

# **Covered Bond Programme I**



## **Monthly Investor Report**

**August 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	31-08-2019	28-11-2008
Portfolio Cut off Date	31-08-2019	31-10-2008
Original Principal Balance	3.699.141.514,00	6.487.231.236,00
Principal Balance	2.394.424.424,62	5.951.630.426,00
Number of Borrowers	41.180	70.301
Number of Loanparts	55.399	94.141
Number of Properties	41.885	72.324
Average Principal Balance (borrower)	58.145,32	82.291,22
Average Principal Balance (parts)	43.221,44	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	66,42	66,60
Weighted Average Loan to Indexed Value	84,79	58,38
Seasoning (years): Weighted Average	10,80	2,10
Original Maturity (years): Weighted Average	30,10	24,92
Remaining Tenor (years): Weighted Average	19,34	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	12.000.000,00
Outstanding Accrued Interest on Bonds	349.125,00
Current Outstanding Balance	2.394.424.424,62
Adjusted Nominal Value Assets *	2.062.957.043,38
Outstanding Accrued Interest on Assets	2.146.189,73
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	72,87%
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	408.808.456,38	17,07%	11.255	20,32%	2,29%
Standard Amortising	1.985.615.968,24	82,93%	44.144	79,68%	2,09%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</b>	<b>100,%</b>	<b>2,12%</b>

### 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2,5%	1.854.761.442,09	77,46%	40.272	72,69%	1,78%
2,5% - 2,99%	277.240.840,79	11,58%	6.277	11,33%	2,73%
3% - 3,49%	136.198.077,92	5,69%	4.759	8,59%	3,23%
3,5% - 3,99%	38.299.548,74	1,60%	690	1,25%	3,67%
4% - 4,49%	13.651.138,00	0,57%	299	0,54%	4,21%
4,5% - 4,99%	30.815.569,50	1,29%	1.754	3,17%	4,65%
5% - 5,49%	14.072.326,85	0,59%	484	0,87%	5,14%
5,5% - 5,99%	20.781.056,73	0,87%	589	1,06%	5,69%
6% - 6,49%	1.492.858,10	0,06%	42	0,08%	6,14%
6,5% - 6,99%	4.523.900,26	0,19%	136	0,25%	6,63%
7% - 7,49%	532.518,04	0,02%	19	0,03%	7,35%
7,5% - more	2.055.147,60	0,09%	78	0,14%	8,37%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</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	139.373,45	0,01%	32	0,06%	1,99%
1992	3.852,64	0,00%	3	0,01%	1,92%
1993	17.689,21	0,00%	4	0,01%	2,93%
1994	121.611,57	0,01%	23	0,04%	1,99%
1995	720.821,04	0,03%	49	0,09%	2,34%
1996	644.087,83	0,03%	56	0,10%	2,09%
1997	678.175,19	0,03%	80	0,14%	2,12%
1998	646.685,58	0,03%	94	0,17%	2,12%
1999	2.113.724,91	0,09%	270	0,49%	2,11%
2000	4.259.632,86	0,18%	472	0,85%	2,15%
2001	11.075.382,71	0,46%	976	1,76%	2,21%
2002	20.142.129,48	0,84%	1.254	2,26%	2,22%
2003	43.643.236,00	1,82%	2.444	4,41%	2,37%
2004	75.429.179,02	3,15%	2.422	4,37%	2,17%
2005	175.979.420,85	7,35%	4.589	8,28%	2,04%
