

# Covered Bond Programme II



## Monthly Investor Report

February 2016

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	CCC	Caa2	EUR	900,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	CCC	Caa2	EUR	900,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	CCC	Caa2	EUR	1,350,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	CCC	Caa2	EUR	850,000,000.00	Euribor_3M + 210bp	24-12-2018

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	29-02-2016	30-06-2010
Portfolio Cut off Date	29-02-2016	30-06-2010
Original Principal Balance	8.643.281.703,00	4.884.632.703,00
Principal Balance	5.618.492.215,00	3.639.740.247,00
Number of Borrowers	92.076	68.622
Number of Loanparts	125.847	93.060
Number of Properties	93.955	69.543
Average Principal Balance (borrower)	61.020,16	53.040,43
Average Principal Balance (parts)	44.645,42	39.111,76
Coupon: Weighted Average	2,4	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,41	67,08
Weighted Average Loan to Indexed Value	74,07	48,96
Seasoning (years): Weighted Average	8,09	4,42
Original Maturity (years): Weighted Average	27,62	18,53
Remaining Tenor (years): Weighted Average	19,56	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	73.500.000,00
Outstanding Accrued Interest on Bonds	16.333.111,11
Current Outstanding Balance	5.618.492.215,11
Adjusted Nominal Value Assets *	5.082.070.229,37
Outstanding Accrued Interest on Assets	11.747.472,46
Nominal Value Test Current Value **	80,00 %
<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	5,488,448,155.75	97.69%	124,719	99.10%	2.44%
Swiss Franc	130,044,059.36	2.32%	1,128	0.90%	0.95%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	923,521,855.35	16.44%	26,386	20.97%	3.72%
Standard Amortising	4,694,970,359.76	83.56%	99,461	79.03%	2.14%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</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%	4,243,941,586.79	75.54%	87,101	69.21%	1.83%
2.5% - 2.99%	535,013,604.48	9.52%	10,976	8.72%	2.75%
3% - 3.49%	265,030,866.37	4.72%	5,351	4.25%	3.22%
3.5% - 3.99%	90,043,916.54	1.60%	1,517	1.21%	3.72%
4% - 4.49%	33,394,921.34	0.59%	621	0.49%	4.25%
4.5% - 4.99%	43,939,603.73	0.78%	2,331	1.85%	4.75%
5% - 5.49%	31,639,909.52	0.56%	949	0.75%	5.24%
5.5% - 5.99%	60,713,450.50	1.08%	1,680	1.33%	5.72%
6% - 6.49%	9,976,208.09	0.18%	220	0.17%	6.22%
6.5% - 6.99%	18,673,337.31	0.33%	1,326	1.05%	6.70%
7% - 7.49%	278,223,962.38	4.95%	13,527	10.75%	7.05%
7.5% - more	7,900,848.06	0.14%	248	0.20%	8.63%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	29,682.79	0.00%	30	0.02%	2.00%
1987	6,792.33	0.00%	4	0.00%	2.00%
1988	12,000.72	0.00%	5	0.00%	2.00%
1989	28,163.42	0.00%	10	0.01%	2.00%
