

# **Covered Bond Programme I**



## **Monthly Investor Report**

**September 2019**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Moody's	S&P				
Series 06	XS1499589833	Baa1	BBB-	EUR	1.500.000.000,00	Euribor_3M + 50bp	05-04-2021

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-09-2019	28-11-2008
Portfolio Cut off Date	30-09-2019	31-10-2008
Original Principal Balance	3.693.010.133,00	6.487.231.236,00
Principal Balance	2.382.021.339,18	5.951.630.426,00
Number of Borrowers	41.072	70.301
Number of Loanparts	55.265	94.141
Number of Properties	41.776	72.324
Average Principal Balance (borrower)	57.996,23	82.291,22
Average Principal Balance (parts)	43.101,81	63.220,39
Coupon: Weighted Average	2,1	4,8
Minimum	0,0	3,1
Maximum	17,5	8,1
Weighted Average Loan to Value	66,44	66,60
Weighted Average Loan to Indexed Value	84,56	58,38
Seasoning (years): Weighted Average	10,88	2,10
Original Maturity (years): Weighted Average	30,13	24,92
Remaining Tenor (years): Weighted Average	19,29	22,85

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	11.250.000,00
Outstanding Accrued Interest on Bonds	532.875,00
Current Outstanding Balance	2.382.021.339,18
Adjusted Nominal Value Assets *	2.055.648.807,24
Outstanding Accrued Interest on Assets	2.219.096,26
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	73,10%
<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 plus Aggregate Amount Standing Credit to the Transaction Account 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	407.761.365,22	17,12%	11.260	20,37%	2,28%
Standard Amortising	1.974.259.973,96	82,88%	44.005	79,63%	2,09%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</b>

### 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%	1.846.971.941,78	77,54%	40.236	72,81%	1,78%
2,5% - 2,99%	275.258.739,62	11,56%	6.241	11,29%	2,73%
3% - 3,49%	135.158.924,43	5,67%	4.734	8,57%	3,23%
3,5% - 3,99%	38.390.738,13	1,61%	692	1,25%	3,67%
4% - 4,49%	13.520.366,43	0,57%	296	0,54%	4,21%
4,5% - 4,99%	30.337.042,58	1,27%	1.741	3,15%	4,65%
5% - 5,49%	13.882.359,28	0,58%	477	0,86%	5,14%
5,5% - 5,99%	20.388.702,03	0,86%	584	1,06%	5,69%
6% - 6,49%	1.541.972,21	0,06%	43	0,08%	6,13%
6,5% - 6,99%	3.999.099,33	0,17%	126	0,23%	6,63%
7% - 7,49%	522.244,30	0,02%	18	0,03%	7,34%
7,5% - more	2.049.209,06	0,09%	77	0,14%	8,35%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</b>

### 3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1992	137.327,65	0,01%	32	0,06%	2,00%
1992	3.605,35	0,00%	3	0,01%	1,91%
1993	17.431,36	0,00%	4	0,01%	2,94%
1994	126.438,31	0,01%	24	0,04%	2,00%
1995	716.515,24	0,03%	49	0,09%	2,34%
1996	636.822,43	0,03%	56	0,10%	2,08%
1997	675.156,52	0,03%	80	0,14%	2,10%
1998	641.237,70	0,03%	93	0,17%	2,12%
