

# **Covered Bond Programme I**



## **Monthly Investor Report**

**January 2019**

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 06	XS1499589833	BB-	Ba2	BBB-	EUR	1.500.000.000,00	Euribor_3M + 50bp	05-04-2021

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2019	28-11-2008
Portfolio Cut off Date	31-01-2019	31-10-2008
Original Principal Balance	3.798.607.706,00	6.487.231.236,00
Principal Balance	2.520.243.578,60	5.951.630.426,00
Number of Borrowers	42.471	70.301
Number of Loanparts	57.179	94.141
Number of Properties	43.193	72.324
Average Principal Balance (borrower)	59.340,34	82.291,22
Average Principal Balance (parts)	44.076,38	63.220,39
Coupon: Weighted Average	2,2	4,8
Minimum	0,0	3,1
Maximum	17,5	8,1
Weighted Average Loan to Value	66,52	66,60
Weighted Average Loan to Indexed Value	87,07	58,38
Seasoning (years): Weighted Average	10,24	2,10
Original Maturity (years): Weighted Average	29,81	24,92
Remaining Tenor (years): Weighted Average	19,61	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	16.500.000,00
Outstanding Accrued Interest on Bonds	206.916,67
Current Outstanding Balance	2.520.243.578,60
Adjusted Nominal Value Assets *	2.141.183.782,88
Outstanding Accrued Interest on Assets	2.211.506,74
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	70,34%
<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	419.006.521,20	16,63%	11.402	19,94%	2,32%
Standard Amortising	2.101.237.057,40	83,37%	45.777	80,06%	2,13%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</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%	1.938.956.972,23	76,94%	41.026	71,75%	1,81%
2,5% - 2,99%	297.067.660,74	11,79%	6.662	11,65%	2,73%
3% - 3,49%	146.521.993,87	5,81%	5.090	8,90%	3,23%
3,5% - 3,99%	40.356.286,72	1,60%	706	1,23%	3,67%
4% - 4,49%	14.485.991,16	0,57%	311	0,54%	4,21%
4,5% - 4,99%	33.560.225,59	1,33%	1.848	3,23%	4,66%
5% - 5,49%	14.946.973,54	0,59%	511	0,89%	5,14%
5,5% - 5,99%	22.895.014,14	0,91%	633	1,11%	5,69%
6% - 6,49%	1.803.267,86	0,07%	54	0,09%	6,16%
6,5% - 6,99%	6.598.457,10	0,26%	234	0,41%	6,61%
7% - 7,49%	674.158,73	0,03%	20	0,03%	7,32%
7,5% - more	2.376.576,92	0,09%	84	0,15%	8,47%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</b>

### 3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1992	144.236,11	0,01%	35	0,06%	
1992	4.548,88	0,00%	3	0,01%	2,06%
1993	20.081,39	0,00%	5	0,01%	2,85%
1994	147.422,49	0,01%	25	0,04%	2,01%
1995	752.092,58	0,03%	51	0,09%	2,33%
1996	688.030,28	0,03%	61	0,11%	2,10%
1997	718.619,31	0,03%	83	0,15%	2,13%
1998	702.086,87	0,03%	102	0,18%	2,17%
1999	2.267.129,26	0,09%	297	0,52%	2,14%
2000	4.601.517,57	0,18%	505	0,88%	2,18%
2001	12.376.477,49	0,49%	1.036	1,81%	2,23%
2002	21.702.716,43	0,86%	1.313	2,30%	2,24%
