

# **Covered Bond Programme II**



## **Monthly Investor Report**

**July 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	* 1,000,000,000.00	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	31-07-2013	30-06-2010
Portfolio Cut off Date	31-07-2013	30-06-2010
Original Principal Balance	13.027.604.309,00	4.884.632.703,00
Principal Balance	9.124.085.505,00	3.639.740.247,00
Number of Borrowers	156.813	68.622
Number of Loanparts	215.407	93.060
Number of Properties	160.951	69.543
Average Principal Balance (borrower)	58.184,50	53.040,43
Average Principal Balance (parts)	42.357,42	39.111,76
Coupon: Weighted Average	3,0	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	64,39	67,08
Weighted Average Loan to Indexed Value	62,61	48,96
Seasoning (years): Weighted Average	6,08	4,42
Original Maturity (years): Weighted Average	26,01	18,53
Remaining Tenor (years): Weighted Average	19,96	14,15

\* Principal Balance as of 9th August 2013 due to partial cancelation

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	7.900.000.000,00
Negative Carry	124.000.000,00
Outstanding Accrued Interest on Bonds	22.210.000,00
Current Outstanding Balance	9.124.085.504,79
Adjusted Nominal Value Assets *	8.694.861.853,16
Outstanding Accrued Interest on Assets	18.581.831,74
Nominal Value Test Current Value **	92,93 %
<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	8,835,379,407.89	96.84%	213,087	98.92%	3.03%
Swiss Franc	288,706,096.90	3.16%	2,320	1.08%	2.09%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,282,719,601.96	14.06%	35,356	16.41%	4.06%
Standard Amortising	7,841,365,902.83	85.94%	180,051	83.59%	2.82%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</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%	3,505,318,434.87	38.42%	68,336	31.72%	1.94%
2.5% - 2.99%	2,618,168,757.06	28.70%	48,799	22.65%	2.70%
3% - 3.49%	1,087,344,266.98	11.92%	21,832	10.14%	3.20%
3.5% - 3.99%	398,846,834.99	4.37%	9,321	4.33%	3.64%
4% - 4.49%	133,364,990.73	1.46%	2,011	0.93%	4.17%
4.5% - 4.99%	473,386,413.07	5.19%	30,623	14.22%	4.75%
5% - 5.49%	195,080,419.98	2.14%	6,210	2.88%	5.23%
5.5% - 5.99%	191,462,110.09	2.10%	5,420	2.52%	5.70%
6% - 6.49%	26,642,967.29	0.29%	1,163	0.54%	6.26%
6.5% - 6.99%	72,100,916.68	0.79%	3,069	1.42%	6.63%
7% - 7.49%	422,143,998.70	4.63%	18,609	8.64%	7.05%
7.5% - more	225,394.35	0.00%	14	0.01%	8.19%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987					
1988	9,140.98	0.00%	4	0.00%	3.03%
1989	46,866.27	0.00%	5	0.00%	3.81%
1990	9,811.35	0.00%	6	0.00%	5.15%
1991	17,141.18	0.00%	8	0.00%	5.15%
1992	118,028.78	0.00%	17	0.01%	4.80%
1993	324,956.09	0.00%	28	0.01%	4.32%
1994	520,093.36	0.01%	45	0.02%	2.73%
1995	952,831.44	0.01%	84	0.04%	2.94%
1996	2,291,962.77	0.03%	193	0.09%	3.11%
1997	3,456,068.88	0.04%	312	0.14%	2.93%
1998	6,342,487.85	0.07%	2,042	0.95%	3.15%
1999	38,003,240.99	0.42%	7,405	3.44%	3.80%
