

# **Covered Bond Programme I**



## **Monthly Investor Report**

**April 2017**

| Bonds     | ISIN         | Ratings |         | Currency | Initial Principal Balance | Rate of Interest   | Final Maturity |
|-----------|--------------|---------|---------|----------|---------------------------|--------------------|----------------|
|           |              | Fitch   | Moody's |          |                           |                    |                |
| Series 06 | XS1499589833 | B-      | Caa2    | EUR      | 1,500,000,000.00          | Euribor_3M + 338bp | 05-10-2017     |

### Summary

| All amounts in EURO                         | Current          | At Issue         |
|---|------------------|------------------|
| Reporting Date                              | 30-04-2017       | 28-11-2008       |
| Portfolio Cut off Date                      | 30-04-2017       | 31-10-2008       |
| Original Principal Balance                  | 4.292.316.926,00 | 6.487.231.236,00 |
| Principal Balance                           | 2.078.573.474,68 | 5.951.630.426,00 |
| Number of Borrowers                         | 54.648           | 70.301           |
| Number of Loanparts                         | 65.383           | 94.141           |
| Number of Properties                        | 55.259           | 72.324           |
| Average Principal Balance (borrower)        | 38.035,67        | 82.291,22        |
| Average Principal Balance (parts)           | 31.790,73        | 63.220,39        |
| Coupon: Weighted Average                    | 2,2              | 4,8              |
| Minimum                                     | 0,3              | 3,1              |
| Maximum                                     | 11,4             | 8,1              |
| Weighted Average Loan to Value              | 58,74            | 66,60            |
| Weighted Average Loan to Indexed Value      | 57,92            | 58,38            |
| Seasoning (years): Weighted Average         | 10,00            | 2,10             |
| Original Maturity (years): Weighted Average | 24,33            | 24,92            |
| Remaining Tenor (years): Weighted Average   | 14,37            | 22,85            |

## Nominal Value Test

All amounts in EURO

|   |                  |
|---|------------------|
| Outstanding Bonds                       | 1.500.000.000,00 |
| Negative Carry                          | 3.246.575,34     |
| Outstanding Accrued Interest on Bonds   | 3.171.875,00     |
| Current Outstanding Balance             | 2.078.573.474,68 |
| Adjusted Nominal Value Assets *         | 2.008.869.796,46 |
| Outstanding Accrued Interest on Assets  | 1.711.757,00     |
| Nominal Value Test Current Value **     | 74,88 %          |
| <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                          |               |                    |               | Weighted<br>Average<br>Coupon |
|---------------------|---|---------------|--------------------|---------------|-------------------------------|
|                     | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total |                               |
| Other               | 179,647,585.84                          | 8.64%         | 4,227              | 6.47%         | 2.29%                         |
| Standard Amortising | 1,898,925,888.84                        | 91.36%        | 61,156             | 93.54%        | 2.18%                         |
|                     | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>65,383</b>      | <b>100.0%</b> | <b>2.19%</b>                  |

### 2. Loan Coupon

| Coupon Loan Part (%) | Current Period                          |               |                    |               | Weighted<br>Average<br>Coupon |
|----------------------|---|---------------|--------------------|---------------|-------------------------------|
|                      | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total |                               |
| 0,00% - 2.5%         | 1,565,844,311.23                        | 75.33%        | 43,068             | 65.87%        | 1.72%                         |
| 2.5% - 2.99%         | 201,073,227.08                          | 9.67%         | 6,824              | 10.44%        | 2.71%                         |
| 3% - 3.49%           | 106,101,079.31                          | 5.10%         | 3,884              | 5.94%         | 3.23%                         |
| 3.5% - 3.99%         | 52,673,566.52                           | 2.53%         | 1,099              | 1.68%         | 3.67%                         |
| 4% - 4.49%           | 23,429,814.99                           | 1.13%         | 613                | 0.94%         | 4.18%                         |
| 4.5% - 4.99%         | 70,111,587.07                           | 3.37%         | 6,933              | 10.60%        | 4.75%                         |
| 5% - 5.49%           | 17,337,650.33                           | 0.83%         | 960                | 1.47%         | 5.32%                         |
| 5.5% - 5.99%         | 26,033,048.74                           | 1.25%         | 1,087              | 1.66%         | 5.66%                         |
| 6% - 6.49%           | 3,556,675.39                            | 0.17%         | 125                | 0.19%         | 6.26%                         |
| 6.5% - 6.99%         | 8,049,404.79                            | 0.39%         | 582                | 0.89%         | 6.61%                         |
| 7% - 7.49%           | 1,345,458.63                            | 0.06%         | 105                | 0.16%         | 7.29%                         |
| 7.5% - more          | 3,017,650.60                            | 0.15%         | 103                | 0.16%         | 8.60%                         |
|                      | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>65,383</b>      | <b>100.0%</b> | <b>2.19%</b>                  |