1990	56,985.16	0.00%	11	0.01%	2.00%
1991	28,895.67	0.00%	16	0.01%	2.43%
1992	66,002.76	0.00%	16	0.01%	4.01%
1993	119,371.56	0.00%	14	0.01%	4.62%
1994	10,086.15	0.00%	5	0.00%	4.11%
1995	55,624.30	0.00%	12	0.01%	3.49%
1996	367,664.74	0.01%	49	0.04%	2.73%
1997	540,119.26	0.01%	88	0.07%	2.38%
1998	938,840.58	0.02%	171	0.14%	2.28%
1999	4,305,898.63	0.08%	540	0.43%	2.33%
2000	13,249,646.51	0.24%	1,080	0.86%	2.29%
2001	42,665,761.11	0.76%	5,073	4.03%	2.43%
2002	97,907,585.37	1.74%	8,062	6.41%	2.87%
2003	188,561,449.56	3.36%	10,049	7.99%	3.55%
2004	298,936,418.44	5.32%	8,780	6.98%	3.06%
2005	633,120,223.02	11.27%	14,959	11.89%	2.72%
2006	720,799,295.77	12.83%	14,853	11.80%	2.34%
2007	814,497,200.32	14.50%	15,184	12.07%	1.78%
2008	752,626,620.89	13.40%	12,864	10.22%	1.90%
2009	898,808,044.72	16.00%	14,474	11.50%	2.30%
2010	535,207,894.56	9.53%	8,768	6.97%	2.63%
2011	162,061,488.81	2.88%	2,830	2.25%	3.15%
2012	130,695,827.89	2.33%	2,236	1.78%	2.73%
2013	218,577,023.96	3.89%	3,802	3.02%	2.55%
2014	70,579,372.76	1.26%	1,263	1.00%	2.99%
2015	30,808,753.00	0.55%	546	0.43%	2.72%
2016	2,823,480.35	0.05%	53	0.04%	2.16%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	7,659,153.32	0.14%	3,850	3.06%	4.20%
2017	35,748,478.17	0.64%	6,067	4.82%	4.45%
2018	39,516,214.19	0.70%	3,865	3.07%	3.00%
2019	52,135,767.08	0.93%	3,387	2.69%	2.46%
2020	91,118,370.36	1.62%	4,260	3.39%	2.32%
2021	108,077,374.00	1.92%	4,350	3.46%	2.44%
2022	124,175,911.98	2.21%	4,474	3.56%	1.95%
2023	131,215,156.92	2.34%	4,254	3.38%	1.97%
2024	154,535,552.31	2.75%	4,066	3.23%	1.96%
2025	203,597,181.40	3.62%	6,937	5.51%	3.26%
2026	157,646,895.99	2.81%	4,307	3.42%	3.90%
2027	242,140,412.10	4.31%	6,363	5.06%	4.12%
2028	183,494,337.02	3.27%	4,474	3.56%	3.11%
2029	196,314,272.48	3.49%	4,277	3.40%	2.69%
2030	191,143,275.52	3.40%	4,008	3.18%	2.45%
2031	142,588,719.30	2.54%	2,802	2.23%	2.22%
2032	151,332,061.72	2.69%	2,975	2.36%	1.94%
2033	156,437,727.68	2.78%	2,989	2.38%	2.09%
2034	213,617,302.13	3.80%	3,693	2.93%	2.22%
2035	273,755,304.56	4.87%	4,788	3.80%	2.09%
2036	202,991,733.85	3.61%	3,333	2.65%	2.02%
2037	197,425,300.20	3.51%	3,210	2.55%	1.69%
2038	179,913,266.67	3.20%	2,715	2.16%	1.86%
2039	196,580,596.53	3.50%	2,846	2.26%	2.29%
2040	155,137,942.05	2.76%	2,338	1.86%	2.44%
2041	122,179,024.94	2.17%	1,844	1.47%	2.39%
2042	123,276,621.39	2.19%	1,875	1.49%	2.04%
2043	122,911,408.37	2.19%	1,819	1.45%	2.19%
2044	116,541,135.46	2.07%	1,639	1.30%	2.36%
2045	122,526,705.82	2.18%	1,670	1.33%	2.26%
2046	144,350,979.57	2.57%	1,978	1.57%	1.92%
2047	172,126,211.60	3.06%	2,317	1.84%	1.74%
2048	146,696,292.82	2.61%	1,979	1.57%	1.98%
