

# **Covered Bond Programme II**



## **Monthly Investor Report**

**April 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	30-04-2017	30-06-2010
Portfolio Cut off Date	30-04-2017	30-06-2010
Original Principal Balance	1.966.964.424,00	4.884.632.703,00
Principal Balance	1.199.957.297,00	3.639.740.247,00
Number of Borrowers	21.443	68.622
Number of Loanparts	26.830	93.060
Number of Properties	21.887	69.543
Average Principal Balance (borrower)	55.960,33	53.040,43
Average Principal Balance (parts)	44.724,46	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	69,61	67,08
Weighted Average Loan to Indexed Value	85,86	48,96
Seasoning (years): Weighted Average	9,01	4,42
Original Maturity (years): Weighted Average	26,22	18,53
Remaining Tenor (years): Weighted Average	17,24	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	1.425.013,89
Current Outstanding Balance	1.199.957.297,06
Adjusted Nominal Value Assets *	1.015.586.127,02
Outstanding Accrued Interest on Assets	874.662,92
Nominal Value Test Current Value **	69,51 %
<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**

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1,199,957,297.06	100.00%	26,830	100.00%	2.18%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.0%</b>	<b>2.18%</b>

**2. Product Type**

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	156,687,471.82	13.06%	3,860	14.39%	2.87%
Standard Amortising	1,043,269,825.24	86.94%	22,970	85.61%	2.07%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.0%</b>	<b>2.18%</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%	1,022,046,146.20	85.17%	21,171	78.91%	1.81%
2.5% - 2.99%	57,141,734.46	4.76%	1,239	4.62%	2.75%
3% - 3.49%	37,035,295.00	3.09%	826	3.08%	3.18%
3.5% - 3.99%	7,191,137.04	0.60%	132	0.49%	3.65%
4% - 4.49%	2,375,963.09	0.20%	51	0.19%	4.21%
4.5% - 4.99%	7,245,847.02	0.60%	252	0.94%	4.73%
5% - 5.49%	6,173,299.89	0.51%	227	0.85%	5.34%
5.5% - 5.99%	30,318,714.47	2.53%	889	3.31%	5.70%
6% - 6.49%	3,649,906.11	0.30%	102	0.38%	6.15%
6.5% - 6.99%	6,842,030.41	0.57%	565	2.11%	6.68%
7% - 7.49%	19,572,622.24	1.63%	1,356	5.05%	7.05%
7.5% - more	364,601.13	0.03%	20	0.07%	8.09%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</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	14,794.63	0.00%	23	0.09%	2.00%	
1988	9,546.61	0.00%	4	0.01%	2.00%	
1989	16,778.23	0.00%	7	0.03%	2.00%	
1990	49,749.68	0.00%	10	0.04%	2.00%	
1991	20,366.87	0.00%	4	0.01%	2.00%	
1992	25,437.17	0.00%	9	0.03%	5.02%	
1993	55,341.01	0.00%	10	0.04%	4.61%	
1994	2,636.78	0.00%	2	0.01%	5.15%	
1995	15,853.12	0.00%	6	0.02%	5.15%	
1996	68,882.60	0.01%	8	0.03%	2.51%	
1997	54,672.23	0.00%	16	0.06%	1.96%	
1998	43,741.47	0.00%	14	0.05%	2.86%	
1999	381,913.45	0.03%	57	0.21%	2.40%	
2000	1,312,565.52	0.11%	121	0.45%	2.57%	
2001	3,477,895.45	0.29%	265	0.99%	2.60%	
2002	9,833,214.53	0.82%	1,247	4.65%	2.51%	
2003	20,989,730.36	1.75%	1,570	5.85%	3.83%	
2004	36,475,631.46	3.04%	1,302	4.85%	2.62%	
2005	122,839,601.08	10.24%	2,848	10.61%	2.32%	
2006	149,528,446.95	12.46%	3,125	11.65%	2.15%	
2007	193,390,701.08	16.12%	3,842	14.32%	1.81%	
2008	212,866,987.59	17.74%	4,169	15.54%	2.05%	
2009	205,513,630.03	17.13%	3,790	14.13%	2.14%	
2010	144,909,938.11	12.08%	2,565	9.56%	2.21%	
2011	33,521,882.46	2.79%	649	2.42%	2.77%	
2012	16,675,313.36	1.39%	299	1.11%	2.34%	
2013	18,108,451.12	1.51%	304	1.13%	2.36%	
2014	13,625,551.32	1.14%	253	0.94%	2.41%	
2015	8,197,288.17	0.68%	170	0.63%	2.40%	
2016	6,490,703.86	0.54%	117	0.44%	2.25%	
2017	1,440,050.76	0.12%	24	0.09%	2.05%	
	<b>1,199,957,297.06</b>	<b>100.%</b>	<b>26,830</b>	<b>100.%</b>	<b>2.18%</b>	

