

# **Covered Bond Programme II**



## **Monthly Investor Report**

**April 2016**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630*	CCC	Caa2	EUR	850,000,000.00	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	30-04-2016	30-06-2010
Portfolio Cut off Date	30-04-2016	30-06-2010
Original Principal Balance	8.591.582.620,00	4.884.632.703,00
Principal Balance	5.556.013.570,00	3.639.740.247,00
Number of Borrowers	91.488	68.622
Number of Loanparts	124.804	93.060
Number of Properties	93.297	69.543
Average Principal Balance (borrower)	60.729,42	53.040,43
Average Principal Balance (parts)	44.517,91	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	73,92	48,96
Seasoning (years): Weighted Average	8,22	4,42
Original Maturity (years): Weighted Average	27,70	18,53
Remaining Tenor (years): Weighted Average	19,52	14,15

\* Series 01 Balance is as of 13th of May 2016

### Nominal Value Test

All amounts in EURO

Outstanding Bonds***	3.950.000.000,00
Negative Carry	73.500.000,00
Outstanding Accrued Interest on Bonds	8.575.777,78
Current Outstanding Balance	5.556.013.570,00
Adjusted Nominal Value Assets *	5.036.176.005,17
Outstanding Accrued Interest on Assets	4.956.677,69
Nominal Value Test Current Value **	79,76 %
<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.

\*\*\* The Outstanding Bonds Balance is as of 13th May 2016

## 1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	5,427,478,555.59	97.69%	123,680	99.10%	2.40%
Swiss Franc	128,535,014.41	2.31%	1,124	0.90%	0.97%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</b>

