

# Covered Bond Programme II



## Monthly Investor Report

November 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	30-11-2012	30-06-2010
Portfolio Cut off Date	30-11-2012	30-06-2010
Original Principal Balance	14.119.484.329,00	4.884.632.703,00
Principal Balance	10.233.144.970,00	3.639.740.247,00
Number of Borrowers	169.571	68.622
Number of Loanparts	234.232	93.060
Number of Properties	174.166	69.543
Average Principal Balance (borrower)	60.347,26	53.040,43
Average Principal Balance (parts)	43.688,07	39.111,76
Coupon: Weighted Average	3,3	3,7
Minimum	0,0	1,7
Maximum	13,0	17,0
Weighted Average Loan to Value	65,25	67,08
Weighted Average Loan to Indexed Value	59,18	48,96
Seasoning (years): Weighted Average	5,59	4,42
Original Maturity (years): Weighted Average	25,33	18,53
Remaining Tenor (years): Weighted Average	19,77	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	166.000.000,00
Outstanding Accrued Interest on Bonds	45.243.611,11
Current Outstanding Balance	10.233.144.969,80
Adjusted Nominal Value Assets *	9.898.158.165,18
Outstanding Accrued Interest on Assets	15.511.705,58
Nominal Value Test Current Value **	86,64 %
<i>Nominal Value Test Maximum Value</i>	95,00 %

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 minus Negative Carry.

## 1. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	9,886,771,160.36	96.62%	231,555	98.86%	3.33%
Swiss Franc	346,373,809.44	3.39%	2,677	1.14%	2.22%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

## 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,372,227,870.04	13.41%	37,327	15.94%	4.31%
Standard Amortising	8,860,592,710.01	86.59%	196,828	84.03%	3.13%
	<b>10,232,820,580.05</b>	<b>100.0%</b>	<b>234,155</b>	<b>100.0%</b>	<b>3.29%</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%	3,127,389,677.74	30.56%	49,561	21.16%	2.05%
2.5% - 2.99%	2,169,097,625.50	21.20%	46,848	20.00%	2.79%
3% - 3.49%	2,275,907,566.82	22.24%	41,906	17.89%	3.20%
3.5% - 3.99%	557,709,149.72	5.45%	12,505	5.34%	3.66%
4% - 4.49%	180,003,822.84	1.76%	2,484	1.06%	4.20%
4.5% - 4.99%	216,164,005.64	2.11%	5,463	2.33%	4.75%
5% - 5.49%	747,563,519.29	7.31%	33,128	14.14%	5.12%
5.5% - 5.99%	325,199,633.24	3.18%	16,818	7.18%	5.71%
6% - 6.49%	35,744,434.22	0.35%	1,397	0.60%	6.28%
6.5% - 6.99%	108,906,639.36	1.06%	4,092	1.75%	6.64%
7% - 7.49%	489,072,889.17	4.78%	19,995	8.54%	7.05%
7.5% - more	386,006.26	0.00%	35	0.01%	8.57%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</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	60,548.21	0.00%	6	0.00%	4.11%
1990	12,230.13	0.00%	6	0.00%	5.15%
1991	19,593.23	0.00%	8	0.00%	5.15%
1992	124,676.41	0.00%	16	0.01%	4.88%
1993	370,730.94	0.00%	31	0.01%	4.27%
1994	586,779.32	0.01%	46	0.02%	3.14%
1995	1,026,497.54	0.01%	85	0.04%	3.22%
1996	2,780,920.51	0.03%	199	0.08%	3.66%
1997	3,819,284.83	0.04%	745	0.32%	3.61%
1998	14,280,364.81	0.14%	4,393	1.88%	4.04%
1999	54,365,481.13	0.53%	7,889	3.37%	4.42%
2000	106,812,184.78	1.04%	9,981	4.26%	4.18%
2001	240,352,257.02	2.35%	15,946	6.81%	3.89%
2002	371,723,750.53	3.63%	18,870	8.06%	4.12%
2003	478,913,839.03	4.68%	20,471	8.74%	4.31%
2004	613,168,281.72	5.99%	16,003	6.83%	3.72%
2005	1,135,130,941.65	11.09%	23,863	10.19%	3.38%
2006	1,232,502,446.67	12.04%	22,422	9.57%	3.04%
2007	1,352,254,065.78	13.21%	22,340	9.54%	2.74%
2008	1,384,784,744.36	13.53%	20,911	8.93%	2.97%
2009	1,770,557,038.72	17.30%	26,148	11.16%	3.10%
2010	1,082,352,235.36	10.58%	16,879	7.21%	3.39%
2011	348,539,647.52	3.41%	6,167	2.63%	3.89%
2012	38,598,433.33	0.38%	803	0.34%	3.80%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

