

# **Covered Bond Programme I**



## **Monthly Investor Report**

**December 2018**

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	31-12-2018	28-11-2008
Portfolio Cut off Date	31-12-2018	31-10-2008
Original Principal Balance	3.812.453.417,00	6.487.231.236,00
Principal Balance	2.538.640.233,56	5.951.630.426,00
Number of Borrowers	42.643	70.301
Number of Loanparts	57.429	94.141
Number of Properties	43.369	72.324
Average Principal Balance (borrower)	59.532,40	82.291,22
Average Principal Balance (parts)	44.204,85	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	66,55	66,60
Weighted Average Loan to Indexed Value	87,30	58,38
Seasoning (years): Weighted Average	10,16	2,10
Original Maturity (years): Weighted Average	29,78	24,92
Remaining Tenor (years): Weighted Average	19,66	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	17.250.000,00
Outstanding Accrued Interest on Bonds	6.129.875,00
Current Outstanding Balance	2.538.640.233,56
Adjusted Nominal Value Assets *	2.153.106.937,43
Outstanding Accrued Interest on Assets	2.148.462,06
Aggregate Amount Standing Credit to the Transaction Account	20.967.703,91
Nominal Value Test Current Value **	69,76%
<i>Nominal Value Test Maximum Value</i>	80,00 %

Nominal Value Test Result PASS

### Parameters:

LTV Cap	80,00 %
Asset Percentage Bank of Greece	95,00 %
Negative carry margin	0,50 %

\* The Adjusted Nominal Value is the current balance adjusted to a maximum of the LTV cap of the indexed property value.

\*\* calculated as Outstanding Bonds plus Interest thereon divided by Adjusted Nominal Value Assets plus Outstanding Accrued Interest on Assets 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	421.060.100,53	16,59%	11.435	19,91%	2,33%
Standard Amortising	2.117.580.133,03	83,41%	45.994	80,09%	2,13%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</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%	1.951.215.398,15	76,86%	41.112	71,59%	1,81%
2,5% - 2,99%	300.080.778,26	11,82%	6.730	11,72%	2,73%
3% - 3,49%	147.946.297,88	5,83%	5.139	8,95%	3,23%
3,5% - 3,99%	40.551.530,90	1,60%	706	1,23%	3,67%
4% - 4,49%	14.591.791,56	0,57%	315	0,55%	4,21%
4,5% - 4,99%	33.911.766,95	1,34%	1.859	3,24%	4,66%
5% - 5,49%	15.059.469,40	0,59%	512	0,89%	5,14%
5,5% - 5,99%	23.269.813,61	0,92%	640	1,11%	5,69%
6% - 6,49%	2.045.110,60	0,08%	57	0,10%	6,20%
6,5% - 6,99%	6.879.146,05	0,27%	253	0,44%	6,61%
7% - 7,49%	679.761,22	0,03%	20	0,03%	7,32%
7,5% - more	2.409.368,98	0,09%	86	0,15%	8,48%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</b>

### 3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1992	152.478,18	0,01%	38	0,07%	2,01%
1992	4.670,04	0,00%	3	0,01%	2,06%
1993	20.403,37	0,00%	5	0,01%	2,84%
1994	148.481,38	0,01%	25	0,04%	2,01%
1995	728.992,37	0,03%	50	0,09%	2,34%
1996	724.981,32	0,03%	62	0,11%	2,09%
1997	720.796,40	0,03%	82	0,14%	2,13%
1998	706.317,42	0,03%	102	0,18%	2,17%
1999	2.320.143,56	0,09%	302	0,53%	2,14%
2000	4.751.663,63	0,19%	513	0,89%	2,18%
2001	12.485.628,98	0,49%	1.040	1,81%	2,23%
2002	21.925.768,62	0,86%	1.321	2,30%	2,24%
2003	46.950.341,39	1,85%	2.528	4,40%	2,40%
2004	80.951.690,98	3,19%	2.758	4,80%	2,19%
2005	188.013.585,91	7,41%	4.712	8,20%	2,07%
2006	239.999.383,72	9,45%	5.041	8,78%	1,93%
2007	396.588.097,55	15,62%	7.717	13,44%	1,66%
2008	390.642.235,37	15,39%	7.214	12,56%	1,89%
2009	432.685.373,27	17,04%	7.873	13,71%	2,29%
2010	303.181.103,31	11,94%	5.655	9,85%	2,46%
2011	89.683.873,08	3,53%	2.110	3,67%	3,11%
2012	98.498.085,28	3,88%	2.663	4,64%	2,80%
2013	108.761.386,87	4,28%	2.802	4,88%	2,42%
2014	50.876.993,75	2,00%	1.249	2,17%	2,49%
2015	24.212.587,19	0,95%	578	1,01%	2,68%
2016	21.162.490,53	0,83%	502	0,87%	2,58%
2017	15.628.503,39	0,62%	371	0,65%	2,50%
2018	6.114.176,70	0,24%	113	0,20%	2,74%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</b>