## 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	915,911,487.69	16.49%	25,916	20.77%	3.71%
Standard Amortising	4,640,102,082.31	83.51%	98,888	79.23%	2.11%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</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%	4,203,987,307.97	75.67%	86,856	69.59%	1.79%
2.5% - 2.99%	554,847,992.86	9.99%	11,315	9.07%	2.73%
3% - 3.49%	229,542,094.19	4.13%	4,762	3.82%	3.21%
3.5% - 3.99%	87,653,354.10	1.58%	1,494	1.20%	3.67%
4% - 4.49%	33,302,751.13	0.60%	626	0.50%	4.20%
4.5% - 4.99%	42,294,106.72	0.76%	2,240	1.79%	4.73%
5% - 5.49%	30,699,191.68	0.55%	919	0.74%	5.23%
5.5% - 5.99%	59,091,582.51	1.06%	1,658	1.33%	5.71%
6% - 6.49%	9,685,037.75	0.17%	213	0.17%	6.22%
6.5% - 6.99%	18,250,577.99	0.33%	1,320	1.06%	6.69%
7% - 7.49%	279,312,452.45	5.03%	13,161	10.55%	7.05%
7.5% - more	7,347,120.65	0.13%	240	0.19%	8.61%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	26,842.25	0.00%	29	0.02%	2.00%
1987	1,385.08	0.00%	1	0.00%	2.00%
1988	11,875.65	0.00%	5	0.00%	2.00%
1989	26,745.50	0.00%	9	0.01%	2.00%
1990	56,540.98	0.00%	11	0.01%	2.00%
1991	25,605.86	0.00%	11	0.01%	2.13%
1992	62,555.48	0.00%	16	0.01%	3.96%
1993	150,890.80	0.00%	16	0.01%	4.77%
1994	9,356.77	0.00%	5	0.00%	4.04%
1995	52,097.18	0.00%	11	0.01%	3.43%
1996	337,741.65	0.01%	42	0.03%	2.71%
1997	515,080.05	0.01%	85	0.07%	2.30%
1998	909,614.18	0.02%	170	0.14%	2.26%
1999	4,161,988.82	0.07%	530	0.42%	2.29%
2000	12,839,858.38	0.23%	1,068	0.86%	2.24%
2001	39,915,785.08	0.72%	4,259	3.41%	2.32%
2002	94,183,524.86	1.70%	8,039	6.44%	2.79%
2003	184,189,646.19	3.32%	10,015	8.02%	3.54%
2004	295,378,476.47	5.32%	8,732	7.00%	3.06%
2005	623,817,037.90	11.23%	14,894	11.93%	2.71%
2006	709,814,778.85	12.78%	14,728	11.80%	2.31%
2007	802,239,953.79	14.44%	15,119	12.11%	1.74%
2008	739,660,243.75	13.31%	12,755	10.22%	1.87%
2009	883,002,529.56	15.89%	14,366	11.51%	2.26%
2010	527,280,559.91	9.49%	8,718	6.99%	2.58%
2011	158,038,304.22	2.84%	2,782	2.23%	3.11%
2012	134,628,101.74	2.42%	2,327	1.86%	2.67%
2013	233,238,107.74	4.20%	4,066	3.26%	2.50%
2014	73,078,818.80	1.32%	1,318	1.06%	2.91%
2015	31,847,768.69	0.57%	566	0.45%	2.67%
2016	6,511,753.82	0.12%	111	0.09%	2.16%
	<b>5,556,013,570.00</b>	<b>100.%</b>	<b>124,804</b>	<b>100.%</b>	<b>2.37%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	5,249,775.49	0.09%	2,957	2.37%	4.22%
2017	32,239,763.05	0.58%	6,038	4.84%	4.49%
2018	36,653,053.03	0.66%	3,835	3.07%	2.97%
2019	49,104,185.83	0.88%	3,351	2.69%	2.42%
2020	86,262,169.43	1.55%	4,195	3.36%	2.28%
2021	103,374,060.00	1.86%	4,327	3.47%	2.39%
2022	120,257,335.51	2.16%	4,451	3.57%	1.90%
2023	127,332,266.26	2.29%	4,218	3.38%	1.93%
2024	151,003,019.49	2.72%	4,048	3.24%	1.92%
2025	200,891,401.90	3.62%	6,938	5.56%	3.25%
2026	157,662,836.16	2.84%	4,310	3.45%	3.93%
2027	240,160,153.97	4.32%	6,347	5.09%	4.14%
2028	180,569,688.44	3.25%	4,426	3.55%	3.10%
2029	192,300,405.12	3.46%	4,245	3.40%	2.66%
2030	187,672,185.40	3.38%	3,986	3.19%	2.41%
2031	141,748,613.31	2.55%	2,839	2.27%	2.18%
2032	148,786,985.80	2.68%	2,956	2.37%	1.91%
2033	153,959,123.46	2.77%	2,961	2.37%	2.05%
