

# Covered Bond Programme II



## Monthly Investor Report

January 2013

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	31-01-2013	30-06-2010
Portfolio Cut off Date	31-01-2013	30-06-2010
Original Principal Balance	13.792.411.418,00	4.884.632.703,00
Principal Balance	9.887.562.593,00	3.639.740.247,00
Number of Borrowers	165.758	68.622
Number of Loanparts	228.363	93.060
Number of Properties	170.260	69.543
Average Principal Balance (borrower)	59.650,59	53.040,43
Average Principal Balance (parts)	43.297,57	39.111,76
Coupon: Weighted Average	3,2	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	65,13	67,08
Weighted Average Loan to Indexed Value	58,65	48,96
Seasoning (years): Weighted Average	5,74	4,42
Original Maturity (years): Weighted Average	25,54	18,53
Remaining Tenor (years): Weighted Average	19,83	14,15

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	143.500.000,00
Outstanding Accrued Interest on Bonds	25.660.555,56
Current Outstanding Balance	9.887.562.592,86
Adjusted Nominal Value Assets *	9.599.136.129,30
Outstanding Accrued Interest on Assets	21.162.881,47
Nominal Value Test Current Value **	89,11 %
<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	9,546,375,236.01	96.55%	225,691	98.83%	3.26%
Swiss Franc	341,187,356.85	3.45%	2,672	1.17%	2.17%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