2000	84,060,280.75	0.92%	9,389	4.36%	3.57%
2001	200,075,195.84	2.19%	15,009	6.97%	3.54%
2002	307,657,379.42	3.37%	17,003	7.89%	3.75%
2003	414,957,463.64	4.55%	18,384	8.53%	4.03%
2004	544,052,149.71	5.96%	15,094	7.01%	3.45%
2005	1,017,937,812.29	11.16%	22,383	10.39%	3.13%
2006	1,083,533,633.14	11.88%	20,562	9.55%	2.74%
2007	1,130,723,217.40	12.39%	19,465	9.04%	2.32%
2008	1,182,744,247.57	12.96%	18,488	8.58%	2.62%
2009	1,557,387,237.29	17.07%	23,752	11.03%	2.90%
2010	948,539,232.65	10.40%	15,107	7.01%	3.19%
2011	366,682,435.50	4.02%	6,620	3.07%	3.54%
2012	170,717,580.02	1.87%	2,829	1.31%	3.23%
2013	62,925,009.63	0.69%	1,173	0.54%	2.90%
	<b>9,124,085,504.79</b>	<b>100.%</b>	<b>215,407</b>	<b>100.%</b>	<b>3.00%</b>

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2013	2,174,029.76	0.02%	2,171	1.01%	3.98%
2014	23,957,091.41	0.26%	6,967	3.23%	4.13%
2015	57,158,605.23	0.63%	8,676	4.03%	3.96%
2016	121,391,508.18	1.33%	12,387	5.75%	4.12%
2017	194,594,591.50	2.13%	13,805	6.41%	4.38%
2018	173,572,429.32	1.90%	8,920	4.14%	3.81%
2019	218,725,830.96	2.40%	8,075	3.75%	3.44%
2020	300,003,216.56	3.29%	8,927	4.14%	3.16%
2021	311,505,564.39	3.41%	8,835	4.10%	2.97%
2022	288,273,778.17	3.16%	7,731	3.59%	2.54%
2023	282,463,738.74	3.10%	6,876	3.19%	2.67%
2024	369,136,226.46	4.05%	7,395	3.43%	2.61%
2025	401,974,914.59	4.41%	10,576	4.91%	3.49%
2026	237,315,193.43	2.60%	5,850	2.72%	4.08%
2027	330,540,063.39	3.62%	7,944	3.69%	4.47%
2028	247,137,224.93	2.71%	5,494	2.55%	3.60%
2029	262,412,489.77	2.88%	4,912	2.28%	3.22%
2030	234,665,389.83	2.57%	4,420	2.05%	3.02%
2031	177,830,975.25	1.95%	3,321	1.54%	2.72%
2032	196,508,242.51	2.15%	3,898	1.81%	2.53%
2033	201,553,636.69	2.21%	3,723	1.73%	2.75%
2034	268,221,736.02	2.94%	4,261	1.98%	2.85%
2035	348,060,065.12	3.81%	5,610	2.60%	2.61%
2036	251,434,198.83	2.76%	3,985	1.85%	2.48%
2037	258,967,291.45	2.84%	4,067	1.89%	2.31%
2038	251,808,122.57	2.76%	3,534	1.64%	2.55%
2039	263,958,411.98	2.89%	3,531	1.64%	2.94%
2040	190,492,635.27	2.09%	2,774	1.29%	3.07%
2041	176,667,527.40	1.94%	2,485	1.15%	2.86%
2042	184,352,054.48	2.02%	2,914	1.35%	2.56%
2043	164,153,153.02	1.80%	2,517	1.17%	2.68%
2044	139,301,348.33	1.53%	1,850	0.86%	2.81%
2045	145,297,110.08	1.59%	1,977	0.92%	2.73%
2046	200,147,829.72	2.19%	2,680	1.24%	2.46%
2047	226,909,960.67	2.49%	3,072	1.43%	2.41%
2048	205,044,900.04	2.25%	2,701	1.25%	2.64%
2049	218,094,172.39	2.39%	2,845	1.32%	2.91%
2050	169,278,011.73	1.86%	2,293	1.06%	2.99%
2051	116,578,981.49	1.28%	1,701	0.79%	2.84%
2052	125,845,116.08	1.38%	1,826	0.85%	2.70%
2053	123,675,842.28	1.36%	1,680	0.78%	2.71%
2054	74,490,258.28	0.82%	952	0.44%	2.78%
2055	78,192,861.37	0.86%	1,032	0.48%	2.90%
2056	81,268,555.13	0.89%	1,065	0.49%	3.04%
2057	153,816,369.15	1.69%	2,075	0.96%	2.63%
2058	73,827,419.22	0.81%	1,065	0.49%	2.53%
2059	1,306,831.62	0.01%	12	0.01%	2.79%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	54,806,187.11	0.60%	1,039	0.48%	2.89%