## 3. Origination Year

| Year | Current Period                          |               |                    |               | Weighted<br>Average<br>Coupon |
|------|---|---------------|--------------------|---------------|-------------------------------|
|      | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total |                               |
| 1992 | 23,434.82                               | 0.00%         | 2                  | 0.00%         | 4.40%                         |
| 1993 | 11,107.65                               | 0.00%         | 3                  | 0.00%         | 2.51%                         |
| 1994 | 6,124.54                                | 0.00%         | 3                  | 0.00%         | 2.94%                         |
| 1995 | 10,157.05                               | 0.00%         | 3                  | 0.00%         | 2.50%                         |
| 1996 | 124,340.13                              | 0.01%         | 20                 | 0.03%         | 3.83%                         |
| 1997 | 216,436.62                              | 0.01%         | 33                 | 0.05%         | 3.90%                         |
| 1998 | 493,224.41                              | 0.02%         | 74                 | 0.11%         | 3.25%                         |
| 1999 | 2,847,396.15                            | 0.14%         | 357                | 0.55%         | 3.28%                         |
| 2000 | 7,162,619.29                            | 0.34%         | 746                | 1.14%         | 3.02%                         |
| 2001 | 25,449,425.30                           | 1.22%         | 1,792              | 2.74%         | 2.79%                         |
| 2002 | 42,868,342.42                           | 2.06%         | 4,218              | 6.45%         | 2.76%                         |
| 2003 | 100,439,368.89                          | 4.83%         | 6,314              | 9.66%         | 2.48%                         |
| 2004 | 183,417,118.51                          | 8.82%         | 7,476              | 11.43%        | 2.21%                         |
| 2005 | 338,261,844.21                          | 16.27%        | 10,394             | 15.90%        | 1.97%                         |
| 2006 | 317,071,926.32                          | 15.25%        | 8,419              | 12.88%        | 1.86%                         |
| 2007 | 321,102,520.60                          | 15.45%        | 8,542              | 13.06%        | 1.63%                         |
| 2008 | 214,899,466.33                          | 10.34%        | 5,510              | 8.43%         | 1.86%                         |
| 2009 | 231,282,473.54                          | 11.13%        | 5,072              | 7.76%         | 2.41%                         |
| 2010 | 138,604,222.48                          | 6.67%         | 3,100              | 4.74%         | 3.07%                         |
| 2011 | 49,562,942.92                           | 2.38%         | 1,115              | 1.71%         | 3.74%                         |
| 2012 | 20,066,532.22                           | 0.97%         | 425                | 0.65%         | 3.24%                         |
| 2013 | 38,593,447.16                           | 1.86%         | 823                | 1.26%         | 2.90%                         |
| 2014 | 30,136,853.15                           | 1.45%         | 601                | 0.92%         | 3.44%                         |
| 2015 | 12,847,825.70                           | 0.62%         | 262                | 0.40%         | 3.13%                         |
| 2016 | 2,098,581.24                            | 0.10%         | 56                 | 0.09%         | 2.23%                         |
| 2017 | 975,743.03                              | 0.05%         | 23                 | 0.04%         | 2.19%                         |
|      | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>65,383</b>      | <b>100.0%</b> | <b>2.19%</b>                  |