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2019	1.759.827,22	0,07%	903	1,57%	2,84%
2020	4.402.598,51	0,17%	858	1,49%	2,60%
2021	8.398.189,83	0,33%	1.109	1,93%	2,61%
2022	14.655.681,00	0,58%	1.226	2,13%	2,30%
2023	20.622.570,55	0,81%	1.477	2,57%	2,25%
2024	49.378.567,46	1,95%	1.992	3,47%	1,95%
2025	72.110.506,51	2,84%	3.100	5,40%	2,03%
2026	25.635.275,66	1,01%	1.212	2,11%	2,42%
2027	45.681.847,20	1,80%	1.881	3,28%	2,46%
2028	48.601.284,39	1,91%	1.744	3,04%	2,35%
2029	52.368.147,54	2,06%	1.647	2,87%	2,52%
2030	55.314.569,97	2,18%	1.546	2,69%	2,35%
2031	48.738.525,50	1,92%	1.364	2,38%	2,26%
2032	61.938.423,70	2,44%	1.683	2,93%	2,02%
2033	72.644.239,90	2,86%	1.763	3,07%	2,11%
2034	93.509.307,85	3,68%	2.047	3,56%	2,28%
2035	117.983.028,70	4,65%	2.439	4,25%	2,05%
2036	99.537.753,15	3,92%	1.985	3,46%	2,03%
2037	117.982.719,18	4,65%	2.399	4,18%	1,80%
2038	106.255.733,61	4,19%	2.008	3,50%	1,92%
2039	114.566.716,44	4,51%	2.065	3,60%	2,26%
2040	103.370.813,55	4,07%	1.865	3,25%	2,27%
2041	93.569.842,16	3,69%	1.696	2,95%	2,28%
2042	105.053.827,92	4,14%	1.861	3,24%	2,01%
2043	95.351.617,32	3,76%	1.673	2,91%	2,10%
2044	94.904.734,31	3,74%	1.460	2,54%	2,27%
2045	73.110.762,16	2,88%	1.049	1,83%	2,26%
2046	69.866.791,95	2,75%	1.072	1,87%	2,05%
2047	127.419.238,54	5,02%	1.854	3,23%	1,73%
2048	122.131.675,07	4,81%	1.799	3,13%	1,92%
2049	113.968.594,91	4,49%	1.697	2,95%	2,32%
2050	85.180.471,17	3,36%	1.241	2,16%	2,50%
2051	33.239.834,81	1,31%	558	0,97%	2,41%
2052	27.644.782,12	1,09%	536	0,93%	2,43%
2053	24.164.135,06	0,95%	417	0,73%	2,30%
2054	20.500.876,94	0,81%	340	0,59%	2,49%
2055	16.409.041,46	0,65%	248	0,43%	2,51%
2056	15.134.927,40	0,60%	240	0,42%	2,56%
2057	27.579.804,20	1,09%	466	0,81%	2,41%
2058	23.814.576,89	0,94%	418	0,73%	2,35%
2059	26.048.681,31	1,03%	375	0,65%	2,90%
2060	2.580.292,52	0,10%	39	0,07%	2,16%
2061	1.904.477,79	0,08%	29	0,05%	2,81%
2062	739.487,96	0,03%	11	0,02%	1,17%
2063	2.445.242,54	0,10%	32	0,06%	1,67%
2064	420.189,63	0,02%	5	0,01%	1,87%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</b>