**5. Legal Maturity Year**

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	205,146.83	0.00%	475	0.20%	4.55%
2013	13,760,897.98	0.13%	5,774	2.47%	4.52%
2014	43,450,589.56	0.42%	7,652	3.27%	4.56%
2015	84,470,766.40	0.83%	9,605	4.10%	4.44%
2016	165,237,768.59	1.61%	13,794	5.89%	4.37%
2017	261,091,091.91	2.55%	15,835	6.76%	4.60%
2018	221,179,109.54	2.16%	9,672	4.13%	4.10%
2019	275,093,037.78	2.69%	8,983	3.84%	3.71%
2020	360,923,169.19	3.53%	9,715	4.15%	3.44%
2021	374,759,490.08	3.66%	9,683	4.13%	3.22%
2022	351,800,281.70	3.44%	8,722	3.72%	2.84%
2023	332,723,974.75	3.25%	7,242	3.09%	2.97%
2024	445,669,868.24	4.36%	8,269	3.53%	2.83%
2025	464,119,816.98	4.54%	11,390	4.86%	3.65%
2026	276,523,297.06	2.70%	6,440	2.75%	4.20%
2027	373,307,941.05	3.65%	8,499	3.63%	4.64%
2028	262,417,569.51	2.56%	5,099	2.18%	4.00%
2029	304,278,229.48	2.97%	5,478	2.34%	3.49%
2030	262,856,787.19	2.57%	4,767	2.04%	3.21%
2031	204,980,227.06	2.00%	3,747	1.60%	3.00%
2032	227,853,156.57	2.23%	4,317	1.84%	2.90%
2033	201,318,336.83	1.97%	3,318	1.42%	3.15%
2034	308,176,995.10	3.01%	4,780	2.04%	3.07%
2035	395,730,936.58	3.87%	6,233	2.66%	2.86%
2036	293,543,256.74	2.87%	4,519	1.93%	2.79%
2037	307,396,719.09	3.00%	4,588	1.96%	2.70%
2038	272,632,454.28	2.66%	3,401	1.45%	2.89%
2039	313,713,947.44	3.07%	4,065	1.74%	3.15%
2040	208,550,398.67	2.04%	2,946	1.26%	3.28%
2041	199,575,554.49	1.95%	2,777	1.19%	3.10%
2042	207,883,051.20	2.03%	3,267	1.39%	2.86%
2043	128,174,007.41	1.25%	1,701	0.73%	3.01%
2044	150,806,888.22	1.47%	1,947	0.83%	3.05%
2045	153,954,856.43	1.50%	2,069	0.88%	2.97%
2046	225,630,445.16	2.20%	2,952	1.26%	2.74%
2047	274,837,077.63	2.69%	3,597	1.54%	2.74%
2048	223,627,356.57	2.19%	2,775	1.18%	2.98%
2049	239,382,062.88	2.34%	3,022	1.29%	3.12%
2050	170,262,293.14	1.66%	2,235	0.95%	3.23%
2051	134,206,283.88	1.31%	1,975	0.84%	3.12%
2052	136,320,388.59	1.33%	1,900	0.81%	3.01%
2053	43,856,238.10	0.43%	532	0.23%	2.97%
2054	58,151,505.14	0.57%	728	0.31%	3.05%
2055	60,432,468.55	0.59%	839	0.36%	3.27%
2056	69,130,119.81	0.68%	877	0.37%	3.37%
2057	149,016,769.55	1.46%	2,029	0.87%	2.74%
2059	132,340.87	0.00%	2	0.00%	4.37%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

