

# Covered Bond Programme II



## Monthly Investor Report

September 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	Caa2	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B-	Caa2	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B-	Caa2	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	B-	Caa2	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-09-2012	30-06-2010
Portfolio Cut off Date	30-09-2012	30-06-2010
Original Principal Balance	14.390.648.541,00	4.884.632.703,00
Principal Balance	10.519.685.919,00	3.639.740.247,00
Number of Borrowers	172.638	68.622
Number of Loanparts	238.931	93.060
Number of Properties	177.371	69.543
Average Principal Balance (borrower)	60.934,94	53.040,43
Average Principal Balance (parts)	44.028,13	39.111,76
Coupon: Weighted Average	3,3	3,7
Minimum	0,0	1,7
Maximum	13,8	17,0
Weighted Average Loan to Value	65,30	67,08
Weighted Average Loan to Indexed Value	59,37	48,96
Seasoning (years): Weighted Average	5,44	4,42
Original Maturity (years): Weighted Average	25,14	18,53
Remaining Tenor (years): Weighted Average	19,73	14,15

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**Nominal Value Test**

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All amounts in EURO

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Outstanding Bonds	8.400.000.000,00
Negative Carry	166.000.000,00
Outstanding Accrued Interest on Bonds	4.051.666,67
Current Outstanding Balance	10.519.685.918,91
Adjusted Nominal Value Assets *	10.195.273.067,66
Outstanding Accrued Interest on Assets	27.549.608,25
Nominal Value Test Current Value **	83,57 %
<i>Nominal Value Test Maximum Value</i>	83,70 %

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Nominal Value Test Result PASS

**Parameters:**

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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. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	10,164,029,539.11	96.62%	236,192	98.85%	3.34%
Swiss Franc	355,656,379.80	3.38%	2,739	1.15%	2.32%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

### 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,404,775,436.93	13.35%	37,999	15.90%	4.29%
Standard Amortising	9,114,568,371.37	86.64%	200,851	84.06%	3.16%
	<b>10,519,343,808.30</b>	<b>100.0%</b>	<b>238,850</b>	<b>100.0%</b>	<b>3.31%</b>

### 3. Loan Coupon

Current Period					
Coupon Loan Part (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	3,192,367,169.96	30.35%	50,088	20.96%	2.06%
2.5% - 2.99%	2,194,413,837.11	20.86%	46,657	19.53%	2.79%
3% - 3.49%	2,322,223,305.74	22.08%	42,424	17.76%	3.19%
3.5% - 3.99%	573,393,478.83	5.45%	12,670	5.30%	3.66%
4% - 4.49%	192,520,024.58	1.83%	2,562	1.07%	4.20%
4.5% - 4.99%	236,889,285.57	2.25%	5,898	2.47%	4.75%
5% - 5.49%	809,923,136.78	7.70%	35,119	14.70%	5.12%
5.5% - 5.99%	348,863,709.60	3.32%	17,680	7.40%	5.71%
6% - 6.49%	39,513,348.72	0.38%	1,464	0.61%	6.28%
6.5% - 6.99%	118,160,264.39	1.12%	4,241	1.77%	6.64%
7% - 7.49%	490,935,358.57	4.67%	20,071	8.40%	7.06%
7.5% - more	482,999.06	0.00%	57	0.02%	8.72%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

### 4. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
1988	7,996.27	0.00%	4	0.00%	3.49%	
1989	60,493.79	0.00%	6	0.00%	4.11%	
1990	28,621.97	0.00%	7	0.00%	5.15%	
1991	19,593.23	0.00%	8	0.00%	5.15%	
1992	124,898.94	0.00%	16	0.01%	4.88%	
1993	350,869.44	0.00%	34	0.01%	4.18%	
1994	615,302.29	0.01%	51	0.02%	3.17%	
1995	1,113,220.06	0.01%	90	0.04%	3.23%	
1996	2,789,877.35	0.03%	205	0.09%	3.73%	
1997	4,610,316.08	0.04%	1,503	0.63%	3.79%	
1998	16,889,149.72	0.16%	4,434	1.86%	4.11%	
1999	58,768,815.08	0.56%	7,989	3.34%	4.46%	
2000	112,660,516.68	1.07%	10,106	4.23%	4.23%	
2001	250,649,445.40	2.38%	16,112	6.74%	3.92%	
2002	383,212,519.00	3.64%	19,258	8.06%	4.15%	
2003	490,613,904.01	4.66%	20,652	8.64%	4.33%	
2004	628,053,125.14	5.97%	16,262	6.81%	3.72%	
2005	1,164,693,766.97	11.07%	24,218	10.14%	3.38%	
2006	1,266,595,135.62	12.04%	22,841	9.56%	3.05%	
2007	1,392,754,104.11	13.24%	22,917	9.59%	2.75%	
2008	1,432,955,528.06	13.62%	21,434	8.97%	3.03%	
2009	1,821,348,167.03	17.31%	26,700	11.17%	3.12%	
2010	1,111,777,666.62	10.57%	17,275	7.23%	3.39%	
2011	352,920,312.37	3.35%	6,147	2.57%	3.91%	
2012	26,072,573.68	0.25%	662	0.28%	4.04%	
<b>Total</b>	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>	