## 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,300,708,783.81	13.15%	36,026	15.78%	4.31%
Standard Amortising	8,586,853,809.05	86.85%	192,337	84.22%	3.06%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</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%	3,048,926,607.45	30.84%	48,869	21.40%	2.04%
2.5% - 2.99%	2,875,503,895.51	29.08%	58,462	25.60%	2.75%
3% - 3.49%	1,484,266,884.67	15.01%	29,509	12.92%	3.23%
3.5% - 3.99%	543,996,750.83	5.50%	12,366	5.42%	3.66%
4% - 4.49%	172,520,037.21	1.74%	2,439	1.07%	4.20%
4.5% - 4.99%	181,577,053.07	1.84%	4,709	2.06%	4.74%
5% - 5.49%	689,204,344.93	6.97%	31,197	13.66%	5.12%
5.5% - 5.99%	301,189,444.94	3.05%	15,946	6.98%	5.71%
6% - 6.49%	32,548,927.00	0.33%	1,332	0.58%	6.28%
6.5% - 6.99%	90,258,454.43	0.91%	3,732	1.63%	6.64%
7% - 7.49%	467,211,719.47	4.73%	19,772	8.66%	7.05%
7.5% - more	358,473.35	0.00%	30	0.01%	8.50%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987					
1988	7,996.27	0.00%	4	0.00%	3.49%
1989	60,493.79	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	124,631.56	0.00%	17	0.01%	4.85%
1993	378,914.83	0.00%	31	0.01%	4.35%
1994	561,095.45	0.01%	41	0.02%	3.02%
1995	964,756.12	0.01%	82	0.04%	3.23%
1996	2,388,844.60	0.02%	184	0.08%	3.69%
1997	3,219,593.83	0.03%	276	0.12%	3.54%
1998	11,471,551.91	0.12%	3,999	1.75%	3.96%
1999	49,868,333.19	0.50%	7,750	3.39%	4.38%
2000	100,772,711.87	1.02%	9,832	4.31%	4.13%
2001	229,364,580.81	2.32%	15,694	6.87%	3.85%
2002	355,104,246.25	3.59%	18,416	8.06%	4.07%
2003	458,169,871.53	4.63%	20,002	8.76%	4.26%
2004	591,706,953.39	5.98%	15,722	6.88%	3.68%
2005	1,098,794,170.04	11.11%	23,413	10.25%	3.32%
2006	1,189,245,900.41	12.03%	21,921	9.60%	2.95%
2007	1,304,847,049.22	13.20%	21,703	9.50%	2.67%
2008	1,342,953,962.05	13.58%	20,342	8.91%	2.86%
2009	1,712,042,446.16	17.32%	25,464	11.15%	3.05%
2010	1,038,107,563.29	10.50%	16,319	7.15%	3.35%
2011	344,090,364.86	3.48%	6,107	2.67%	3.84%
2012	53,284,738.07	0.54%	1,024	0.45%	3.66%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	9,875,752.35	0.10%	5,086	2.23%	4.46%
2014	38,195,023.07	0.39%	7,470	3.27%	4.56%
2015	77,157,392.95	0.78%	9,375	4.11%	4.42%
2016	153,690,276.03	1.55%	13,465	5.90%	4.34%
2017	242,993,377.35	2.46%	15,420	6.75%	4.58%
2018	206,057,709.64	2.08%	9,370	4.10%	4.06%
2019	261,357,504.97	2.64%	8,772	3.84%	3.68%
2020	345,079,721.16	3.49%	9,503	4.16%	3.41%
2021	357,151,208.12	3.61%	9,447	4.14%	3.19%
2022	339,019,588.83	3.43%	8,568	3.75%	2.81%
2023	317,128,751.23	3.21%	7,045	3.09%	2.92%
2024	424,869,389.77	4.30%	8,042	3.52%	2.82%
2025	445,128,100.91	4.50%	11,155	4.88%	3.62%
2026	260,718,825.77	2.64%	6,227	2.73%	4.15%
2027	360,716,906.48	3.65%	8,392	3.67%	4.59%
2028	250,827,024.90	2.54%	5,025	2.20%	3.93%
2029	291,531,713.68	2.95%	5,321	2.33%	3.44%
2030	251,847,186.41	2.55%	4,622	2.02%	3.16%
2031	194,897,568.85	1.97%	3,599	1.58%	2.89%
2032	223,502,846.86	2.26%	4,280	1.87%	2.83%
2033	194,263,091.99	1.96%	3,286	1.44%	3.03%
2034	299,711,866.63	3.03%	4,603	2.02%	3.01%
2035	382,782,368.82	3.87%	6,047	2.65%	2.80%
2036	278,546,955.66	2.82%	4,333	1.90%	2.68%
2037	296,376,163.03	3.00%	4,500	1.97%	2.63%
2038	267,351,089.10	2.70%	3,362	1.47%	2.75%
2039	295,002,508.50	2.98%	3,868	1.69%	3.10%
2040	200,596,147.95	2.03%	2,844	1.25%	3.21%
2041	192,313,178.69	1.95%	2,661	1.17%	3.03%
2042	203,495,148.63	2.06%	3,256	1.43%	2.82%
2043	128,745,071.77	1.30%	1,749	0.77%	2.88%
2044	147,855,937.64	1.50%	1,927	0.84%	2.99%
2045	148,936,282.73	1.51%	1,993	0.87%	2.89%
2046	215,762,739.01	2.18%	2,845	1.25%	2.65%
2047	267,105,945.90	2.70%	3,507	1.54%	2.66%
2048	214,848,561.93	2.17%	2,708	1.19%	2.84%
2049	232,796,374.25	2.35%	2,966	1.30%	3.04%
2050	166,657,990.78	1.69%	2,193	0.96%	3.16%
2051	123,891,226.39	1.25%	1,828	0.80%	3.04%
2052	140,467,186.17	1.42%	1,960	0.86%	2.93%
2053	58,729,997.99	0.59%	716	0.31%	2.85%
2054	63,446,584.38	0.64%	807	0.35%	2.99%
2055	64,578,109.58	0.65%	865	0.38%	3.20%
2056	74,401,203.00	0.75%	955	0.42%	3.32%
2057	164,854,720.89	1.67%	2,228	0.98%	2.75%
2058	11,078,403.45	0.11%	161	0.07%	2.63%
2059	1,221,868.67	0.01%	11	0.00%	2.80%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	623,376.08	0.01%	12	0.01%	3.49%