2003	46.457.360,25	1,84%	2.513	4,39%	2,40%
2004	80.385.807,64	3,19%	2.738	4,79%	2,19%
2005	185.938.399,03	7,38%	4.687	8,20%	2,07%
2006	238.039.984,71	9,45%	5.030	8,80%	1,93%
2007	394.390.824,19	15,65%	7.690	13,45%	1,66%
2008	388.844.561,74	15,43%	7.207	12,60%	1,89%
2009	428.344.263,46	17,00%	7.816	13,67%	2,29%
2010	300.957.811,45	11,94%	5.634	9,85%	2,46%
2011	88.904.948,37	3,53%	2.093	3,66%	3,10%
2012	98.698.536,29	3,92%	2.664	4,66%	2,79%
2013	107.926.001,32	4,28%	2.783	4,87%	2,40%
2014	50.163.811,72	1,99%	1.240	2,17%	2,47%
2015	24.512.878,61	0,97%	593	1,04%	2,67%
2016	21.003.206,53	0,83%	496	0,87%	2,58%
2017	15.300.296,03	0,61%	365	0,64%	2,50%
2018	6.119.573,03	0,24%	113	0,20%	2,74%
2019	130.355,57	0,01%	1	0,00%	2,12%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2019	1.476.419,10	0,06%	853	1,49%	2,84%
2020	4.121.949,52	0,16%	850	1,49%	2,61%
2021	8.074.797,49	0,32%	1.103	1,93%	2,61%
2022	14.130.374,89	0,56%	1.213	2,12%	2,29%
2023	20.326.483,01	0,81%	1.476	2,58%	2,24%
2024	48.122.122,18	1,91%	1.969	3,44%	1,95%
2025	71.210.392,54	2,83%	3.090	5,40%	2,03%
2026	25.238.981,57	1,00%	1.207	2,11%	2,42%
2027	45.086.769,60	1,79%	1.864	3,26%	2,46%
2028	48.237.960,92	1,91%	1.740	3,04%	2,35%
2029	51.778.612,23	2,05%	1.639	2,87%	2,52%
2030	54.643.640,67	2,17%	1.537	2,69%	2,35%
2031	48.238.913,17	1,91%	1.361	2,38%	2,26%
2032	61.520.931,46	2,44%	1.680	2,94%	2,02%
2033	71.804.170,87	2,85%	1.753	3,07%	2,11%
2034	92.578.907,39	3,67%	2.036	3,56%	2,28%
2035	117.254.869,28	4,65%	2.438	4,26%	2,04%
2036	98.868.116,49	3,92%	1.982	3,47%	2,02%
2037	117.604.475,08	4,67%	2.396	4,19%	1,80%
2038	105.701.651,60	4,19%	2.004	3,50%	1,92%
2039	113.523.437,31	4,50%	2.053	3,59%	2,26%
2040	102.247.297,97	4,06%	1.849	3,23%	2,27%
2041	93.154.001,50	3,70%	1.692	2,96%	2,27%
2042	104.468.672,56	4,15%	1.852	3,24%	2,01%
2043	95.164.227,70	3,78%	1.673	2,93%	2,09%
2044	94.685.364,50	3,76%	1.459	2,55%	2,27%
2045	72.634.946,06	2,88%	1.048	1,83%	2,26%
2046	69.799.553,93	2,77%	1.071	1,87%	2,06%
2047	126.697.769,52	5,03%	1.842	3,22%	1,73%
2048	121.831.481,47	4,83%	1.801	3,15%	1,91%
2049	113.747.777,56	4,51%	1.702	2,98%	2,31%
2050	85.159.114,85	3,38%	1.236	2,16%	2,49%
2051	33.186.920,13	1,32%	558	0,98%	2,40%
2052	27.690.487,05	1,10%	539	0,94%	2,44%
2053	23.301.447,81	0,92%	415	0,73%	2,31%
2054	20.386.946,83	0,81%	342	0,60%	2,49%
2055	16.577.657,78	0,66%	249	0,44%	2,51%
2056	15.127.372,36	0,60%	239	0,42%	2,55%
2057	27.573.738,25	1,09%	468	0,82%	2,41%
2058	23.794.172,03	0,94%	418	0,73%	2,35%
2059	25.623.302,24	1,02%	367	0,64%	2,90%
2060	2.541.529,45	0,10%	37	0,06%	2,14%
2061	1.904.253,17	0,08%	29	0,05%	2,79%
2062	805.793,08	0,03%	13	0,02%	1,20%
2063	2.064.094,16	0,08%	30	0,05%	1,77%