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	870.849,94	0,03%	16	0,03%	2,01%
0.5 - 1.0	5.243.326,76	0,21%	97	0,17%	2,86%
1.0 - 1.5	7.164.985,20	0,28%	163	0,28%	2,59%
1.5 - 2.0	8.463.518,19	0,33%	208	0,36%	2,42%
2.0 - 2.5	11.103.754,96	0,44%	250	0,44%	2,52%
2.5 - 3.0	10.058.735,57	0,40%	252	0,44%	2,64%
3.0 - 4.0	24.212.587,19	0,95%	578	1,01%	2,68%
4.0 - 5.0	51.167.684,36	2,02%	1.254	2,18%	2,49%
5.0 - 6.0	109.148.844,15	4,30%	2.818	4,91%	2,42%
6.0 - 7.0	97.819.937,39	3,85%	2.642	4,60%	2,80%
7.0 - 8.0	89.683.873,08	3,53%	2.110	3,67%	3,11%
8.0 - 9.0	307.840.525,45	12,13%	5.751	10,01%	2,46%
9.0 - 10.0	431.070.931,10	16,98%	7.829	13,63%	2,29%
more - 10.0	1.384.790.680,22	54,55%	33.461	58,26%	1,90%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2.435.972.428,06	95,96%	54.735	95,31%	2,15%
01-02	2.449.013,21	0,10%	91	0,16%	3,80%
02-03	12.601.633,20	0,50%	378	0,66%	1,92%
03-04	23.180.209,20	0,91%	655	1,14%	1,59%
04-05	1.923.136,77	0,08%	90	0,16%	5,55%
05-06	16.760.304,65	0,66%	466	0,81%	1,93%
06-07	15.359.628,22	0,61%	354	0,62%	1,93%
07-08	876.224,52	0,03%	41	0,07%	5,23%
08-09	2.633.518,16	0,10%	85	0,15%	5,26%
09-10	3.932.887,96	0,15%	102	0,18%	5,53%
10-11	2.987.134,99	0,12%	80	0,14%	5,75%
11-12	1.369.389,81	0,05%	37	0,06%	5,11%
12-13	1.112.931,17	0,04%	24	0,04%	4,70%
13-14	515.984,82	0,02%	12	0,02%	3,41%
14-15	919.568,13	0,04%	23	0,04%	3,31%
15-16	374.190,12	0,01%	11	0,02%	3,36%
16-17	494.877,54	0,02%	9	0,02%	3,09%
17-18	1.585.304,09	0,06%	34	0,06%	3,04%
18-19	641.562,55	0,03%	13	0,02%	3,14%
19-20	1.010.639,84	0,04%	22	0,04%	3,07%
20-21	994.240,76	0,04%	16	0,03%	3,25%
21-22	1.194.041,73	0,05%	21	0,04%	3,11%
22-23	808.006,47	0,03%	15	0,03%	3,07%
23-24	885.556,21	0,03%	13	0,02%	3,19%
24-25	928.121,01	0,04%	13	0,02%	3,17%
25-26	859.428,67	0,03%	11	0,02%	3,09%
26-27	586.805,86	0,02%	8	0,01%	2,68%
27-28	256.663,07	0,01%	6	0,01%	3,11%
28-29	1.350.034,93	0,05%	11	0,02%	3,12%
29-30	1.678.464,01	0,07%	23	0,04%	3,08%
30 - more	2.398.303,83	0,09%	30	0,05%	3,10%
Matured					
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 66,55 %</b>					
less - 40.00%	346.932.114,19	13,67%	10.919	25,18%	2,39%
40.01% - 50.00%	242.384.418,12	9,55%	4.895	11,29%	2,27%
50.01% - 60.00%	283.729.124,75	11,18%	4.839	11,16%	2,21%
60.01% - 70.00%	411.590.071,73	16,21%	6.249	14,41%	2,24%
70.01% - 80.00%	608.084.318,08	23,95%	8.575	19,77%	2,08%
80.01% - 85.00%	244.887.136,54	9,65%	2.619	6,04%	2,02%
85.01% - 90.00%	202.714.295,66	7,99%	2.327	5,37%	1,82%
90.01% - 95.00%	69.264.849,84	2,73%	841	1,94%	2,03%
95.01% - 100.00%	60.281.625,11	2,37%	1.051	2,42%	2,09%
100.01% - 105.00%	13.093.096,48	0,52%	230	0,53%	2,42%
