

# Covered Bond Programme II



## Monthly Investor Report

June 2012

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	1,500,000,000.00	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	30-06-2012	30-06-2010
Portfolio Cut off Date	30-06-2012	30-06-2010
Original Principal Balance	13.745.520.202,00	4.884.632.703,00
Principal Balance	10.141.299.918,00	3.639.740.247,00
Number of Borrowers	167.492	68.622
Number of Loanparts	230.418	93.060
Number of Properties	172.054	69.543
Average Principal Balance (borrower)	60.547,97	53.040,43
Average Principal Balance (parts)	44.012,62	39.111,76
Coupon: Weighted Average	3,6	3,7
Minimum	0,0	1,7
Maximum	14,8	17,0
Weighted Average Loan to Value	65,03	67,08
Weighted Average Loan to Indexed Value	59,43	48,96
Seasoning (years): Weighted Average	5,16	4,42
Original Maturity (years): Weighted Average	24,59	18,53
Remaining Tenor (years): Weighted Average	19,46	14,15

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**Nominal Value Test**

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All amounts in EURO

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Outstanding Bonds	8.400.000.000,00
Negative Carry	166.000.000,00
Outstanding Accrued Interest on Bonds	3.668.055,56
Current Outstanding Balance	10.141.299.918,36
Adjusted Nominal Value Assets *	9.827.349.921,66
Outstanding Accrued Interest on Assets	19.432.989,42
Cash Collateral	360.000.000,00
Nominal Value Test Current Value **	83,70 %
<i>Nominal Value Test Maximum Value</i>	83,70 %

Nominal Value Test Result PASS

Parameters:

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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	9,762,053,160.47	96.26%	227,572	98.77%	3.60%
Swiss Franc	379,246,757.89	3.74%	2,846	1.24%	2.45%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,409,781,283.57	13.90%	37,885	16.44%	4.50%
Standard Amortising	8,731,518,634.79	86.10%	192,533	83.56%	3.40%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</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%	1,464,160,445.40	14.44%	18,876	8.19%	2.04%
2.5% - 2.99%	2,413,557,768.59	23.80%	49,319	21.40%	2.71%
3% - 3.49%	2,661,710,045.11	26.25%	47,512	20.62%	3.18%
3.5% - 3.99%	1,130,203,715.48	11.14%	21,407	9.29%	3.70%
4% - 4.49%	303,921,700.84	3.00%	5,862	2.54%	4.19%
4.5% - 4.99%	264,309,814.21	2.61%	4,960	2.15%	4.70%
5% - 5.49%	803,022,329.53	7.92%	33,944	14.73%	5.25%
5.5% - 5.99%	395,212,167.52	3.90%	20,023	8.69%	5.69%
6% - 6.49%	64,229,730.80	0.63%	3,674	1.59%	6.22%
6.5% - 6.99%	130,318,190.36	1.29%	4,467	1.94%	6.64%
7% - 7.49%	510,219,934.25	5.03%	20,269	8.80%	7.06%
7.5% - more	434,076.27	0.00%	105	0.05%	9.61%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

4. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
1987	1,360.16	0.00%	1	0.00%	5.15%	
1988	11,892.21	0.00%	4	0.00%	3.63%	
1989	72,056.06	0.00%	6	0.00%	4.30%	
1990	33,490.66	0.00%	7	0.00%	5.15%	
1991	21,983.73	0.00%	8	0.00%	5.15%	
1992	120,155.45	0.00%	16	0.01%	5.02%	
1993	400,702.39	0.00%	34	0.01%	4.58%	
1994	562,120.07	0.01%	49	0.02%	3.44%	
1995	1,056,485.83	0.01%	84	0.04%	3.51%	
1996	2,939,505.25	0.03%	199	0.09%	3.92%	
1997	6,871,084.60	0.07%	2,549	1.11%	4.29%	
1998	20,861,200.12	0.21%	4,554	1.98%	4.39%	
1999	64,503,728.84	0.64%	8,076	3.50%	4.69%	
2000	120,185,634.42	1.19%	10,202	4.43%	4.45%	
2001	263,581,598.07	2.60%	16,288	7.07%	4.20%	
2002	399,814,220.47	3.94%	19,762	8.58%	4.42%	
2003	482,634,622.92	4.76%	20,184	8.76%	4.67%	
2004	591,228,173.99	5.83%	15,036	6.53%	4.05%	
2005	1,061,734,033.26	10.47%	21,957	9.53%	3.70%	
2006	1,156,131,812.72	11.40%	20,463	8.88%	3.30%	
2007	1,201,595,747.08	11.85%	19,246	8.35%	2.92%	
2008	1,344,695,480.63	13.26%	19,348	8.40%	3.27%	
2009	1,869,484,178.58	18.43%	26,971	11.71%	3.36%	
2010	1,122,391,478.65	11.07%	16,836	7.31%	3.59%	
2011	406,375,481.40	4.01%	7,902	3.43%	3.71%	
2012	23,991,690.80	0.24%	636	0.28%	2.89%	
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>	