2064	531.680,27	0,02%	6	0,01%	1,93%
	<b>2.520.243.578,60</b>	<b>100,0%</b>	<b>57.179</b>	<b>100,0%</b>	<b>2,16%</b>

### 5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	820.558,08	0,03%	14	0,02%	1,98%
0.5 - 1.0	5.199.838,50	0,21%	91	0,16%	2,86%
1.0 - 1.5	5.988.006,39	0,24%	148	0,26%	2,52%
1.5 - 2.0	8.271.624,50	0,33%	199	0,35%	2,48%
2.0 - 2.5	10.928.859,95	0,43%	236	0,41%	2,49%
2.5 - 3.0	10.007.350,94	0,40%	248	0,43%	2,66%
3.0 - 4.0	24.342.460,06	0,97%	594	1,04%	2,66%
4.0 - 5.0	46.961.468,65	1,86%	1.163	2,03%	2,51%
5.0 - 6.0	106.231.872,64	4,22%	2.704	4,73%	2,38%
6.0 - 7.0	97.632.057,34	3,87%	2.669	4,67%	2,76%
7.0 - 8.0	89.999.413,39	3,57%	2.129	3,72%	3,09%
8.0 - 9.0	272.480.570,87	10,81%	5.102	8,92%	2,49%
9.0 - 10.0	449.661.628,33	17,84%	8.236	14,40%	2,29%
more - 10.0	1.391.717.868,96	55,22%	33.646	58,84%	1,90%
	<b>2.520.243.578,60</b>	<b>100,0%</b>	<b>57.179</b>	<b>100,0%</b>	<b>2,16%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2.412.282.905,51	95,72%	54.338	95,03%	2,14%
01-02	2.563.813,96	0,10%	94	0,16%	3,81%
02-03	14.704.070,80	0,58%	441	0,77%	1,84%
03-04	24.837.958,67	0,99%	694	1,21%	1,53%
04-05	2.219.876,10	0,09%	102	0,18%	5,53%
05-06	18.574.680,56	0,74%	507	0,89%	1,83%
06-07	14.754.712,68	0,59%	348	0,61%	1,96%
07-08	1.310.562,72	0,05%	55	0,10%	5,25%
08-09	2.289.556,63	0,09%	74	0,13%	5,19%
09-10	4.369.957,32	0,17%	113	0,20%	5,60%
10-11	2.468.677,27	0,10%	66	0,12%	5,76%
11-12	1.463.620,75	0,06%	37	0,06%	4,97%
12-13	835.530,66	0,03%	19	0,03%	4,93%
13-14	521.751,10	0,02%	12	0,02%	3,28%
14-15	942.375,05	0,04%	24	0,04%	3,31%
15-16	380.681,93	0,02%	11	0,02%	3,34%
16-17	489.180,87	0,02%	9	0,02%	3,09%
17-18	1.619.243,19	0,06%	34	0,06%	3,03%
18-19	571.270,74	0,02%	12	0,02%	3,16%
19-20	1.150.824,72	0,05%	24	0,04%	3,09%
20-21	903.422,96	0,04%	15	0,03%	3,26%
21-22	1.155.094,89	0,05%	20	0,03%	3,10%
22-23	901.124,78	0,04%	16	0,03%	3,08%
23-24	755.374,07	0,03%	11	0,02%	3,19%
24-25	962.128,23	0,04%	14	0,02%	3,17%
25-26	823.304,26	0,03%	10	0,02%	3,09%
26-27	630.950,61	0,03%	9	0,02%	2,71%
27-28	409.491,12	0,02%	7	0,01%	3,11%
28-29	1.389.682,41	0,06%	12	0,02%	3,12%
29-30	1.607.115,27	0,06%	22	0,04%	3,09%
30 - more	2.354.638,77	0,09%	29	0,05%	3,09%
Matured					
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 66,52 %</b>					
less - 40.00%	344.409.871,01	13,67%	10.862	25,15%	2,38%
40.01% - 50.00%	240.514.692,22	9,54%	4.868	11,27%	2,26%
50.01% - 60.00%	280.361.419,20	11,12%	4.819	11,16%	2,20%
60.01% - 70.00%	408.617.929,22	16,21%	6.227	14,42%	2,24%
70.01% - 80.00%	606.010.535,50	24,05%	8.565	19,83%	2,08%
80.01% - 85.00%	244.178.386,50	9,69%	2.617	6,06%	2,02%
85.01% - 90.00%	200.905.284,70	7,97%	2.322	5,38%	1,82%
