

# **Covered Bond Programme II**



## **Monthly Investor Report**

**February 2017**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	Caa2	EUR	25,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	B-	Caa2	EUR	25,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	B-	Caa2	EUR	650,000,000.00	Euribor_3M + 230bp	24-06-2019

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-02-2017	30-06-2010
Portfolio Cut off Date	28-02-2017	30-06-2010
Original Principal Balance	2.001.803.893,00	4.884.632.703,00
Principal Balance	1.219.285.496,00	3.639.740.247,00
Number of Borrowers	22.046	68.622
Number of Loanparts	27.581	93.060
Number of Properties	22.501	69.543
Average Principal Balance (borrower)	55.306,43	53.040,43
Average Principal Balance (parts)	44.207,44	39.111,76
Coupon: Weighted Average	2,2	3,7
Minimum	0,0	1,7
Maximum	11,1	17,0
Weighted Average Loan to Value	69,59	67,08
Weighted Average Loan to Indexed Value	82,09	48,96
Seasoning (years): Weighted Average	8,86	4,42
Original Maturity (years): Weighted Average	26,12	18,53
Remaining Tenor (years): Weighted Average	17,29	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	700.000.000,00
Negative Carry	7.375.000,00
Outstanding Accrued Interest on Bonds	2.481.066,67
Current Outstanding Balance	1.219.285.495,71
Adjusted Nominal Value Assets *	1.053.800.316,98
Outstanding Accrued Interest on Assets	1.436.487,25
Nominal Value Test Current Value **	67,04 %
<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 minus Negative Carry.

### 1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1,219,285,495.71	100.00%	27,581	100.00%	2.18%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	158,864,057.00	13.03%	4,217	15.29%	2.93%
Standard Amortising	1,060,421,438.71	86.97%	23,364	84.71%	2.07%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 3. Loan Coupon

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	1,041,994,727.54	85.46%	21,624	78.40%	1.81%
2.5% - 2.99%	52,351,515.61	4.29%	1,127	4.09%	2.74%
3% - 3.49%	37,869,173.01	3.11%	847	3.07%	3.18%
3.5% - 3.99%	6,900,895.53	0.57%	127	0.46%	3.65%
4% - 4.49%	2,495,793.03	0.20%	51	0.18%	4.20%
4.5% - 4.99%	7,368,813.22	0.60%	261	0.95%	4.74%
5% - 5.49%	6,811,611.92	0.56%	246	0.89%	5.33%
5.5% - 5.99%	30,762,613.11	2.52%	893	3.24%	5.70%
6% - 6.49%	3,766,780.14	0.31%	103	0.37%	6.15%
6.5% - 6.99%	7,163,640.62	0.59%	590	2.14%	6.68%
7% - 7.49%	21,400,872.78	1.76%	1,691	6.13%	7.05%
7.5% - more	399,059.20	0.03%	21	0.08%	8.08%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987	15,389.22	0.00%	24	0.09%	2.00%
1988	9,668.06	0.00%	4	0.01%	2.00%
1989	16,950.48	0.00%	7	0.03%	2.00%
1990	50,214.23	0.00%	10	0.04%	2.00%
1991	20,562.32	0.00%	4	0.01%	2.00%