4. Legal Maturity Year

| Current Period |                                   |               |                 |               |                         |
|----------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| Year           | Aggregate Outstanding Not. Amount | % of Total    | Nr of Loanparts | % of Total    | Weighted Average Coupon |
| 2017           | 4,489,514.73                      | 0.22%         | 2,929           | 4.48%         | 3.62%                   |
| 2018           | 24,132,337.15                     | 1.16%         | 4,518           | 6.91%         | 3.07%                   |
| 2019           | 45,745,065.15                     | 2.20%         | 4,477           | 6.85%         | 2.82%                   |
| 2020           | 73,959,232.01                     | 3.56%         | 4,906           | 7.50%         | 2.57%                   |
| 2021           | 81,722,732.97                     | 3.93%         | 4,544           | 6.95%         | 2.52%                   |
| 2022           | 85,372,266.19                     | 4.11%         | 4,062           | 6.21%         | 2.14%                   |
| 2023           | 66,771,107.61                     | 3.21%         | 2,917           | 4.46%         | 2.56%                   |
| 2024           | 84,203,356.07                     | 4.05%         | 3,111           | 4.76%         | 2.44%                   |
| 2025           | 96,459,393.14                     | 4.64%         | 3,247           | 4.97%         | 2.38%                   |
| 2026           | 77,943,869.47                     | 3.75%         | 2,532           | 3.87%         | 2.30%                   |
| 2027           | 78,042,517.64                     | 3.75%         | 2,305           | 3.53%         | 1.95%                   |
| 2028           | 77,877,191.33                     | 3.75%         | 2,087           | 3.19%         | 2.07%                   |
| 2029           | 86,140,205.59                     | 4.14%         | 2,147           | 3.28%         | 2.29%                   |
| 2030           | 97,003,793.98                     | 4.67%         | 2,271           | 3.47%         | 2.23%                   |
| 2031           | 76,970,054.78                     | 3.70%         | 1,574           | 2.41%         | 1.99%                   |
| 2032           | 71,553,730.96                     | 3.44%         | 1,570           | 2.40%         | 1.94%                   |
| 2033           | 69,671,385.80                     | 3.35%         | 1,450           | 2.22%         | 2.01%                   |
| 2034           | 100,104,924.14                    | 4.82%         | 1,934           | 2.96%         | 2.12%                   |
| 2035           | 138,461,180.37                    | 6.66%         | 2,670           | 4.08%         | 1.95%                   |
| 2036           | 88,191,270.74                     | 4.24%         | 1,626           | 2.49%         | 1.84%                   |
| 2037           | 71,366,482.83                     | 3.43%         | 1,290           | 1.97%         | 1.65%                   |
| 2038           | 52,994,500.44                     | 2.55%         | 879             | 1.34%         | 1.82%                   |
| 2039           | 61,151,490.49                     | 2.94%         | 925             | 1.41%         | 2.36%                   |
| 2040           | 48,895,207.59                     | 2.35%         | 793             | 1.21%         | 2.52%                   |
| 2041           | 45,398,575.62                     | 2.18%         | 688             | 1.05%         | 2.35%                   |
| 2042           | 33,281,160.93                     | 1.60%         | 530             | 0.81%         | 1.98%                   |
| 2043           | 30,865,001.80                     | 1.48%         | 473             | 0.72%         | 2.23%                   |
| 2044           | 33,842,749.22                     | 1.63%         | 497             | 0.76%         | 2.47%                   |
| 2045           | 26,529,730.09                     | 1.28%         | 360             | 0.55%         | 2.25%                   |
| 2046           | 30,216,383.23                     | 1.45%         | 390             | 0.60%         | 1.78%                   |
| 2047           | 33,751,302.42                     | 1.62%         | 431             | 0.66%         | 1.73%                   |
| 2048           | 22,309,392.21                     | 1.07%         | 316             | 0.48%         | 1.91%                   |
| 2049           | 15,304,008.07                     | 0.74%         | 211             | 0.32%         | 2.22%                   |
| 2050           | 13,934,346.83                     | 0.67%         | 185             | 0.28%         | 2.35%                   |
| 2051           | 6,741,024.54                      | 0.32%         | 104             | 0.16%         | 2.26%                   |
| 2052           | 5,092,153.40                      | 0.24%         | 93              | 0.14%         | 2.25%                   |
| 2053           | 3,124,032.56                      | 0.15%         | 50              | 0.08%         | 2.20%                   |
| 2054           | 2,683,370.81                      | 0.13%         | 43              | 0.07%         | 2.46%                   |
| 2055           | 2,323,342.65                      | 0.11%         | 36              | 0.06%         | 2.31%                   |
| 2056           | 2,261,509.14                      | 0.11%         | 24              | 0.04%         | 2.38%                   |
| 2057           | 2,214,404.76                      | 0.11%         | 44              | 0.07%         | 2.28%                   |
| 2058           | 2,802,228.43                      | 0.13%         | 45              | 0.07%         | 2.26%                   |
| 2059           | 2,651,943.17                      | 0.13%         | 35              | 0.05%         | 2.32%                   |
| 2060           | 2,476,880.61                      | 0.12%         | 35              | 0.05%         | 2.25%                   |
| 2061           | 1,413,196.03                      | 0.07%         | 26              | 0.04%         | 2.30%                   |
| 2062           | 133,926.99                        | 0.01%         | 3               | 0.00%         | 2.24%                   |
|                | <b>2,078,573,474.68</b>           | <b>100.0%</b> | <b>65,383</b>   | <b>100.0%</b> | <b>2.19%</b>            |

5. Seasoning

| Current Period |                                   |               |                 |               |                         |
|----------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
| In Years       | Aggregate Outstanding Not. Amount | % of Total    | Nr of Loanparts | % of Total    | Weighted Average Coupon |
| less - 0.5     | 1,321,021.58                      | 0.06%         | 28              | 0.04%         | 2.18%                   |
| 0.5 - 1.0      | 768,394.29                        | 0.04%         | 21              | 0.03%         | 2.27%                   |
| 1.0 - 1.5      | 1,581,034.91                      | 0.08%         | 50              | 0.08%         | 2.29%                   |
| 1.5 - 2.0      | 3,310,187.19                      | 0.16%         | 62              | 0.09%         | 2.16%                   |
| 2.0 - 2.5      | 15,377,793.87                     | 0.74%         | 294             | 0.45%         | 3.48%                   |
| 2.5 - 3.0      | 15,426,865.81                     | 0.74%         | 314             | 0.48%         | 3.57%                   |
| 3.0 - 4.0      | 37,164,924.64                     | 1.79%         | 754             | 1.15%         | 2.96%                   |
| 4.0 - 5.0      | 23,450,931.57                     | 1.13%         | 540             | 0.83%         | 3.10%                   |
| 5.0 - 6.0      | 30,835,687.32                     | 1.48%         | 655             | 1.00%         | 3.67%                   |
| 6.0 - 7.0      | 108,311,072.24                    | 5.21%         | 2,487           | 3.80%         | 3.46%                   |
| 7.0 - 8.0      | 236,086,972.77                    | 11.36%        | 5,116           | 7.82%         | 2.48%                   |
| 8.0 - 9.0      | 190,796,136.11                    | 9.18%         | 4,710           | 7.20%         | 2.04%                   |
| 9.0 - 10.0     | 288,741,181.13                    | 13.89%        | 7,732           | 11.83%        | 1.63%                   |
| more - 10.0    | 1,125,401,271.25                  | 54.14%        | 42,620          | 65.19%        | 2.05%                   |
|                | <b>2,078,573,474.68</b>           | <b>100.0%</b> | <b>65,383</b>   | <b>100.0%</b> | <b>2.19%</b>            |