90.01% - 95.00%	69.188.800,63	2,75%	842	1,95%	2,03%
95.01% - 100.00%	59.494.345,08	2,36%	1.045	2,42%	2,09%
100.01% - 105.00%	12.744.228,56	0,51%	224	0,52%	2,45%
105.01% - 110.00%	11.168.279,40	0,44%	158	0,37%	2,19%
110.01% - 115.00%	9.140.024,95	0,36%	132	0,31%	2,51%
115.01% - 120.00%	5.668.931,31	0,22%	84	0,19%	2,73%
120.01% - 125.00%	5.568.288,97	0,22%	80	0,19%	2,66%
125.01% - 128.00%	2.212.456,58	0,09%	37	0,09%	2,44%
128.01% - more	20.060.104,77	0,80%	311	0,72%	2,60%
	<b>2.520.243.578,60</b>	<b>100, %</b>	<b>43.193</b>	<b>100, %</b>	<b>2,16%</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: 83,85 %</b>					
less - 40.00%	342.187.470,51	13,58%	15.460	35,79%	2,36%
40.01% - 50.00%	161.090.689,64	6,39%	3.549	8,22%	2,19%
50.01% - 60.00%	180.861.932,12	7,18%	3.324	7,70%	2,23%
60.01% - 70.00%	197.722.231,74	7,85%	3.101	7,18%	2,18%
70.01% - 80.00%	183.086.755,62	7,26%	2.523	5,84%	2,19%
80.01% - 85.00%	98.005.836,06	3,89%	1.190	2,76%	2,14%
85.01% - 90.00%	154.622.870,87	6,14%	1.918	4,44%	2,11%
90.01% - 95.00%	183.236.750,96	7,27%	2.190	5,07%	2,11%
95.01% - 100.00%	167.737.963,91	6,66%	1.860	4,31%	2,13%
100.01% - 105.00%	146.359.806,76	5,81%	1.543	3,57%	2,07%
105.01% - 110.00%	132.039.097,07	5,24%	1.344	3,11%	2,07%
110.01% - 115.00%	121.555.559,30	4,82%	1.206	2,79%	2,05%
115.01% - 120.00%	88.106.628,74	3,50%	865	2,00%	2,11%
120.01% - 125.00%	72.543.937,44	2,88%	663	1,54%	2,03%
125.01% - 128.00%	40.007.016,79	1,59%	349	0,81%	2,09%
128.01% - more	251.079.031,07	9,96%	2.108	4,88%	2,11%
	<b>2.520.243.578,60</b>	<b>100, %</b>	<b>43.193</b>	<b>100, %</b>	<b>2,16%</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	157.528.155,17	6,25%	12.785	29,60%	2,52%
25.000,00 - 50.000,00	427.072.806,98	16,95%	11.567	26,78%	2,32%
50.000,00 - 75.000,00	466.068.801,82	18,49%	7.553	17,49%	2,19%
75.000,00 - 100.000,00	411.500.967,60	16,33%	4.787	11,08%	2,13%
100.000,00 - 125.000,00	290.779.143,40	11,54%	2.612	6,05%	2,07%
125.000,00 - 150.000,00	194.161.358,31	7,70%	1.424	3,30%	2,06%
150.000,00 - 175.000,00	134.193.233,30	5,32%	830	1,92%	2,07%
175.000,00 - 200.000,00	92.959.965,40	3,69%	497	1,15%	2,02%
200.000,00 - 225.000,00	64.519.628,88	2,56%	305	0,71%	2,07%
225.000,00 - 250.000,00	53.541.905,15	2,12%	226	0,52%	2,02%
250.000,00 - 275.000,00	44.323.332,34	1,76%	169	0,39%	2,07%
275.000,00 - 300.000,00	29.025.312,99	1,15%	101	0,23%	1,93%
300.000,00 - 325.000,00	18.443.549,82	0,73%	59	0,14%	2,01%
325.000,00 - 350.000,00	15.836.733,14	0,63%	47	0,11%	1,95%
350.000,00 - 375.000,00	15.169.910,69	0,60%	42	0,10%	1,99%
375.000,00 - 400.000,00	11.184.757,14	0,44%	29	0,07%	2,30%
400.000,00 - 425.000,00	9.515.174,28	0,38%	23	0,05%	1,81%
425.000,00 - 450.000,00	12.219.348,47	0,48%	28	0,06%	2,03%