2006	225.501.929,33	9,42%	4.911	8,86%	1,90%
2007	375.096.021,89	15,67%	7.533	13,60%	1,63%
2008	370.276.171,98	15,46%	7.040	12,71%	1,86%
2009	406.449.904,91	16,97%	7.555	13,64%	2,26%
2010	284.334.664,66	11,87%	5.502	9,93%	2,44%
2011	84.641.995,03	3,53%	2.014	3,64%	3,06%
2012	94.892.280,16	3,96%	2.577	4,65%	2,73%
2013	101.553.244,47	4,24%	2.656	4,79%	2,25%
2014	46.629.834,93	1,95%	1.190	2,15%	2,31%
2015	25.566.645,31	1,07%	638	1,15%	2,49%
2016	21.608.789,39	0,90%	517	0,93%	2,48%
2017	15.140.892,36	0,63%	369	0,67%	2,47%
2018	6.291.019,49	0,26%	114	0,21%	2,59%
2019	826.028,37	0,03%	15	0,03%	2,09%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</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	295.183,19	0,01%	331	0,60%	3,06%
2020	2.366.562,31	0,10%	800	1,44%	2,58%
2021	5.599.694,63	0,23%	1.010	1,82%	2,57%
2022	11.098.533,72	0,46%	1.145	2,07%	2,28%
2023	17.008.857,78	0,71%	1.411	2,55%	2,23%
2024	41.079.299,10	1,72%	1.866	3,37%	1,94%
2025	62.613.612,02	2,61%	3.005	5,42%	2,03%
2026	22.506.860,89	0,94%	1.148	2,07%	2,37%
2027	41.504.485,11	1,73%	1.842	3,32%	2,44%
2028	44.353.947,05	1,85%	1.695	3,06%	2,32%
2029	48.661.265,87	2,03%	1.617	2,92%	2,49%
2030	50.043.134,49	2,09%	1.486	2,68%	2,29%
2031	44.443.827,02	1,86%	1.303	2,35%	2,16%
2032	56.962.127,25	2,38%	1.626	2,94%	1,97%
2033	67.052.297,72	2,80%	1.702	3,07%	2,07%
2034	86.311.219,45	3,60%	1.981	3,58%	2,25%
2035	111.677.193,91	4,66%	2.403	4,34%	2,01%
2036	91.614.217,50	3,83%	1.909	3,45%	1,96%
2037	112.078.738,07	4,68%	2.355	4,25%	1,77%
2038	99.645.079,40	4,16%	1.948	3,52%	1,88%
2039	108.297.477,58	4,52%	2.005	3,62%	2,21%
2040	97.648.980,65	4,08%	1.810	3,27%	2,23%
2041	90.334.590,48	3,77%	1.675	3,02%	2,21%
2042	101.397.734,29	4,23%	1.846	3,33%	1,97%
2043	91.692.306,14	3,83%	1.640	2,96%	2,04%
2044	91.731.119,57	3,83%	1.441	2,60%	2,24%
2045	70.377.968,20	2,94%	1.041	1,88%	2,25%
2046	67.762.337,08	2,83%	1.065	1,92%	2,02%
2047	123.589.317,03	5,16%	1.841	3,32%	1,70%
2048	116.438.626,34	4,86%	1.764	3,18%	1,89%
2049	112.476.803,65	4,70%	1.679	3,03%	2,28%
2050	83.903.878,84	3,50%	1.239	2,24%	2,47%
2051	32.415.147,38	1,35%	558	1,01%	2,36%
2052	27.320.884,23	1,14%	537	0,97%	2,42%
2053	24.382.543,68	1,02%	424	0,77%	2,26%
2054	20.423.428,92	0,85%	342	0,62%	2,46%
2055	16.271.151,24	0,68%	251	0,45%	2,49%
2056	13.811.004,51	0,58%	234	0,42%	2,51%
2057	27.103.244,07	1,13%	465	0,84%	2,38%
2058	22.947.647,18	0,96%	406	0,73%	2,34%
2059	24.913.384,49	1,04%	364	0,66%	2,85%
2060	2.832.719,09	0,12%	43	0,08%	1,83%
2061	3.204.500,23	0,13%	55	0,10%	2,05%
2062	943.764,43	0,04%	16	0,03%	1,23%
2063	2.564.108,87	0,11%	36	0,06%	1,79%
2064	2.723.619,97	0,11%	39	0,07%	1,78%