## 6. Remaining Tenor

| In Years  | Current Period                          |               |                    |               | Weighted<br>Average<br>Coupon |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
|           | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total |                               |
| less - 01 | 2,030,806,257.53                        | 97.70%        | 62,863             | 96.15%        | 2.11%                         |
| 01-02     | 4,942,060.02                            | 0.24%         | 557                | 0.85%         | 5.31%                         |
| 02-03     | 3,536,242.31                            | 0.17%         | 321                | 0.49%         | 5.89%                         |
| 03-04     | 2,541,606.66                            | 0.12%         | 188                | 0.29%         | 5.74%                         |
| 04-05     | 6,405,784.92                            | 0.31%         | 337                | 0.52%         | 5.50%                         |
| 05-06     | 5,485,536.46                            | 0.26%         | 243                | 0.37%         | 5.51%                         |
| 06-07     | 7,720,424.11                            | 0.37%         | 305                | 0.47%         | 5.56%                         |
| 07-08     | 4,127,399.45                            | 0.20%         | 167                | 0.26%         | 5.71%                         |
| 08-09     | 3,266,230.49                            | 0.16%         | 115                | 0.18%         | 5.57%                         |
| 09-10     | 3,838,666.74                            | 0.18%         | 132                | 0.20%         | 5.72%                         |
| 10-11     | 2,631,517.21                            | 0.13%         | 73                 | 0.11%         | 5.62%                         |
| 11-12     | 2,871,620.86                            | 0.14%         | 71                 | 0.11%         | 5.74%                         |
| 12-13     | 61,292.00                               | 0.00%         | 3                  | 0.00%         | 5.83%                         |
| 13-14     |   |               |                    |               |                               |
| 14-15     | 117,835.70                              | 0.01%         | 2                  | 0.00%         | 4.97%                         |
| 15-16     | 56,038.31                               | 0.00%         | 1                  | 0.00%         | 6.67%                         |
| 16-17     | 22,127.55                               | 0.00%         | 1                  | 0.00%         | 3.82%                         |
| 17-18     |   |               |                    |               |                               |
| 18-19     | 38,226.24                               | 0.00%         | 1                  | 0.00%         | 5.52%                         |
| 19-20     |   |               |                    |               |                               |
| 20-21     |   |               |                    |               |                               |
| 21-22     | 26,430.48                               | 0.00%         | 1                  | 0.00%         | 5.42%                         |
| 22-23     |   |               |                    |               |                               |
| 23-24     |   |               |                    |               |                               |
| 24-25     |   |               |                    |               |                               |
| 25-26     |   |               |                    |               |                               |
| 26-27     |   |               |                    |               |                               |
| 27-28     |   |               |                    |               |                               |
| 28-29     |   |               |                    |               |                               |
| 29-30     |   |               |                    |               |                               |
| 30 - more | 78,177.64                               | 0.00%         | 2                  | 0.00%         | 3.62%                         |
| Matured   |   |               |                    |               |                               |
|           | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>65,383</b>      | <b>100.0%</b> | <b>2.19%</b>                  |

### 7. Loan to Value

| In %                    | Current Period                    |               |                  |               |                         |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
|                         | Aggregate Outstanding Not. Amount | % of Total    | Nr of Properties | % of Total    | Weighted Average Coupon |
| <b>average: 58,74 %</b> |                                   |               |                  |               |                         |
| less - 40.00%           | 410,679,459.79                    | 19.76%        | 17,188           | 31.10%        | 2.46%                   |
| 40.01% - 50.00%         | 300,429,101.88                    | 14.45%        | 8,153            | 14.75%        | 2.25%                   |
| 50.01% - 60.00%         | 312,066,879.42                    | 15.01%        | 7,627            | 13.80%        | 2.18%                   |
| 60.01% - 70.00%         | 368,588,905.64                    | 17.73%        | 8,043            | 14.56%        | 2.20%                   |
| 70.01% - 80.00%         | 435,791,032.57                    | 20.97%        | 9,912            | 17.94%        | 2.07%                   |
| 80.01% - 85.00%         | 81,299,957.69                     | 3.91%         | 1,414            | 2.56%         | 1.87%                   |
| 85.01% - 90.00%         | 88,557,919.78                     | 4.26%         | 1,482            | 2.68%         | 1.76%                   |
| 90.01% - 95.00%         | 32,912,413.58                     | 1.58%         | 531              | 0.96%         | 1.86%                   |
| 95.01% - 100.00%        | 36,790,421.44                     | 1.77%         | 708              | 1.28%         | 2.11%                   |
| 100.01% - 105.00%       | 2,915,108.19                      | 0.14%         | 66               | 0.12%         | 2.32%                   |
| 105.01% - 110.00%       | 3,152,632.61                      | 0.15%         | 48               | 0.09%         | 1.72%                   |
| 110.01% - 115.00%       | 3,083,300.32                      | 0.15%         | 55               | 0.10%         | 2.40%                   |
| 115.01% - 120.00%       | 2,297,401.08                      | 0.11%         | 29               | 0.05%         | 2.22%                   |
| 125.01% - 128.00%       | 8,940.69                          | 0.00%         | 3                | 0.01%         | 2.42%                   |
|                         | <b>2,078,573,474.68</b>           | <b>100.0%</b> | <b>55,259</b>    | <b>100.0%</b> | <b>2.19%</b>            |