1992	28,238.21	0.00%	10	0.04%	5.03%
1993	56,024.99	0.00%	10	0.04%	4.61%
1994	3,026.14	0.00%	2	0.01%	5.15%
1995	18,053.13	0.00%	6	0.02%	5.15%
1996	70,386.39	0.01%	8	0.03%	2.51%
1997	59,099.71	0.00%	16	0.06%	1.99%
1998	47,133.44	0.00%	15	0.05%	2.84%
1999	399,453.33	0.03%	59	0.21%	2.44%
2000	1,356,605.19	0.11%	128	0.46%	2.61%
2001	3,581,412.22	0.29%	278	1.01%	2.60%
2002	11,362,357.24	0.93%	1,836	6.66%	2.77%
2003	22,092,437.57	1.81%	1,577	5.72%	3.89%
2004	37,246,148.34	3.05%	1,304	4.73%	2.63%
2005	124,436,575.17	10.21%	2,855	10.35%	2.33%
2006	151,851,707.01	12.45%	3,141	11.39%	2.15%
2007	196,572,535.33	16.12%	3,900	14.14%	1.81%
2008	216,450,695.86	17.75%	4,197	15.22%	2.04%
2009	208,646,852.10	17.11%	3,810	13.81%	2.14%
2010	146,994,546.18	12.06%	2,572	9.33%	2.21%
2011	33,757,190.76	2.77%	656	2.38%	2.78%
2012	16,785,599.58	1.38%	298	1.08%	2.35%
2013	18,236,225.46	1.50%	305	1.11%	2.35%
2014	13,698,516.15	1.12%	253	0.92%	2.40%
2015	8,216,437.32	0.67%	171	0.62%	2.41%
2016	6,332,448.07	0.52%	114	0.41%	2.24%
2017	873,006.51	0.07%	11	0.04%	2.06%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2017	4,548,947.94	0.37%	1,993	7.23%	3.46%
2018	3,192,496.79	0.26%	695	2.52%	3.89%
2019	4,667,115.50	0.38%	578	2.10%	3.22%
2020	8,548,794.90	0.70%	648	2.35%	2.75%
2021	12,280,182.96	1.01%	781	2.83%	2.58%
2022	25,040,087.89	2.05%	1,047	3.80%	2.01%
2023	50,493,235.62	4.14%	1,687	6.12%	1.89%
2024	61,578,432.22	5.05%	1,637	5.94%	1.75%
2025	63,406,262.83	5.20%	1,824	6.61%	2.28%
2026	27,672,908.99	2.27%	824	2.99%	2.59%
2027	36,078,153.02	2.96%	976	3.54%	3.37%
2028	35,774,665.46	2.93%	857	3.11%	3.04%
2029	38,789,500.23	3.18%	902	3.27%	2.76%
2030	46,240,388.72	3.79%	993	3.60%	2.35%
2031	36,489,724.80	2.99%	719	2.61%	2.25%
2032	39,106,037.60	3.21%	751	2.72%	1.98%
2033	40,181,923.89	3.30%	737	2.67%	2.23%
2034	52,963,596.92	4.34%	925	3.35%	2.20%
2035	76,460,788.99	6.27%	1,272	4.61%	2.02%
2036	62,835,931.23	5.15%	1,012	3.67%	2.00%
2037	60,749,352.39	4.98%	1,004	3.64%	1.71%
2038	53,593,493.55	4.40%	838	3.04%	1.93%
2039	51,485,123.77	4.22%	763	2.77%	2.21%
2040	49,996,028.29	4.10%	693	2.51%	2.22%
2041	40,876,835.14	3.35%	593	2.15%	2.14%
2042	40,016,570.32	3.28%	566	2.05%	1.87%
2043	35,649,411.04	2.92%	442	1.60%	2.04%
2044	30,977,991.52	2.54%	384	1.39%	2.16%
2045	28,711,773.62	2.35%	321	1.16%	2.11%
2046	24,615,487.33	2.02%	289	1.05%	1.96%
2047	27,564,446.37	2.26%	303	1.10%	1.77%
2048	17,923,884.84	1.47%	189	0.69%	2.08%
2049	11,993,893.04	0.98%	119	0.43%	2.26%
2050	9,248,624.12	0.76%	92	0.33%	2.36%
2051	2,862,459.49	0.23%	43	0.16%	2.47%
2052	2,431,530.26	0.20%	35	0.13%	2.30%
2053	1,992,532.48	0.16%	22	0.08%	2.24%
2054	774,864.88	0.06%	9	0.03%	2.30%
2055	558,420.39	0.05%	7	0.03%	2.53%