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2017	2,624,474.72	0.22%	1,331	4.96%	2.82%
2018	2,660,458.20	0.22%	689	2.57%	3.75%
2019	4,201,763.93	0.35%	568	2.12%	3.18%
2020	8,155,944.73	0.68%	647	2.41%	2.73%
2021	11,799,811.63	0.98%	778	2.90%	2.57%
2022	23,909,468.13	1.99%	1,034	3.85%	2.01%
2023	48,713,783.57	4.06%	1,666	6.21%	1.88%
2024	60,191,485.92	5.02%	1,636	6.10%	1.75%
2025	61,859,137.03	5.16%	1,815	6.76%	2.26%
2026	26,674,780.34	2.22%	808	3.01%	2.60%
2027	34,993,047.28	2.92%	967	3.60%	3.37%
2028	34,970,070.62	2.91%	851	3.17%	3.05%
2029	38,242,849.64	3.19%	902	3.36%	2.76%
2030	45,569,162.87	3.80%	988	3.68%	2.35%
2031	36,219,617.87	3.02%	719	2.68%	2.25%
2032	38,811,263.68	3.23%	758	2.83%	1.97%
2033	39,378,315.93	3.28%	724	2.70%	2.24%
2034	51,886,983.88	4.32%	913	3.40%	2.21%
2035	75,917,750.42	6.33%	1,276	4.76%	2.03%
2036	61,835,729.95	5.15%	1,007	3.75%	2.00%
2037	60,137,694.81	5.01%	1,004	3.74%	1.71%
2038	53,113,911.40	4.43%	839	3.13%	1.93%
2039	51,272,768.29	4.27%	769	2.87%	2.22%
2040	49,143,835.13	4.10%	688	2.56%	2.23%
2041	41,168,952.77	3.43%	598	2.23%	2.13%
2042	39,823,352.89	3.32%	566	2.11%	1.88%
2043	35,094,320.26	2.92%	443	1.65%	2.04%
2044	30,979,737.91	2.58%	388	1.45%	2.16%
2045	28,662,997.64	2.39%	319	1.19%	2.10%
2046	24,414,675.08	2.03%	289	1.08%	1.96%
2047	27,616,754.84	2.30%	305	1.14%	1.79%
2048	18,028,915.03	1.50%	191	0.71%	2.09%
2049	11,993,825.66	1.00%	121	0.45%	2.28%
2050	9,218,533.03	0.77%	92	0.34%	2.36%
2051	3,137,851.85	0.26%	46	0.17%	2.46%
2052	2,711,698.12	0.23%	39	0.15%	2.27%
2053	2,247,682.70	0.19%	25	0.09%	2.20%
2054	853,711.21	0.07%	10	0.04%	2.31%
2055	556,787.35	0.05%	7	0.03%	2.53%
2056	525,673.86	0.04%	5	0.02%	2.12%
2057	281,640.17	0.02%	1	0.00%	2.12%
2058	42,765.97	0.00%	1	0.00%	2.12%
2061	106,133.84	0.01%	2	0.01%	3.98%
2062	207,176.91	0.02%	5	0.02%	2.32%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.0%</b>	<b>2.18%</b>