2049	151,160,188.54	2.69%	2,058	1.64%	2.30%
2050	125,837,839.87	2.24%	1,717	1.36%	2.48%
2051	69,468,581.62	1.24%	898	0.71%	2.27%
2052	62,203,642.88	1.11%	874	0.69%	2.31%
2053	71,860,412.36	1.28%	936	0.74%	2.33%
2054	69,047,876.13	1.23%	861	0.68%	2.35%
2055	53,084,199.54	0.94%	653	0.52%	2.58%
2056	25,628,990.75	0.46%	327	0.26%	2.55%
2057	42,745,524.77	0.76%	587	0.47%	2.41%
2058	35,097,824.02	0.62%	515	0.41%	2.43%
2059	18,477,112.69	0.33%	218	0.17%	2.65%
2060	28,065,369.57	0.50%	373	0.30%	2.55%
2061	6,907,964.87	0.12%	81	0.06%	2.50%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	11,571,219.90	0.21%	186	0.15%	2.07%
0.5 - 1.0	9,360,210.30	0.17%	181	0.14%	2.42%
1.0 - 1.5	33,285,678.35	0.59%	591	0.47%	3.41%
1.5 - 2.0	38,798,654.46	0.69%	721	0.57%	2.89%
2.0 - 2.5	69,377,486.89	1.23%	1,095	0.87%	2.55%
2.5 - 3.0	127,748,852.89	2.27%	2,265	1.80%	2.55%
3.0 - 4.0	143,222,379.64	2.55%	2,537	2.02%	2.69%
4.0 - 5.0	148,072,666.12	2.64%	2,566	2.04%	3.10%
5.0 - 6.0	446,305,903.16	7.94%	7,298	5.80%	2.74%
6.0 - 7.0	932,385,492.08	16.59%	15,012	11.93%	2.32%
7.0 - 8.0	743,431,564.44	13.23%	12,534	9.96%	1.96%
8.0 - 9.0	810,944,374.66	14.43%	15,098	12.00%	1.75%
9.0 - 10.0	716,062,754.79	12.74%	14,362	11.41%	2.25%
more - 10.0	1,387,924,977.43	24.70%	51,401	40.84%	2.89%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	4,902,525,638.25	87.26%	111,969	88.97%	2.37%
01-02	570,094,961.45	10.15%	10,430	8.29%	2.16%
02-03	13,674,438.26	0.24%	436	0.35%	4.87%
03-04	16,389,375.73	0.29%	407	0.32%	4.80%
04-05	4,596,468.90	0.08%	157	0.12%	5.49%
05-06	11,565,831.80	0.21%	177	0.14%	3.00%
06-07	3,916,684.57	0.07%	166	0.13%	5.23%
07-08	7,308,921.10	0.13%	222	0.18%	5.43%
08-09	6,490,436.98	0.12%	195	0.15%	5.98%
09-10	4,064,999.98	0.07%	121	0.10%	5.39%
10-11	6,655,183.17	0.12%	190	0.15%	5.08%
11-12	8,519,402.41	0.15%	208	0.17%	5.12%
12-13	9,291,936.71	0.17%	231	0.18%	5.45%
13-14	9,817,076.61	0.17%	220	0.17%	5.49%
14-15	4,588,813.36	0.08%	101	0.08%	4.68%
15-16	3,668,918.24	0.07%	92	0.07%	4.71%
16-17	2,934,862.29	0.05%	42	0.03%	3.77%
17-18	1,749,443.43	0.03%	36	0.03%	3.23%
18-19	1,169,948.55	0.02%	28	0.02%	3.15%
19-20	1,845,256.25	0.03%	40	0.03%	3.10%
20-21	3,819,649.12	0.07%	59	0.05%	3.06%
21-22	1,327,839.51	0.02%	20	0.02%	3.12%
22-23	1,523,030.70	0.03%	21	0.02%	3.11%
23-24	1,819,714.47	0.03%	29	0.02%	3.12%
24-25	2,044,260.65	0.04%	29	0.02%	3.01%
25-26	838,732.44	0.01%	16	0.01%	3.19%
26-27	1,137,591.97	0.02%	16	0.01%	3.17%
27-28	1,146,969.25	0.02%	19	0.02%	3.28%
28-29	1,263,957.45	0.02%	16	0.01%	2.98%
29-30	1,275,435.64	0.02%	17	0.01%	2.46%
30 - more	11,426,435.87	0.20%	137	0.11%	3.07%
Matured					
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