0.5 - 1.0	38,711,894.05	0.39%	739	0.32%	3.70%
1.0 - 1.5	114,369,549.23	1.16%	2,019	0.88%	3.73%
1.5 - 2.0	211,679,856.41	2.14%	3,783	1.66%	3.88%
2.0 - 2.5	325,893,614.81	3.30%	5,535	2.42%	3.75%
2.5 - 3.0	652,643,563.27	6.60%	9,949	4.36%	3.22%
3.0 - 4.0	1,733,165,930.38	17.53%	25,799	11.30%	3.05%
4.0 - 5.0	1,345,984,752.59	13.61%	20,276	8.88%	2.88%
5.0 - 6.0	1,311,989,710.27	13.27%	21,708	9.51%	2.65%
6.0 - 7.0	1,146,163,424.44	11.59%	21,002	9.20%	2.93%
7.0 - 8.0	1,161,857,732.33	11.75%	24,516	10.74%	3.29%
8.0 - 9.0	601,836,975.75	6.09%	15,709	6.88%	3.68%
9.0 - 10.0	463,289,726.26	4.69%	19,808	8.67%	4.22%
more - 10.0	779,352,486.99	7.88%	57,508	25.18%	4.03%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	8,237,695,481.34	83.31%	193,806	84.87%	3.15%
01-02	372,988,320.10	3.77%	8,478	3.71%	3.53%
02-03	88,758,860.12	0.90%	2,817	1.23%	4.79%
03-04	769,280,281.97	7.78%	13,077	5.73%	2.73%
04-05	31,433,841.82	0.32%	1,202	0.53%	5.14%
05-06	30,203,583.47	0.31%	1,107	0.48%	5.50%
06-07	40,739,543.43	0.41%	1,200	0.53%	5.89%
07-08	20,209,899.10	0.20%	611	0.27%	5.49%
08-09	25,216,447.01	0.26%	569	0.25%	4.26%
09-10	19,388,660.00	0.20%	600	0.26%	5.14%
10-11	22,632,745.74	0.23%	598	0.26%	5.46%
11-12	28,203,178.17	0.29%	710	0.31%	5.85%
12-13	17,310,299.92	0.18%	423	0.19%	5.51%
13-14	16,887,740.76	0.17%	411	0.18%	5.23%
14-15	19,796,043.39	0.20%	414	0.18%	5.26%
15-16	18,026,311.76	0.18%	372	0.16%	5.30%
16-17	23,105,669.27	0.23%	441	0.19%	5.43%
17-18	12,392,547.60	0.13%	213	0.09%	4.97%
18-19	8,440,260.25	0.09%	160	0.07%	4.56%
19-20	6,672,897.35	0.07%	103	0.05%	3.67%
20-21	4,417,534.46	0.04%	79	0.03%	3.17%
21-22	4,741,733.20	0.05%	75	0.03%	3.12%
22-23	5,184,565.78	0.05%	89	0.04%	3.10%
23-24	6,572,537.75	0.07%	100	0.04%	3.19%
24-25	4,501,272.52	0.05%	62	0.03%	3.18%
25-26	3,867,944.77	0.04%	60	0.03%	3.15%
26-27	4,730,788.58	0.05%	56	0.02%	3.08%
27-28	2,680,746.03	0.03%	35	0.02%	3.16%
28-29	2,828,550.25	0.03%	43	0.02%	3.15%
29-30	4,047,798.05	0.04%	55	0.02%	3.11%
30 - more	34,606,508.90	0.35%	397	0.17%	3.15%
Matured	0.00	0.00%	0	0.00%	2.44%
	<b>9,887,562,592.86</b>	<b>100.%</b>	<b>228,363</b>	<b>100.%</b>	<b>3.22%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,13 %</b>					
less - 40.00%	1,457,896,087.90	14.74%	45,296	26.60%	3.45%
40.01% - 50.00%	1,035,002,585.27	10.46%	21,613	12.69%	3.28%
50.01% - 60.00%	1,198,044,431.86	12.11%	21,540	12.65%	3.21%
60.01% - 70.00%	1,645,286,375.18	16.63%	25,013	14.69%	3.20%
70.01% - 80.00%	2,257,811,786.35	22.83%	30,927	18.17%	3.02%
80.01% - 85.00%	738,443,363.66	7.46%	6,732	3.95%	2.95%
85.01% - 90.00%	703,088,014.39	7.11%	6,478	3.81%	2.84%
90.01% - 95.00%	288,391,576.07	2.91%	2,990	1.76%	3.21%
95.01% - 100.00%	368,842,978.47	3.73%	6,753	3.97%	4.30%
100.01% - 105.00%	57,307,349.13	0.57%	703	0.41%	3.63%
105.01% - 110.00%	36,235,140.50	0.36%	477	0.28%	3.80%
110.01% - 115.00%	23,599,754.12	0.23%	337	0.20%	3.93%
115.01% - 120.00%	18,570,680.73	0.18%	298	0.18%	4.35%
120.01% - 125.00%	11,179,164.26	0.11%	197	0.12%	4.33%
125.01% - 128.00%	6,308,693.23	0.06%	116	0.07%	4.61%
128.01% - more	41,554,611.74	0.42%	790	0.46%	4.56%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>170,260</b>	<b>100.0%</b>	<b>3.22%</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: 58,45 %</b>					
less - 40.00%	2,672,314,764.05	27.03%	94,156	55.30%	3.57%
40.01% - 50.00%	1,115,938,299.12	11.29%	16,281	9.56%	3.22%
50.01% - 60.00%	1,167,549,097.56	11.81%	14,401	8.46%	3.13%
60.01% - 70.00%	1,321,336,807.00	13.36%	14,118	8.29%	3.09%
70.01% - 80.00%	1,414,437,363.41	14.31%	13,443	7.90%	3.04%
80.01% - 85.00%	540,898,620.66	5.47%	4,786	2.81%	3.05%
85.01% - 90.00%	473,843,005.69	4.79%	4,109	2.41%	3.16%
90.01% - 95.00%	370,412,140.42	3.75%	2,890	1.70%	3.02%
95.01% - 100.00%	275,355,215.60	2.79%	2,150	1.26%	2.95%
100.01% - 105.00%	239,142,002.59	2.42%	1,833	1.08%	2.94%
105.01% - 110.00%	144,457,320.68	1.46%	1,076	0.63%	2.99%
110.01% - 115.00%	94,061,293.79	0.95%	660	0.39%	3.09%
115.01% - 120.00%	56,617,736.40	0.57%	352	0.21%	2.94%
120.01% - 125.00%	1,198,925.89	0.01%	5	0.00%	2.06%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>170,260</b>	<b>100.0%</b>	<b>3.22%</b>