	<b>2.394.424.424,62</b>	<b>100,0%</b>	<b>55.399</b>	<b>100,0%</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	608.308,69	0,03%	11	0,02%	2,07%
0.5 - 1.0	778.267,31	0,03%	16	0,03%	1,97%
1.0 - 1.5	4.875.037,39	0,20%	75	0,14%	2,74%
1.5 - 2.0	5.514.061,98	0,23%	151	0,27%	2,39%
2.0 - 2.5	7.824.386,15	0,33%	179	0,32%	2,47%
2.5 - 3.0	9.455.753,96	0,39%	220	0,40%	2,44%
3.0 - 4.0	25.862.578,41	1,08%	605	1,09%	2,49%
4.0 - 5.0	25.800.961,67	1,08%	682	1,23%	2,54%
5.0 - 6.0	64.527.942,08	2,69%	1.641	2,96%	2,19%
6.0 - 7.0	106.243.454,64	4,44%	2.859	5,16%	2,41%
7.0 - 8.0	91.915.999,84	3,84%	2.357	4,25%	2,82%
8.0 - 9.0	103.985.523,81	4,34%	2.333	4,21%	3,02%
9.0 - 10.0	423.239.998,92	17,68%	8.091	14,60%	2,31%
more - 10.0	1.523.792.149,77	63,64%	36.179	65,31%	1,93%
	<b>2.394.424.424,62</b>	<b>100,0%</b>	<b>55.399</b>	<b>100,0%</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	2.106.110.068,09	87,96%	49.179	88,77%	2,14%
01-02	34.236.199,69	1,43%	539	0,97%	1,96%
02-03	44.733.467,06	1,87%	1.272	2,30%	1,53%
03-04	131.122.991,91	5,48%	2.524	4,56%	1,81%
04-05	10.897.479,78	0,46%	346	0,62%	2,35%
05-06	21.645.669,76	0,90%	514	0,93%	1,81%
06-07	15.261.403,22	0,64%	383	0,69%	1,76%
07-08	2.450.266,88	0,10%	79	0,14%	5,21%
08-09	2.428.689,80	0,10%	81	0,15%	5,48%
09-10	3.832.265,00	0,16%	96	0,17%	5,75%
10-11	1.424.540,80	0,06%	40	0,07%	5,50%
11-12	1.004.524,14	0,04%	25	0,05%	4,59%
12-13	675.932,45	0,03%	14	0,03%	4,10%
13-14	736.469,92	0,03%	18	0,03%	3,15%
14-15	291.760,48	0,01%	13	0,02%	3,55%
15-16	852.700,92	0,04%	14	0,03%	3,03%
16-17	1.176.741,04	0,05%	27	0,05%	3,03%
17-18	913.582,35	0,04%	18	0,03%	3,05%
18-19	1.152.563,67	0,05%	20	0,04%	3,10%
19-20	806.164,76	0,03%	19	0,03%	3,03%
20-21	1.699.759,75	0,07%	28	0,05%	3,20%
21-22	651.556,23	0,03%	14	0,03%	3,02%
22-23	1.465.684,69	0,06%	19	0,03%	3,05%
23-24	892.702,03	0,04%	13	0,02%	3,13%
24-25	998.279,99	0,04%	14	0,03%	3,12%
25-26	289.549,57	0,01%	6	0,01%	3,05%
26-27	1.318.122,78	0,06%	12	0,02%	2,99%
27-28	440.627,22	0,02%	7	0,01%	3,08%
28-29	1.512.660,76	0,06%	24	0,04%	3,11%
29-30	1.348.173,81	0,06%	15	0,03%	3,17%
30 - more	2.053.826,07	0,09%	26	0,05%	3,01%
Matured					
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</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: 66,42 %</b>					
less - 40.00%	329.938.514,34	13,78%	10.556	25,20%	2,31%
40.01% - 50.00%	230.571.374,33	9,63%	4.738	11,31%	2,20%
50.01% - 60.00%	265.050.593,55	11,07%	4.633	11,06%	2,15%
60.01% - 70.00%	388.350.140,78	16,22%	6.038	14,42%	2,21%
70.01% - 80.00%	575.938.403,49	24,05%	8.327	19,88%	2,06%
80.01% - 85.00%	229.257.186,98	9,57%	2.543	6,07%	2,00%
85.01% - 90.00%	191.560.311,12	8,00%	2.268	5,41%	1,80%