**5. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	3,763,260.16	0.04%	2,983	1.29%	4.89%
2013	23,126,393.09	0.23%	5,986	2.60%	4.77%
2014	55,022,987.56	0.54%	7,897	3.43%	4.79%
2015	99,475,430.75	0.98%	9,904	4.30%	4.65%
2016	188,833,127.98	1.86%	14,308	6.21%	4.58%
2017	287,534,293.32	2.84%	16,118	7.00%	4.80%
2018	247,136,969.28	2.44%	10,012	4.35%	4.38%
2019	300,254,875.92	2.96%	9,087	3.94%	3.98%
2020	388,557,129.25	3.83%	9,859	4.28%	3.71%
2021	410,055,032.95	4.04%	9,888	4.29%	3.44%
2022	362,011,305.97	3.57%	8,376	3.64%	3.06%
2023	351,050,446.52	3.46%	7,295	3.17%	3.21%
2024	486,916,101.87	4.80%	8,632	3.75%	3.07%
2025	478,640,912.55	4.72%	11,355	4.93%	3.85%
2026	277,635,010.00	2.74%	6,335	2.75%	4.39%
2027	350,042,617.07	3.45%	7,496	3.25%	4.87%
2028	259,281,854.26	2.56%	4,897	2.13%	4.26%
2029	323,169,602.51	3.19%	5,566	2.42%	3.75%
2030	259,722,519.42	2.56%	4,631	2.01%	3.49%
2031	204,869,739.52	2.02%	3,721	1.61%	3.27%
2032	202,528,907.03	2.00%	3,632	1.58%	3.08%
2033	198,587,889.56	1.96%	3,159	1.37%	3.43%
2034	312,286,844.45	3.08%	4,707	2.04%	3.34%
2035	379,263,580.40	3.74%	5,910	2.56%	3.13%
2036	276,479,515.47	2.73%	4,277	1.86%	3.04%
2037	269,514,393.15	2.66%	3,801	1.65%	2.88%
2038	276,055,684.77	2.72%	3,261	1.42%	3.22%
2039	335,450,200.46	3.31%	4,253	1.85%	3.34%
2040	209,164,531.89	2.06%	2,910	1.26%	3.51%
2041	191,332,204.96	1.89%	2,749	1.19%	3.39%
2042	166,420,282.25	1.64%	2,455	1.07%	3.11%
2043	129,206,843.11	1.27%	1,665	0.72%	3.27%
2044	151,904,197.02	1.50%	1,923	0.83%	3.28%
2045	150,749,022.89	1.49%	1,947	0.84%	3.18%
2046	207,462,749.83	2.05%	2,627	1.14%	2.96%
2047	236,236,583.56	2.33%	2,983	1.29%	2.99%
2048	208,577,226.45	2.06%	2,512	1.09%	3.22%
2049	247,641,318.27	2.44%	3,020	1.31%	3.35%
2050	161,654,940.63	1.59%	2,102	0.91%	3.48%
2051	137,543,003.25	1.36%	2,060	0.89%	3.40%
2052	98,909,570.78	0.98%	1,195	0.52%	3.29%
2053	27,319,548.14	0.27%	322	0.14%	3.29%
2054	35,267,784.26	0.35%	403	0.17%	3.25%
2055	39,270,297.11	0.39%	519	0.23%	3.44%
2056	47,525,087.47	0.47%	534	0.23%	3.54%
2057	87,848,101.25	0.87%	1,146	0.50%	3.00%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