### 8 . Loan to Indexed Value

| In %                    | Current Period                    |               |                  |               |                         |
|-------------------------|-----------------------------------|---------------|------------------|---------------|-------------------------|
|                         | Aggregate Outstanding Not. Amount | % of Total    | Nr of Properties | % of Total    | Weighted Average Coupon |
| <b>average: 57,92 %</b> |                                   |               |                  |               |                         |
| less - 40.00%           | 616,103,176.10                    | 29.64%        | 31,948           | 57.82%        | 2.47%                   |
| 40.01% - 50.00%         | 233,770,481.78                    | 11.25%        | 5,226            | 9.46%         | 2.22%                   |
| 50.01% - 60.00%         | 239,963,693.55                    | 11.54%        | 4,516            | 8.17%         | 2.13%                   |
| 60.01% - 70.00%         | 232,486,625.69                    | 11.18%        | 3,769            | 6.82%         | 2.13%                   |
| 70.01% - 80.00%         | 233,280,058.38                    | 11.22%        | 3,386            | 6.13%         | 2.05%                   |
| 80.01% - 85.00%         | 113,987,215.78                    | 5.48%         | 1,553            | 2.81%         | 2.04%                   |
| 85.01% - 90.00%         | 111,013,478.59                    | 5.34%         | 1,390            | 2.52%         | 1.96%                   |
| 90.01% - 95.00%         | 105,304,746.28                    | 5.07%         | 1,285            | 2.33%         | 1.96%                   |
| 95.01% - 100.00%        | 85,310,408.96                     | 4.10%         | 996              | 1.80%         | 1.94%                   |
| 100.01% - 105.00%       | 52,326,535.08                     | 2.52%         | 593              | 1.07%         | 1.90%                   |
| 105.01% - 110.00%       | 28,075,543.60                     | 1.35%         | 291              | 0.53%         | 1.86%                   |
| 110.01% - 115.00%       | 15,344,912.19                     | 0.74%         | 168              | 0.30%         | 2.03%                   |
| 115.01% - 120.00%       | 5,251,047.08                      | 0.25%         | 57               | 0.10%         | 2.10%                   |
| 120.01% - 125.00%       | 3,114,699.91                      | 0.15%         | 40               | 0.07%         | 2.14%                   |
| 125.01% - 128.00%       | 1,121,334.83                      | 0.05%         | 15               | 0.03%         | 2.19%                   |
| 128.01% - more          | 2,119,516.88                      | 0.10%         | 26               | 0.05%         | 2.08%                   |
|                         | <b>2,078,573,474.68</b>           | <b>100.0%</b> | <b>55,259</b>    | <b>100.0%</b> | <b>2.19%</b>            |