90.01% - 95.00%	65.659.754,17	2,74%	815	1,95%	1,99%
95.01% - 100.00%	54.406.588,03	2,27%	968	2,31%	2,07%
100.01% - 105.00%	12.541.514,05	0,52%	220	0,53%	2,36%
105.01% - 110.00%	10.398.114,46	0,43%	153	0,37%	2,18%
110.01% - 115.00%	9.399.813,66	0,39%	135	0,32%	2,39%
115.01% - 120.00%	5.643.986,58	0,24%	83	0,20%	2,77%
120.01% - 125.00%	4.710.463,53	0,20%	73	0,17%	2,66%
125.01% - 128.00%	1.966.510,87	0,08%	34	0,08%	2,34%
128.01% - more	19.031.154,68	0,79%	301	0,72%	2,59%
	<b>2.394.424.424,62</b>	<b>100, %</b>	<b>41.885</b>	<b>100, %</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: 81,76 %</b>					
less - 40.00%	343.448.536,09	14,34%	15.460	36,91%	2,29%
40.01% - 50.00%	163.369.325,41	6,82%	3.515	8,39%	2,16%
50.01% - 60.00%	175.086.117,67	7,31%	3.271	7,81%	2,16%
60.01% - 70.00%	185.372.437,45	7,74%	2.879	6,87%	2,14%
70.01% - 80.00%	185.521.744,65	7,75%	2.505	5,98%	2,13%
80.01% - 85.00%	117.973.989,88	4,93%	1.539	3,67%	2,09%
85.01% - 90.00%	179.480.940,76	7,50%	2.129	5,08%	2,01%
90.01% - 95.00%	169.551.775,00	7,08%	1.953	4,66%	2,12%
95.01% - 100.00%	147.161.361,16	6,15%	1.633	3,90%	2,05%
100.01% - 105.00%	134.677.931,36	5,62%	1.434	3,42%	2,08%
105.01% - 110.00%	114.248.660,20	4,77%	1.179	2,81%	2,05%
110.01% - 115.00%	90.973.277,52	3,80%	927	2,21%	2,02%
115.01% - 120.00%	76.048.399,23	3,18%	748	1,79%	2,08%
120.01% - 125.00%	65.350.757,92	2,73%	585	1,40%	2,03%
125.01% - 128.00%	36.435.275,51	1,52%	332	0,79%	2,06%
128.01% - more	209.723.894,81	8,76%	1.796	4,29%	2,13%
	<b>2.394.424.424,62</b>	<b>100, %</b>	<b>41.885</b>	<b>100, %</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	155.886.648,11	6,51%	12.635	30,17%	2,45%
25.000,00 - 50.000,00	417.124.080,03	17,42%	11.368	27,14%	2,28%
50.000,00 - 75.000,00	448.809.659,87	18,74%	7.279	17,38%	2,14%
75.000,00 - 100.000,00	394.383.088,61	16,47%	4.589	10,96%	2,09%
100.000,00 - 125.000,00	270.711.344,63	11,31%	2.428	5,80%	2,04%
125.000,00 - 150.000,00	177.853.602,81	7,43%	1.304	3,11%	2,02%
150.000,00 - 175.000,00	124.052.445,94	5,18%	767	1,83%	2,03%
175.000,00 - 200.000,00	85.445.726,67	3,57%	457	1,09%	1,98%
200.000,00 - 225.000,00	60.301.391,07	2,52%	285	0,68%	2,00%
225.000,00 - 250.000,00	50.441.090,83	2,11%	213	0,51%	1,99%
250.000,00 - 275.000,00	39.708.385,42	1,66%	152	0,36%	2,01%
275.000,00 - 300.000,00	26.921.322,47	1,12%	94	0,22%	1,92%
300.000,00 - 325.000,00	18.177.238,42	0,76%	58	0,14%	1,93%
325.000,00 - 350.000,00	13.831.585,43	0,58%	41	0,10%	2,05%
350.000,00 - 375.000,00	15.528.656,38	0,65%	43	0,10%	1,93%
375.000,00 - 400.000,00	7.738.293,72	0,32%	20	0,05%	2,37%
400.000,00 - 425.000,00	12.371.617,57	0,52%	30	0,07%	1,96%