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	1,886,963.40	0.16%	33	0.12%	2.14%
0.5 - 1.0	1,275,047.32	0.11%	23	0.09%	2.23%
1.0 - 1.5	6,029,722.50	0.50%	111	0.41%	2.23%
1.5 - 2.0	4,687,272.54	0.39%	99	0.37%	2.43%
2.0 - 2.5	3,629,617.45	0.30%	73	0.27%	2.46%
2.5 - 3.0	7,136,799.22	0.59%	132	0.49%	2.54%
3.0 - 4.0	16,380,014.83	1.37%	278	1.04%	2.27%
4.0 - 5.0	18,741,734.66	1.56%	334	1.25%	2.33%
5.0 - 6.0	24,848,672.54	2.07%	475	1.77%	2.72%
6.0 - 7.0	88,799,676.81	7.40%	1,578	5.89%	2.32%
7.0 - 8.0	225,480,737.56	18.79%	4,056	15.13%	2.15%
8.0 - 9.0	199,666,069.75	16.64%	3,924	14.64%	2.12%
9.0 - 10.0	201,126,960.82	16.76%	4,070	15.18%	1.83%
more - 10.0	400,268,007.66	33.36%	11,644	43.44%	2.30%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.1%</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	822,711,555.63	68.56%	18,634	69.45%	1.98%
01-02	6,954,314.44	0.58%	243	0.91%	5.21%
02-03	309,626,351.76	25.80%	6,396	23.84%	2.17%
03-04	2,857,640.93	0.24%	94	0.35%	5.44%
04-05	2,564,498.27	0.21%	114	0.42%	5.08%
05-06	1,941,606.91	0.16%	86	0.32%	5.20%
06-07	4,444,601.31	0.37%	148	0.55%	5.38%
07-08	2,443,947.55	0.20%	84	0.31%	6.01%
08-09	1,979,966.28	0.17%	65	0.24%	4.92%
09-10	5,035,240.59	0.42%	146	0.54%	5.17%
10-11	4,619,849.54	0.39%	123	0.46%	5.16%
11-12	5,886,925.10	0.49%	136	0.51%	5.31%
12-13	4,312,596.44	0.36%	114	0.42%	5.15%
13-14	2,119,688.32	0.18%	60	0.22%	4.71%
14-15	2,826,810.04	0.24%	66	0.25%	4.79%
15-16	1,614,147.01	0.13%	23	0.09%	3.35%
16-17	1,148,973.51	0.10%	28	0.10%	3.11%
17-18	1,242,495.93	0.10%	31	0.12%	2.98%
18-19	1,913,914.51	0.16%	37	0.14%	3.05%
19-20	2,747,062.18	0.23%	47	0.18%	3.03%
20-21	995,561.80	0.08%	16	0.06%	3.11%
21-22	1,174,908.32	0.10%	18	0.07%	3.04%
22-23	1,414,065.23	0.12%	22	0.08%	3.11%
23-24	1,078,000.90	0.09%	15	0.06%	2.97%
24-25	929,088.56	0.08%	14	0.05%	3.04%
25-26	465,639.53	0.04%	6	0.02%	3.10%
26-27	825,180.19	0.07%	14	0.05%	3.07%
27-28	711,500.95	0.06%	9	0.03%	2.60%
28-29	507,918.05	0.04%	6	0.02%	2.69%
29-30	562,965.60	0.05%	9	0.03%	3.05%
30 - more	2,300,281.68	0.19%	26	0.10%	3.05%
Matured					
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.0%</b>	<b>2.18%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 69,61 %</b>					
less - 40.00%	125,536,923.98	10.46%	4,315	19.71%	2.61%
40.01% - 50.00%	91,592,524.27	7.63%	2,290	10.46%	2.43%
50.01% - 60.00%	124,195,671.99	10.35%	2,559	11.69%	2.31%
60.01% - 70.00%	166,773,174.12	13.90%	3,095	14.14%	2.28%
70.01% - 80.00%	301,685,989.06	25.14%	4,697	21.46%	2.05%
80.01% - 85.00%	134,534,525.31	11.21%	1,566	7.15%	2.04%
85.01% - 90.00%	130,277,573.90	10.86%	1,535	7.01%	1.83%
90.01% - 95.00%	48,060,353.43	4.01%	583	2.66%	1.89%
95.01% - 100.00%	59,411,531.24	4.95%	965	4.41%	2.20%
100.01% - 105.00%	6,382,358.14	0.53%	107	0.49%	2.30%
105.01% - 110.00%	4,771,974.08	0.40%	68	0.31%	2.23%