2056	275,750.14	0.02%	2	0.01%	2.12%
2057	281,640.17	0.02%	1	0.00%	2.12%
2058	42,874.93	0.00%	1	0.00%	2.12%
2061	106,154.22	0.01%	2	0.01%	3.98%
2062	207,176.91	0.02%	5	0.02%	2.32%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,786,681.10	0.15%	32	0.12%	2.15%
0.5 - 1.0	3,384,931.18	0.28%	52	0.19%	2.19%
1.0 - 1.5	5,536,780.69	0.45%	116	0.42%	2.28%
1.5 - 2.0	3,355,953.35	0.28%	69	0.25%	2.48%
2.0 - 2.5	4,981,928.45	0.41%	94	0.34%	2.55%
2.5 - 3.0	8,329,711.95	0.68%	157	0.57%	2.37%
3.0 - 4.0	17,523,859.64	1.44%	295	1.07%	2.31%
4.0 - 5.0	17,272,712.12	1.42%	305	1.11%	2.34%
5.0 - 6.0	28,371,502.56	2.33%	555	2.01%	2.77%
6.0 - 7.0	116,453,905.21	9.55%	2,015	7.31%	2.26%
7.0 - 8.0	224,396,201.49	18.40%	4,068	14.75%	2.13%
8.0 - 9.0	212,164,360.87	17.40%	4,096	14.85%	2.09%
9.0 - 10.0	201,031,180.89	16.49%	4,036	14.63%	1.80%
more - 10.0	374,695,786.21	30.73%	11,691	42.39%	2.37%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,150,974,594.35	94.40%	25,718	93.25%	2.03%
01-02	6,075,029.29	0.50%	225	0.82%	5.09%
02-03	5,047,283.31	0.41%	167	0.61%	5.90%
03-04	2,624,819.34	0.22%	95	0.34%	5.48%
04-05	2,750,880.30	0.23%	99	0.36%	5.18%
05-06	2,231,094.87	0.18%	102	0.37%	5.27%
06-07	3,472,366.70	0.28%	116	0.42%	5.33%
07-08	3,279,223.09	0.27%	106	0.38%	5.95%
08-09	1,976,817.78	0.16%	65	0.24%	5.21%
09-10	3,826,662.61	0.31%	117	0.42%	5.08%
10-11	4,949,670.76	0.41%	124	0.45%	5.22%
11-12	5,186,582.69	0.43%	131	0.47%	5.39%
12-13	5,043,447.09	0.41%	127	0.46%	5.45%
13-14	2,410,855.82	0.20%	63	0.23%	4.69%
14-15	2,629,555.38	0.22%	64	0.23%	4.81%
15-16	1,572,302.02	0.13%	19	0.07%	3.88%
16-17	1,098,467.15	0.09%	26	0.09%	3.15%
17-18	608,781.65	0.05%	14	0.05%	3.11%
18-19	1,424,134.03	0.12%	33	0.12%	3.04%
19-20	2,662,627.06	0.22%	45	0.16%	3.05%
20-21	833,300.88	0.07%	13	0.05%	3.12%
21-22	1,031,235.36	0.08%	14	0.05%	3.11%
22-23	1,004,718.82	0.08%	17	0.06%	3.27%
23-24	931,114.05	0.08%	13	0.05%	2.90%
24-25	531,128.16	0.04%	8	0.03%	3.10%
25-26	599,741.62	0.05%	7	0.03%	3.11%
26-27	947,321.58	0.08%	11	0.04%	3.12%
27-28	290,304.53	0.02%	5	0.02%	2.89%
28-29	731,496.24	0.06%	8	0.03%	2.48%
29-30	434,567.94	0.04%	7	0.03%	3.10%
30 - more	2,105,371.24	0.17%	22	0.08%	3.05%
Matured					
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 69,59 %</b>					
less - 40.00%	127,002,517.18	10.42%	4,372	19.43%	2.60%
40.01% - 50.00%	93,450,591.80	7.66%	2,389	10.62%	2.43%
50.01% - 60.00%	126,671,916.41	10.39%	2,666	11.85%	2.32%
60.01% - 70.00%	169,716,583.63	13.92%	3,183	14.15%	2.27%
70.01% - 80.00%	308,704,555.65	25.32%	4,831	21.47%	2.05%
80.01% - 85.00%	136,451,913.25	11.19%	1,592	7.08%	2.05%
85.01% - 90.00%	130,138,341.78	10.67%	1,544	6.86%	1.82%