1999	2.099.605,97	0,09%	266	0,48%	2,11%
2000	4.209.557,00	0,18%	472	0,85%	2,15%
2001	10.994.655,55	0,46%	966	1,75%	2,21%
2002	19.985.672,38	0,84%	1.253	2,27%	2,21%
2003	43.314.020,50	1,82%	2.438	4,41%	2,37%
2004	74.829.882,86	3,14%	2.401	4,35%	2,16%
2005	174.860.090,35	7,34%	4.573	8,28%	2,04%
2006	224.233.080,59	9,41%	4.901	8,87%	1,90%
2007	373.289.690,24	15,67%	7.519	13,61%	1,63%
2008	368.660.668,58	15,48%	7.035	12,74%	1,86%
2009	405.036.639,77	17,00%	7.543	13,66%	2,26%
2010	282.276.436,84	11,85%	5.490	9,94%	2,44%
2011	84.453.770,30	3,55%	2.010	3,64%	3,06%
2012	94.125.274,01	3,95%	2.560	4,63%	2,73%
2013	100.883.171,86	4,24%	2.640	4,78%	2,25%
2014	46.604.765,07	1,96%	1.188	2,15%	2,30%
2015	25.386.655,67	1,07%	639	1,16%	2,47%
2016	21.914.056,37	0,92%	535	0,97%	2,45%
2017	14.925.331,72	0,63%	367	0,66%	2,47%
2018	6.290.055,63	0,26%	114	0,21%	2,59%
2019	693.723,36	0,03%	14	0,03%	2,10%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.233</b>	<b>100,%</b>	<b>2,12%</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2019	196.434,01	0,01%	275	0,50%	3,03%
2020	2.170.689,96	0,09%	800	1,45%	2,56%
2021	5.307.326,66	0,22%	998	1,81%	2,58%
2022	10.737.552,50	0,45%	1.140	2,06%	2,29%
2023	16.638.192,21	0,70%	1.407	2,55%	2,24%
2024	40.313.431,25	1,69%	1.860	3,37%	1,93%
2025	61.454.458,06	2,58%	2.998	5,42%	2,03%
2026	22.273.509,88	0,94%	1.150	2,08%	2,36%
2027	41.079.095,61	1,72%	1.835	3,32%	2,44%
2028	43.683.138,00	1,83%	1.691	3,06%	2,31%
2029	48.125.382,64	2,02%	1.608	2,91%	2,48%
2030	49.316.862,39	2,07%	1.478	2,67%	2,29%
2031	44.273.028,57	1,86%	1.300	2,35%	2,15%
2032	56.489.982,04	2,37%	1.625	2,94%	1,97%
2033	66.406.148,09	2,79%	1.690	3,06%	2,07%
2034	85.893.198,11	3,61%	1.981	3,58%	2,24%
2035	111.171.085,92	4,67%	2.401	4,34%	2,01%
2036	91.240.726,34	3,83%	1.911	3,46%	1,96%
2037	111.149.668,33	4,67%	2.346	4,25%	1,77%
2038	99.371.158,00	4,17%	1.951	3,53%	1,88%
2039	108.036.492,54	4,54%	2.003	3,62%	2,21%
2040	97.445.910,92	4,09%	1.816	3,29%	2,23%
2041	90.069.030,57	3,78%	1.671	3,02%	2,21%
2042	100.723.890,90	4,23%	1.836	3,32%	1,96%
2043	91.339.111,19	3,83%	1.647	2,98%	2,03%
2044	92.081.217,73	3,87%	1.446	2,62%	2,23%
2045	70.282.512,55	2,95%	1.040	1,88%	2,25%
2046	67.579.181,42	2,84%	1.064	1,93%	2,01%
2047	123.002.600,85	5,16%	1.837	3,32%	1,70%
2048	116.331.835,72	4,88%	1.767	3,20%	1,89%
2049	112.059.171,58	4,70%	1.681	3,04%	2,27%
2050	83.718.133,52	3,51%	1.238	2,24%	2,47%
2051	32.175.675,89	1,35%	555	1,00%	2,36%
2052	27.221.567,62	1,14%	537	0,97%	2,42%
2053	24.782.275,49	1,04%	427	0,77%	2,25%
2054	20.536.986,89	0,86%	347	0,63%	2,46%
2055	16.071.439,97	0,67%	248	0,45%	2,49%
2056	14.323.070,36	0,60%	236	0,43%	2,49%
2057	27.171.666,49	1,14%	466	0,84%	2,37%
2058	23.065.018,14	0,97%	410	0,74%	2,34%