## 9. Outstanding Notional Amount

| Aggregate<br>Outstanding Notional<br>Amount | Current Period                          |               |                     |               | Weighted<br>Average<br>Coupon |
|---|---|---------------|---------------------|---------------|-------------------------------|
|   | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Properties | % of<br>Total |                               |
| less - 25.000,00                            | 318,576,399.21                          | 15.33%        | 27,469              | 49.71%        | 2.77%                         |
| 25.000,00 - 50.000,00                       | 514,616,911.47                          | 24.76%        | 14,351              | 25.97%        | 2.38%                         |
| 50.000,00 - 75.000,00                       | 410,661,780.52                          | 19.76%        | 6,713               | 12.15%        | 2.13%                         |
| 75.000,00 - 100.000,00                      | 279,980,412.87                          | 13.47%        | 3,273               | 5.92%         | 2.00%                         |
| 100.000,00 - 125.000,00                     | 166,151,721.43                          | 7.99%         | 1,498               | 2.71%         | 1.92%                         |
| 125.000,00 - 150.000,00                     | 97,538,731.02                           | 4.69%         | 715                 | 1.29%         | 1.86%                         |
| 150.000,00 - 175.000,00                     | 68,595,631.73                           | 3.30%         | 425                 | 0.77%         | 1.85%                         |
| 175.000,00 - 200.000,00                     | 47,337,650.91                           | 2.28%         | 254                 | 0.46%         | 1.78%                         |
| 200.000,00 - 225.000,00                     | 35,347,093.42                           | 1.70%         | 167                 | 0.30%         | 1.93%                         |
| 225.000,00 - 250.000,00                     | 25,793,631.83                           | 1.24%         | 109                 | 0.20%         | 1.70%                         |
| 250.000,00 - 275.000,00                     | 13,307,392.98                           | 0.64%         | 51                  | 0.09%         | 1.78%                         |
| 275.000,00 - 300.000,00                     | 13,135,027.19                           | 0.63%         | 46                  | 0.08%         | 1.61%                         |
| 300.000,00 - 325.000,00                     | 11,834,604.26                           | 0.57%         | 38                  | 0.07%         | 1.59%                         |
| 325.000,00 - 350.000,00                     | 8,502,276.56                            | 0.41%         | 25                  | 0.05%         | 1.67%                         |
| 350.000,00 - 375.000,00                     | 6,186,446.21                            | 0.30%         | 17                  | 0.03%         | 1.67%                         |
| 375.000,00 - 400.000,00                     | 6,566,809.86                            | 0.32%         | 17                  | 0.03%         | 1.52%                         |
| 400.000,00 - 425.000,00                     | 5,345,293.92                            | 0.26%         | 13                  | 0.02%         | 1.71%                         |
| 425.000,00 - 450.000,00                     | 4,811,538.07                            | 0.23%         | 11                  | 0.02%         | 1.94%                         |
| 450.000,00 - 475.000,00                     | 7,401,414.58                            | 0.36%         | 16                  | 0.03%         | 1.73%                         |
| 475.000,00 - 500.000,00                     | 3,902,017.08                            | 0.19%         | 8                   | 0.01%         | 1.48%                         |
| 500.000,00 - 600.000,00                     | 6,551,550.81                            | 0.32%         | 12                  | 0.02%         | 1.66%                         |
| 600.000,00 - 700.000,00                     | 8,377,287.00                            | 0.40%         | 13                  | 0.02%         | 1.62%                         |
| 700.000,00 - 800.000,00                     | 5,192,970.88                            | 0.25%         | 7                   | 0.01%         | 1.72%                         |
| 800.000,00 - 900.000,00                     | 1,752,807.03                            | 0.08%         | 2                   | 0.00%         | 1.63%                         |
| 900.000,00 - 1.000.000,00                   | 1,871,668.69                            | 0.09%         | 2                   | 0.00%         | 1.45%                         |
| 1.000.000,00 - 1.250.000,00                 | 3,230,789.14                            | 0.16%         | 3                   | 0.01%         | 1.48%                         |
| 1.250.000,00 - 1.500.000,00                 | 4,031,589.70                            | 0.19%         | 3                   | 0.01%         | 3.08%                         |
| 1.500.000,00 - more                         | 1,972,026.31                            | 0.09%         | 1                   | 0.00%         | 0.92%                         |
|   | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>55,259</b>       | <b>100.0%</b> | <b>2.19%</b>                  |

## 10. Property Description

| Description                                    | Current Period                          |               |                     |               | Weighted<br>Average<br>Coupon |
|--|---|---------------|---------------------|---------------|-------------------------------|
|  | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Properties | % of<br>Total |                               |
| Other real estate                              | 10,716,913.12                           | 0.52%         | 242                 | 0.44%         | 2.18%                         |
| Partial Professional Use                       | 102,671,405.24                          | 4.94%         | 1,584               | 2.87%         | 2.14%                         |
| Professional use with recourse to the borrower | 1,466,043.79                            | 0.07%         | 19                  | 0.03%         | 1.98%                         |
| Residential (Flat/Apartment)                   | 1,792,764,007.69                        | 86.25%        | 50,200              | 90.85%        | 2.17%                         |
| Residential (House, detached or semi-detached) | 170,955,104.84                          | 8.22%         | 3,214               | 5.82%         | 2.43%                         |
|  | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>55,259</b>       | <b>100.0%</b> | <b>2.19%</b>                  |