**6. Seasoning**

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	811,204.29	0.01%	8	0.00%	3.50%
0.5 - 1.0	63,276,893.08	0.62%	1,245	0.53%	3.81%
1.0 - 1.5	136,141,279.12	1.33%	2,360	1.01%	3.83%
1.5 - 2.0	258,031,218.43	2.52%	4,519	1.93%	3.93%
2.0 - 2.5	433,897,801.45	4.24%	7,096	3.03%	3.61%
2.5 - 3.0	778,730,941.80	7.61%	11,626	4.96%	3.13%
3.0 - 4.0	1,720,471,364.94	16.81%	25,325	10.81%	3.15%
4.0 - 5.0	1,384,462,350.58	13.53%	21,010	8.97%	2.87%
5.0 - 6.0	1,386,154,176.21	13.55%	23,022	9.83%	2.77%
6.0 - 7.0	1,283,664,545.37	12.54%	23,984	10.24%	3.06%
7.0 - 8.0	965,930,443.95	9.44%	20,879	8.91%	3.48%
8.0 - 9.0	593,812,896.48	5.80%	15,974	6.82%	3.70%
9.0 - 10.0	487,051,215.36	4.76%	21,302	9.09%	4.34%
more - 10.0	740,708,638.74	7.24%	55,882	23.86%	4.09%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	9,154,852,360.49	89.46%	208,239	88.90%	3.16%
01-02	409,180,049.29	4.00%	8,997	3.84%	3.80%
02-03	130,140,308.46	1.27%	3,809	1.63%	4.28%
03-04	40,852,903.68	0.40%	1,442	0.62%	4.72%
04-05	40,493,332.72	0.40%	1,467	0.63%	5.12%
05-06	25,625,304.82	0.25%	1,009	0.43%	5.35%
06-07	49,749,704.97	0.49%	1,436	0.61%	5.86%
07-08	23,464,205.66	0.23%	700	0.30%	5.45%
08-09	17,684,314.86	0.17%	544	0.23%	5.18%
09-10	29,887,532.83	0.29%	706	0.30%	4.34%
10-11	20,535,394.59	0.20%	555	0.24%	5.24%
11-12	33,884,385.24	0.33%	831	0.35%	5.75%
12-13	20,691,996.14	0.20%	511	0.22%	5.47%
13-14	16,170,799.49	0.16%	387	0.17%	5.06%
14-15	25,054,269.99	0.24%	550	0.23%	5.22%
15-16	17,266,406.86	0.17%	356	0.15%	5.07%
16-17	27,709,079.26	0.27%	526	0.22%	5.51%
17-18	18,144,320.69	0.18%	308	0.13%	4.79%
18-19	10,649,237.83	0.10%	199	0.08%	4.40%
19-20	7,808,744.75	0.08%	132	0.06%	3.68%
20-21	6,471,445.82	0.06%	121	0.05%	3.14%
21-22	6,172,519.05	0.06%	99	0.04%	3.12%
22-23	8,486,619.15	0.08%	132	0.06%	3.11%
23-24	10,609,378.83	0.10%	148	0.06%	3.19%
24-25	6,851,995.57	0.07%	88	0.04%	3.22%
25-26	6,607,584.90	0.06%	88	0.04%	3.17%
26-27	6,632,318.27	0.06%	82	0.04%	3.10%
27-28	4,478,451.24	0.04%	59	0.03%	3.11%
28-29	4,389,216.24	0.04%	60	0.03%	3.14%
29-30	4,498,810.45	0.04%	69	0.03%	3.14%
30 - more	48,101,977.66	0.47%	582	0.25%	3.13%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

## 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,25 %</b>					
less - 40.00%	1,498,999,089.96	14.64%	46,127	26.49%	3.53%
40.01% - 50.00%	1,065,708,403.36	10.41%	22,015	12.64%	3.35%
50.01% - 60.00%	1,236,543,995.11	12.08%	22,016	12.64%	3.28%
60.01% - 70.00%	1,702,889,426.45	16.64%	25,733	14.78%	3.26%
70.01% - 80.00%	2,340,537,304.26	22.87%	31,753	18.23%	3.08%
80.01% - 85.00%	765,933,992.21	7.48%	6,932	3.98%	3.02%
85.01% - 90.00%	729,064,093.76	7.12%	6,646	3.82%	2.92%
90.01% - 95.00%	298,698,727.82	2.91%	3,077	1.77%	3.28%
95.01% - 100.00%	385,849,172.22	3.77%	6,844	3.93%	4.36%
100.01% - 105.00%	61,048,547.68	0.59%	731	0.42%	3.68%
105.01% - 110.00%	39,668,330.80	0.38%	508	0.29%	3.83%
110.01% - 115.00%	26,952,599.91	0.26%	351	0.20%	3.88%
115.01% - 120.00%	18,977,520.53	0.18%	308	0.18%	4.48%
120.01% - 125.00%	10,295,539.86	0.10%	193	0.11%	4.56%
125.01% - 128.00%	6,326,816.47	0.06%	117	0.07%	4.75%
128.01% - more	45,651,409.40	0.44%	815	0.47%	4.48%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>174,166</b>	<b>100.0%</b>	<b>3.29%</b>