2059	24.665.833,13	1,04%	361	0,65%	2,84%
2060	2.759.906,18	0,12%	41	0,07%	1,88%
2061	3.310.841,68	0,14%	57	0,10%	1,67%
2062	943.429,72	0,04%	16	0,03%	1,23%
2063	2.555.841,11	0,11%	36	0,07%	1,79%
2064	2.477.628,45	0,10%	37	0,07%	1,75%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</b>

### 5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	352.984,41	0,01%	8	0,01%	2,08%
0.5 - 1.0	823.301,06	0,03%	15	0,03%	1,99%
1.0 - 1.5	4.448.017,21	0,19%	64	0,12%	2,72%
1.5 - 2.0	3.710.476,84	0,16%	110	0,20%	2,56%
2.0 - 2.5	8.145.976,26	0,34%	183	0,33%	2,46%
2.5 - 3.0	9.523.443,14	0,40%	232	0,42%	2,42%
3.0 - 4.0	23.661.914,85	0,99%	574	1,04%	2,48%
4.0 - 5.0	25.808.091,74	1,08%	680	1,23%	2,45%
5.0 - 6.0	60.615.813,49	2,54%	1.532	2,77%	2,22%
6.0 - 7.0	105.452.643,70	4,43%	2.844	5,15%	2,37%
7.0 - 8.0	91.004.982,73	3,82%	2.373	4,29%	2,79%
8.0 - 9.0	95.760.991,90	4,02%	2.175	3,94%	3,06%
9.0 - 10.0	392.727.756,19	16,49%	7.581	13,72%	2,33%
more - 10.0	1.559.984.945,66	65,49%	36.894	66,76%	1,93%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2.091.606.276,16	87,81%	48.982	88,63%	2,14%
01-02	35.325.106,59	1,48%	572	1,04%	1,94%
02-03	48.483.484,00	2,04%	1.381	2,50%	1,52%
03-04	127.627.449,21	5,36%	2.414	4,37%	1,83%
04-05	11.798.837,92	0,50%	372	0,67%	2,22%
05-06	22.910.787,17	0,96%	533	0,96%	1,79%
06-07	14.303.456,03	0,60%	377	0,68%	1,72%
07-08	2.342.617,18	0,10%	77	0,14%	5,25%
08-09	2.532.108,30	0,11%	83	0,15%	5,49%
09-10	3.710.400,95	0,16%	94	0,17%	5,73%
10-11	1.329.721,14	0,06%	37	0,07%	5,37%
11-12	937.015,64	0,04%	23	0,04%	4,69%
12-13	738.030,82	0,03%	15	0,03%	4,00%
13-14	666.696,34	0,03%	17	0,03%	3,17%
14-15	325.266,38	0,01%	14	0,03%	3,49%
15-16	845.633,99	0,04%	14	0,03%	3,04%
16-17	1.408.949,25	0,06%	31	0,06%	3,04%
17-18	711.340,27	0,03%	16	0,03%	3,05%
18-19	1.216.436,88	0,05%	20	0,04%	3,07%
19-20	776.119,15	0,03%	18	0,03%	3,03%
20-21	1.695.076,67	0,07%	28	0,05%	3,19%
21-22	607.182,41	0,03%	13	0,02%	3,05%
22-23	1.515.491,30	0,06%	20	0,04%	3,05%
23-24	675.447,60	0,03%	9	0,02%	3,15%
24-25	996.611,22	0,04%	14	0,03%	3,12%
25-26	288.803,70	0,01%	6	0,01%	3,05%
26-27	1.314.775,65	0,06%	12	0,02%	2,99%
27-28	665.385,45	0,03%	10	0,02%	3,04%
28-29	1.567.550,27	0,07%	23	0,04%	3,13%
29-30	1.446.706,88	0,06%	18	0,03%	3,16%
30 - more	1.652.574,66	0,07%	22	0,04%	2,98%
Matured					
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 66,44 %</b>					
less - 40.00%	328.641.023,29	13,80%	10.513	25,17%	2,30%
40.01% - 50.00%	228.879.423,18	9,61%	4.729	11,32%	2,19%
50.01% - 60.00%	263.909.940,36	11,08%	4.629	11,08%	2,14%
60.01% - 70.00%	385.474.939,78	16,18%	5.997	14,36%	2,21%
70.01% - 80.00%	572.256.533,74	24,02%	8.313	19,90%	2,06%
80.01% - 85.00%	228.750.058,48	9,60%	2.539	6,08%	1,99%