**8. Loan to Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 65,41 %</b>					
less - 40.00%	778,857,555.26	13.86%	20,164	21.46%	2.47%
40.01% - 50.00%	582,613,634.02	10.37%	11,486	12.23%	2.39%
50.01% - 60.00%	686,971,180.34	12.23%	12,047	12.82%	2.35%
60.01% - 70.00%	949,311,309.77	16.90%	14,732	15.68%	2.39%
70.01% - 80.00%	1,274,933,295.79	22.69%	18,496	19.69%	2.22%
80.01% - 85.00%	441,721,656.33	7.86%	4,556	4.85%	2.19%
85.01% - 90.00%	414,872,920.62	7.38%	4,428	4.71%	2.05%
90.01% - 95.00%	165,307,092.32	2.94%	2,034	2.17%	2.52%
95.01% - 100.00%	247,126,829.78	4.40%	4,716	5.02%	3.99%
100.01% - 105.00%	25,304,994.84	0.45%	445	0.47%	3.25%
105.01% - 110.00%	22,202,208.12	0.40%	345	0.37%	3.15%
110.01% - 115.00%	15,955,943.98	0.28%	258	0.28%	3.36%
115.01% - 120.00%	11,948,768.15	0.21%	227	0.24%	3.79%
125.01% - 128.00%	123,524.89	0.00%	3	0.00%	2.59%
128.01% - more	1,241,300.90	0.02%	18	0.02%	2.08%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>93,955</b>	<b>100.0%</b>	<b>2.40%</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: 73,85 %</b>					
less - 40.00%	1,001,538,117.39	17.83%	38,486	40.96%	2.54%
40.01% - 50.00%	477,669,760.62	8.50%	8,610	9.16%	2.38%
50.01% - 60.00%	527,225,776.61	9.38%	8,032	8.55%	2.39%
60.01% - 70.00%	556,155,472.01	9.90%	7,503	7.99%	2.42%
70.01% - 80.00%	587,157,469.36	10.45%	7,180	7.64%	2.37%
80.01% - 85.00%	283,457,534.68	5.05%	3,182	3.39%	2.33%
85.01% - 90.00%	308,923,539.31	5.50%	3,240	3.45%	2.38%
90.01% - 95.00%	287,156,311.48	5.11%	3,159	3.36%	2.64%
95.01% - 100.00%	258,562,067.10	4.60%	2,672	2.84%	2.54%
100.01% - 105.00%	249,667,451.81	4.44%	2,422	2.58%	2.38%
105.01% - 110.00%	240,142,586.92	4.27%	2,317	2.47%	2.34%
110.01% - 115.00%	206,392,854.26	3.67%	1,908	2.03%	2.27%
115.01% - 120.00%	170,585,013.57	3.04%	1,494	1.59%	2.28%
120.01% - 125.00%	147,024,754.93	2.62%	1,255	1.34%	2.27%
125.01% - 128.00%	71,037,286.01	1.26%	559	0.59%	2.10%
128.01% - more	245,796,219.05	4.38%	1,936	2.06%	2.11%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>93,955</b>	<b>100.0%</b>	<b>2.40%</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	321,195,476.24	5.72%	26,891	28.62%	3.31%
25.000,00 - 50.000,00	1,026,666,758.47	18.27%	27,089	28.83%	3.33%
50.000,00 - 75.000,00	928,033,040.58	16.52%	15,068	16.04%	2.28%
75.000,00 - 100.000,00	852,295,564.89	15.17%	9,876	10.51%	2.20%
100.000,00 - 125.000,00	626,950,984.74	11.16%	5,620	5.98%	2.09%
125.000,00 - 150.000,00	465,868,041.69	8.29%	3,420	3.64%	2.08%
150.000,00 - 175.000,00	325,377,231.91	5.79%	2,010	2.14%	2.04%
175.000,00 - 200.000,00	223,621,172.83	3.98%	1,199	1.28%	2.02%
200.000,00 - 225.000,00	158,245,332.07	2.82%	747	0.80%	1.96%
225.000,00 - 250.000,00	130,379,293.46	2.32%	550	0.59%	1.99%
250.000,00 - 275.000,00	94,791,415.76	1.69%	362	0.39%	1.97%
275.000,00 - 300.000,00	66,131,341.50	1.18%	231	0.25%	1.99%
300.000,00 - 325.000,00	63,107,147.08	1.12%	203	0.22%	1.87%
325.000,00 - 350.000,00	50,985,970.03	0.91%	151	0.16%	1.96%
350.000,00 - 375.000,00	31,869,611.85	0.57%	88	0.09%	1.91%
375.000,00 - 400.000,00	27,528,004.30	0.49%	71	0.08%	1.78%
400.000,00 - 425.000,00	27,172,671.09	0.48%	66	0.07%	1.89%
425.000,00 - 450.000,00	23,147,609.29	0.41%	53	0.06%	2.15%
450.000,00 - 475.000,00	16,627,017.57	0.30%	36	0.04%	1.90%
475.000,00 - 500.000,00	16,058,764.39	0.29%	33	0.04%	2.07%
500.000,00 - 600.000,00	44,657,791.65	0.79%	83	0.09%	1.92%
600.000,00 - 700.000,00	23,501,535.11	0.42%	37	0.04%	1.72%
700.000,00 - 800.000,00	18,550,594.29	0.33%	25	0.03%	1.84%
800.000,00 - 900.000,00	14,591,223.88	0.26%	17	0.02%	2.09%
900.000,00 - 1.000.000,00	6,577,134.80	0.12%	7	0.01%	1.74%
1.000.000,00 - 1.250.000,00	10,037,080.76	0.18%	9	0.01%	1.19%
1.250.000,00 - 1.500.000,00	10,867,476.57	0.19%	8	0.01%	1.90%
1.500.000,00 - more	13,656,928.31	0.24%	5	0.01%	1.79%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>93,955</b>	<b>100.0%</b>	<b>2.40%</b>