0.5 - 1.0	51,774,522.98	0.57%	854	0.40%	3.12%
1.0 - 1.5	108,237,738.72	1.19%	1,762	0.82%	3.27%
1.5 - 2.0	142,234,436.92	1.56%	2,485	1.15%	3.33%
2.0 - 2.5	210,801,828.84	2.31%	3,910	1.82%	3.62%
2.5 - 3.0	304,431,229.61	3.34%	5,146	2.39%	3.59%
3.0 - 4.0	1,383,503,603.00	15.16%	21,444	9.96%	2.97%
4.0 - 5.0	1,393,739,896.70	15.28%	21,076	9.78%	2.88%
5.0 - 6.0	1,120,491,168.79	12.28%	18,295	8.49%	2.42%
6.0 - 7.0	1,135,410,118.36	12.44%	20,316	9.43%	2.40%
7.0 - 8.0	1,224,649,057.15	13.42%	25,089	11.65%	2.98%
8.0 - 9.0	633,085,100.94	6.94%	15,285	7.10%	3.27%
9.0 - 10.0	501,311,893.21	5.49%	17,166	7.97%	3.63%
more - 10.0	859,608,722.46	9.42%	61,540	28.57%	3.77%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	7,693,638,740.92	84.32%	184,689	85.74%	2.95%
01-02	315,111,906.12	3.45%	7,906	3.67%	2.55%
02-03	725,719,633.89	7.95%	12,751	5.92%	2.73%
03-04	76,183,499.31	0.83%	2,172	1.01%	3.74%
04-05	18,429,415.52	0.20%	771	0.36%	5.26%
05-06	36,901,887.06	0.40%	1,240	0.58%	5.81%
06-07	21,964,412.24	0.24%	707	0.33%	5.74%
07-08	13,986,825.34	0.15%	442	0.21%	5.52%
08-09	25,222,785.47	0.28%	606	0.28%	4.23%
09-10	13,047,947.01	0.14%	368	0.17%	5.31%
10-11	25,170,696.64	0.28%	686	0.32%	5.78%
11-12	17,540,242.30	0.19%	448	0.21%	5.76%
12-13	12,234,982.97	0.13%	316	0.15%	5.53%
13-14	18,019,938.46	0.20%	430	0.20%	5.35%
14-15	10,612,722.74	0.12%	239	0.11%	5.06%
15-16	20,712,978.55	0.23%	392	0.18%	5.57%
16-17	10,757,317.91	0.12%	226	0.10%	5.26%
17-18	8,563,018.13	0.09%	159	0.07%	4.90%
18-19	5,178,613.99	0.06%	85	0.04%	4.27%
19-20	4,015,978.34	0.04%	71	0.03%	3.34%
20-21	3,332,327.27	0.04%	63	0.03%	3.11%
21-22	2,272,739.04	0.02%	41	0.02%	3.07%
22-23	4,595,266.28	0.05%	72	0.03%	3.24%
23-24	3,323,146.67	0.04%	52	0.02%	3.12%
24-25	2,503,546.23	0.03%	39	0.02%	3.12%
25-26	3,303,444.05	0.04%	47	0.02%	3.10%
26-27	3,413,751.95	0.04%	43	0.02%	3.12%
27-28	1,249,699.89	0.01%	24	0.01%	3.34%
28-29	2,571,692.21	0.03%	33	0.02%	3.12%
29-30	2,202,608.07	0.02%	28	0.01%	3.22%
30 - more	22,303,740.22	0.24%	261	0.12%	3.09%
Matured	0.00	0.00%	0	0.00%	3.27%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,39 %</b>					
less - 40.00%	1,385,833,060.11	15.19%	43,436	26.99%	3.21%
40.01% - 50.00%	988,079,256.95	10.82%	20,620	12.81%	3.04%
50.01% - 60.00%	1,142,675,210.15	12.52%	20,635	12.82%	2.98%
60.01% - 70.00%	1,550,722,214.64	16.99%	23,864	14.83%	2.98%
70.01% - 80.00%	2,077,869,111.70	22.77%	29,033	18.04%	2.79%
80.01% - 85.00%	664,889,875.61	7.28%	6,211	3.86%	2.75%
85.01% - 90.00%	594,161,692.73	6.51%	5,702	3.54%	2.58%
90.01% - 95.00%	238,119,368.13	2.60%	2,628	1.63%	3.02%
95.01% - 100.00%	316,542,262.35	3.46%	6,204	3.86%	4.27%
100.01% - 105.00%	47,165,574.92	0.51%	616	0.38%	3.52%
105.01% - 110.00%	29,867,628.21	0.32%	419	0.26%	3.69%
110.01% - 115.00%	20,846,158.90	0.22%	300	0.19%	3.73%
115.01% - 120.00%	13,930,658.95	0.15%	262	0.16%	4.40%