85.01% - 90.00%	190.450.473,33	8,00%	2.264	5,42%	1,79%
90.01% - 95.00%	66.023.476,39	2,77%	823	1,97%	2,00%
95.01% - 100.00%	53.861.328,93	2,26%	966	2,31%	2,07%
100.01% - 105.00%	12.196.626,60	0,51%	215	0,52%	2,41%
105.01% - 110.00%	10.716.693,28	0,45%	158	0,38%	2,16%
110.01% - 115.00%	9.479.329,11	0,40%	138	0,33%	2,41%
115.01% - 120.00%	5.704.780,43	0,24%	82	0,20%	2,76%
120.01% - 125.00%	4.390.799,87	0,18%	75	0,18%	2,61%
125.01% - 128.00%	1.952.148,12	0,08%	35	0,08%	2,38%
128.01% - more	19.333.764,29	0,81%	300	0,72%	2,58%
	<b>2.382.021.339,18</b>	<b>100,0%</b>	<b>41.776</b>	<b>100,0%</b>	<b>2,12%</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: 81,55 %</b>					
less - 40.00%	342.063.562,07	14,36%	15.461	37,01%	2,29%
40.01% - 50.00%	163.676.874,66	6,87%	3.529	8,45%	2,15%
50.01% - 60.00%	175.672.185,44	7,37%	3.266	7,82%	2,15%
60.01% - 70.00%	183.925.669,45	7,72%	2.852	6,83%	2,13%
70.01% - 80.00%	187.230.732,30	7,86%	2.525	6,04%	2,11%
80.01% - 85.00%	122.794.699,26	5,16%	1.618	3,87%	2,08%
85.01% - 90.00%	178.351.653,02	7,49%	2.106	5,04%	2,04%
90.01% - 95.00%	165.793.256,87	6,96%	1.917	4,59%	2,10%
95.01% - 100.00%	147.931.938,68	6,21%	1.636	3,92%	2,03%
100.01% - 105.00%	131.102.085,46	5,50%	1.396	3,34%	2,08%
105.01% - 110.00%	112.785.363,86	4,73%	1.173	2,81%	2,05%
110.01% - 115.00%	90.278.810,27	3,79%	909	2,18%	2,02%
115.01% - 120.00%	75.083.576,12	3,15%	729	1,75%	2,10%
120.01% - 125.00%	65.680.369,52	2,76%	586	1,40%	2,03%
125.01% - 128.00%	34.719.647,75	1,46%	322	0,77%	2,04%
128.01% - more	204.930.914,45	8,60%	1.751	4,19%	2,13%
	<b>2.382.021.339,18</b>	<b>100,0%</b>	<b>41.776</b>	<b>100,0%</b>	<b>2,12%</b>



### 9. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
less - 25.000,00	156.421.706,42	6,57%	12.665	30,32%	2,44%
25.000,00 - 50.000,00	415.997.410,25	17,46%	11.341	27,15%	2,28%
50.000,00 - 75.000,00	447.490.947,30	18,79%	7.256	17,37%	2,14%
75.000,00 - 100.000,00	390.402.247,39	16,39%	4.543	10,87%	2,09%
100.000,00 - 125.000,00	268.988.356,24	11,29%	2.414	5,78%	2,03%
125.000,00 - 150.000,00	175.609.297,00	7,37%	1.288	3,08%	2,03%
150.000,00 - 175.000,00	123.734.124,21	5,19%	765	1,83%	2,03%
175.000,00 - 200.000,00	85.322.691,04	3,58%	456	1,09%	1,97%
200.000,00 - 225.000,00	57.720.939,22	2,42%	273	0,65%	2,00%
225.000,00 - 250.000,00	51.080.288,74	2,14%	216	0,52%	2,00%
250.000,00 - 275.000,00	39.713.684,51	1,67%	152	0,36%	2,00%
275.000,00 - 300.000,00	26.928.806,30	1,13%	94	0,23%	1,91%
300.000,00 - 325.000,00	17.225.181,58	0,72%	55	0,13%	1,93%
325.000,00 - 350.000,00	15.176.356,17	0,64%	45	0,11%	2,05%
350.000,00 - 375.000,00	14.443.939,61	0,61%	40	0,10%	1,95%
375.000,00 - 400.000,00	7.724.354,89	0,32%	20	0,05%	2,37%
400.000,00 - 425.000,00	13.184.286,63	0,55%	32	0,08%	1,98%