## 9 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 58,97 %</b>					
less - 40.00%	2,715,229,271.33	26.53%	95,251	54.69%	3.64%
40.01% - 50.00%	1,135,864,604.94	11.10%	16,629	9.55%	3.29%
50.01% - 60.00%	1,203,336,827.78	11.76%	14,733	8.46%	3.19%
60.01% - 70.00%	1,358,181,715.16	13.27%	14,511	8.33%	3.16%
70.01% - 80.00%	1,455,066,370.03	14.22%	13,667	7.85%	3.06%
80.01% - 85.00%	579,676,716.54	5.67%	5,156	2.96%	3.11%
85.01% - 90.00%	499,177,086.73	4.88%	4,249	2.44%	3.21%
90.01% - 95.00%	404,186,252.17	3.95%	3,238	1.86%	3.20%
95.01% - 100.00%	296,433,935.12	2.90%	2,328	1.34%	3.09%
100.01% - 105.00%	259,383,681.29	2.54%	2,023	1.16%	3.03%
105.01% - 110.00%	161,572,364.43	1.58%	1,208	0.69%	3.15%
110.01% - 115.00%	102,043,916.33	1.00%	724	0.42%	3.10%
115.01% - 120.00%	62,992,227.95	0.62%	449	0.26%	3.21%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>174,166</b>	<b>100.0%</b>	<b>3.29%</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	715,339,489.03	6.99%	59,920	34.40%	4.52%
25.000,00 - 50.000,00	1,450,036,828.64	14.17%	39,051	22.42%	3.87%
50.000,00 - 75.000,00	1,769,469,033.61	17.29%	29,344	16.85%	3.68%
75.000,00 - 100.000,00	1,532,897,074.27	14.97%	17,665	10.14%	3.09%
100.000,00 - 125.000,00	1,104,257,645.02	10.79%	9,878	5.67%	2.93%
125.000,00 - 150.000,00	896,396,492.17	8.75%	6,566	3.77%	2.91%
150.000,00 - 175.000,00	599,778,680.06	5.86%	3,715	2.13%	2.87%
175.000,00 - 200.000,00	473,964,201.48	4.63%	2,541	1.46%	2.89%
200.000,00 - 225.000,00	299,706,950.55	2.92%	1,415	0.81%	2.83%
225.000,00 - 250.000,00	233,720,984.91	2.28%	988	0.57%	2.82%
250.000,00 - 275.000,00	187,177,260.67	1.82%	715	0.41%	2.79%
275.000,00 - 300.000,00	163,646,164.03	1.59%	571	0.33%	2.77%
300.000,00 - 325.000,00	119,305,161.38	1.16%	382	0.22%	2.68%
325.000,00 - 350.000,00	96,220,994.39	0.94%	286	0.16%	2.73%
350.000,00 - 375.000,00	73,703,985.62	0.72%	204	0.12%	2.69%
375.000,00 - 400.000,00	57,617,537.06	0.56%	149	0.09%	2.77%
400.000,00 - 425.000,00	55,530,562.97	0.54%	135	0.08%	2.59%
425.000,00 - 450.000,00	42,811,334.26	0.41%	98	0.06%	2.79%
450.000,00 - 475.000,00	38,376,550.78	0.37%	83	0.05%	2.78%
475.000,00 - 500.000,00	33,474,121.35	0.32%	69	0.04%	2.67%
500.000,00 - 600.000,00	102,802,124.02	1.00%	188	0.11%	2.68%
600.000,00 - 700.000,00	45,302,683.04	0.44%	71	0.04%	2.59%
700.000,00 - 800.000,00	30,788,140.99	0.30%	41	0.02%	2.43%
800.000,00 - 900.000,00	25,368,164.39	0.24%	30	0.02%	2.69%
900.000,00 - 1.000.000,00	16,308,644.19	0.15%	17	0.01%	2.56%
1.000.000,00 - 1.250.000,00	17,591,962.34	0.17%	16	0.01%	2.70%
1.250.000,00 - 1.500.000,00	16,520,063.05	0.16%	12	0.01%	2.17%
1.500.000,00 - more	35,032,135.53	0.34%	16	0.01%	2.04%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>174,166</b>	<b>100.0%</b>	<b>3.29%</b>