105.01% - 110.00%	11.404.679,31	0,45%	162	0,37%	2,19%
110.01% - 115.00%	9.772.395,49	0,38%	134	0,31%	2,47%
115.01% - 120.00%	5.519.591,57	0,22%	87	0,20%	2,75%
120.01% - 125.00%	5.239.870,60	0,21%	79	0,18%	2,75%
125.01% - 128.00%	2.236.169,06	0,09%	36	0,08%	2,45%
128.01% - more	21.506.477,03	0,85%	326	0,75%	2,55%
	<b>2.538.640.233,56</b>	<b>100, %</b>	<b>43.369</b>	<b>100, %</b>	<b>2,17%</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: 84,08 %</b>					
less - 40.00%	343.672.541,85	13,54%	15.490	35,72%	2,37%
40.01% - 50.00%	161.493.163,43	6,36%	3.541	8,16%	2,20%
50.01% - 60.00%	180.957.634,94	7,13%	3.336	7,69%	2,23%
60.01% - 70.00%	198.994.673,98	7,84%	3.110	7,17%	2,19%
70.01% - 80.00%	183.464.940,44	7,23%	2.542	5,86%	2,19%
80.01% - 85.00%	97.176.797,42	3,83%	1.177	2,71%	2,16%
85.01% - 90.00%	149.538.433,80	5,89%	1.873	4,32%	2,13%
90.01% - 95.00%	183.490.833,85	7,23%	2.181	5,03%	2,11%
95.01% - 100.00%	170.403.934,45	6,71%	1.889	4,36%	2,13%
100.01% - 105.00%	147.473.690,18	5,81%	1.553	3,58%	2,06%
105.01% - 110.00%	137.923.076,32	5,43%	1.396	3,22%	2,08%
110.01% - 115.00%	121.244.113,36	4,78%	1.203	2,77%	2,06%
115.01% - 120.00%	91.669.485,76	3,61%	898	2,07%	2,10%
120.01% - 125.00%	72.657.071,74	2,86%	669	1,54%	2,04%
125.01% - 128.00%	42.228.948,24	1,66%	363	0,84%	2,08%
128.01% - more	256.250.893,80	10,09%	2.148	4,95%	2,11%
	<b>2.538.640.233,56</b>	<b>100, %</b>	<b>43.369</b>	<b>100, %</b>	<b>2,17%</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	157.897.269,28	6,22%	12.790	29,49%	2,53%
25.000,00 - 50.000,00	428.764.864,28	16,89%	11.600	26,75%	2,33%
50.000,00 - 75.000,00	469.032.358,71	18,48%	7.597	17,52%	2,19%
75.000,00 - 100.000,00	414.671.785,87	16,33%	4.823	11,12%	2,13%
100.000,00 - 125.000,00	294.348.832,26	11,59%	2.644	6,10%	2,07%
125.000,00 - 150.000,00	194.446.513,88	7,66%	1.426	3,29%	2,06%
150.000,00 - 175.000,00	134.949.044,92	5,32%	835	1,93%	2,08%
175.000,00 - 200.000,00	93.511.833,91	3,68%	500	1,15%	2,02%
200.000,00 - 225.000,00	65.963.828,42	2,60%	312	0,72%	2,07%
225.000,00 - 250.000,00	53.761.489,35	2,12%	227	0,52%	2,03%
250.000,00 - 275.000,00	44.022.448,50	1,73%	168	0,39%	2,06%
275.000,00 - 300.000,00	30.161.085,55	1,19%	105	0,24%	1,92%
300.000,00 - 325.000,00	19.070.075,48	0,75%	61	0,14%	2,03%
325.000,00 - 350.000,00	15.501.888,59	0,61%	46	0,11%	1,97%
350.000,00 - 375.000,00	15.901.744,18	0,63%	44	0,10%	1,96%
375.000,00 - 400.000,00	10.794.879,59	0,43%	28	0,07%	2,35%
400.000,00 - 425.000,00	10.758.269,19	0,42%	26	0,06%	1,77%
425.000,00 - 450.000,00	11.365.879,78	0,45%	26	0,06%	2,05%
450.000,00 - 475.000,00	7.393.760,11	0,29%	16	0,04%	2,37%