**6. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	23,991,690.80	0.24%	636	0.28%	2.89%
0.5 - 1.0	157,243,169.48	1.55%	3,570	1.55%	3.53%
1.0 - 1.5	253,360,563.95	2.50%	4,382	1.90%	3.83%
1.5 - 2.0	403,335,729.58	3.98%	6,423	2.79%	3.85%
2.0 - 2.5	743,117,626.11	7.33%	10,765	4.67%	3.43%
2.5 - 3.0	1,006,040,093.51	9.92%	14,647	6.36%	3.35%
3.0 - 4.0	1,592,339,681.97	15.70%	22,591	9.80%	3.45%
4.0 - 5.0	1,215,930,162.75	11.99%	18,521	8.04%	2.90%
5.0 - 6.0	1,189,791,910.58	11.73%	19,913	8.64%	3.10%
6.0 - 7.0	1,294,922,316.97	12.77%	25,214	10.94%	3.58%
7.0 - 8.0	627,986,892.66	6.19%	14,472	6.28%	3.87%
8.0 - 9.0	554,758,484.11	5.47%	18,801	8.16%	4.37%
9.0 - 10.0	426,808,807.67	4.21%	19,382	8.41%	4.50%
more - 10.0	651,672,788.22	6.43%	51,101	22.18%	4.36%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,219,985,763.03	81.05%	191,458	83.09%	3.44%
01-02	389,121,874.49	3.84%	8,103	3.52%	4.36%
02-03	218,935,965.41	2.16%	5,337	2.32%	4.38%
03-04	57,745,100.18	0.57%	2,001	0.87%	4.85%
04-05	45,339,536.10	0.45%	1,765	0.77%	4.97%
05-06	29,479,106.44	0.29%	1,237	0.54%	4.77%
06-07	60,149,290.06	0.59%	1,853	0.80%	5.42%
07-08	39,083,350.40	0.39%	1,168	0.51%	5.24%
08-09	32,386,530.37	0.32%	948	0.41%	4.51%
09-10	34,711,479.96	0.34%	1,044	0.45%	4.41%
10-11	28,003,549.73	0.28%	718	0.31%	4.27%
11-12	46,201,864.78	0.46%	1,123	0.49%	5.00%
12-13	37,270,853.03	0.37%	865	0.38%	4.87%
13-14	39,762,542.77	0.39%	856	0.37%	4.06%
14-15	44,509,253.41	0.44%	950	0.41%	4.15%
15-16	32,166,397.67	0.32%	592	0.26%	3.93%
16-17	49,023,076.98	0.48%	836	0.36%	4.56%
17-18	43,442,376.35	0.43%	738	0.32%	4.17%
18-19	41,196,775.66	0.41%	706	0.31%	3.56%
19-20	36,865,999.76	0.36%	578	0.25%	3.32%
20-21	29,736,040.29	0.29%	452	0.20%	3.13%
21-22	31,290,124.13	0.31%	467	0.20%	3.12%
22-23	30,814,883.34	0.30%	452	0.20%	3.12%
23-24	57,516,715.71	0.57%	774	0.34%	3.14%
24-25	43,350,281.05	0.43%	546	0.24%	3.13%
25-26	36,002,229.07	0.36%	465	0.20%	3.13%
26-27	34,676,264.25	0.34%	426	0.18%	3.15%
27-28	28,519,599.27	0.28%	323	0.14%	3.14%
28-29	20,524,753.47	0.20%	252	0.11%	3.12%
29-30	25,464,721.51	0.25%	304	0.13%	3.12%
30 - more	275,513,126.63	2.72%	3,037	1.32%	3.12%
Matured	2,510,493.06	0.02%	44	0.02%	3.09%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