425.000,00 - 450.000,00	10.032.770,21	0,42%	23	0,05%	2,06%
450.000,00 - 475.000,00	7.907.451,96	0,33%	17	0,04%	1,93%
475.000,00 - 500.000,00	6.272.465,25	0,26%	13	0,03%	1,99%
500.000,00 - 600.000,00	14.524.718,91	0,61%	27	0,06%	1,87%
600.000,00 - 700.000,00	8.482.336,55	0,35%	13	0,03%	1,96%
700.000,00 - 800.000,00	9.182.043,27	0,38%	12	0,03%	1,90%
800.000,00 - 900.000,00	5.085.910,55	0,21%	6	0,01%	1,82%
900.000,00 - 1.000.000,00	2.848.815,26	0,12%	3	0,01%	2,57%
1.000.000,00 - 1.250.000,00	5.523.245,87	0,23%	5	0,01%	1,56%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more	5.278.488,81	0,22%	3	0,01%	1,97%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>41.885</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	47.877.426,16	2,00%	882	2,11%	2,20%
Partial Professional Use	120.555.799,27	5,03%	1.472	3,51%	2,28%
Professional use with recourse to the borrower	3.193.898,10	0,13%	32	0,08%	1,93%
Residential (Flat/Apartment)	1.959.755.356,26	81,85%	35.667	85,16%	2,09%
Residential (House, detached or semi-detached)	263.041.944,83	10,99%	3.832	9,15%	2,32%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>41.885</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	72.295.934,55	3,02%	1.446	3,45%	2,14%
AITOLOAKARNANIA	31.466.169,00	1,31%	686	1,64%	2,21%
ARGOLIDA	20.272.136,93	0,85%	358	0,86%	2,04%
ARKADIA	14.498.000,96	0,61%	257	0,61%	2,14%
ARTA	6.146.797,24	0,26%	146	0,35%	2,25%
ATTICA	1.180.779.056,19	49,31%	18.194	43,44%	2,06%
CHALKIDIKI	22.092.910,87	0,92%	455	1,09%	2,21%
CHANIA	43.527.080,81	1,82%	591	1,41%	2,14%
CHIOS	13.196.653,58	0,55%	207	0,49%	2,17%
CORFU	22.039.674,75	0,92%	388	0,93%	2,34%
DODEKANISA	74.170.904,56	3,10%	1.012	2,42%	2,14%
DRAMA	12.891.936,65	0,54%	358	0,86%	2,32%
EVOIA	32.205.447,66	1,35%	645	1,54%	2,28%
EVKITANIA	2.054.383,56	0,09%	42	0,10%	2,64%
EVROS	22.726.977,61	0,95%	556	1,33%	2,19%
FLORINA	3.341.236,12	0,14%	89	0,21%	2,32%
FOKIDA	3.957.374,54	0,17%	86	0,21%	2,48%
FTHIOTIDA	30.772.554,99	1,29%	667	1,59%	2,22%
GREVENA	5.021.426,69	0,21%	110	0,26%	2,16%
HERAKLION	42.701.088,56	1,78%	654	1,56%	2,09%
ILEIA	24.224.214,69	1,01%	552	1,32%	2,27%
IMATHIA	10.354.756,91	0,43%	269	0,64%	2,21%
IOANNINA	32.293.820,93	1,35%	624	1,49%	2,08%
KARDITSA	14.930.555,46	0,62%	385	0,92%	2,27%
KASTORIA	4.678.224,71	0,20%	104	0,25%	2,27%
KAVALA	20.937.733,69	0,87%	448	1,07%	2,10%
KEFALLONIA	11.418.958,00	0,48%	188	0,45%	1,98%
KILKIS	10.460.458,79	0,44%	331	0,79%	2,35%
KORINTHIA	32.581.623,33	1,36%	532	1,27%	2,04%
KOZANI	16.476.426,00	0,69%	376	0,90%	2,15%
KYKLADES	37.338.957,38	1,56%	474	1,13%	2,20%
LAKONIA	19.259.491,80	0,80%	344	0,82%	2,22%
LARISA	46.624.925,42	1,95%	1.047	2,50%	2,17%
LASITHI	18.832.867,40	0,79%	287	0,69%	1,99%