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	1,185,641.09	0.01%	1,531	0.64%	4.62%
2013	17,809,682.17	0.17%	5,892	2.47%	4.54%
2014	48,938,747.39	0.47%	7,837	3.28%	4.56%
2015	91,741,281.56	0.87%	9,816	4.11%	4.45%
2016	176,495,049.47	1.68%	14,097	5.90%	4.36%
2017	274,473,370.65	2.61%	16,078	6.73%	4.59%
2018	236,975,205.26	2.25%	9,985	4.18%	4.13%
2019	290,753,621.66	2.76%	9,184	3.84%	3.72%
2020	379,141,682.59	3.60%	9,975	4.17%	3.45%
2021	391,873,633.15	3.73%	9,934	4.16%	3.23%
2022	365,252,482.37	3.47%	8,817	3.69%	2.85%
2023	346,985,204.65	3.30%	7,408	3.10%	2.99%
2024	470,067,355.20	4.47%	8,540	3.57%	2.84%
2025	479,096,675.77	4.55%	11,542	4.83%	3.63%
2026	283,683,355.00	2.70%	6,601	2.76%	4.18%
2027	374,692,011.87	3.56%	8,381	3.51%	4.63%
2028	270,816,725.14	2.57%	5,244	2.19%	4.03%
2029	318,325,986.19	3.03%	5,621	2.35%	3.51%
2030	270,943,242.43	2.58%	4,856	2.03%	3.23%
2031	213,823,674.39	2.03%	3,872	1.62%	3.03%
2032	230,001,779.56	2.19%	4,248	1.78%	2.91%
2033	211,027,713.04	2.01%	3,422	1.43%	3.19%
2034	317,438,987.78	3.02%	4,883	2.04%	3.09%
2035	410,672,231.52	3.90%	6,401	2.68%	2.87%
2036	302,494,151.21	2.88%	4,639	1.94%	2.82%
2037	307,837,372.60	2.93%	4,562	1.91%	2.72%
2038	287,315,941.46	2.73%	3,520	1.47%	2.95%
2039	321,995,477.58	3.06%	4,157	1.74%	3.16%
2040	210,646,131.46	2.00%	2,972	1.24%	3.29%
2041	204,395,741.95	1.94%	2,869	1.20%	3.12%
2042	201,096,906.98	1.91%	3,099	1.30%	2.88%
2043	131,027,900.96	1.25%	1,751	0.73%	3.04%
2044	155,026,615.95	1.47%	1,989	0.83%	3.03%
2045	158,399,722.73	1.51%	2,094	0.88%	2.95%
2046	230,237,218.78	2.19%	3,005	1.26%	2.76%
2047	278,775,806.52	2.65%	3,608	1.51%	2.77%
2048	227,233,046.53	2.16%	2,787	1.17%	3.01%
2049	247,516,565.90	2.35%	3,090	1.29%	3.13%
2050	167,120,241.93	1.59%	2,199	0.92%	3.26%
2051	138,577,672.16	1.32%	2,053	0.86%	3.15%
2052	131,264,235.60	1.25%	1,798	0.75%	3.03%
2053	36,717,419.10	0.35%	462	0.19%	3.07%
2054	50,199,844.32	0.48%	632	0.26%	3.08%
2055	56,735,615.42	0.54%	789	0.33%	3.25%
2056	68,131,428.98	0.65%	850	0.36%	3.37%
2057	134,725,520.89	1.28%	1,841	0.77%	2.77%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,920,999.97	0.03%	88	0.04%	4.57%
0.5 - 1.0	76,375,886.44	0.73%	1,572	0.66%	3.88%
1.0 - 1.5	180,214,503.00	1.71%	3,097	1.30%	3.91%
1.5 - 2.0	306,714,084.13	2.92%	5,145	2.15%	3.87%
2.0 - 2.5	555,630,480.57	5.28%	8,662	3.63%	3.43%
2.5 - 3.0	884,449,956.15	8.41%	13,259	5.55%	3.09%
3.0 - 4.0	1,699,747,134.87	16.16%	24,765	10.36%	3.22%
4.0 - 5.0	1,408,561,158.91	13.39%	21,602	9.04%	2.82%
5.0 - 6.0	1,404,470,200.39	13.35%	23,433	9.81%	2.81%
6.0 - 7.0	1,374,296,413.17	13.06%	25,974	10.87%	3.12%
7.0 - 8.0	857,415,039.53	8.15%	18,962	7.94%	3.56%
8.0 - 9.0	584,224,085.47	5.55%	16,574	6.94%	3.73%
9.0 - 10.0	474,280,853.31	4.51%	21,490	8.99%	4.42%
more - 10.0	710,385,123.00	6.75%	54,308	22.73%	4.13%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,626,182,313.64	82.00%	199,945	83.68%	3.17%
01-02	424,938,353.53	4.04%	9,181	3.84%	4.03%
02-03	179,967,567.21	1.71%	4,799	2.01%	4.06%
03-04	48,567,699.17	0.46%	1,711	0.72%	4.64%
04-05	48,764,260.92	0.46%	1,888	0.79%	4.96%
05-06	29,251,936.04	0.28%	1,252	0.52%	4.87%
06-07	63,285,661.50	0.60%	1,918	0.80%	5.50%
07-08	32,494,647.69	0.31%	998	0.42%	4.99%
08-09	30,858,747.32	0.29%	932	0.39%	4.36%
09-10	42,872,978.03	0.41%	1,076	0.45%	4.08%
10-11	28,992,912.82	0.28%	728	0.30%	4.42%
11-12	50,097,717.81	0.48%	1,192	0.50%	5.06%
12-13	33,880,691.11	0.32%	797	0.33%	4.75%
13-14	39,661,281.13	0.38%	865	0.36%	3.99%
14-15	47,432,088.53	0.45%	961	0.40%	4.31%
15-16	29,560,902.49	0.28%	577	0.24%	4.11%
16-17	53,031,771.13	0.50%	918	0.38%	4.61%
17-18	37,330,190.97	0.35%	649	0.27%	4.03%
18-19	39,898,359.85	0.38%	677	0.28%	3.50%
19-20	34,581,751.22	0.33%	521	0.22%	3.30%
20-21	27,974,726.95	0.27%	446	0.19%	3.15%
21-22	30,295,515.05	0.29%	455	0.19%	3.14%
22-23	34,062,938.11	0.32%	484	0.20%	3.16%
23-24	58,143,013.30	0.55%	777	0.33%	3.13%
24-25	37,746,753.30	0.36%	475	0.20%	3.14%
25-26	33,749,137.69	0.32%	440	0.18%	3.13%
26-27	34,173,099.92	0.32%	409	0.17%	3.15%
27-28	23,775,771.92	0.23%	280	0.12%	3.13%
28-29	23,316,128.18	0.22%	281	0.12%	3.12%
29-30	23,509,116.76	0.22%	294	0.12%	3.12%
30 - more	269,534,279.70	2.56%	2,973	1.24%	3.13%
Matured	1,753,605.92	0.02%	32	0.01%	2.60%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