110.01% - 115.00%	3,655,668.68	0.30%	63	0.29%	2.52%
115.01% - 120.00%	3,056,057.49	0.25%	43	0.20%	2.60%
128.01% - more	22,971.37	0.00%	1	0.00%	1.42%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>21,887</b>	<b>100.0%</b>	<b>2.18%</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: 85,86 %</b>					
less - 40.00%	152,747,914.22	12.73%	7,455	34.06%	2.54%
40.01% - 50.00%	81,234,394.62	6.77%	1,866	8.53%	2.34%
50.01% - 60.00%	94,139,022.54	7.85%	1,856	8.48%	2.31%
60.01% - 70.00%	96,653,854.65	8.05%	1,750	8.00%	2.26%
70.01% - 80.00%	102,843,092.08	8.57%	1,627	7.43%	2.24%
80.01% - 85.00%	43,208,293.43	3.60%	672	3.07%	2.18%
85.01% - 90.00%	43,558,974.32	3.63%	624	2.85%	2.33%
90.01% - 95.00%	38,790,393.47	3.23%	525	2.40%	2.32%
95.01% - 100.00%	43,032,720.08	3.59%	509	2.33%	2.15%
100.01% - 105.00%	60,728,038.28	5.06%	680	3.11%	2.09%
105.01% - 110.00%	83,153,170.52	6.93%	857	3.92%	2.07%
110.01% - 115.00%	69,101,420.12	5.76%	725	3.31%	2.00%
115.01% - 120.00%	70,067,431.49	5.84%	689	3.15%	1.89%
120.01% - 125.00%	55,850,449.86	4.65%	537	2.45%	1.86%
125.01% - 128.00%	28,830,217.31	2.40%	282	1.29%	1.97%
128.01% - more	136,017,910.07	11.34%	1,233	5.63%	1.91%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>21,887</b>	<b>100.0%</b>	<b>2.18%</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	72,562,840.20	6.05%	6,634	30.31%	2.92%
25.000,00 - 50.000,00	234,887,898.72	19.57%	6,340	28.97%	2.43%
50.000,00 - 75.000,00	228,173,554.42	19.02%	3,704	16.92%	2.15%
75.000,00 - 100.000,00	183,523,567.90	15.29%	2,130	9.73%	2.12%
100.000,00 - 125.000,00	140,510,171.56	11.71%	1,260	5.76%	1.99%
125.000,00 - 150.000,00	93,101,143.75	7.76%	684	3.13%	2.07%
150.000,00 - 175.000,00	67,856,542.58	5.65%	421	1.92%	1.99%
175.000,00 - 200.000,00	44,671,691.32	3.72%	240	1.10%	1.89%
200.000,00 - 225.000,00	26,284,039.21	2.19%	125	0.57%	1.90%
225.000,00 - 250.000,00	27,533,859.21	2.29%	116	0.53%	1.88%
250.000,00 - 275.000,00	17,236,325.81	1.44%	66	0.30%	2.06%
275.000,00 - 300.000,00	13,486,778.57	1.12%	47	0.21%	2.09%
300.000,00 - 325.000,00	11,794,062.82	0.98%	38	0.17%	1.64%
325.000,00 - 350.000,00	7,082,315.80	0.59%	21	0.10%	1.91%
350.000,00 - 375.000,00	2,560,111.37	0.21%	7	0.03%	1.98%
375.000,00 - 400.000,00	3,112,563.37	0.26%	8	0.04%	2.58%
400.000,00 - 425.000,00	2,876,545.48	0.24%	7	0.03%	2.00%
425.000,00 - 450.000,00	1,291,553.68	0.11%	3	0.01%	2.12%
450.000,00 - 475.000,00	3,699,504.00	0.31%	8	0.04%	1.65%
475.000,00 - 500.000,00	1,959,066.73	0.16%	4	0.02%	1.53%
500.000,00 - 600.000,00	6,370,875.50	0.53%	12	0.05%	2.13%
600.000,00 - 700.000,00	4,002,749.49	0.33%	6	0.03%	2.11%
700.000,00 - 800.000,00	1,459,000.84	0.12%	2	0.01%	1.71%
800.000,00 - 900.000,00	2,571,977.96	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	1,348,556.77	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>21,887</b>	<b>100.0%</b>	<b>2.18%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	6,624,032.87	0.55%	143	0.65%	2.28%