**11. Property Description**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	30,351,191.48	0.54%	527	0.56%	2.23%
Partial Professional Use	270,488,309.03	4.81%	3,183	3.39%	2.29%
Professional use with recourse to the borrower	3,394,462.98	0.06%	25	0.03%	1.78%
Residential (Flat/Apartment)	4,799,907,650.51	85.43%	84,047	89.45%	2.41%
Residential (House, detached or semi-detached)	514,350,601.11	9.15%	6,173	6.57%	2.40%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>93,955</b>	<b>100.0%</b>	<b>2.40%</b>

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	155,715,266.09	2.77%	2,985	3.18%	2.51%
AITOLOAKARNANIA	74,264,041.35	1.32%	1,515	1.61%	3.08%
ARGOLIDA	45,344,002.26	0.81%	684	0.73%	2.35%
ARKADIA	31,852,380.97	0.57%	537	0.57%	2.23%
ARTA	13,368,483.59	0.24%	289	0.31%	2.27%
ATTICA	2,824,259,586.89	50.27%	40,428	43.03%	2.21%
CHALKIDIKI	50,291,289.36	0.90%	1,065	1.13%	2.89%
CHANIA	87,909,580.01	1.57%	1,242	1.32%	2.45%
CHIOS	29,488,888.22	0.53%	460	0.49%	2.32%
CORFU	49,710,748.16	0.89%	773	0.82%	2.25%
DODEKANISA	140,027,351.02	2.49%	1,888	2.01%	2.31%
DRAMA	30,663,979.91	0.55%	1,139	1.21%	3.15%
EVOIA	74,797,657.20	1.33%	1,403	1.49%	2.45%
EVROTANIA	3,916,951.59	0.07%	93	0.10%	2.66%
EVROS	54,898,095.85	0.98%	1,578	1.68%	3.19%
FLORINA	11,042,466.12	0.20%	302	0.32%	3.30%
FOKIDA	8,013,789.70	0.14%	143	0.15%	2.43%
FTHIOTIDA	65,898,019.39	1.17%	1,295	1.38%	2.48%
GREVENA	10,499,241.90	0.19%	203	0.22%	2.48%
HERAKLION	89,023,541.77	1.58%	1,288	1.37%	2.28%
ILEIA	53,265,939.76	0.95%	1,155	1.23%	3.09%
IMATHIA	32,561,470.89	0.58%	759	0.81%	2.97%
IOANNINA	80,432,067.44	1.43%	1,381	1.47%	2.13%
KARDITSA	34,977,912.12	0.62%	818	0.87%	2.53%
KASTORIA	11,352,213.03	0.20%	241	0.26%	2.50%
KAVALA	45,032,506.05	0.80%	1,085	1.16%	2.46%
KEFALLONIA	26,383,229.72	0.47%	384	0.41%	2.20%
KILKIS	26,145,492.58	0.47%	726	0.77%	3.07%
KORINTHIA	73,872,940.22	1.32%	1,078	1.15%	2.27%
KOZANI	39,712,963.22	0.71%	870	0.93%	2.30%
KYKLADES	79,730,009.65	1.42%	884	0.94%	2.13%
LAKONIA	40,493,398.38	0.72%	654	0.70%	2.38%
LARISA	115,147,157.48	2.05%	2,341	2.49%	2.54%
LASITHI	41,919,234.81	0.75%	616	0.66%	2.10%
LEFKADA	11,914,997.64	0.21%	219	0.23%	2.31%
LESBOS	53,184,177.21	0.95%	854	0.91%	2.43%
MAGNESIA	80,229,114.85	1.43%	1,453	1.55%	2.63%
MESSINIA	54,898,806.67	0.98%	941	1.00%	2.33%
PELLA	38,517,264.80	0.69%	1,091	1.16%	3.32%
PIERIA	52,639,996.96	0.94%	1,109	1.18%	2.82%
PREVEZA	32,792,067.56	0.58%	538	0.57%	2.24%
RETHYMNO	58,886,542.48	1.05%	878	0.93%	2.19%
RODOPI	33,038,236.81	0.59%	842	0.90%	2.84%
SAMOS	32,725,998.74	0.58%	444	0.47%	2.17%
SERRES	29,051,748.67	0.52%	712	0.76%	3.41%
THESSALONIA	16,395,333.59	0.29%	263	0.28%	2.38%
THESSALONIKI	436,483,738.09	7.77%	9,028	9.61%	2.92%
TRIKALA	33,817,500.76	0.60%	743	0.79%	3.23%
VOIOTIA	41,845,598.37	0.75%	849	0.90%	2.55%
XANTHI	40,657,028.74	0.72%	1,401	1.49%	3.14%
ZAKYNTHOS	19,402,166.47	0.35%	288	0.31%	2.30%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>93,955</b>	<b>100.0%</b>	<b>2.40%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,618,492,215.11	100.00%	125,847	100.00%	2.40%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</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	1,900,511,917.24	33.83%	44,970	35.73%	1.68%
Euribor 1M Linked	345,019,630.07	6.14%	5,927	4.71%	1.58%
Euribor 3M Linked	2,088,906,608.05	37.18%	40,195	31.94%	2.54%
Fixed	727,422,005.27	12.95%	14,392	11.44%	2.66%
Hellenic Government Bond	281,882,628.46	5.02%	14,420	11.46%	7.04%
Liibor 1M Linked	130,044,059.36	2.31%	1,128	0.90%	0.95%
Originator Rate	144,705,366.66	2.58%	4,815	3.83%	3.00%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</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)	120,900	<b>3,840,206.48</b>	5,375,323,732.33	96.07%	95.67%
31-60 days past due	3,624	<b>1,693,674.42</b>	172,993,634.39	2.88%	3.08%
61-90 days past due	1,323	<b>1,061,784.18</b>	70,174,848.39	1.05%	1.25%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>125,847</b>	<b>6,595,665.08</b>	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>100.0%</b>