120.01% - 125.00%	10,064,496.33	0.11%	180	0.11%	4.03%
125.01% - 128.00%	6,089,291.97	0.06%	113	0.07%	4.30%
128.01% - more	37,229,643.14	0.40%	728	0.45%	4.30%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>160,951</b>	<b>100.0%</b>	<b>3.00%</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: 62,41 %</b>					
less - 40.00%	2,223,410,615.79	24.37%	84,649	52.59%	3.33%
40.01% - 50.00%	935,038,343.99	10.25%	14,818	9.21%	3.00%
50.01% - 60.00%	999,833,014.99	10.96%	13,228	8.22%	2.93%
60.01% - 70.00%	1,066,998,146.19	11.69%	12,345	7.67%	2.92%
70.01% - 80.00%	1,180,489,477.02	12.94%	12,178	7.57%	2.84%
80.01% - 85.00%	581,690,798.30	6.38%	5,466	3.40%	2.83%
85.01% - 90.00%	506,399,537.86	5.55%	4,886	3.04%	2.96%
90.01% - 95.00%	428,759,667.25	4.70%	3,800	2.36%	2.94%
95.01% - 100.00%	361,957,232.74	3.97%	2,956	1.84%	2.81%
100.01% - 105.00%	287,387,777.32	3.15%	2,316	1.44%	2.81%
105.01% - 110.00%	233,961,570.57	2.56%	1,877	1.17%	2.77%
110.01% - 115.00%	181,357,154.22	1.99%	1,446	0.90%	2.77%
115.01% - 120.00%	136,419,131.64	1.50%	983	0.61%	2.64%
120.01% - 125.00%	383,036.91	0.00%	3	0.00%	1.90%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>160,951</b>	<b>100.0%</b>	<b>3.00%</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	655,869,183.65	7.18%	56,609	35.17%	4.09%
25.000,00 - 50.000,00	1,519,352,081.34	16.65%	40,197	24.98%	3.86%
50.000,00 - 75.000,00	1,467,252,934.08	16.08%	23,946	14.88%	3.00%
75.000,00 - 100.000,00	1,372,898,351.96	15.04%	15,854	9.85%	2.78%
100.000,00 - 125.000,00	966,873,720.45	10.59%	8,657	5.38%	2.64%
125.000,00 - 150.000,00	771,622,471.40	8.45%	5,657	3.52%	2.62%
150.000,00 - 175.000,00	506,912,222.74	5.55%	3,140	1.95%	2.60%
175.000,00 - 200.000,00	400,641,454.44	4.39%	2,150	1.34%	2.61%
200.000,00 - 225.000,00	259,909,656.00	2.84%	1,226	0.76%	2.57%
225.000,00 - 250.000,00	201,392,071.09	2.20%	851	0.53%	2.57%
250.000,00 - 275.000,00	164,699,349.01	1.80%	629	0.39%	2.53%
275.000,00 - 300.000,00	143,125,576.34	1.56%	500	0.31%	2.54%
300.000,00 - 325.000,00	103,400,164.90	1.13%	331	0.21%	2.49%
325.000,00 - 350.000,00	79,242,946.56	0.86%	236	0.15%	2.46%
350.000,00 - 375.000,00	61,457,216.14	0.67%	170	0.11%	2.46%
375.000,00 - 400.000,00	54,584,610.54	0.59%	141	0.09%	2.56%
400.000,00 - 425.000,00	42,153,539.08	0.46%	102	0.06%	2.46%
425.000,00 - 450.000,00	34,942,459.44	0.38%	80	0.05%	2.57%
450.000,00 - 475.000,00	33,258,933.06	0.36%	72	0.05%	2.63%
475.000,00 - 500.000,00	27,188,056.12	0.29%	56	0.04%	2.54%
500.000,00 - 600.000,00	92,448,228.14	1.01%	169	0.11%	2.46%
600.000,00 - 700.000,00	34,829,550.94	0.38%	54	0.03%	2.45%
700.000,00 - 800.000,00	38,166,392.19	0.41%	51	0.03%	2.39%
800.000,00 - 900.000,00	13,426,473.00	0.14%	16	0.01%	2.33%
900.000,00 - 1.000.000,00	14,055,077.89	0.15%	15	0.01%	2.17%
1.000.000,00 - 1.250.000,00	20,728,224.09	0.22%	19	0.01%	2.50%