### 11. Geography

| Province                | Current Period                    |               |                  |              |       | Weighted Average Coupon |
|-------------------------|-----------------------------------|---------------|------------------|--------------|-------|-------------------------|
|                         | Aggregate Outstanding Not. Amount | % of Total    | Nr of Properties | % of Total   |       |                         |
| ACHAIA                  | 61,635,927.92                     | 2.97%         | 1,779            | 3.22%        | 2.25% |                         |
| AITOLOAKARNANIA         | 24,656,086.37                     | 1.19%         | 826              | 1.50%        | 2.47% |                         |
| ARGOLIDA                | 17,712,774.82                     | 0.85%         | 496              | 0.90%        | 2.27% |                         |
| ARKADIA                 | 11,695,551.36                     | 0.56%         | 339              | 0.61%        | 2.40% |                         |
| ARTA                    | 5,749,596.24                      | 0.28%         | 208              | 0.38%        | 2.39% |                         |
| ATTICA                  | 991,416,862.13                    | 47.70%        | 24,210           | 43.81%       | 2.14% |                         |
| CHALKIDIKI              | 19,879,606.26                     | 0.96%         | 606              | 1.10%        | 2.30% |                         |
| CHANIA                  | 33,469,942.79                     | 1.61%         | 742              | 1.34%        | 2.05% |                         |
| CHIOS                   | 13,157,315.26                     | 0.63%         | 360              | 0.65%        | 2.19% |                         |
| CORFU                   | 19,769,905.01                     | 0.95%         | 520              | 0.94%        | 2.31% |                         |
| DODEKANISA              | 70,728,659.84                     | 3.40%         | 1,318            | 2.39%        | 2.08% |                         |
| DRAMA                   | 10,783,180.50                     | 0.52%         | 354              | 0.64%        | 2.18% |                         |
| EVOIA                   | 27,418,960.88                     | 1.32%         | 909              | 1.65%        | 2.49% |                         |
| EVROTANIA               | 1,657,581.45                      | 0.08%         | 71               | 0.13%        | 2.97% |                         |
| EVROS                   | 17,550,799.43                     | 0.84%         | 641              | 1.16%        | 2.45% |                         |
| FLORINA                 | 4,492,463.56                      | 0.22%         | 168              | 0.30%        | 2.28% |                         |
| FOKIDA                  | 3,592,026.45                      | 0.17%         | 120              | 0.22%        | 2.40% |                         |
| FTHIOTIDA               | 24,766,487.84                     | 1.19%         | 881              | 1.59%        | 2.38% |                         |
| GREVENA                 | 5,013,039.30                      | 0.24%         | 153              | 0.28%        | 2.48% |                         |
| HERAKLION               | 35,001,402.08                     | 1.68%         | 786              | 1.42%        | 2.10% |                         |
| ILEIA                   | 21,541,929.01                     | 1.04%         | 657              | 1.19%        | 2.34% |                         |
| IMATHIA                 | 11,862,447.77                     | 0.57%         | 384              | 0.70%        | 2.42% |                         |
| IOANNINA                | 36,268,985.76                     | 1.75%         | 993              | 1.80%        | 2.09% |                         |
| KARDITSA                | 15,111,242.15                     | 0.73%         | 583              | 1.06%        | 2.46% |                         |
| KASTORIA                | 5,355,760.66                      | 0.26%         | 201              | 0.36%        | 2.48% |                         |
| KAVALA                  | 18,109,100.28                     | 0.87%         | 521              | 0.94%        | 2.14% |                         |
| KEFALLONIA              | 10,714,692.04                     | 0.52%         | 261              | 0.47%        | 2.15% |                         |
| KILKIS                  | 9,603,982.76                      | 0.46%         | 353              | 0.64%        | 2.27% |                         |
| KORINTHIA               | 21,966,159.41                     | 1.06%         | 557              | 1.01%        | 2.18% |                         |
| KOZANI                  | 18,692,494.52                     | 0.90%         | 602              | 1.09%        | 2.34% |                         |
| KYKLADES                | 36,216,200.60                     | 1.74%         | 666              | 1.21%        | 2.03% |                         |
| LAKONIA                 | 15,557,511.04                     | 0.75%         | 468              | 0.85%        | 2.35% |                         |
| LARISA                  | 43,367,022.45                     | 2.09%         | 1,354            | 2.45%        | 2.28% |                         |
| LASITHI                 | 18,013,734.35                     | 0.87%         | 431              | 0.78%        | 1.93% |                         |
| LEFKADA                 | 5,164,202.34                      | 0.25%         | 148              | 0.27%        | 2.10% |                         |
| LESBOS                  | 24,951,261.83                     | 1.20%         | 676              | 1.22%        | 2.46% |                         |
| MAGNESIA                | 35,792,964.97                     | 1.72%         | 1,034            | 1.87%        | 2.31% |                         |
| MESSINIA                | 20,431,378.05                     | 0.98%         | 600              | 1.09%        | 2.29% |                         |
| PELLA                   | 13,139,441.89                     | 0.63%         | 441              | 0.80%        | 2.06% |                         |
| PIERIA                  | 19,763,333.07                     | 0.95%         | 589              | 1.07%        | 2.25% |                         |
| PREVEZA                 | 14,616,692.51                     | 0.70%         | 378              | 0.68%        | 2.25% |                         |
| RETHYMNO                | 24,241,501.32                     | 1.17%         | 612              | 1.11%        | 2.19% |                         |
| RODOPI                  | 12,610,370.02                     | 0.61%         | 442              | 0.80%        | 2.37% |                         |
| SAMOS                   | 13,026,243.21                     | 0.63%         | 312              | 0.57%        | 2.25% |                         |
| SERRES                  | 9,051,591.77                      | 0.44%         | 330              | 0.60%        | 2.53% |                         |
| THESPROTIA              | 8,465,152.78                      | 0.41%         | 261              | 0.47%        | 2.26% |                         |
| THESSALONIKI            | 145,118,978.28                    | 6.98%         | 4,148            | 7.51%        | 2.13% |                         |
| TRIKALA                 | 12,924,414.92                     | 0.62%         | 440              | 0.80%        | 2.37% |                         |
| VOIOTIA                 | 16,263,432.42                     | 0.78%         | 638              | 1.16%        | 2.59% |                         |
| XANTHI                  | 12,335,123.30                     | 0.59%         | 496              | 0.90%        | 2.38% |                         |
| ZAKYNTHOS               | 8,147,959.71                      | 0.39%         | 196              | 0.36%        | 2.07% |                         |
| <b>2,078,573,474.68</b> | <b>100.0%</b>                     | <b>55,259</b> | <b>100.0%</b>    | <b>2.19%</b> |       |                         |