**10. 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	701,593,715.04	7.09%	59,151	34.74%	4.46%
25.000,00 - 50.000,00	1,527,843,289.55	15.45%	40,517	23.80%	4.02%
50.000,00 - 75.000,00	1,618,207,614.50	16.36%	26,572	15.61%	3.39%
75.000,00 - 100.000,00	1,478,066,204.96	14.94%	17,044	10.01%	3.02%
100.000,00 - 125.000,00	1,061,139,754.34	10.73%	9,496	5.58%	2.86%
125.000,00 - 150.000,00	851,465,236.86	8.61%	6,238	3.66%	2.83%
150.000,00 - 175.000,00	577,175,696.51	5.83%	3,576	2.10%	2.81%
175.000,00 - 200.000,00	451,556,676.33	4.56%	2,421	1.42%	2.79%
200.000,00 - 225.000,00	287,983,516.58	2.91%	1,359	0.80%	2.74%
225.000,00 - 250.000,00	225,338,175.34	2.27%	952	0.56%	2.75%
250.000,00 - 275.000,00	178,516,016.95	1.80%	681	0.40%	2.69%
275.000,00 - 300.000,00	153,349,830.29	1.55%	535	0.31%	2.67%
300.000,00 - 325.000,00	113,830,734.62	1.15%	364	0.21%	2.63%
325.000,00 - 350.000,00	92,550,941.68	0.93%	275	0.16%	2.61%
350.000,00 - 375.000,00	72,058,672.40	0.72%	199	0.12%	2.68%
375.000,00 - 400.000,00	57,317,589.73	0.57%	148	0.09%	2.70%
400.000,00 - 425.000,00	46,944,692.67	0.47%	114	0.07%	2.57%
425.000,00 - 450.000,00	43,224,266.07	0.43%	99	0.06%	2.70%
450.000,00 - 475.000,00	34,730,091.96	0.35%	75	0.04%	2.77%
475.000,00 - 500.000,00	28,206,930.65	0.28%	58	0.03%	2.63%
500.000,00 - 600.000,00	101,549,745.00	1.02%	186	0.11%	2.60%
600.000,00 - 700.000,00	42,917,377.03	0.43%	67	0.04%	2.64%
700.000,00 - 800.000,00	35,300,832.36	0.35%	47	0.03%	2.45%
800.000,00 - 900.000,00	20,320,920.30	0.20%	24	0.01%	2.66%
900.000,00 - 1.000.000,00	17,085,218.79	0.17%	18	0.01%	2.47%
1.000.000,00 - 1.250.000,00	18,526,396.03	0.18%	17	0.01%	2.59%
1.250.000,00 - 1.500.000,00	12,224,355.08	0.12%	9	0.01%	2.09%
1.500.000,00 - more	38,538,101.24	0.38%	18	0.01%	2.11%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>170,260</b>	<b>100.0%</b>	<b>3.22%</b>