1.250.000,00 - 1.500.000,00	10,658,080.82	0.11%	8	0.01%	1.95%
1.500.000,00 - more	32,996,479.38	0.36%	15	0.01%	1.79%
	<b>9,124,085,504.79</b>	<b>100.%</b>	<b>160,951</b>	<b>100.%</b>	<b>3.00%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,043,737,250.17	11.43%	11,015	6.84%	2.93%
Building	2,773,092.51	0.03%	36	0.02%	2.70%
House incl. land plot	7,613,361,062.94	83.44%	144,867	90.01%	3.02%
N/A	19,187.31	0.00%	2	0.00%	2.68%
Other real estate	46,451,476.58	0.50%	755	0.47%	2.88%
Professional Use	417,743,435.28	4.57%	4,276	2.66%	2.82%
	<b>9,124,085,504.79</b>	<b>100.%</b>	<b>160,951</b>	<b>100.%</b>	<b>3.00%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	271,297,884.79	2.97%	5,350	3.32%	3.00%
AITOLOAKARNANIA	125,889,376.91	1.38%	2,734	1.70%	3.44%
ARGOLIDA	73,407,449.73	0.81%	1,213	0.75%	3.05%
ARKADIA	45,669,311.89	0.50%	865	0.54%	2.97%
ARTA	24,300,857.50	0.27%	636	0.40%	2.93%
ATTICA	4,463,731,849.99	48.92%	68,558	42.60%	2.83%
CHALKIDIKI	84,597,697.17	0.93%	1,794	1.12%	3.43%
CHANIA	125,224,379.76	1.37%	1,872	1.16%	2.98%
CHIOS	47,145,762.17	0.52%	830	0.52%	3.01%
CORFU	77,012,761.91	0.84%	1,231	0.77%	2.88%
DODEKANISA	232,180,593.58	2.55%	3,169	1.97%	2.98%
DRAMA	49,418,274.03	0.54%	1,544	0.96%	3.68%
EVOIA	135,130,526.07	1.48%	2,699	1.68%	3.14%
EVKITANIA	7,175,204.82	0.08%	188	0.12%	3.34%
EVROS	92,005,317.73	1.01%	2,716	1.69%	3.69%
FLORINA	19,808,656.41	0.22%	546	0.34%	3.78%
FOKIDA	17,184,046.53	0.19%	348	0.22%	3.23%
FTHIOTIDA	120,985,252.30	1.33%	2,616	1.63%	3.13%
GREVENA	16,990,653.89	0.19%	371	0.23%	3.10%
HERAKLION	144,219,315.52	1.58%	2,122	1.32%	2.79%
ILEIA	89,066,508.74	0.98%	2,044	1.27%	3.49%
IMATHIA	54,351,765.05	0.60%	1,231	0.77%	3.40%
IOANNINA	124,200,813.33	1.36%	2,282	1.42%	2.78%
KARDITSA	66,778,042.11	0.73%	1,597	0.99%	3.00%
KASTORIA	19,847,427.79	0.22%	433	0.27%	3.05%
KAVALA	73,778,280.28	0.81%	1,735	1.08%	3.22%
KEFALLONIA	52,783,505.29	0.58%	848	0.53%	2.88%
KILKIS	45,937,250.15	0.50%	1,207	0.75%	3.49%
KORINTHIA	125,567,536.13	1.38%	2,067	1.28%	2.85%
KOZANI	60,954,021.32	0.67%	1,481	0.92%	3.05%
KYKLADES	134,980,311.69	1.48%	1,654	1.03%	2.77%
LAKONIA	66,708,987.82	0.73%	1,132	0.70%	2.99%
LARISA	178,319,454.18	1.95%	3,713	2.31%	3.06%
LASITHI	70,698,384.00	0.78%	1,091	0.68%	2.67%
LEFKADA	21,386,868.19	0.23%	422	0.26%	3.01%
LESBOS	88,522,013.57	0.97%	1,539	0.96%	3.10%
MAGNESIA	126,080,232.92	1.38%	2,540	1.58%	3.22%
MESSINIA	94,416,616.93	1.04%	1,873	1.16%	3.02%
PELLA	64,487,555.60	0.71%	1,767	1.10%	3.67%
PIERIA	98,633,876.10	1.08%	1,898	1.18%	3.26%
PREVEZA	53,500,117.70	0.59%	991	0.62%	2.90%
RETHYMNO	105,283,845.80	1.15%	1,803	1.12%	2.75%
RODOPI	49,522,600.45	0.54%	1,378	0.86%	3.42%
SAMOS	56,459,310.48	0.62%	812	0.51%	2.87%
SERRES	45,136,926.01	0.50%	1,147	0.71%	3.78%
THESSALONIA	27,502,276.97	0.30%	564	0.35%	3.05%
THESSALONIKI	716,831,456.49	7.86%	14,541	9.03%	3.46%
TRIKALA	53,545,141.02	0.59%	1,245	0.77%	3.44%