2034	210,189,749.21	3.78%	3,659	2.93%	2.18%
2035	270,091,484.97	4.86%	4,773	3.82%	2.05%
2036	202,008,551.63	3.64%	3,378	2.71%	1.99%
2037	193,164,397.79	3.48%	3,196	2.56%	1.65%
2038	177,421,459.63	3.19%	2,693	2.16%	1.82%
2039	193,721,208.74	3.49%	2,832	2.27%	2.25%
2040	153,747,265.60	2.77%	2,344	1.88%	2.39%
2041	123,801,390.17	2.23%	1,886	1.51%	2.35%
2042	123,604,291.66	2.22%	1,892	1.52%	2.00%
2043	120,930,506.08	2.18%	1,800	1.44%	2.14%
2044	115,083,894.84	2.07%	1,627	1.30%	2.32%
2045	121,746,724.47	2.19%	1,673	1.34%	2.22%
2046	145,478,557.76	2.62%	2,018	1.62%	1.89%
2047	172,200,879.09	3.10%	2,334	1.87%	1.71%
2048	146,298,620.08	2.63%	1,986	1.59%	1.95%
2049	152,249,027.20	2.74%	2,073	1.66%	2.26%
2050	127,067,119.27	2.29%	1,735	1.39%	2.43%
2051	70,461,931.97	1.27%	922	0.74%	2.22%
2052	63,270,579.99	1.14%	890	0.71%	2.29%
2053	72,753,921.82	1.31%	961	0.77%	2.31%
2054	69,488,859.12	1.25%	877	0.70%	2.31%
2055	53,227,806.19	0.96%	657	0.53%	2.54%
2056	26,224,809.73	0.47%	336	0.27%	2.53%
2057	44,322,173.57	0.80%	609	0.49%	2.38%
2058	33,418,077.09	0.60%	489	0.39%	2.39%
2059	18,715,963.40	0.34%	223	0.18%	2.56%
2060	27,906,172.73	0.50%	369	0.30%	2.48%
2061	12,191,124.55	0.22%	144	0.12%	2.42%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	9,599,285.80	0.17%	160	0.13%	2.04%
0.5 - 1.0	12,389,371.28	0.22%	217	0.17%	2.28%
1.0 - 1.5	25,802,717.65	0.46%	473	0.38%	3.18%
1.5 - 2.0	35,430,522.16	0.64%	648	0.52%	3.16%
2.0 - 2.5	50,306,776.26	0.91%	871	0.70%	2.49%
2.5 - 3.0	121,240,200.68	2.18%	2,041	1.64%	2.49%
3.0 - 4.0	183,635,747.22	3.31%	3,295	2.64%	2.58%
4.0 - 5.0	135,602,307.94	2.44%	2,346	1.88%	2.93%
5.0 - 6.0	339,921,731.70	6.12%	5,676	4.55%	2.88%
6.0 - 7.0	917,636,735.82	16.52%	14,916	11.95%	2.31%
7.0 - 8.0	736,227,621.20	13.25%	12,431	9.96%	1.99%
8.0 - 9.0	777,041,346.78	13.99%	14,348	11.50%	1.71%
9.0 - 10.0	756,222,255.02	13.61%	14,940	11.97%	2.09%
more - 10.0	1,454,956,950.49	26.19%	52,442	42.03%	2.85%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	4,855,123,276.25	87.39%	111,165	89.07%	2.33%
01-02	557,007,966.83	10.03%	10,252	8.21%	2.16%
02-03	16,888,822.76	0.30%	504	0.40%	4.78%
03-04	13,933,217.90	0.25%	338	0.27%	4.61%
04-05	4,481,133.92	0.08%	143	0.11%	5.45%
05-06	11,428,498.49	0.21%	189	0.15%	2.95%
06-07	3,540,847.61	0.06%	149	0.12%	5.25%
07-08	8,426,929.24	0.15%	258	0.21%	5.50%
08-09	5,417,830.90	0.10%	162	0.13%	6.01%
09-10	3,609,842.60	0.06%	109	0.09%	5.16%
10-11	7,762,362.36	0.14%	216	0.17%	5.15%
11-12	7,842,547.03	0.14%	202	0.16%	5.18%
12-13	10,682,466.84	0.19%	245	0.20%	5.53%
13-14	7,918,012.59	0.14%	187	0.15%	5.23%
14-15	3,949,658.87	0.07%	95	0.08%	4.70%
15-16	3,461,733.99	0.06%	78	0.06%	4.75%
16-17	2,633,111.39	0.05%	39	0.03%	3.50%
17-18	1,575,858.95	0.03%	35	0.03%	3.06%
18-19	1,476,154.75	0.03%	34	0.03%	3.15%
19-20	1,818,128.09	0.03%	37	0.03%	3.09%
20-21	3,539,154.69	0.06%	52	0.04%	3.06%
21-22	1,358,260.46	0.02%	20	0.02%	3.12%
22-23	1,799,849.78	0.03%	27	0.02%	3.09%
23-24	1,562,782.04	0.03%	27	0.02%	3.08%
24-25	1,521,638.49	0.03%	26	0.02%	3.06%
25-26	1,178,098.94	0.02%	18	0.01%	3.11%
26-27	631,225.47	0.01%	10	0.01%	3.30%
27-28	1,245,462.32	0.02%	20	0.02%	3.22%