425.000,00 - 450.000,00	9.159.049,06	0,38%	21	0,05%	2,04%
450.000,00 - 475.000,00	7.889.546,91	0,33%	17	0,04%	1,93%
475.000,00 - 500.000,00	6.256.010,72	0,26%	13	0,03%	1,99%
500.000,00 - 600.000,00	14.498.822,19	0,61%	27	0,06%	1,87%
600.000,00 - 700.000,00	8.444.889,52	0,35%	13	0,03%	1,95%
700.000,00 - 800.000,00	10.722.209,01	0,45%	14	0,03%	1,85%
800.000,00 - 900.000,00	4.277.790,82	0,18%	5	0,01%	1,87%
900.000,00 - 1.000.000,00	2.844.859,31	0,12%	3	0,01%	2,57%
1.000.000,00 - 1.250.000,00	5.498.230,65	0,23%	5	0,01%	1,57%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more	5.265.313,49	0,22%	3	0,01%	1,97%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>41.776</b>	<b>100,%</b>	<b>2,12%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	47.813.765,35	2,01%	888	2,13%	2,20%
Partial Professional Use	119.667.839,41	5,02%	1.465	3,51%	2,27%
Professional use with recourse to the borrower	3.174.368,40	0,13%	33	0,08%	1,92%
Residential (Flat/Apartment)	1.949.661.621,01	81,85%	35.572	85,15%	2,08%
Residential (House, detached or semi-detached)	261.703.745,01	10,99%	3.818	9,14%	2,32%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>41.776</b>	<b>100,%</b>	<b>2,12%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	72.067.640,64	3,03%	1.444	3,46%	2,13%
AITOLOAKARNANIA	31.350.710,00	1,32%	683	1,64%	2,21%
ARGOLIDA	19.723.308,47	0,83%	354	0,85%	2,04%
ARKADIA	14.401.266,79	0,61%	257	0,62%	2,14%
ARTA	6.120.586,34	0,26%	146	0,35%	2,25%
ATTICA	1.173.797.581,55	49,28%	18.132	43,40%	2,06%
CHALKIDIKI	22.182.150,35	0,93%	459	1,10%	2,21%
CHANIA	43.467.249,75	1,83%	588	1,41%	2,13%
CHIOS	13.172.045,79	0,55%	208	0,50%	2,17%
CORFU	22.148.878,15	0,93%	390	0,93%	2,34%
DODEKANISA	74.137.238,15	3,11%	1.011	2,42%	2,13%
DRAMA	12.888.031,28	0,54%	359	0,86%	2,32%
EVOIA	32.200.403,51	1,35%	649	1,55%	2,28%
EVKITANIA	2.042.976,90	0,09%	42	0,10%	2,64%
EVROS	22.596.644,05	0,95%	553	1,32%	2,19%
FLORINA	3.325.164,34	0,14%	89	0,21%	2,32%
FOKIDA	3.755.722,59	0,16%	84	0,20%	2,47%
FTHIOTIDA	30.750.734,61	1,29%	669	1,60%	2,21%
GREVENA	4.999.946,04	0,21%	110	0,26%	2,16%
HERAKLION	42.465.389,43	1,78%	649	1,55%	2,09%
ILEIA	24.212.764,27	1,02%	554	1,33%	2,26%
IMATHIA	10.309.764,85	0,43%	272	0,65%	2,16%
IOANNINA	32.236.571,38	1,35%	619	1,48%	2,07%
KARDITSA	14.887.838,72	0,63%	381	0,91%	2,27%
KASTORIA	4.641.992,65	0,20%	103	0,25%	2,26%
KAVALA	20.793.633,62	0,87%	446	1,07%	2,10%
KEFALLONIA	11.331.098,00	0,48%	186	0,45%	1,98%
KILKIS	10.443.544,13	0,44%	331	0,79%	2,35%
KORINTHIA	32.530.189,24	1,37%	531	1,27%	2,04%
KOZANI	16.295.794,04	0,68%	373	0,89%	2,15%
KYKLADES	37.247.741,20	1,56%	473	1,13%	2,19%
LAKONIA	19.097.332,58	0,80%	340	0,81%	2,22%
LARISA	46.243.017,05	1,94%	1.044	2,50%	2,15%
LASITHI	18.647.369,70	0,78%	286	0,69%	1,98%