90.01% - 95.00%	48,301,583.26	3.96%	592	2.63%	1.90%
95.01% - 100.00%	60,566,847.18	4.97%	1,027	4.56%	2.23%
100.01% - 105.00%	6,279,210.94	0.51%	115	0.51%	2.39%
105.01% - 110.00%	4,836,125.33	0.40%	74	0.33%	2.34%
110.01% - 115.00%	3,906,668.61	0.32%	65	0.29%	2.49%
115.01% - 120.00%	3,065,536.39	0.25%	49	0.22%	2.61%
128.01% - more	193,104.30	0.02%	2	0.01%	2.04%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>22,501</b>	<b>100.0%</b>	<b>2.18%</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: 82,09 %</b>					
less - 40.00%	170,385,834.62	13.97%	8,237	36.61%	2.53%
40.01% - 50.00%	87,923,456.59	7.21%	1,963	8.72%	2.35%
50.01% - 60.00%	101,846,646.12	8.35%	1,904	8.46%	2.28%
60.01% - 70.00%	104,587,276.95	8.58%	1,830	8.13%	2.28%
70.01% - 80.00%	103,805,491.47	8.51%	1,606	7.14%	2.21%
80.01% - 85.00%	46,761,929.64	3.84%	692	3.08%	2.28%
85.01% - 90.00%	43,654,529.62	3.58%	594	2.64%	2.31%
90.01% - 95.00%	40,037,261.81	3.28%	485	2.16%	2.20%
95.01% - 100.00%	58,763,657.83	4.82%	680	3.02%	2.07%
100.01% - 105.00%	88,746,848.41	7.28%	908	4.04%	2.08%
105.01% - 110.00%	80,613,049.39	6.61%	833	3.70%	2.03%
110.01% - 115.00%	71,672,369.22	5.88%	728	3.24%	1.88%
115.01% - 120.00%	59,328,551.85	4.87%	582	2.59%	1.90%
120.01% - 125.00%	46,306,373.07	3.80%	428	1.90%	1.89%
125.01% - 128.00%	23,158,766.53	1.90%	213	0.95%	1.95%
128.01% - more	91,693,452.59	7.52%	818	3.64%	1.91%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>22,501</b>	<b>100.0%</b>	<b>2.18%</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	73,568,462.80	6.03%	7,043	31.30%	3.00%
25.000,00 - 50.000,00	236,629,444.13	19.41%	6,377	28.34%	2.44%
50.000,00 - 75.000,00	232,217,060.03	19.05%	3,773	16.77%	2.14%
75.000,00 - 100.000,00	187,392,397.14	15.37%	2,176	9.67%	2.12%
100.000,00 - 125.000,00	143,490,119.27	11.77%	1,285	5.71%	1.99%
125.000,00 - 150.000,00	94,666,985.70	7.76%	695	3.09%	2.07%
150.000,00 - 175.000,00	68,048,189.60	5.58%	422	1.88%	1.98%
175.000,00 - 200.000,00	45,930,833.86	3.77%	247	1.10%	1.92%
200.000,00 - 225.000,00	26,688,753.71	2.19%	127	0.56%	1.88%
225.000,00 - 250.000,00	27,043,294.33	2.22%	114	0.51%	1.87%
250.000,00 - 275.000,00	19,057,009.41	1.56%	73	0.32%	2.00%
275.000,00 - 300.000,00	13,205,952.47	1.08%	46	0.20%	2.10%
300.000,00 - 325.000,00	11,785,668.65	0.97%	38	0.17%	1.68%
325.000,00 - 350.000,00	7,756,990.70	0.64%	23	0.10%	1.86%
350.000,00 - 375.000,00	1,823,251.35	0.15%	5	0.02%	1.94%
375.000,00 - 400.000,00	3,085,717.10	0.25%	8	0.04%	1.97%
400.000,00 - 425.000,00	4,093,460.59	0.34%	10	0.04%	2.61%
425.000,00 - 450.000,00	1,295,095.87	0.11%	3	0.01%	2.12%
450.000,00 - 475.000,00	3,239,947.83	0.27%	7	0.03%	1.67%
475.000,00 - 500.000,00	2,450,882.27	0.20%	5	0.02%	1.53%