28-29	1,451,428.46	0.03%	16	0.01%	2.80%
29-30	1,043,489.74	0.02%	14	0.01%	2.59%
30 - more	11,703,778.25	0.21%	137	0.11%	2.99%
Matured					
	<b>5,556,013,570.00</b>	<b>100.%</b>	<b>124,804</b>	<b>100.%</b>	<b>2.37%</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%	769,769,730.83	13.85%	20,268	21.72%	2.44%
40.01% - 50.00%	578,390,852.77	10.41%	11,407	12.23%	2.35%
50.01% - 60.00%	677,801,731.25	12.20%	11,864	12.72%	2.31%
60.01% - 70.00%	938,580,775.45	16.89%	14,574	15.62%	2.35%
70.01% - 80.00%	1,259,182,641.65	22.66%	18,289	19.60%	2.18%
80.01% - 85.00%	436,371,031.19	7.85%	4,518	4.84%	2.15%
85.01% - 90.00%	411,106,328.82	7.40%	4,410	4.73%	2.02%
90.01% - 95.00%	162,305,226.55	2.92%	1,995	2.14%	2.50%
95.01% - 100.00%	246,342,190.11	4.43%	4,693	5.03%	4.01%
100.01% - 105.00%	25,653,845.80	0.46%	442	0.47%	3.18%
105.01% - 110.00%	21,103,953.08	0.38%	336	0.36%	3.19%
110.01% - 115.00%	15,874,038.05	0.29%	252	0.27%	3.32%
115.01% - 120.00%	12,171,597.13	0.22%	228	0.24%	3.72%
125.01% - 128.00%	123,097.90	0.00%	3	0.00%	2.54%
128.01% - more	1,236,529.42	0.02%	18	0.02%	2.04%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>93,297</b>	<b>100.0%</b>	<b>2.37%</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: 73,69 %</b>					
less - 40.00%	998,221,035.28	17.97%	38,438	41.20%	2.49%
40.01% - 50.00%	476,579,716.04	8.58%	8,633	9.25%	2.33%
50.01% - 60.00%	520,223,793.75	9.36%	7,910	8.48%	2.35%
60.01% - 70.00%	551,210,598.73	9.92%	7,432	7.97%	2.37%
70.01% - 80.00%	582,640,380.26	10.49%	7,111	7.62%	2.34%
80.01% - 85.00%	284,057,742.66	5.11%	3,157	3.38%	2.26%
85.01% - 90.00%	300,487,817.99	5.41%	3,152	3.38%	2.34%
90.01% - 95.00%	273,379,083.84	4.92%	2,924	3.13%	2.55%
95.01% - 100.00%	260,984,015.59	4.70%	2,702	2.90%	2.52%
100.01% - 105.00%	249,389,131.50	4.49%	2,473	2.65%	2.40%
105.01% - 110.00%	234,073,162.91	4.21%	2,260	2.42%	2.29%
110.01% - 115.00%	202,856,988.43	3.65%	1,874	2.01%	2.26%
115.01% - 120.00%	167,847,572.66	3.02%	1,499	1.61%	2.32%
120.01% - 125.00%	145,402,363.03	2.62%	1,256	1.35%	2.28%
125.01% - 128.00%	70,636,903.34	1.27%	573	0.61%	2.15%
128.01% - more	238,023,263.99	4.28%	1,903	2.04%	2.15%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>93,297</b>	<b>100.0%</b>	<b>2.37%</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	320,735,173.99	5.77%	26,837	28.77%	3.24%
25.000,00 - 50.000,00	1,027,839,887.81	18.50%	27,045	28.99%	3.30%
50.000,00 - 75.000,00	916,990,059.10	16.50%	14,888	15.96%	2.24%
75.000,00 - 100.000,00	837,821,841.99	15.08%	9,711	10.41%	2.16%
100.000,00 - 125.000,00	618,472,876.08	11.13%	5,546	5.94%	2.05%
125.000,00 - 150.000,00	459,520,233.47	8.27%	3,374	3.62%	2.05%
150.000,00 - 175.000,00	319,050,434.78	5.74%	1,972	2.11%	2.01%
175.000,00 - 200.000,00	220,428,926.23	3.97%	1,182	1.27%	1.98%
200.000,00 - 225.000,00	156,761,252.47	2.82%	740	0.79%	1.93%
225.000,00 - 250.000,00	127,452,833.50	2.29%	538	0.58%	1.95%
250.000,00 - 275.000,00	92,850,384.22	1.67%	355	0.38%	1.92%
275.000,00 - 300.000,00	68,464,515.84	1.23%	239	0.26%	1.96%
300.000,00 - 325.000,00	61,941,894.13	1.11%	199	0.21%	1.84%