LEFKADA	4.592.282,27	0,19%	123	0,29%	2,03%
LESBOS	24.054.377,06	1,01%	459	1,10%	2,29%
MAGNESIA	33.378.870,51	1,39%	647	1,55%	2,24%
MESSINIA	22.644.109,27	0,95%	428	1,02%	2,31%
PELLA	14.702.700,98	0,61%	414	0,99%	2,25%
PIERIA	25.446.565,23	1,06%	520	1,24%	2,29%
PREVEZA	14.588.329,14	0,61%	309	0,74%	2,09%
RETHYMNO	31.646.551,93	1,32%	467	1,12%	2,17%
RODOPI	13.020.783,54	0,54%	348	0,83%	2,15%
SAMOS	14.943.673,37	0,62%	217	0,52%	2,18%
SERRES	11.100.950,54	0,46%	258	0,62%	2,41%
THESPROTIA	9.023.454,64	0,38%	164	0,39%	2,21%
THESSALONIKI	161.637.130,75	6,75%	3.242	7,74%	2,12%
TRIKALA	12.214.851,91	0,51%	278	0,66%	2,61%
VOIOTIA	17.666.835,50	0,74%	417	1,00%	2,26%
XANTHI	13.924.485,48	0,58%	493	1,18%	2,21%
ZAKYNTHOS	13.267.712,17	0,55%	193	0,46%	2,38%
	<b>2.394.424.424,62</b>	<b>100,0%</b>	<b>41.885</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	2.394.424.424,62	100,00%	55.399	100,00%	2,12%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</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	638.617.744,47	26,67%	13.794	24,90%	1,54%
Euribor 1M Linked	203.119.051,96	8,48%	3.533	6,38%	1,48%
Euribor 3M Linked	1.328.354.745,57	55,48%	31.675	57,18%	2,43%
Fixed	174.249.753,14	7,28%	3.329	6,01%	2,37%
Hellenic Government Bond	29.367.248,00	1,23%	2.283	4,12%	3,27%
Originator Rate	20.715.881,48	0,87%	785	1,42%	3,36%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</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)	52.899	1.609.802,38	2.298.068.056,12	95,49%	95,98%
31-60 days past due	1.854	693.093,39	72.801.101,31	3,35%	3,04%
61-90 days past due	646	398.653,83	23.555.267,19	1,17%	0,98%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>55.399</b>	<b>2.701.549,60</b>	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>100,%</b>

**15. Loan Purpose**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	5.027.343,62	0,21%	146	0,26%	2,00%
Buy Primary	847.047.176,15	35,38%	18.155	32,77%	2,03%
Refinancing loans	653.526.938,32	27,29%	18.425	33,26%	2,34%
Buy Secondary	379.074.635,59	15,83%	5.241	9,46%	1,95%
Professional use	31.550.042,65	1,32%	444	0,80%	2,33%
Renovating	473.354.823,91	19,77%	12.870	23,23%	2,08%
Other	4.843.464,38	0,20%	118	0,21%	6,17%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>55.399</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	994.246.351,46	41,52%	16.732	40,63%	2,07%
Self Employed	680.064.250,05	28,40%	8.857	21,51%	2,14%
Unemployed	272.855.418,22	11,40%	6.276	15,24%	2,18%
Retired	437.983.799,59	18,29%	9.118	22,14%	2,19%
N/A	9.274.605,30	0,39%	197	0,48%	2,16%
	<b>2.394.424.424,62</b>	<b>100,%</b>	<b>41.180</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.