12% | 2.64% |
| CHANIA | 17,333,816.20 | 1.35% | 481 | 1.08% | 2.29% |
| CHIOS | 8,431,833.59 | 0.66% | 309 | 0.69% | 2.75% |
| CORFU | 11,303,596.62 | 0.88% | 372 | 0.83% | 2.46% |
| DODEKANISA | 40,146,523.50 | 3.13% | 967 | 2.16% | 2.30% |
| DRAMA | 6,833,596.04 | 0.53% | 256 | 0.57% | 2.44% |
| EVOIA | 17,429,184.92 | 1.36% | 729 | 1.63% | 2.93% |
| EVKITANIA | 1,405,345.19 | 0.11% | 65 | 0.15% | 3.52% |
| EVROS | 12,953,449.57 | 1.01% | 619 | 1.38% | 2.75% |
| FLORINA | 3,750,590.84 | 0.29% | 158 | 0.35% | 2.65% |
| FOKIDA | 3,229,040.23 | 0.25% | 126 | 0.28% | 2.83% |
| FTHIOTIDA | 17,193,961.57 | 1.34% | 777 | 1.74% | 2.69% |
| GREVENA | 3,966,842.44 | 0.31% | 148 | 0.33% | 2.63% |
| HERAKLION | 19,303,298.62 | 1.51% | 586 | 1.31% | 2.33% |
| ILEIA | 16,382,211.44 | 1.28% | 612 | 1.37% | 2.52% |
| IMATHIA | 8,380,230.32 | 0.65% | 321 | 0.72% | 2.51% |
| IOANNINA | 20,207,464.53 | 1.58% | 693 | 1.55% | 2.23% |
| KARDITSA | 12,498,065.18 | 0.98% | 568 | 1.27% | 2.43% |
| KASTORIA | 4,074,689.64 | 0.32% | 178 | 0.40% | 2.71% |
| KAVALA | 12,613,460.15 | 0.98% | 446 | 1.00% | 2.38% |
| KEFALLONIA | 5,734,216.32 | 0.45% | 189 | 0.42% | 2.72% |
| KILKIS | 7,496,603.37 | 0.59% | 328 | 0.73% | 2.44% |
| KORINTHIA | 13,124,367.16 | 1.02% | 499 | 1.12% | 2.50% |
| KOZANI | 11,476,147.49 | 0.90% | 455 | 1.02% | 2.61% |
| KYKLADES | 19,430,890.16 | 1.52% | 507 | 1.13% | 2.12% |
| LAKONIA | 10,007,845.48 | 0.78% | 373 | 0.83% | 2.51% |
| LARISA | 25,854,042.21 | 2.02% | 1,070 | 2.39% | 2.49% |
| LASITHI | 9,216,878.52 | 0.72% | 300 | 0.67% | 2.12% |
| LEFKADA | 3,141,710.69 | 0.25% | 116 | 0.26% | 2.46% |
| LESBOS | 16,969,344.30 | 1.32% | 556 | 1.24% | 2.70% |
| MAGNESIA | 20,329,404.99 | 1.59% | 786 | 1.76% | 2.51% |
| MESSINIA | 12,170,152.35 | 0.95% | 526 | 1.18% | 2.62% |
| PELLA | 10,289,195.78 | 0.80% | 409 | 0.92% | 2.12% |
| PIERIA | 13,982,221.25 | 1.09% | 486 | 1.09% | 2.26% |
| PREVEZA | 8,982,740.43 | 0.70% | 331 | 0.74% | 2.49% |
| RETHYMNO | 15,850,049.62 | 1.24% | 535 | 1.20% | 2.45% |
| RODOPI | 9,562,253.03 | 0.75% | 407 | 0.91% | 2.29% |
| SAMOS | 6,054,096.66 | 0.47% | 232 | 0.52% | 2.83% |
| SERRES | 6,428,291.27 | 0.50% | 290 | 0.65% | 2.84% |
| THESPROTIA | 6,425,944.94 | 0.50% | 245 | 0.55% | 2.30% |
| THESSALONIKI | 96,399,208.57 | 7.52% | 3,467 | 7.75% | 2.36% |
| TRIKALA | 8,872,683.11 | 0.69% | 397 | 0.89% | 2.58% |
| VOIOTIA | 12,061,530.91 | 0.94% | 577 | 1.29% | 2.96% |
| XANTHI | 8,442,354.97 | 0.66% | 420 | 0.94% | 2.60% |
| ZAKYNTHOS | 6,328,719.60 | 0.49% | 176 | 0.39% | 2.18% |
| Total | 1,282,475,653.49 | 100.0% | 44,722 | 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 | 1,282,475,653.49 | 100.00% | 50,483 | 100.00% | 2.44% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 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 | 708,960,137.53 | 55.28% | 22,969 | 45.50% | 1.82% |
| Euribor 1M Linked | 110,606,861.46 | 8.62% | 2,910 | 5.76% | 1.56% |
| Euribor 3M Linked | 278,895,690.44 | 21.75% | 8,017 | 15.88% | 2.61% |
| Fixed | 81,348,717.53 | 6.34% | 4,235 | 8.39% | 5.60% |
| Originator Rate | 102,664,246.53 | 8.01% | 12,352 | 24.47% | 4.77% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 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) | 48,996 | 1,288,908.50 | 1,230,954,712.91 | 97.05% | 95.98% |
| 31-60 days past due | 1,104 | 513,283.12 | 38,172,116.41 | 2.19% | 2.97% |
| 61-90 days past due | 383 | 312,842.16 | 13,348,824.17 | 0.76% | 1.04% |
| 91+ days past due | 0 | 0.00 | 0.00 | 0.00% | 0.00% |
| | 50,483 | 2,115,033.78 | 1,282,475,653.49 | 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 | 419,551,935.14 | 32.71% | 17,300 | 34.27% | 2.61% |
| Refinancing loans | 138,813,227.15 | 10.82% | 3,034 | 6.01% | 2.25% |
| Buy Secondary | 249,672,924.60 | 19.47% | 7,556 | 14.97% | 2.19% |
| Professional use | 13,083,406.87 | 1.02% | 352 | 0.70% | 2.15% |
| Renovating | 461,340,524.85 | 35.97% | 22,238 | 44.05% | 2.49% |
| Other | 13,634.88 | 0.00% | 3 | 0.01% | 5.16% |
| | 1,282,475,653.49 | 100.0% | 50,483 | 100.0% | 2.44% |

16. Employment

| Description | Current Period | | | | |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Employed | 540,100,870.30 | 42.11% | 18,614 | 42.11% | 2.49% |
| Self Employed | 355,897,237.96 | 27.75% | 8,930 | 20.20% | 2.21% |
| Unemployed | 119,268,613.40 | 9.29% | 4,421 | 10.00% | 2.51% |
| Retired | 244,919,359.14 | 19.09% | 11,051 | 25.00% | 2.58% |
| N/A | 22,289,572.70 | 1.73% | 1,188 | 2.69% | 3.04% |
| | 1,282,475,653.49 | 100.0% | 44,204 | 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.