475.000,00 - 500.000,00	8.747.359,95	0,34%	18	0,04%	1,85%
500.000,00 - 600.000,00	16.264.974,84	0,64%	30	0,07%	1,89%
600.000,00 - 700.000,00	7.903.814,99	0,31%	12	0,03%	2,10%
700.000,00 - 800.000,00	12.226.360,65	0,48%	16	0,04%	1,91%
800.000,00 - 900.000,00	5.976.986,47	0,24%	7	0,02%	1,88%
900.000,00 - 1.000.000,00	2.870.311,80	0,11%	3	0,01%	2,57%
1.000.000,00 - 1.250.000,00	6.902.912,17	0,27%	6	0,01%	1,52%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more	5.429.660,84	0,21%	3	0,01%	1,98%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>43.369</b>	<b>100,%</b>	<b>2,17%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	51.195.530,09	2,02%	916	2,11%	2,22%
Partial Professional Use	128.933.763,60	5,08%	1.532	3,53%	2,30%
Professional use with recourse to the borrower	3.122.965,82	0,12%	33	0,08%	2,03%
Residential (Flat/Apartment)	2.077.938.692,99	81,85%	36.947	85,19%	2,13%
Residential (House, detached or semi-detached)	277.449.281,06	10,93%	3.941	9,09%	2,39%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>43.369</b>	<b>100,%</b>	<b>2,17%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	76.277.919,32	3,01%	1.505	3,47%	2,18%
AITOLOAKARNANIA	33.330.734,50	1,31%	709	1,64%	2,26%
ARGOLIDA	21.308.472,96	0,84%	372	0,86%	2,09%
ARKADIA	15.562.322,81	0,61%	267	0,62%	2,25%
ARTA	6.563.427,78	0,26%	151	0,35%	2,26%
ATTICA	1.258.581.980,84	49,58%	18.852	43,47%	2,11%
CHALKIDIKI	23.646.867,68	0,93%	474	1,09%	2,26%
CHANIA	45.863.985,89	1,81%	602	1,39%	2,16%
CHIOS	13.621.076,52	0,54%	209	0,48%	2,24%
CORFU	22.662.156,27	0,89%	400	0,92%	2,39%
DODEKANISA	78.236.777,42	3,08%	1.043	2,41%	2,17%
DRAMA	13.364.234,18	0,53%	368	0,85%	2,35%
EVOIA	34.031.742,29	1,34%	672	1,55%	2,35%
EVKITANIA	2.183.754,12	0,09%	44	0,10%	2,74%
EVROS	23.498.190,02	0,93%	566	1,31%	2,23%
FLORINA	3.728.190,70	0,15%	100	0,23%	2,33%
FOKIDA	4.396.949,95	0,17%	89	0,21%	2,56%
FTHIOTIDA	32.372.500,85	1,28%	688	1,59%	2,28%
GREVENA	5.588.168,40	0,22%	123	0,28%	2,22%
HERAKLION	44.861.738,01	1,77%	676	1,56%	2,12%
ILEIA	25.346.979,30	1,00%	582	1,34%	2,30%
IMATHIA	11.149.256,45	0,44%	283	0,65%	2,24%
IOANNINA	34.015.213,76	1,34%	636	1,47%	2,11%
KARDITSA	15.389.271,24	0,61%	378	0,87%	2,29%
KASTORIA	5.028.436,98	0,20%	107	0,25%	2,36%
KAVALA	21.872.048,43	0,86%	457	1,05%	2,14%
KEFALLONIA	11.943.696,57	0,47%	193	0,45%	2,10%
KILKIS	11.245.800,61	0,44%	345	0,80%	2,36%
KORINTHIA	34.049.441,03	1,34%	560	1,29%	2,07%
KOZANI	17.656.330,45	0,70%	400	0,92%	2,17%
KYKLADES	38.961.596,62	1,54%	490	1,13%	2,23%
LAKONIA	20.438.866,20	0,81%	354	0,82%	2,24%
LARISA	49.580.688,19	1,95%	1.091	2,52%	2,18%
LASITHI	19.736.764,61	0,78%	299	0,69%	2,02%
LEFKADA	4.913.827,95	0,19%	129	0,30%	2,10%