**8. Loan to Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 65,30 %</b>					
less - 40.00%	1,535,592,266.21	14.59%	46,822	26.40%	3.55%
40.01% - 50.00%	1,095,710,110.94	10.41%	22,439	12.65%	3.38%
50.01% - 60.00%	1,268,983,850.61	12.06%	22,414	12.64%	3.31%
60.01% - 70.00%	1,744,439,384.28	16.58%	26,171	14.76%	3.29%
70.01% - 80.00%	2,405,547,611.85	22.86%	32,397	18.27%	3.10%
80.01% - 85.00%	796,878,487.75	7.57%	7,113	4.01%	3.04%
85.01% - 90.00%	752,955,628.23	7.15%	6,818	3.84%	2.93%
90.01% - 95.00%	307,865,214.69	2.92%	3,154	1.78%	3.28%
95.01% - 100.00%	397,141,915.28	3.77%	6,966	3.93%	4.33%
100.01% - 105.00%	61,724,354.88	0.58%	750	0.42%	3.66%
105.01% - 110.00%	40,447,110.07	0.38%	513	0.29%	3.85%
110.01% - 115.00%	25,717,030.99	0.24%	360	0.20%	3.97%
115.01% - 120.00%	21,166,872.91	0.20%	311	0.18%	4.27%
120.01% - 125.00%	10,720,907.16	0.10%	197	0.11%	4.49%
125.01% - 128.00%	6,664,527.87	0.06%	116	0.07%	4.58%
128.01% - more	48,130,645.19	0.45%	830	0.47%	4.39%
	<b>10,519,685,918.91</b>	<b>99.9%</b>	<b>177,371</b>	<b>100.0%</b>	<b>3.31%</b>