**8. Loan to Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 65,03 %</b>					
less - 40.00%	1,499,290,866.48	14.78%	45,838	26.64%	3.78%
40.01% - 50.00%	1,068,832,997.49	10.53%	21,902	12.73%	3.62%
50.01% - 60.00%	1,237,839,809.07	12.20%	21,965	12.77%	3.53%
60.01% - 70.00%	1,718,601,815.21	16.94%	25,726	14.95%	3.53%
70.01% - 80.00%	2,317,246,054.04	22.84%	31,126	18.09%	3.35%
80.01% - 85.00%	756,141,448.79	7.45%	6,704	3.90%	3.28%
85.01% - 90.00%	654,389,751.01	6.45%	5,986	3.48%	3.20%
90.01% - 95.00%	283,648,185.36	2.79%	2,937	1.71%	3.59%
95.01% - 100.00%	386,592,187.85	3.81%	6,853	3.98%	4.57%
100.01% - 105.00%	58,928,420.21	0.58%	716	0.42%	3.87%
105.01% - 110.00%	47,287,168.87	0.46%	534	0.31%	3.97%
110.01% - 115.00%	27,604,671.76	0.27%	372	0.22%	4.21%
115.01% - 120.00%	21,725,790.71	0.21%	309	0.18%	4.45%
120.01% - 125.00%	13,416,581.78	0.13%	206	0.12%	4.40%
125.01% - 128.00%	6,663,215.93	0.06%	118	0.07%	5.00%
128.01% - more	43,090,953.80	0.42%	762	0.44%	4.71%
	<b>10,141,299,918.36</b>	<b>99.9%</b>	<b>172,054</b>	<b>100.0%</b>	<b>3.55%</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: 59,14 %</b>					
less - 40.00%	2,669,515,208.51	26.32%	93,953	54.61%	3.93%
40.01% - 50.00%	1,128,731,716.91	11.13%	16,424	9.55%	3.59%
50.01% - 60.00%	1,177,957,786.45	11.62%	14,311	8.32%	3.47%
60.01% - 70.00%	1,339,736,135.47	13.21%	14,268	8.29%	3.43%
70.01% - 80.00%	1,453,031,586.69	14.33%	13,661	7.94%	3.32%
80.01% - 85.00%	594,556,163.73	5.86%	5,166	3.00%	3.25%
85.01% - 90.00%	495,647,598.30	4.89%	4,284	2.49%	3.46%
90.01% - 95.00%	414,672,804.63	4.09%	3,372	1.96%	3.45%
95.01% - 100.00%	290,626,996.01	2.87%	2,320	1.35%	3.42%
100.01% - 105.00%	216,202,612.15	2.13%	1,677	0.98%	3.32%
105.01% - 110.00%	177,206,617.36	1.75%	1,314	0.76%	3.31%
110.01% - 115.00%	109,575,366.27	1.08%	799	0.46%	3.36%
115.01% - 120.00%	73,195,949.03	0.72%	501	0.29%	3.33%
120.01% - 125.00%	497,378.70	0.01%	3	0.00%	3.12%
125.01% - 128.00%	145,998.15	0.00%	1	0.00%	3.12%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>172,054</b>	<b>100.0%</b>	<b>3.55%</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	712,499,630.18	7.02%	59,507	34.59%	4.81%
25.000,00 - 50.000,00	1,399,556,550.61	13.80%	37,815	21.98%	4.14%
50.000,00 - 75.000,00	1,758,870,605.11	17.34%	29,194	16.97%	3.99%
75.000,00 - 100.000,00	1,527,297,316.30	15.06%	17,569	10.21%	3.37%
100.000,00 - 125.000,00	1,085,907,157.04	10.70%	9,718	5.65%	3.20%
125.000,00 - 150.000,00	906,704,542.84	8.94%	6,635	3.86%	3.18%
150.000,00 - 175.000,00	586,200,974.65	5.78%	3,628	2.11%	3.12%
175.000,00 - 200.000,00	478,873,818.97	4.72%	2,565	1.49%	3.13%
200.000,00 - 225.000,00	285,790,665.39	2.81%	1,350	0.79%	3.04%
225.000,00 - 250.000,00	234,497,965.19	2.31%	991	0.58%	3.11%
250.000,00 - 275.000,00	185,230,503.43	1.82%	708	0.41%	2.99%
275.000,00 - 300.000,00	158,970,849.25	1.56%	555	0.32%	2.99%
300.000,00 - 325.000,00	116,796,172.49	1.15%	374	0.22%	2.93%
325.000,00 - 350.000,00	104,867,109.73	1.03%	312	0.18%	2.98%
350.000,00 - 375.000,00	75,248,388.29	0.74%	208	0.12%	2.97%
375.000,00 - 400.000,00	57,246,603.24	0.56%	148	0.09%	3.04%
400.000,00 - 425.000,00	51,897,861.92	0.51%	126	0.07%	2.81%
425.000,00 - 450.000,00	43,202,942.00	0.42%	99	0.06%	3.02%
450.000,00 - 475.000,00	35,623,216.25	0.35%	77	0.05%	3.00%
475.000,00 - 500.000,00	31,063,790.88	0.30%	64	0.04%	2.86%
500.000,00 - 600.000,00	107,275,004.98	1.05%	196	0.11%	2.85%
600.000,00 - 700.000,00	51,205,208.11	0.50%	80	0.05%	2.75%
700.000,00 - 800.000,00	28,312,295.53	0.27%	38	0.02%	2.72%
800.000,00 - 900.000,00	26,122,292.69	0.25%	31	0.02%	2.79%
900.000,00 - 1.000.000,00	15,343,485.77	0.15%	16	0.01%	2.73%
1.000.000,00 - 1.250.000,00	24,171,060.09	0.23%	22	0.01%	2.57%
1.250.000,00 - 1.500.000,00	18,084,502.43	0.17%	13	0.01%	2.57%
1.500.000,00 - more	34,439,405.00	0.33%	15	0.01%	2.48%
	<b>10,141,299,918.36</b>	<b>99.9%</b>	<b>172,054</b>	<b>100.0%</b>	<b>3.55%</b>