LEFKADA	4.614.986,00	0,19%	124	0,30%	2,04%
LESBOS	23.961.301,12	1,01%	458	1,10%	2,28%
MAGNESIA	33.348.766,46	1,40%	649	1,55%	2,23%
MESSINIA	22.496.873,76	0,94%	426	1,02%	2,31%
PELLA	14.547.850,04	0,61%	411	0,98%	2,24%
PIERIA	25.343.536,52	1,06%	518	1,24%	2,29%
PREVEZA	14.582.900,09	0,61%	309	0,74%	2,09%
RETHYMNO	31.195.415,53	1,31%	463	1,11%	2,16%
RODOPI	13.013.114,91	0,55%	347	0,83%	2,15%
SAMOS	14.733.312,40	0,62%	215	0,52%	2,19%
SERRES	10.925.264,10	0,46%	255	0,61%	2,42%
THESPROTIA	8.878.636,63	0,37%	162	0,39%	2,22%
THESSALONIKI	160.901.815,60	6,76%	3.242	7,76%	2,13%
TRIKALA	12.117.941,69	0,51%	278	0,67%	2,61%
VOIOTIA	17.692.059,01	0,74%	419	1,00%	2,26%
XANTHI	13.882.784,20	0,58%	492	1,18%	2,21%
ZAKYNTHOS	13.272.460,96	0,56%	193	0,46%	2,39%
	<b>2.382.021.339,18</b>	<b>100,0%</b>	<b>41.776</b>	<b>100,0%</b>	<b>2,12%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.382.021.339,18	100,00%	55.265	100,00%	2,12%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</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	633.878.304,13	26,61%	13.763	24,72%	1,54%
Euribor 1M Linked	201.898.441,42	8,48%	3.526	6,38%	1,48%
Euribor 3M Linked	1.322.200.204,93	55,51%	31.577	57,14%	2,42%
Fixed	174.229.797,82	7,31%	3.339	6,04%	2,36%
Hellenic Government Bond	29.407.560,03	1,23%	2.285	4,13%	3,27%
Originator Rate	20.407.030,85	0,86%	775	1,40%	3,34%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</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)	52.918	<b>1.815.415,78</b>	2.289.466.456,26	95,75%	96,11%
31-60 days past due	1.742	<b>726.964,38</b>	69.184.576,45	3,15%	2,90%
61-90 days past due	605	<b>397.769,51</b>	23.370.306,47	1,10%	0,98%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>55.265</b>	<b>2.940.149,67</b>	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>100,%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A	5.037.874,75	0,21%	147	0,27%	2,03%
Buy Primary	841.701.148,43	35,34%	18.116	32,78%	2,03%
Refinancing loans	651.157.321,58	27,34%	18.379	33,26%	2,33%
Buy Secondary	376.940.167,61	15,82%	5.227	9,46%	1,95%
Professional use	31.276.965,40	1,31%	441	0,80%	2,33%
Renovating	471.107.280,26	19,78%	12.839	23,23%	2,08%
Other	4.800.581,15	0,20%	116	0,21%	6,15%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>55.265</b>	<b>100,%</b>	<b>2,12%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	986.995.291,47	41,44%	16.677	40,60%	2,07%
Self Employed	677.324.152,18	28,43%	8.837	21,52%	2,13%
Unemployed	271.306.205,70	11,39%	6.259	15,24%	2,18%
Retired	437.183.015,15	18,35%	9.104	22,17%	2,19%
N/A	9.212.674,67	0,39%	195	0,47%	2,16%
	<b>2.382.021.339,18</b>	<b>100,%</b>	<b>41.072</b>	<b>100,%</b>	<b>2,12%</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.