**9 . Loan to Indexed Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 59,17 %</b>					
less - 40.00%	2,761,275,581.76	26.25%	96,215	54.25%	3.67%
40.01% - 50.00%	1,168,001,420.48	11.10%	17,028	9.60%	3.33%
50.01% - 60.00%	1,234,512,999.16	11.74%	14,976	8.44%	3.22%
60.01% - 70.00%	1,405,643,813.00	13.36%	14,942	8.42%	3.19%
70.01% - 80.00%	1,494,120,479.81	14.20%	14,094	7.95%	3.08%
80.01% - 85.00%	607,552,708.02	5.78%	5,423	3.06%	3.11%
85.01% - 90.00%	523,838,291.83	4.98%	4,544	2.56%	3.28%
90.01% - 95.00%	412,218,033.30	3.92%	3,288	1.85%	3.16%
95.01% - 100.00%	296,505,893.13	2.82%	2,261	1.28%	3.03%
100.01% - 105.00%	272,685,927.93	2.59%	2,162	1.22%	3.09%
105.01% - 110.00%	172,262,225.70	1.64%	1,228	0.69%	3.07%
110.01% - 115.00%	103,902,341.56	0.99%	759	0.43%	3.20%
115.01% - 120.00%	67,166,203.23	0.64%	451	0.25%	3.13%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>177,371</b>	<b>100.0%</b>	<b>3.31%</b>



**10. Outstanding Notional Amount**

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	724,285,352.46	6.88%	60,399	34.05%	4.56%
25.000,00 - 50.000,00	1,520,833,892.64	14.45%	40,650	22.92%	4.00%
50.000,00 - 75.000,00	1,748,627,333.03	16.62%	28,847	16.26%	3.60%
75.000,00 - 100.000,00	1,588,014,032.68	15.09%	18,290	10.31%	3.12%
100.000,00 - 125.000,00	1,141,787,033.55	10.85%	10,211	5.76%	2.96%
125.000,00 - 150.000,00	931,671,763.61	8.85%	6,825	3.85%	2.93%
150.000,00 - 175.000,00	620,316,754.12	5.89%	3,842	2.17%	2.91%
175.000,00 - 200.000,00	489,062,442.90	4.64%	2,622	1.48%	2.90%
200.000,00 - 225.000,00	305,077,917.38	2.90%	1,442	0.81%	2.84%
225.000,00 - 250.000,00	243,123,272.99	2.31%	1,028	0.58%	2.88%
250.000,00 - 275.000,00	195,165,012.97	1.85%	746	0.42%	2.80%
275.000,00 - 300.000,00	162,959,580.95	1.54%	569	0.32%	2.78%
300.000,00 - 325.000,00	127,591,479.59	1.21%	409	0.23%	2.75%
325.000,00 - 350.000,00	103,553,963.80	0.98%	308	0.17%	2.73%
350.000,00 - 375.000,00	76,324,904.72	0.72%	211	0.12%	2.71%
375.000,00 - 400.000,00	61,505,903.82	0.58%	159	0.09%	2.80%
400.000,00 - 425.000,00	58,341,758.91	0.55%	142	0.08%	2.65%
425.000,00 - 450.000,00	45,373,456.43	0.43%	104	0.06%	2.73%
450.000,00 - 475.000,00	37,874,646.19	0.36%	82	0.05%	2.86%
475.000,00 - 500.000,00	37,377,718.72	0.35%	77	0.04%	2.67%
500.000,00 - 600.000,00	106,473,963.30	1.01%	195	0.11%	2.68%
600.000,00 - 700.000,00	48,534,556.26	0.46%	76	0.04%	2.61%
700.000,00 - 800.000,00	31,440,154.39	0.29%	42	0.02%	2.52%
800.000,00 - 900.000,00	26,153,188.52	0.24%	31	0.02%	2.57%
900.000,00 - 1.000.000,00	19,233,231.54	0.18%	20	0.01%	2.66%
1.000.000,00 - 1.250.000,00	18,765,401.24	0.17%	17	0.01%	2.62%
1.250.000,00 - 1.500.000,00	16,637,955.12	0.15%	12	0.01%	2.28%
1.500.000,00 - more	33,579,247.08	0.31%	15	0.01%	2.06%
	<b>10,519,685,918.91</b>	<b>99.9%</b>	<b>177,371</b>	<b>100.0%</b>	<b>3.31%</b>