### 11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,061,614,367.98	10.46%	10,301	5.99%	3.39%
Building	29,288,242.96	0.28%	315	0.18%	3.42%
House incl. land plot	8,483,245,629.15	83.65%	155,468	90.36%	3.59%
N/A	30,361,009.68	0.29%	499	0.29%	3.40%
Other real estate	69,013,194.13	0.68%	992	0.58%	3.33%
Professional Use	467,777,474.46	4.61%	4,479	2.60%	3.34%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>172,054</b>	<b>100.0%</b>	<b>3.55%</b>

12. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total		
ACHAIA	300,609,031.85	2.96%	5,733	3.33%	3.59%	
AITOLOAKARNANIA	142,759,753.49	1.41%	2,937	1.71%	3.99%	
ARGOLIDA	77,322,010.00	0.76%	1,234	0.72%	3.59%	
ARKADIA	51,974,060.87	0.51%	912	0.53%	3.44%	
ARTA	27,723,882.84	0.27%	695	0.40%	3.62%	
ATTICA	4,982,617,216.21	49.13%	74,147	43.10%	3.38%	
CHALKIDIKI	87,638,946.03	0.86%	1,827	1.06%	4.04%	
CHANIA	140,068,553.97	1.38%	2,025	1.18%	3.56%	
CHIOS	48,350,226.10	0.48%	842	0.49%	3.67%	
CORFU	82,167,829.38	0.81%	1,312	0.76%	3.57%	
DODEKANISA	242,273,575.66	2.39%	3,278	1.91%	3.57%	
DRAMA	57,910,651.13	0.57%	1,638	0.95%	4.17%	
EVOIA	153,459,675.95	1.51%	2,864	1.67%	3.73%	
EVKITANIA	7,845,809.70	0.08%	195	0.11%	3.95%	
EVROS	105,220,900.00	1.04%	2,874	1.67%	4.19%	
FLORINA	22,844,531.35	0.23%	599	0.35%	4.31%	
FOKIDA	21,442,092.36	0.21%	407	0.24%	3.76%	
FTHIOTIDA	140,596,723.91	1.39%	2,878	1.67%	3.77%	
GREVENA	17,166,468.08	0.17%	379	0.22%	3.70%	
HERAKLION	163,189,512.71	1.61%	2,293	1.33%	3.35%	
ILEIA	96,788,439.18	0.95%	2,151	1.25%	4.03%	
IMATHIA	59,581,642.93	0.59%	1,287	0.75%	3.92%	
IOANNINA	138,404,546.35	1.37%	2,412	1.40%	3.23%	
KARDITSA	76,480,849.02	0.75%	1,750	1.02%	3.61%	
KASTORIA	21,116,031.71	0.21%	458	0.27%	3.60%	
KAVALA	79,082,466.93	0.78%	1,822	1.06%	3.81%	
KEFALLONIA	54,510,561.90	0.54%	851	0.50%	3.53%	
KILKIS	46,204,331.01	0.46%	1,194	0.69%	4.06%	
KORINTHIA	139,149,601.94	1.37%	2,233	1.30%	3.37%	
KOZANI	67,979,351.28	0.67%	1,549	0.90%	3.66%	
KYKLADES	148,206,702.57	1.46%	1,731	1.01%	3.38%	
LAKONIA	74,562,651.53	0.74%	1,190	0.69%	3.61%	
LARISA	188,580,351.57	1.86%	3,820	2.22%	3.65%	
LASITHI	79,568,644.62	0.79%	1,153	0.67%	3.27%	
LEFKADA	23,761,180.71	0.23%	426	0.25%	3.63%	
LESBOS	97,548,501.52	0.96%	1,589	0.92%	3.66%	
MAGNESIA	137,051,522.28	1.35%	2,633	1.53%	3.75%	
MESSINIA	107,867,694.45	1.06%	2,037	1.18%	3.58%	
PELLA	68,570,096.57	0.68%	1,808	1.05%	4.21%	
PIERIA	110,198,021.17	1.09%	1,972	1.15%	3.71%	
PREVEZA	59,913,919.82	0.59%	1,063	0.62%	3.46%	
RETHYMNO	116,438,648.27	1.15%	1,932	1.12%	3.37%	
RODOPI	53,978,124.56	0.53%	1,431	0.83%	3.95%	
SAMOS	65,119,041.54	0.64%	865	0.50%	3.37%	
SERRES	49,830,320.10	0.49%	1,318	0.77%	4.42%	
THESPROTIA	28,548,401.25	0.28%	581	0.34%	3.70%	
THESSALONIKI	816,927,181.02	8.06%	15,625	9.08%	3.94%	
TRIKALA	58,099,540.07	0.57%	1,290	0.75%	4.01%	
VOIOTIA	85,586,218.40	0.84%	1,847	1.07%	3.86%	
XANTHI	83,375,316.37	0.82%	2,406	1.40%	4.08%	
ZAKYNTHOS	35,088,566.13	0.35%	561	0.33%	3.35%	
<b>Total</b>	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>172,054</b>	<b>100.0%</b>	<b>3.55%</b>	