Partial Professional Use	35,098,013.58	2.92%	485	2.22%	2.27%
Professional use with recourse to the borrower	737,734.60	0.06%	5	0.02%	1.46%
Residential (Flat/Apartment)	1,066,251,493.28	88.86%	19,835	90.63%	2.17%
Residential (House, detached or semi-detached)	91,246,022.73	7.60%	1,419	6.48%	2.25%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>21,887</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	29,161,061.48	2.43%	639	2.92%	2.24%
AITOLOAKARNANIA	11,484,973.77	0.96%	247	1.13%	2.21%
ARGOLIDA	8,193,584.74	0.68%	146	0.67%	2.30%
ARKADIA	8,257,420.48	0.69%	161	0.74%	2.09%
ARTA	2,077,989.73	0.17%	47	0.22%	2.23%
ATTICA	699,819,659.01	58.32%	11,373	51.96%	2.09%
CHALKIDIKI	6,813,412.14	0.57%	178	0.81%	2.65%
CHANIA	15,592,475.38	1.30%	234	1.07%	2.20%
CHIOS	7,274,035.43	0.61%	131	0.60%	2.78%
CORFU	5,850,298.37	0.49%	117	0.54%	2.34%
DODEKANISA	18,392,660.14	1.53%	357	1.63%	2.38%
DRAMA	6,457,525.33	0.54%	206	0.94%	2.34%
EVOIA	14,574,857.25	1.22%	283	1.29%	2.49%
EVKITANIA	1,196,921.27	0.10%	27	0.12%	2.68%
EVROS	10,523,696.15	0.88%	293	1.34%	2.53%
FLORINA	1,959,400.55	0.16%	47	0.22%	2.11%
FOKIDA	1,961,778.81	0.16%	43	0.20%	2.45%
FTHIOTIDA	13,318,769.47	1.11%	257	1.17%	2.32%
GREVENA	2,665,826.05	0.22%	49	0.22%	1.91%
HERAKLION	16,538,176.32	1.38%	277	1.27%	2.19%
ILEIA	7,578,098.85	0.63%	212	0.97%	2.29%
IMATHIA	5,489,300.23	0.46%	142	0.65%	2.47%
IOANNINA	14,437,519.89	1.20%	296	1.35%	2.01%
KARDITSA	5,303,118.06	0.44%	134	0.61%	2.10%
KASTORIA	2,681,290.69	0.22%	50	0.23%	2.47%
KAVALA	8,357,101.13	0.70%	189	0.86%	2.33%
KEFALLONIA	4,432,109.88	0.37%	69	0.32%	2.24%
KILKIS	5,265,508.47	0.44%	134	0.61%	2.49%
KORINTHIA	13,364,793.13	1.11%	207	0.95%	1.98%
KOZANI	8,795,991.67	0.73%	215	0.98%	2.07%
KYKLADES	10,395,410.07	0.87%	143	0.65%	2.18%
LAKONIA	7,968,358.57	0.66%	155	0.71%	2.42%
LARISA	25,353,434.23	2.11%	547	2.50%	2.19%
LASITHI	7,111,296.00	0.59%	142	0.65%	1.88%
LEFKADA	1,311,047.14	0.11%	45	0.21%	2.72%
LESBOS	9,752,056.72	0.81%	183	0.84%	2.48%
MAGNESIA	11,891,777.09	0.99%	231	1.06%	2.30%
MESSINIA	12,811,822.90	1.07%	215	0.98%	2.44%
PELLA	7,026,369.16	0.59%	180	0.82%	2.45%
PIERIA	7,822,125.44	0.65%	191	0.87%	2.61%
PREVEZA	5,483,350.23	0.46%	120	0.55%	2.19%
RETHYMNO	8,855,664.02	0.74%	139	0.64%	2.02%
RODOPI	4,891,276.04	0.41%	140	0.64%	2.37%
SAMOS	4,333,976.99	0.36%	75	0.34%	2.38%
SERRES	5,791,864.81	0.48%	145	0.66%	2.73%
THESPROTIA	1,799,426.31	0.15%	52	0.24%	2.12%
THESSALONIKI	84,685,144.37	7.06%	1,803	8.24%	2.34%
TRIKALA	5,044,052.46	0.42%	126	0.58%	2.36%
VOIOTIA	9,893,894.13	0.83%	202	0.92%	2.42%
XANTHI	6,717,595.23	0.56%	234	1.07%	2.50%
ZAKYNTHOS	3,198,001.28	0.27%	59	0.27%	2.27%
<b>Total</b>	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>21,887</b>	<b>100.0%</b>	<b>2.18%</b>