**11. Property Description**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,083,622,845.58	10.30%	10,622	5.99%	3.18%
Building	27,841,588.68	0.26%	306	0.17%	3.24%
House incl. land plot	8,823,981,579.93	83.88%	160,227	90.33%	3.34%
N/A	29,612,012.71	0.28%	496	0.28%	3.22%
Other real estate	73,597,443.42	0.69%	1,045	0.59%	3.14%
Professional Use	481,030,448.59	4.57%	4,675	2.64%	3.07%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>177,371</b>	<b>100.0%</b>	<b>3.31%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	316,207,249.00	3.01%	5,927	3.34%	3.31%
AITOLOAKARNANIA	145,308,001.96	1.38%	2,997	1.69%	3.72%
ARGOLIDA	83,323,937.79	0.79%	1,320	0.74%	3.37%
ARKADIA	51,710,274.93	0.49%	935	0.53%	3.25%
ARTA	28,488,812.77	0.27%	697	0.39%	3.30%
ATTICA	5,144,913,412.88	48.91%	76,192	42.96%	3.14%
CHALKIDIKI	94,035,174.58	0.89%	1,930	1.09%	3.78%
CHANIA	143,991,698.55	1.37%	2,075	1.17%	3.28%
CHIOS	50,847,453.63	0.48%	895	0.51%	3.46%
CORFU	84,520,515.82	0.80%	1,355	0.76%	3.31%
DODEKANISA	263,234,963.79	2.50%	3,479	1.96%	3.31%
DRAMA	57,853,466.85	0.55%	1,659	0.94%	3.95%
EVOIA	155,919,697.55	1.48%	2,920	1.65%	3.51%
EVROTANIA	7,983,416.54	0.08%	202	0.11%	3.80%
EVROS	106,343,331.39	1.01%	2,919	1.65%	3.97%
FLORINA	23,595,410.91	0.22%	611	0.34%	4.07%
FOKIDA	20,514,455.10	0.20%	397	0.22%	3.60%
FTHIOTIDA	143,327,450.69	1.36%	2,923	1.65%	3.51%
GREVENA	19,635,754.31	0.19%	409	0.23%	3.35%
HERAKLION	168,461,232.68	1.60%	2,365	1.33%	3.10%
ILEIA	103,324,810.61	0.98%	2,256	1.27%	3.75%
IMATHIA	61,311,814.68	0.58%	1,334	0.75%	3.69%
IOANNINA	149,114,761.97	1.42%	2,528	1.43%	2.99%
KARDITSA	75,985,750.15	0.72%	1,755	0.99%	3.33%
KASTORIA	22,872,111.15	0.22%	477	0.27%	3.36%
KAVALA	84,640,909.70	0.81%	1,889	1.07%	3.54%
KEFALLONIA	58,781,672.99	0.56%	899	0.51%	3.28%
KILKIS	50,078,617.93	0.48%	1,257	0.71%	3.75%
KORINTHIA	147,742,792.28	1.40%	2,311	1.30%	3.11%
KOZANI	70,053,025.29	0.67%	1,610	0.91%	3.43%
KYKLADES	157,707,060.01	1.50%	1,835	1.04%	3.16%
LAKONIA	78,952,730.26	0.75%	1,259	0.71%	3.38%
LARISA	196,968,025.27	1.87%	3,927	2.21%	3.34%
LASITHI	82,900,830.85	0.79%	1,203	0.68%	3.04%
LEFKADA	25,354,950.93	0.24%	449	0.25%	3.43%
LESBOS	98,567,583.86	0.94%	1,650	0.93%	3.43%
MAGNESIA	143,070,147.52	1.36%	2,738	1.54%	3.50%
MESSINIA	108,086,987.30	1.03%	2,049	1.16%	3.35%
PELLA	73,371,164.57	0.70%	1,894	1.07%	3.92%
PIERIA	114,477,825.64	1.09%	2,037	1.15%	3.46%
PREVEZA	63,536,905.55	0.60%	1,114	0.63%	3.18%
RETHYMNO	120,681,515.22	1.15%	1,969	1.11%	3.11%
RODOPI	57,852,161.51	0.55%	1,503	0.85%	3.69%
SAMOS	64,444,511.18	0.61%	872	0.49%	3.13%
SERRES	51,811,679.25	0.49%	1,356	0.76%	4.17%
THESSALONIA	31,738,665.50	0.30%	624	0.35%	3.42%
THESSALONIKI	845,998,087.73	8.04%	16,114	9.09%	3.69%
TRIKALA	59,148,516.11	0.56%	1,338	0.75%	3.80%
VOIOTIA	88,422,414.89	0.84%	1,873	1.06%	3.59%
XANTHI	85,940,233.06	0.82%	2,454	1.38%	3.81%
ZAKYNTHOS	36,531,944.23	0.35%	590	0.33%	3.14%
<b>Total</b>	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>177,371</b>	<b>100.0%</b>	<b>3.31%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,519,685,918.91	100.00%	238,931	100.00%	3.31%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