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	10,141,299,918.36	100.00%	230,418	100.00%	3.55%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</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	3,392,536,327.31	33.45%	72,175	31.32%	2.73%
Euribor 1M Linked	414,548,431.12	4.09%	5,886	2.55%	2.43%
Euribor 3M Linked	2,886,205,261.70	28.46%	48,548	21.07%	3.49%
Fixed	2,030,763,013.18	20.02%	41,608	18.06%	4.08%
Hellenic Government Bond	506,793,223.23	5.00%	19,801	8.59%	7.04%
Liibor 1M Linked	284,791,416.25	2.81%	2,076	0.90%	1.88%
Originator Rate	625,662,245.57	6.17%	40,324	17.50%	5.33%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</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)	198,404	<b>6,237,896.74</b>	8,794,095,272.48	86.11%	86.71%
31-60 days past due	13,229	<b>5,882,362.22</b>	648,031,775.94	5.74%	6.39%
61-90 days past due	18,785	<b>20,776,891.38</b>	699,172,869.94	8.15%	6.89%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>230,418</b>	<b>32,897,150.34</b>	<b>10,141,299,918.36</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	2,989,626,036.39	29.47%	71,340	30.96%	3.72%
Completion/construction of primary residence	1,530,289,388.14	15.08%	41,903	18.19%	3.70%
Completion/construction of secondary	1,063,368,800.47	10.48%	15,692	6.81%	3.20%
Refinancing loans from other banks	1,398,810,805.52	13.79%	24,431	10.60%	3.31%
Buy Secondary	454,109,594.86	4.47%	6,391	2.77%	3.35%
Professional use	149,152,453.39	1.47%	2,003	0.87%	3.53%
Land Purchase For Residence Construction	115,483,891.40	1.13%	2,428	1.05%	4.30%
Renovating	2,435,130,891.96	24.01%	65,590	28.47%	3.55%
Other	5,328,056.23	0.05%	640	0.28%	6.81%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

**17. Subsidized Loans**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,264,306,345.15	81.49%	184,813	80.21%	3.61%
Subsidized Loans	1,876,993,573.21	18.50%	45,605	19.79%	3.32%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</b>

### 18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	5,329,966,403.88	52.55%	88,466	52.82%	3.50%
Self Employed	2,474,320,577.03	24.39%	29,390	17.55%	3.44%
Unemployed	819,263,970.47	8.07%	15,165	9.05%	3.71%
Retired	1,143,058,820.07	11.27%	23,842	14.23%	3.60%
N/A	374,690,146.91	3.69%	10,629	6.35%	4.58%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>167,492</b>	<b>100.0%</b>	<b>3.55%</b>

### 19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	828,789,749.14	8.17%	13,734	5.96%	3.12%
Retired Employee	107,292,063.07	1.05%	2,139	0.93%	3.12%
No Employee	9,205,218,106.15	90.76%	214,545	93.11%	3.60%
	<b>10,141,299,918.36</b>	<b>100.0%</b>	<b>230,418</b>	<b>100.0%</b>	<b>3.55%</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.