325.000,00 - 350.000,00	47,256,467.65	0.85%	140	0.15%	1.92%
350.000,00 - 375.000,00	31,834,553.36	0.57%	88	0.09%	1.86%
375.000,00 - 400.000,00	28,689,885.02	0.52%	74	0.08%	1.78%
400.000,00 - 425.000,00	26,759,036.66	0.48%	65	0.07%	1.93%
425.000,00 - 450.000,00	22,295,202.27	0.40%	51	0.06%	1.97%
450.000,00 - 475.000,00	15,724,050.49	0.28%	34	0.04%	1.89%
475.000,00 - 500.000,00	15,556,305.01	0.28%	32	0.03%	2.07%
500.000,00 - 600.000,00	45,291,198.96	0.82%	84	0.09%	1.90%
600.000,00 - 700.000,00	19,680,301.29	0.35%	31	0.03%	1.62%
700.000,00 - 800.000,00	19,191,065.57	0.35%	26	0.03%	1.87%
800.000,00 - 900.000,00	14,526,317.98	0.26%	17	0.02%	2.07%
900.000,00 - 1.000.000,00	6,536,309.73	0.12%	7	0.01%	1.72%
1.000.000,00 - 1.250.000,00	9,984,549.74	0.18%	9	0.01%	1.15%
1.250.000,00 - 1.500.000,00	10,789,177.42	0.19%	8	0.01%	1.85%
1.500.000,00 - more	13,568,835.24	0.24%	5	0.01%	1.75%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>93,297</b>	<b>100.0%</b>	<b>2.37%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	30,524,391.05	0.54%	534	0.57%	2.21%
Partial Professional Use	271,506,946.08	4.88%	3,200	3.43%	2.24%
Professional use with recourse to the borrower	3,482,840.10	0.06%	30	0.03%	1.91%
Residential (Flat/Apartment)	4,738,798,529.43	85.29%	83,340	89.33%	2.38%
Residential (House, detached or semi-detached)	511,700,863.34	9.20%	6,193	6.64%	2.35%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>93,297</b>	<b>100.0%</b>	<b>2.37%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	154,339,772.30	2.78%	2,954	3.17%	2.48%
AITOLOAKARNANIA	74,464,786.75	1.34%	1,515	1.62%	3.07%
ARGOLIDA	44,427,299.88	0.80%	673	0.72%	2.31%
ARKADIA	31,691,343.17	0.57%	536	0.58%	2.19%
ARTA	13,130,754.01	0.24%	286	0.31%	2.23%
ATTICA	2,785,839,156.48	50.14%	40,171	43.06%	2.18%
CHALKIDIKI	49,858,478.43	0.90%	1,059	1.14%	2.87%
CHANIA	86,544,732.37	1.56%	1,230	1.32%	2.41%
CHIOS	29,132,046.94	0.52%	460	0.49%	2.28%
CORFU	48,613,709.96	0.88%	763	0.82%	2.22%
DODEKANISA	139,374,979.93	2.51%	1,890	2.03%	2.27%
DRAMA	30,084,466.00	0.54%	1,103	1.18%	3.10%
EVOIA	73,833,494.76	1.33%	1,398	1.50%	2.41%
EVROTANIA	3,718,456.79	0.07%	90	0.10%	2.66%
EVROS	54,270,796.07	0.98%	1,549	1.66%	3.17%
FLORINA	10,915,678.26	0.20%	300	0.32%	3.31%
FOKIDA	8,170,201.40	0.15%	145	0.16%	2.38%
FTHIOTIDA	65,267,037.85	1.18%	1,289	1.38%	2.45%
GREVENA	10,521,781.11	0.19%	204	0.22%	2.44%
HERAKLION	88,053,641.01	1.59%	1,282	1.37%	2.25%
ILEIA	53,454,317.63	0.96%	1,157	1.24%	3.06%
IMATHIA	32,590,546.07	0.59%	759	0.81%	2.92%
IOANNINA	80,349,180.43	1.45%	1,373	1.47%	2.10%
KARDITSA	34,871,570.78	0.63%	812	0.87%	2.50%
KASTORIA	11,090,412.82	0.20%	238	0.26%	2.47%
KAVALA	44,637,373.43	0.80%	1,068	1.15%	2.42%
KEFALLONIA	26,069,619.08	0.47%	382	0.41%	2.15%
KILKIS	26,413,013.50	0.48%	729	0.78%	3.07%
KORINTHIA	73,507,242.47	1.32%	1,075	1.15%	2.23%
KOZANI	39,076,601.28	0.70%	862	0.92%	2.25%
KYKLADES	78,694,796.43	1.42%	873	0.94%	2.09%
LAKONIA	39,762,926.62	0.72%	651	0.70%	2.36%
LARISA	113,254,994.99	2.04%	2,324	2.49%	2.51%
LASITHI	42,167,312.30	0.76%	615	0.66%	2.04%
LEFKADA	12,144,266.88	0.22%	219	0.24%	2.22%
LESBOS	52,798,137.38	0.95%	852	0.91%	2.39%