450.000,00 - 475.000,00	6.930.730,45	0,28%	15	0,03%	2,44%
475.000,00 - 500.000,00	9.223.589,22	0,37%	19	0,04%	1,87%
500.000,00 - 600.000,00	15.724.126,55	0,62%	29	0,07%	1,88%
600.000,00 - 700.000,00	8.581.972,22	0,34%	13	0,03%	2,10%
700.000,00 - 800.000,00	11.506.873,22	0,46%	15	0,03%	1,90%
800.000,00 - 900.000,00	5.088.086,62	0,20%	6	0,01%	1,84%
900.000,00 - 1.000.000,00	2.866.019,03	0,11%	3	0,01%	2,57%
1.000.000,00 - 1.250.000,00	6.876.864,96	0,27%	6	0,01%	1,52%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more	5.401.231,45	0,21%	3	0,01%	1,99%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>43.193</b>	<b>100,%</b>	<b>2,16%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	50.732.245,08	2,01%	913	2,11%	2,22%
Partial Professional Use	127.520.346,95	5,06%	1.524	3,53%	2,31%
Professional use with recourse to the borrower	3.232.416,83	0,13%	33	0,08%	2,04%
Residential (Flat/Apartment)	2.062.971.495,94	81,86%	36.799	85,20%	2,12%
Residential (House, detached or semi-detached)	275.787.073,80	10,94%	3.924	9,09%	2,38%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>43.193</b>	<b>100,%</b>	<b>2,16%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	75.897.467,39	3,01%	1.500	3,47%	2,18%
AITOLOAKARNANIA	33.367.507,72	1,32%	709	1,64%	2,25%
ARGOLIDA	21.229.222,15	0,84%	370	0,86%	2,09%
ARKADIA	15.410.398,30	0,61%	268	0,62%	2,24%
ARTA	6.530.502,94	0,26%	149	0,35%	2,26%
ATTICA	1.249.001.365,46	49,56%	18.770	43,46%	2,10%
CHALKIDIKI	23.504.045,37	0,93%	471	1,09%	2,25%
CHANIA	45.733.211,04	1,82%	602	1,39%	2,16%
CHIOS	13.571.964,89	0,54%	209	0,48%	2,24%
CORFU	22.795.761,84	0,91%	398	0,92%	2,38%
DODEKANISA	77.425.114,27	3,07%	1.040	2,41%	2,18%
DRAMA	13.257.421,92	0,53%	367	0,85%	2,34%
EVOIA	33.728.523,70	1,34%	670	1,55%	2,35%
EVROTANIA	2.124.167,06	0,08%	43	0,10%	2,67%
EVROS	23.178.362,18	0,92%	562	1,30%	2,22%
FLORINA	3.705.344,07	0,15%	98	0,23%	2,33%
FOKIDA	4.211.779,20	0,17%	87	0,20%	2,57%
FTHIOTIDA	32.358.259,54	1,28%	690	1,60%	2,25%
GREVENA	5.489.040,51	0,22%	121	0,28%	2,20%
HERAKLION	44.413.740,58	1,76%	672	1,56%	2,12%
ILEIA	25.086.379,10	1,00%	580	1,34%	2,30%
IMATHIA	11.011.443,93	0,44%	282	0,65%	2,24%
IOANNINA	33.587.092,81	1,33%	631	1,46%	2,10%
KARDITSA	15.306.558,58	0,61%	377	0,87%	2,29%
KASTORIA	4.989.677,77	0,20%	106	0,25%	2,32%
KAVALA	21.529.776,18	0,85%	454	1,05%	2,14%
KEFALLONIA	11.900.784,78	0,47%	193	0,45%	2,10%
KILKIS	11.202.198,32	0,44%	343	0,79%	2,36%
KORINTHIA	33.924.138,49	1,35%	556	1,29%	2,07%
KOZANI	17.364.254,59	0,69%	396	0,92%	2,17%
KYKLADES	38.715.298,23	1,54%	488	1,13%	2,22%
LAKONIA	20.415.018,10	0,81%	356	0,82%	2,24%
LARISA	49.237.066,18	1,95%	1.086	2,51%	2,18%
LASITHI	19.744.310,70	0,78%	299	0,69%	2,02%