Unspecified	498.07	0.00%	1	0.00%	4.77%
VOIOTIA	77,695,848.18	0.85%	1,730	1.08%	3.23%
XANTHI	74,201,890.09	0.81%	2,241	1.39%	3.56%
ZAKYNTHOS	33,530,969.64	0.37%	542	0.34%	2.86%
<b>Total</b>	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>160,951</b>	<b>100.0%</b>	<b>3.00%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	9,124,085,504.79	100.00%	215,407	100.00%	3.00%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 14. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	3,004,929,879.80	32.93%	68,881	31.98%	2.21%
Euribor 1M Linked	406,959,323.14	4.46%	6,657	3.09%	1.94%
Euribor 3M Linked	3,058,481,449.26	33.52%	56,058	26.02%	3.06%
Fixed	1,587,494,114.12	17.40%	34,276	15.91%	3.33%
Hellenic Government Bond	422,048,011.90	4.63%	18,263	8.48%	7.04%
Libor 1M Linked	258,675,392.66	2.84%	2,038	0.95%	1.84%
Originator Rate	385,497,333.91	4.23%	29,234	13.57%	4.76%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</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)	198,727	<b>6,195,305.76</b>	8,298,374,304.89	92.26%	90.95%
31-60 days past due	11,290	<b>4,698,442.64</b>	553,596,691.01	5.24%	6.06%
61-90 days past due	5,389	<b>3,698,456.88</b>	272,114,010.82	2.50%	2.98%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>215,406</b>	<b>14,592,205.28</b>	<b>9,124,085,006.72</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	2,475,933,442.97	27.14%	61,771	28.68%	3.25%
Completion/construction of primary residence	1,246,427,670.58	13.66%	36,389	16.89%	3.12%
Completion/construction of secondary	965,232,037.87	10.57%	15,008	6.97%	2.63%
Refinancing loans from other banks	1,692,533,726.76	18.55%	31,746	14.74%	2.74%
Buy Secondary	407,624,440.75	4.46%	6,045	2.81%	2.85%
Professional use	123,345,013.74	1.35%	1,787	0.83%	3.01%
Land Purchase For Residence Construction	98,909,674.11	1.08%	2,171	1.01%	3.87%
Renovating	2,110,746,177.04	23.13%	59,980	27.85%	2.98%
Other	3,333,320.97	0.03%	508	0.24%	6.86%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	7,777,960,023.81	85.24%	179,801	83.47%	3.04%
Subsidized Loans	1,346,125,480.98	14.75%	35,606	16.53%	2.73%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</b>

### 18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	4,484,088,473.66	49.14%	77,395	49.35%	2.96%
Self Employed	2,271,477,268.46	24.89%	28,178	17.97%	2.89%
Unemployed	952,732,445.62	10.44%	18,185	11.60%	3.03%
Retired	1,166,043,862.24	12.77%	25,448	16.23%	3.05%
N/A	249,742,956.74	2.73%	7,607	4.85%	4.22%
	<b>9,124,085,006.72</b>	<b>100.0%</b>	<b>156,813</b>	<b>100.0%</b>	<b>3.00%</b>

### 19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	718,866,235.71	7.87%	12,381	5.75%	2.69%
Retired Employee	93,756,868.13	1.02%	1,955	0.91%	2.68%
No Employee	8,311,462,400.95	91.09%	201,071	93.34%	3.03%
	<b>9,124,085,504.79</b>	<b>100.0%</b>	<b>215,407</b>	<b>100.0%</b>	<b>3.00%</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.