500.000,00 - 600.000,00	5,790,446.94	0.47%	11	0.05%	2.12%
600.000,00 - 700.000,00	4,622,862.74	0.38%	7	0.03%	2.12%
700.000,00 - 800.000,00	1,464,401.97	0.12%	2	0.01%	1.71%
800.000,00 - 900.000,00	2,581,192.41	0.21%	3	0.01%	1.92%
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00					
1.250.000,00 - 1.500.000,00	1,357,074.84	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>22,501</b>	<b>100.0%</b>	<b>2.18%</b>

### 11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	6,697,650.82	0.55%	146	0.65%	2.26%
Partial Professional Use	35,938,194.06	2.95%	497	2.21%	2.27%
Professional use with recourse to the borrower	587,245.34	0.05%	4	0.02%	1.29%
Residential (Flat/Apartment)	1,084,364,255.12	88.93%	20,412	90.72%	2.17%
Residential (House, detached or semi-detached)	91,698,150.37	7.52%	1,442	6.41%	2.25%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>22,501</b>	<b>100.0%</b>	<b>2.18%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	29,631,033.45	2.43%	659	2.93%	2.24%
AITOLOAKARNANIA	11,608,185.41	0.95%	249	1.11%	2.21%
ARGOLIDA	8,462,037.71	0.69%	150	0.67%	2.27%
ARKADIA	8,348,607.59	0.69%	162	0.72%	2.10%
ARTA	2,131,993.07	0.18%	49	0.22%	2.24%
ATTICA	710,603,865.85	58.28%	11,568	51.41%	2.09%
CHALKIDIKI	6,972,890.01	0.57%	192	0.85%	2.69%
CHANIA	15,762,234.86	1.29%	244	1.08%	2.20%
CHIOS	7,392,487.75	0.61%	136	0.60%	2.78%
CORFU	5,625,547.82	0.46%	119	0.53%	2.36%
DODEKANISA	18,655,843.20	1.53%	364	1.62%	2.38%
DRAMA	6,550,743.27	0.54%	215	0.96%	2.37%
EVOIA	14,882,071.66	1.22%	291	1.29%	2.49%
EVROTANIA	1,213,120.85	0.10%	28	0.12%	2.68%
EVROS	10,858,339.48	0.89%	337	1.50%	2.57%
FLORINA	2,020,490.82	0.17%	53	0.24%	2.13%
FOKIDA	1,994,012.16	0.16%	43	0.19%	2.49%
FTHIOTIDA	13,490,278.84	1.11%	261	1.16%	2.33%
GREVENA	2,639,869.96	0.22%	49	0.22%	1.92%
HERAKLION	16,792,919.20	1.38%	286	1.27%	2.18%
ILEIA	7,717,132.46	0.63%	223	0.99%	2.32%
IMATHIA	5,768,716.61	0.47%	144	0.64%	2.44%
IOANNINA	14,432,639.20	1.18%	296	1.32%	2.01%
KARDITSA	5,370,370.13	0.44%	143	0.64%	2.10%
KASTORIA	2,710,781.30	0.22%	50	0.22%	2.48%
KAVALA	8,580,391.74	0.70%	200	0.89%	2.34%
KEFALLONIA	4,577,764.07	0.38%	71	0.32%	2.27%
KILKIS	5,298,108.87	0.44%	138	0.61%	2.54%
KORINTHIA	13,556,999.10	1.11%	213	0.95%	1.99%
KOZANI	8,938,399.31	0.73%	222	0.99%	2.08%
KYKLADES	10,569,749.02	0.87%	150	0.67%	2.18%
LAKONIA	8,064,481.67	0.66%	157	0.70%	2.41%
LARISA	25,552,634.78	2.10%	555	2.47%	2.21%
LASITHI	7,290,738.35	0.60%	146	0.65%	1.88%
LEFKADA	1,337,531.67	0.11%	49	0.22%	2.73%
LESBOS	9,848,889.08	0.81%	187	0.83%	2.49%
MAGNESIA	12,040,282.78	0.99%	237	1.05%	2.30%
MESSINIA	13,023,628.53	1.07%	221	0.98%	2.44%
PELLA	7,138,043.93	0.59%	187	0.83%	2.48%
PIERIA	8,060,973.93	0.66%	201	0.89%	2.62%