LESBOS	25.236.143,01	0,99%	473	1,09%	2,32%
MAGNESIA	34.296.859,82	1,35%	667	1,54%	2,29%
MESSINIA	24.342.181,46	0,96%	447	1,03%	2,34%
PELLA	15.451.274,82	0,61%	428	0,99%	2,30%
PIERIA	26.678.966,68	1,05%	532	1,23%	2,32%
PREVEZA	15.367.666,38	0,61%	316	0,73%	2,11%
RETHYMNO	33.067.659,45	1,30%	476	1,10%	2,21%
RODOPI	13.722.100,41	0,54%	355	0,82%	2,22%
SAMOS	15.573.769,45	0,61%	224	0,52%	2,22%
SERRES	11.443.375,60	0,45%	265	0,61%	2,45%
THESPROTIA	9.614.281,30	0,38%	174	0,40%	2,29%
THESSALONIKI	171.274.065,83	6,75%	3.350	7,72%	2,17%
TRIKALA	13.695.382,37	0,54%	307	0,71%	2,60%
VOIOTIA	18.917.302,98	0,75%	436	1,01%	2,29%
XANTHI	15.369.100,40	0,61%	505	1,16%	2,23%
ZAKYNTHOS	13.580.694,70	0,54%	200	0,46%	2,39%
<b>TOTAL</b>	<b>2.538.640.233,56</b>	<b>100,0%</b>	<b>43.369</b>	<b>100,0%</b>	<b>2,17%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.538.640.233,56	100,00%	57.429	100,00%	2,17%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</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	676.609.798,13	26,65%	14.080	24,52%	1,54%
Euribor 1M Linked	212.265.570,72	8,36%	3.596	6,26%	1,49%
Euribor 3M Linked	1.404.576.403,89	55,33%	32.915	57,31%	2,46%
Fixed	189.667.957,63	7,47%	3.509	6,11%	2,58%
Hellenic Government Bond	32.151.629,53	1,27%	2.469	4,30%	3,27%
Originator Rate	23.368.873,66	0,92%	860	1,50%	3,60%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</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)	54.753	1.685.456,49	2.434.778.380,19	95,34%	95,91%
31-60 days past due	1.828	712.442,02	72.579.742,07	3,18%	2,86%
61-90 days past due	848	568.905,33	31.282.111,30	1,48%	1,23%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>57.429</b>	<b>2.966.803,84</b>	<b>2.538.640.233,56</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	5.223.338,98	0,21%	149	0,26%	2,02%
Buy Primary	902.545.154,03	35,55%	18.724	32,60%	2,04%
Refinancing loans	686.475.250,54	27,04%	19.103	33,26%	2,43%
Buy Secondary	401.779.525,58	15,83%	5.414	9,43%	1,99%
Professional use	33.372.263,49	1,31%	460	0,80%	2,33%
Renovating	504.085.182,42	19,86%	13.457	23,43%	2,12%
Other	5.159.518,52	0,20%	122	0,21%	6,34%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>57.429</b>	<b>100,%</b>	<b>2,17%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1.054.611.568,15	41,54%	17.314	40,60%	2,09%
Self Employed	720.000.590,31	28,36%	9.153	21,46%	2,17%
Unemployed	293.569.661,23	11,56%	6.597	15,47%	2,23%
Retired	459.888.722,76	18,12%	9.354	21,94%	2,29%
N/A	10.569.691,11	0,42%	225	0,53%	2,20%
	<b>2.538.640.233,56</b>	<b>100,%</b>	<b>42.643</b>	<b>100,%</b>	<b>2,17%</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.