### 14. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	3,645,788,917.89	34.66%	77,976	32.64%	2.46%
Euribor 1M Linked	471,744,697.29	4.48%	6,963	2.91%	2.18%
Euribor 3M Linked	3,037,852,199.33	28.88%	52,391	21.93%	3.24%
Fixed	2,024,601,682.31	19.25%	42,030	17.59%	4.01%
Hellenic Government Bond	488,953,981.56	4.65%	19,647	8.22%	7.04%
Liibor 1M Linked	283,993,146.27	2.70%	2,127	0.89%	1.84%
Originator Rate	566,751,294.26	5.39%	37,797	15.82%	5.10%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

### 15. 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)	218,407	<b>6,502,546.22</b>	9,467,068,316.08	91.41%	89.99%
31-60 days past due	14,103	<b>5,576,023.01</b>	713,275,414.45	5.90%	6.78%
61-90 days past due	6,421	<b>4,460,043.48</b>	339,342,188.38	2.69%	3.22%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>238,931</b>	<b>16,538,612.71</b>	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>100.0%</b>

**16. Loan Purpose**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,997,496,181.14	28.49%	71,182	29.79%	3.47%
Completion/construction of primary residence	1,506,615,487.61	14.32%	41,489	17.36%	3.45%
Completion/construction of secondary	1,120,927,248.55	10.65%	16,637	6.96%	2.97%
Refinancing loans from other banks	1,613,071,721.80	15.33%	28,817	12.06%	3.08%
Buy Secondary	465,724,891.05	4.42%	6,680	2.80%	3.13%
Professional use	149,932,953.57	1.42%	2,039	0.85%	3.20%
Land Purchase For Residence Construction	114,454,324.64	1.08%	2,454	1.03%	4.12%
Renovating	2,546,562,574.90	24.20%	69,010	28.88%	3.31%
Other	4,900,535.65	0.04%	623	0.26%	6.83%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

**17. Subsidized Loans**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	8,764,835,672.98	83.31%	195,543	81.84%	3.36%
Subsidized Loans	1,754,850,245.93	16.68%	43,388	18.16%	3.05%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</b>

**18. Employment**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	5,396,955,954.00	51.30%	89,059	51.59%	3.27%
Self Employed	2,637,699,282.05	25.07%	31,165	18.05%	3.18%
Unemployed	909,397,235.92	8.64%	16,744	9.70%	3.41%
Retired	1,209,571,410.41	11.49%	25,327	14.67%	3.40%
N/A	366,062,036.53	3.47%	10,343	5.99%	4.30%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>172,638</b>	<b>100.0%</b>	<b>3.31%</b>

**19. Loans to Personnel**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	802,946,032.54	7.63%	13,384	5.60%	3.12%
Retired Employee	103,650,350.97	0.98%	2,094	0.88%	3.12%
No Employee	9,613,089,535.40	91.38%	223,453	93.52%	3.32%
	<b>10,519,685,918.91</b>	<b>100.0%</b>	<b>238,931</b>	<b>100.0%</b>	<b>3.31%</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.