PREVEZA	5,960,357.16	0.49%	122	0.54%	2.20%
RETHYMNO	8,872,261.15	0.73%	144	0.64%	2.01%
RODOPI	4,974,770.45	0.41%	146	0.65%	2.39%
SAMOS	4,375,481.87	0.36%	76	0.34%	2.35%
SERRES	5,895,484.67	0.48%	149	0.66%	2.74%
THESSALONIKI	1,827,947.67	0.15%	53	0.24%	2.13%
THESSALONIKI	86,778,232.84	7.12%	1,928	8.57%	2.36%
TRIKALA	5,002,537.46	0.41%	128	0.57%	2.37%
VOIOTIA	10,039,613.34	0.82%	208	0.92%	2.41%
XANTHI	6,804,032.16	0.56%	240	1.07%	2.52%
ZAKYNTHOS	3,239,947.45	0.27%	62	0.28%	2.29%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>22,501</b>	<b>100.0%</b>	<b>2.18%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,219,285,495.71	100.00%	27,581	100.00%	2.18%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</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	422,456,704.15	34.65%	9,461	34.30%	1.52%
Euribor 1M Linked	67,227,255.12	5.51%	1,092	3.96%	1.44%
Euribor 3M Linked	234,342,658.24	19.22%	4,219	15.30%	2.40%
Fixed	385,067,309.61	31.58%	8,372	30.35%	2.60%
Hellenic Government Bond	23,710,740.49	1.94%	2,117	7.68%	7.01%
Originator Rate	86,480,828.10	7.09%	2,320	8.41%	2.21%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</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)	27,367	559,389.34	1,209,345,347.76	99.22%	99.18%
31-60 days past due	162	89,511.71	7,214,832.29	0.59%	0.59%
61-90 days past due	52	46,076.16	2,725,315.66	0.19%	0.22%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>27,581</b>	<b>694,977.21</b>	<b>1,219,285,495.71</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	637,567,842.52	52.29%	14,662	53.16%	2.16%
Refinancing loans	30,829,555.75	2.53%	561	2.03%	1.99%
Buy Secondary	223,559,463.80	18.34%	3,285	11.91%	2.12%
Professional use	10,261,960.15	0.84%	174	0.63%	2.49%
Renovating	316,245,250.03	25.94%	8,797	31.90%	2.27%
Other	821,423.46	0.07%	102	0.37%	7.03%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1,004,947,710.67	82.42%	22,105	80.15%	2.28%
Subsidized Loans	214,337,785.04	17.58%	5,476	19.85%	1.74%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	674,971,296.47	55.36%	11,734	53.23%	2.11%
Self Employed	198,364,144.35	16.27%	2,653	12.03%	2.22%
Unemployed	71,035,988.33	5.83%	1,707	7.74%	2.46%
Retired	266,187,577.56	21.83%	5,661	25.68%	2.22%
N/A	8,726,489.00	0.72%	291	1.32%	3.30%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>22,046</b>	<b>100.0%</b>	<b>2.18%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	260,884,799.75	21.40%	5,284	19.16%	2.19%
Retired Employee	37,267,418.52	3.06%	928	3.36%	2.17%
No Employee	921,133,277.44	75.55%	21,369	77.48%	2.18%
	<b>1,219,285,495.71</b>	<b>100.0%</b>	<b>27,581</b>	<b>100.0%</b>	<b>2.18%</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.