**11. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,049,548,745.85	10.61%	10,665	6.26%	3.12%
Building	24,680,570.99	0.24%	287	0.17%	3.09%
House incl. land plot	8,264,877,392.42	83.58%	153,346	90.07%	3.25%
N/A	27,069,128.17	0.27%	463	0.27%	3.20%
Other real estate	70,764,285.61	0.71%	1,022	0.60%	3.05%
Professional Use	450,622,469.82	4.55%	4,477	2.63%	3.01%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>170,260</b>	<b>100.0%</b>	<b>3.22%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	292,964,124.61	2.96%	5,622	3.30%	3.23%
AITOLOAKARNANIA	136,630,480.17	1.38%	2,884	1.69%	3.67%
ARGOLIDA	79,583,172.52	0.81%	1,279	0.75%	3.28%
ARKADIA	49,843,188.38	0.50%	909	0.53%	3.12%
ARTA	26,920,134.55	0.27%	670	0.39%	3.23%
ATTICA	4,838,294,583.79	48.93%	72,824	42.77%	3.04%
CHALKIDIKI	88,636,299.59	0.90%	1,882	1.11%	3.73%
CHANIA	136,364,855.51	1.38%	1,989	1.17%	3.24%
CHIOS	49,034,209.70	0.50%	864	0.51%	3.36%
CORFU	82,556,114.50	0.84%	1,322	0.78%	3.15%
DODEKANISA	241,708,873.85	2.45%	3,307	1.94%	3.25%
DRAMA	55,387,587.25	0.56%	1,632	0.96%	3.87%
EVOIA	145,760,986.34	1.47%	2,803	1.65%	3.42%
EVKITANIA	7,387,290.57	0.08%	192	0.11%	3.60%
EVROS	101,215,351.23	1.02%	2,852	1.68%	3.89%
FLORINA	22,024,031.62	0.22%	588	0.35%	4.01%
FOKIDA	19,361,692.66	0.20%	380	0.22%	3.47%
FTHIOTIDA	131,009,290.74	1.33%	2,756	1.62%	3.43%
GREVENA	18,582,410.06	0.19%	396	0.23%	3.31%
HERAKLION	157,359,757.72	1.59%	2,253	1.32%	3.03%
ILEIA	94,493,797.94	0.96%	2,152	1.26%	3.72%
IMATHIA	57,777,482.39	0.58%	1,290	0.76%	3.64%
IOANNINA	137,794,497.71	1.39%	2,405	1.41%	2.96%
KARDITSA	70,851,817.52	0.72%	1,698	1.00%	3.26%
KASTORIA	21,301,311.40	0.22%	461	0.27%	3.34%
KAVALA	79,241,681.43	0.80%	1,825	1.07%	3.46%
KEFALLONIA	53,464,238.41	0.54%	855	0.50%	3.14%
KILKIS	47,880,394.02	0.48%	1,225	0.72%	3.69%
KORINTHIA	136,975,983.15	1.39%	2,194	1.29%	3.05%
KOZANI	66,890,747.07	0.68%	1,565	0.92%	3.34%
KYKLADES	147,788,243.87	1.50%	1,729	1.02%	3.04%
LAKONIA	73,067,940.19	0.74%	1,207	0.71%	3.27%
LARISA	187,451,942.88	1.90%	3,824	2.25%	3.27%
LASITHI	75,485,643.89	0.76%	1,141	0.67%	2.99%
LEFKADA	22,163,618.48	0.22%	433	0.25%	3.34%
LESBOS	93,624,460.77	0.95%	1,604	0.94%	3.35%
MAGNESIA	134,418,686.41	1.36%	2,646	1.55%	3.43%
MESSINIA	104,728,732.14	1.06%	1,995	1.17%	3.23%
PELLA	69,394,959.64	0.70%	1,849	1.09%	3.84%
PIERIA	107,169,861.65	1.08%	1,976	1.16%	3.46%
PREVEZA	59,137,620.71	0.60%	1,065	0.63%	3.12%
RETHYMNO	114,936,310.25	1.16%	1,906	1.12%	3.01%
RODOPI	54,694,481.90	0.55%	1,441	0.85%	3.63%
SAMOS	61,061,736.34	0.62%	844	0.50%	3.07%
SERRES	49,558,095.11	0.50%	1,306	0.77%	4.07%
THESPROTIA	29,488,134.81	0.30%	603	0.35%	3.30%
THESSALONIKI	796,803,903.09	8.06%	15,577	9.15%	3.62%
TRIKALA	56,899,991.20	0.58%	1,293	0.76%	3.73%
VOIOTIA	85,085,741.15	0.86%	1,818	1.07%	3.51%
XANTHI	80,644,318.79	0.82%	2,358	1.39%	3.77%
ZAKYNTHOS	36,661,783.19	0.37%	571	0.34%	3.06%
<b>Total</b>	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>170,260</b>	<b>100.0%</b>	<b>3.22%</b>