**11. Property Description**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,073,541,639.68	10.49%	10,686	6.14%	3.17%
Building	25,719,990.61	0.25%	293	0.17%	3.19%
House incl. land plot	8,568,669,272.08	83.73%	157,097	90.20%	3.32%
N/A	28,406,384.36	0.27%	484	0.28%	3.24%
Other real estate	73,641,335.18	0.71%	1,039	0.60%	3.12%
Professional Use	463,166,347.89	4.52%	4,567	2.62%	3.05%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>174,166</b>	<b>100.0%</b>	<b>3.29%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	304,729,278.25	2.98%	5,782	3.32%	3.29%
AITOLOAKARNANIA	141,263,899.74	1.38%	2,926	1.68%	3.72%
ARGOLIDA	81,004,458.82	0.79%	1,291	0.74%	3.34%
ARKADIA	50,727,061.98	0.50%	922	0.53%	3.24%
ARTA	27,731,854.86	0.27%	686	0.39%	3.27%
ATTICA	4,992,518,421.61	48.79%	74,565	42.81%	3.12%
CHALKIDIKI	92,366,434.58	0.90%	1,920	1.10%	3.78%
CHANIA	140,809,072.45	1.38%	2,042	1.17%	3.27%
CHIOS	49,746,462.23	0.49%	874	0.50%	3.42%
CORFU	84,816,299.52	0.83%	1,346	0.77%	3.23%
DODEKANISA	254,660,995.85	2.49%	3,415	1.96%	3.31%
DRAMA	57,691,099.19	0.56%	1,652	0.95%	3.92%
EVOIA	151,786,780.91	1.48%	2,854	1.64%	3.47%
EVKITANIA	7,309,095.14	0.07%	195	0.11%	3.70%
EVROS	103,847,773.35	1.02%	2,889	1.66%	3.95%
FLORINA	22,750,338.82	0.22%	603	0.35%	4.04%
FOKIDA	20,140,217.61	0.20%	391	0.22%	3.55%
FTHIOTIDA	138,781,525.38	1.36%	2,850	1.64%	3.50%
GREVENA	19,116,879.51	0.19%	402	0.23%	3.37%
HERAKLION	161,499,385.58	1.58%	2,302	1.32%	3.08%
ILEIA	100,264,674.86	0.98%	2,209	1.27%	3.76%
IMATHIA	60,205,845.96	0.59%	1,309	0.75%	3.69%
IOANNINA	145,437,048.49	1.42%	2,488	1.43%	2.98%
KARDITSA	74,855,444.99	0.73%	1,733	1.00%	3.31%
KASTORIA	22,283,215.81	0.22%	469	0.27%	3.37%
KAVALA	84,277,228.59	0.82%	1,880	1.08%	3.50%
KEFALLONIA	56,696,680.11	0.55%	881	0.51%	3.24%
KILKIS	49,495,250.56	0.48%	1,244	0.71%	3.74%
KORINTHIA	142,634,430.24	1.39%	2,255	1.30%	3.10%
KOZANI	67,738,466.07	0.66%	1,586	0.91%	3.41%
KYKLADES	154,675,870.59	1.51%	1,808	1.04%	3.11%
LAKONIA	77,130,993.43	0.75%	1,242	0.71%	3.34%
LARISA	194,151,685.97	1.90%	3,892	2.24%	3.32%
LASITHI	80,746,638.86	0.79%	1,191	0.68%	3.02%
LEFKADA	24,597,017.39	0.24%	446	0.26%	3.42%
LESBOS	96,279,289.87	0.94%	1,634	0.94%	3.42%
MAGNESIA	138,347,875.36	1.35%	2,692	1.55%	3.49%
MESSINIA	108,821,609.26	1.06%	2,043	1.17%	3.32%
PELLA	71,994,363.51	0.70%	1,874	1.08%	3.90%
PIERIA	110,674,579.56	1.08%	2,016	1.16%	3.48%
PREVEZA	61,756,167.86	0.60%	1,101	0.63%	3.16%
RETHYMNO	116,426,130.34	1.14%	1,930	1.11%	3.07%
RODOPI	56,745,729.75	0.56%	1,481	0.85%	3.69%
SAMOS	62,261,420.34	0.61%	862	0.50%	3.10%
SERRES	50,452,375.52	0.49%	1,324	0.76%	4.19%
THESPROTIA	30,396,806.89	0.30%	609	0.35%	3.39%
THESSALONIKI	825,288,544.16	8.07%	15,897	9.13%	3.68%
TRIKALA	57,229,582.88	0.56%	1,301	0.75%	3.78%
VOIOTIA	86,170,187.66	0.84%	1,853	1.06%	3.59%