MAGNESIA	78,916,971.57	1.42%	1,440	1.54%	2.60%
MESSINIA	54,331,544.60	0.98%	937	1.00%	2.30%
PELLA	38,323,701.50	0.69%	1,085	1.16%	3.30%
PIERIA	52,495,553.30	0.95%	1,109	1.19%	2.78%
PREVEZA	32,535,124.58	0.59%	540	0.58%	2.20%
RETHYMNO	58,503,103.14	1.05%	873	0.94%	2.14%
RODOPI	32,678,109.33	0.59%	826	0.89%	2.81%
SAMOS	32,462,765.36	0.58%	443	0.48%	2.12%
SERRES	29,018,138.15	0.52%	702	0.75%	3.40%
THESSALONIA	15,967,886.73	0.29%	260	0.28%	2.35%
THESSALONIKI	433,122,880.53	7.80%	8,970	9.61%	2.89%
TRIKALA	33,689,760.78	0.61%	735	0.79%	3.23%
VOIOTIA	41,392,106.54	0.75%	841	0.90%	2.52%
XANTHI	40,095,742.65	0.72%	1,364	1.46%	3.12%
ZAKYNTHOS	19,345,255.68	0.35%	286	0.31%	2.24%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>93,297</b>	<b>100.0%</b>	<b>2.37%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,556,013,570.00	100.00%	124,804	100.00%	2.37%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</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	1,861,447,840.82	33.50%	44,418	35.59%	1.62%
Euribor 1M Linked	338,214,492.65	6.09%	5,858	4.69%	1.52%
Euribor 3M Linked	2,095,272,057.73	37.71%	40,620	32.55%	2.49%
Fixed	708,906,844.36	12.76%	14,061	11.27%	2.66%
Hellenic Government Bond	282,684,045.50	5.09%	14,055	11.26%	7.04%
Liibor 1M Linked	128,535,014.41	2.31%	1,124	0.90%	0.97%
Originator Rate	140,953,274.53	2.54%	4,668	3.74%	2.96%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</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)	119,760	<b>18,635,571.65</b>	5,311,409,789.20	95.96%	95.60%
31-60 days past due	3,719	<b>1,511,056.02</b>	177,232,151.64	2.98%	3.19%
61-90 days past due	1,325	<b>961,591.21</b>	67,371,629.16	1.06%	1.21%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>124,804</b>	<b>21,108,218.88</b>	<b>5,556,013,570.00</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	2,466,957,189.24	44.40%	62,212	49.85%	2.60%
Refinancing loans	796,222,400.23	14.33%	15,060	12.07%	2.31%
Buy Secondary	959,193,694.05	17.26%	13,160	10.54%	1.99%
Professional use	83,906,569.89	1.51%	1,126	0.90%	2.39%
Renovating	1,237,892,140.43	22.28%	32,627	26.14%	2.20%
Other	11,841,576.16	0.21%	619	0.50%	7.40%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</b>

### 17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	4,898,200,997.21	88.16%	105,338	84.40%	2.43%
Subsidized Loans	657,812,572.79	11.84%	19,466	15.60%	1.91%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,719,180,249.20	48.94%	44,757	48.92%	2.28%
Self Employed	1,342,015,078.41	24.15%	15,768	17.24%	2.23%
Unemployed	592,449,336.04	10.66%	12,581	13.75%	2.94%
Retired	827,556,269.66	14.89%	16,127	17.63%	2.32%
N/A	74,812,636.69	1.35%	2,255	2.46%	4.10%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>91,488</b>	<b>100.0%</b>	<b>2.37%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	474,067,683.53	8.53%	8,533	6.84%	2.21%
Retired Employee	63,618,767.39	1.15%	1,386	1.11%	2.19%
No Employee	5,018,327,119.08	90.32%	114,885	92.05%	2.39%
	<b>5,556,013,570.00</b>	<b>100.0%</b>	<b>124,804</b>	<b>100.0%</b>	<b>2.37%</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.