**13. Mortgage Payment Frequency**

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9,887,562,592.86	100.00%	228,363	100.00%	3.22%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</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	3,400,087,466.42	34.39%	74,757	32.74%	2.46%
Euribor 1M Linked	440,693,254.49	4.46%	6,616	2.90%	2.18%
Euribor 3M Linked	2,969,620,881.42	30.03%	52,506	22.99%	3.23%
Fixed	1,825,699,990.76	18.46%	38,529	16.87%	3.63%
Hellenic Government Bond	466,391,658.61	4.72%	19,448	8.52%	7.04%
Liibor 1M Linked	293,597,898.31	2.97%	2,229	0.98%	1.83%
Originator Rate	491,471,442.85	4.97%	34,278	15.01%	5.09%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</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)	208,308	<b>6,961,517.12</b>	8,865,498,806.36	91.22%	89.66%
31-60 days past due	13,552	<b>5,977,915.59</b>	680,299,557.38	5.93%	6.88%
61-90 days past due	6,503	<b>4,706,584.41</b>	341,764,229.12	2.85%	3.45%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>228,363</b>	<b>17,646,017.12</b>	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>100.0%</b>

**16. Loan Purpose**

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2,785,513,495.70	28.17%	67,370	29.50%	3.43%
Completion/construction of primary residence	1,394,340,660.78	14.10%	39,495	17.30%	3.38%
Completion/construction of secondary	1,060,566,832.83	10.72%	15,968	6.99%	2.85%
Refinancing loans from other banks	1,590,952,666.38	16.09%	28,953	12.68%	3.01%
Buy Secondary	441,635,093.83	4.46%	6,442	2.82%	3.02%
Professional use	141,836,910.54	1.43%	1,952	0.86%	3.18%
Land Purchase For Residence Construction	108,485,484.14	1.09%	2,372	1.04%	4.08%
Renovating	2,359,921,391.86	23.86%	65,212	28.56%	3.18%
Other	4,310,056.80	0.04%	599	0.26%	6.84%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

**17. Subsidized Loans**

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,295,238,374.69	83.89%	188,084	82.36%	3.26%
Subsidized Loans	1,592,324,218.17	16.10%	40,279	17.64%	3.02%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,994,889,779.34	50.51%	84,189	50.79%	3.18%
Self Employed	2,469,225,724.97	24.97%	29,708	17.92%	3.12%
Unemployed	913,943,129.36	9.24%	17,190	10.37%	3.32%
Retired	1,189,100,933.75	12.02%	25,354	15.30%	3.26%
N/A	320,403,025.44	3.24%	9,317	5.62%	4.33%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>165,758</b>	<b>100.0%</b>	<b>3.22%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	775,374,939.82	7.84%	13,048	5.71%	2.71%
Retired Employee	99,312,034.88	1.00%	2,026	0.89%	2.71%
No Employee	9,012,875,618.16	91.15%	213,289	93.40%	3.27%
	<b>9,887,562,592.86</b>	<b>100.0%</b>	<b>228,363</b>	<b>100.0%</b>	<b>3.22%</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.