**13. Mortgage Payment Frequency**

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,199,957,297.06	100.00%	26,830	100.00%	2.18%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.0%</b>	<b>2.18%</b>

**14. Interest Payment Type**

Current Period					
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	414,010,632.97	34.50%	9,238	34.43%	1.52%
Euribor 1M Linked	66,189,977.47	5.52%	1,074	4.00%	1.44%
Euribor 3M Linked	233,951,107.85	19.50%	4,202	15.66%	2.40%
Fixed	378,328,122.53	31.53%	8,256	30.77%	2.61%
Hellenic Government Bond	21,605,647.75	1.80%	1,760	6.56%	7.01%
Originator Rate	85,871,808.49	7.16%	2,300	8.57%	2.20%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</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)	26,512	263,753.25	1,186,350,581.15	98.82%	98.87%
31-60 days past due	244	75,922.09	10,554,031.94	0.91%	0.88%
61-90 days past due	74	54,282.16	3,052,683.97	0.28%	0.25%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>26,830</b>	<b>393,957.50</b>	<b>1,199,957,297.06</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	625,988,501.70	52.17%	14,177	52.84%	2.15%
Refinancing loans	31,633,476.78	2.64%	574	2.14%	2.01%
Buy Secondary	220,412,246.65	18.37%	3,234	12.05%	2.12%
Professional use	10,382,055.29	0.87%	172	0.64%	2.47%
Renovating	310,829,164.31	25.90%	8,630	32.17%	2.26%
Other	711,852.33	0.06%	43	0.16%	7.00%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</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	990,908,068.47	82.58%	21,390	79.72%	2.27%
Subsidized Loans	209,049,228.59	17.42%	5,440	20.28%	1.74%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</b>	<b>100.0%</b>	<b>2.18%</b>

**18. Employment**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	661,139,369.05	55.10%	11,375	53.05%	2.11%
Self Employed	195,651,077.86	16.30%	2,587	12.06%	2.22%
Unemployed	70,035,931.47	5.84%	1,642	7.66%	2.44%
Retired	265,060,384.88	22.09%	5,594	26.09%	2.22%
N/A	8,070,533.80	0.67%	245	1.14%	3.28%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>21,443</b>	<b>100.0%</b>	<b>2.18%</b>

**19. Loans to Personnel**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	256,847,924.48	21.40%	5,225	19.47%	2.20%
Retired Employee	36,687,863.32	3.06%	917	3.42%	2.17%
No Employee	906,421,509.26	75.54%	20,688	77.11%	2.17%
	<b>1,199,957,297.06</b>	<b>100.0%</b>	<b>26,830</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.