LEFKADA	4.729.288,82	0,19%	126	0,29%	2,08%
LESBOS	25.064.925,36	1,00%	471	1,09%	2,32%
MAGNESIA	34.413.409,11	1,37%	665	1,54%	2,29%
MESSINIA	24.029.387,12	0,95%	443	1,03%	2,35%
PELLA	15.311.989,79	0,61%	423	0,98%	2,28%
PIERIA	26.568.712,54	1,05%	533	1,23%	2,32%
PREVEZA	15.193.851,65	0,60%	315	0,73%	2,11%
RETHYMNO	32.816.184,70	1,30%	475	1,10%	2,20%
RODOPI	13.597.808,48	0,54%	354	0,82%	2,22%
SAMOS	15.629.075,44	0,62%	225	0,52%	2,22%
SERRES	11.352.790,29	0,45%	262	0,61%	2,45%
THESPROTIA	9.505.462,24	0,38%	174	0,40%	2,27%
THESSALONIKI	170.027.359,17	6,75%	3.340	7,73%	2,17%
TRIKALA	13.744.503,36	0,55%	307	0,71%	2,60%
VOIOTIA	18.690.938,97	0,74%	435	1,01%	2,29%
XANTHI	15.071.933,75	0,60%	502	1,16%	2,24%
ZAKYNTHOS	13.548.759,92	0,54%	200	0,46%	2,39%
	<b>2.520.243.578,60</b>	<b>100,0%</b>	<b>43.193</b>	<b>100,0%</b>	<b>2,16%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.520.243.578,60	100,00%	57.179	100,00%	2,16%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</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	672.852.160,30	26,63%	14.057	24,52%	1,54%
Euribor 1M Linked	211.312.614,07	8,38%	3.592	6,28%	1,49%
Euribor 3M Linked	1.393.153.474,68	55,28%	32.751	57,28%	2,46%
Fixed	188.214.220,28	7,47%	3.486	6,10%	2,58%
Hellenic Government Bond	31.576.957,94	1,25%	2.441	4,27%	3,27%
Originator Rate	23.134.151,33	0,92%	852	1,49%	3,59%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</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)	54.814	<b>1.670.886,12</b>	2.424.866.326,09	95,86%	96,22%
31-60 days past due	1.772	<b>714.516,55</b>	71.666.183,16	3,10%	2,84%
61-90 days past due	593	<b>373.219,20</b>	23.711.069,35	1,04%	0,94%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>57.179</b>	<b>2.758.621,87</b>	<b>2.520.243.578,60</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	5.153.472,23	0,20%	146	0,26%	2,01%
Buy Primary	895.609.336,02	35,54%	18.649	32,62%	2,04%
Refinancing loans	680.827.227,81	27,01%	19.005	33,24%	2,42%
Buy Secondary	399.771.923,80	15,86%	5.399	9,44%	1,99%
Professional use	33.072.278,31	1,31%	455	0,80%	2,33%
Renovating	500.695.978,48	19,87%	13.405	23,44%	2,12%
Other	5.113.361,95	0,20%	120	0,21%	6,33%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>57.179</b>	<b>100,%</b>	<b>2,16%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1.046.835.699,31	41,54%	17.251	40,62%	2,09%
Self Employed	714.624.787,03	28,36%	9.099	21,42%	2,17%
Unemployed	290.494.825,83	11,53%	6.557	15,44%	2,23%
Retired	457.953.645,17	18,17%	9.345	22,00%	2,29%
N/A	10.334.621,25	0,41%	219	0,52%	2,19%
	<b>2.520.243.578,60</b>	<b>100,%</b>	<b>42.471</b>	<b>100,%</b>	<b>2,16%</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.