### 12. Mortgage Payment Frequency

| Payment Frequency | Current Period                    |               |                 |               |                         |
|-------------------|-----------------------------------|---------------|-----------------|---------------|-------------------------|
|                   | Aggregate Outstanding Not. Amount | % of Total    | Nr of Loanparts | % of Total    | Weighted Average Coupon |
| Monthly           | 2,078,573,474.68                  | 100.00%       | 65,383          | 100.00%       | 2.19%                   |
|                   | <b>2,078,573,474.68</b>           | <b>100.0%</b> | <b>65,383</b>   | <b>100.0%</b> | <b>2.19%</b>            |

### 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               | 1,086,392,850.64                  | 52.27%        | 34,622          | 52.95%        | 1.71%                   |
| Euribor 1M Linked        | 171,391,280.14                    | 8.25%         | 4,326           | 6.62%         | 1.50%                   |
| Euribor 3M Linked        | 710,465,280.59                    | 34.18%        | 17,051          | 26.08%        | 2.61%                   |
| Fixed                    | 49,466,534.25                     | 2.38%         | 2,725           | 4.17%         | 5.60%                   |
| Hellenic Government Bond | 65,856.60                         | 0.00%         | 8               | 0.01%         | 5.89%                   |
| Originator Rate          | 60,791,672.46                     | 2.92%         | 6,651           | 10.17%        | 4.98%                   |
|                          | <b>2,078,573,474.68</b>           | <b>100.0%</b> | <b>65,383</b>   | <b>100.0%</b> | <b>2.19%</b>            |

### 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) |                                | 64,695        | 509,571.42              | 2,054,342,313.37                      | 98.95%        | 98.83%                               |
| 31-60 days past due             |                                | 485           | 199,370.92              | 16,183,887.12                         | 0.74%         | 0.78%                                |
| 61-90 days past due             |                                | 203           | 151,199.09              | 8,047,274.19                          | 0.31%         | 0.39%                                |
| 91+ days past due               |                                | 0             | 0.00                    | 0.00                                  | 0.00%         | 0.00%                                |
|                                 |                                | <b>65,383</b> | <b>860,141.43</b>       | <b>2,078,573,474.68</b>               | <b>100.0%</b> | <b>100.0%</b>                        |

## 15. Loan Purpose

| Description       | Current Period                          |               |                    |               |                               |
|-------------------|---|---------------|--------------------|---------------|-------------------------------|
|                   | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Loanparts | % of<br>Total | Weighted<br>Average<br>Coupon |
| N/A               | 151,770.46                              | 0.01%         | 4                  | 0.01%         | 1.59%                         |
| Buy Primary       | 848,755,400.05                          | 40.83%        | 27,534             | 42.11%        | 2.23%                         |
| Refinancing loans | 123,806,875.55                          | 5.96%         | 2,767              | 4.23%         | 2.10%                         |
| Buy Secondary     | 472,877,588.22                          | 22.75%        | 10,144             | 15.51%        | 1.99%                         |
| Professional use  | 41,078,531.16                           | 1.98%         | 734                | 1.12%         | 2.31%                         |
| Renovating        | 586,863,105.28                          | 28.23%        | 24,098             | 36.86%        | 2.27%                         |
| Other             | 5,040,203.96                            | 0.24%         | 102                | 0.16%         | 7.32%                         |
|                   | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>65,383</b>      | <b>100.0%</b> | <b>2.19%</b>                  |

### 16. Employment

| Description   | Current Period                          |               |                    |               |                               |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
|               | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total | Nr of<br>Borrowers | % of<br>Total | Weighted<br>Average<br>Coupon |
| Employed      | 948,890,539.23                          | 45.65%        | 25,080             | 45.89%        | 2.20%                         |
| Self Employed | 577,890,494.43                          | 27.80%        | 10,775             | 19.72%        | 2.08%                         |
| Unemployed    | 171,431,225.42                          | 8.25%         | 5,209              | 9.53%         | 2.27%                         |
| Retired       | 357,072,494.84                          | 17.18%        | 12,670             | 23.18%        | 2.30%                         |
| N/A           | 23,288,720.76                           | 1.12%         | 914                | 1.67%         | 2.34%                         |
|               | <b>2,078,573,474.68</b>                 | <b>100.0%</b> | <b>54,648</b>      | <b>100.0%</b> | <b>2.19%</b>                  |

\* 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.