XANTHI	84,234,782.84	0.82%	2,420	1.39%	3.81%
ZAKYNTHOS	37,577,696.70	0.37%	589	0.34%	3.10%
<b>Total</b>	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>174,166</b>	<b>100.0%</b>	<b>3.29%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,233,144,969.80	100.00%	234,232	100.00%	3.29%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</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	3,524,413,809.83	34.44%	76,336	32.59%	2.46%
Euribor 1M Linked	455,205,365.11	4.45%	6,758	2.89%	2.18%
Euribor 3M Linked	3,019,062,480.93	29.50%	52,810	22.55%	3.24%
Fixed	1,928,293,391.30	18.84%	40,474	17.28%	3.93%
Hellenic Government Bond	487,984,546.40	4.77%	19,665	8.40%	7.04%
Liibor 1M Linked	290,849,164.53	2.84%	2,179	0.93%	1.83%
Originator Rate	527,336,211.70	5.15%	36,010	15.37%	5.10%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</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)	199,928	7,403,771.26	8,814,913,505.31	85.36%	86.14%
31-60 days past due	27,678	23,936,565.25	1,065,310,303.59	11.82%	10.41%
61-90 days past due	6,626	4,980,077.68	352,921,160.90	2.83%	3.44%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>234,232</b>	<b>36,320,414.19</b>	<b>10,233,144,969.80</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	2,904,350,835.98	28.38%	69,446	29.65%	3.47%
Completion/construction of primary residence	1,452,317,699.83	14.19%	40,537	17.31%	3.43%
Completion/construction of secondary	1,090,424,104.16	10.65%	16,319	6.97%	2.94%
Refinancing loans from other banks	1,613,177,371.90	15.76%	29,097	12.42%	3.05%
Buy Secondary	452,618,971.98	4.42%	6,556	2.80%	3.11%
Professional use	144,873,856.31	1.41%	1,991	0.85%	3.19%
Land Purchase For Residence Construction	112,719,782.43	1.10%	2,412	1.03%	4.15%
Renovating	2,457,967,117.04	24.01%	67,245	28.71%	3.29%
Other	4,695,230.17	0.04%	629	0.27%	6.82%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	8,559,141,971.48	83.64%	192,365	82.13%	3.34%
Subsidized Loans	1,674,002,998.32	16.35%	41,867	17.87%	3.04%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</b>

**18. Employment**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	5,206,753,713.49	50.88%	86,705	51.13%	3.25%
Self Employed	2,556,383,301.64	24.98%	30,516	18.00%	3.16%
Unemployed	918,241,725.60	8.97%	16,997	10.02%	3.37%
Retired	1,204,230,958.12	11.76%	25,475	15.02%	3.38%
N/A	347,535,270.95	3.39%	9,878	5.83%	4.32%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>169,571</b>	<b>100.0%</b>	<b>3.29%</b>

**19. Loans to Personnel**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	785,465,366.17	7.67%	13,197	5.63%	3.12%
Retired Employee	100,779,790.46	0.98%	2,064	0.88%	3.12%
No Employee	9,346,899,813.17	91.33%	218,971	93.48%	3.30%
	<b>10,233,144,969.80</b>	<b>100.0%</b>	<b>234,232</b>	<b>100.0%</b>	<b>3.29%</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.