**16. Loan Purpose**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2,510,413,818.29	44.68%	63,286	50.29%	2.62%
Refinancing loans	774,274,151.77	13.78%	14,562	11.57%	2.34%
Buy Secondary	974,574,357.73	17.35%	13,246	10.53%	2.03%
Professional use	84,089,718.43	1.50%	1,134	0.90%	2.45%
Renovating	1,262,491,212.36	22.47%	32,983	26.21%	2.24%
Other	12,648,956.53	0.23%	636	0.51%	7.45%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

**17. Subsidized Loans**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	4,940,918,631.66	87.94%	106,197	84.39%	2.46%
Subsidized Loans	677,573,583.45	12.06%	19,650	15.61%	1.96%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</b>

**18. Employment**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	2,767,568,741.32	49.26%	45,305	49.20%	2.32%
Self Employed	1,352,963,122.04	24.08%	15,826	17.19%	2.27%
Unemployed	591,025,858.04	10.52%	12,530	13.61%	2.96%
Retired	829,704,767.15	14.77%	16,070	17.45%	2.35%
N/A	77,229,726.56	1.37%	2,345	2.55%	4.09%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>92,076</b>	<b>100.0%</b>	<b>2.40%</b>

**19. Loans to Personnel**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	480,231,099.28	8.55%	8,610	6.84%	2.21%
Retired Employee	64,902,032.95	1.16%	1,407	1.12%	2.19%
No Employee	5,073,359,082.88	90.30%	115,830	92.04%	2.42%
	<b>5,618,492,215.11</b>	<b>100.0%</b>	<b>125,847</b>	<b>100.0%</b>	<b>2.40%</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.