

# **Covered Bond Programme II**



## **Monthly Investor Report**

**June 2015**

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	30-06-2015	30-06-2010
Portfolio Cut off Date	30-06-2015	30-06-2010
Original Principal Balance	9.374.674.118,00	4.884.632.703,00
Principal Balance	6.334.630.614,33	3.639.740.247,00
Number of Borrowers	100.594	68.622
Number of Loanparts	138.265	93.060
Number of Properties	102.916	69.543
Average Principal Balance (borrower)	62.972,25	53.040,43
Average Principal Balance (parts)	45.815,14	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	65,62	67,08
Weighted Average Loan to Indexed Value	76,21	48,96
Seasoning (years): Weighted Average	7,56	4,42
Original Maturity (years): Weighted Average	27,36	18,53
Remaining Tenor (years): Weighted Average	19,84	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	89.250.000,00
Outstanding Accrued Interest on Bonds	1.540.666,67
Current Outstanding Balance	6.334.630.614,33
Adjusted Nominal Value Assets *	5.666.666.934,60
Outstanding Accrued Interest on Assets	9.533.062,34
Nominal Value Test Current Value **	71,62 %
<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	6.172.621.900,70	97,44%	137.003	99,09%	2,45%
Swiss Franc	162.008.713,63	2,56%	1.262	0,91%	1,77%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1.064.824.925,54	16,81%	29.202	21,12%	3,73%
Standard Amortising	5.269.805.688,79	83,19%	109.063	78,88%	2,17%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</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%	4.743.125.886,79	74,88%	94.906	68,64%	1,85%
2,5% - 2,99%	629.750.533,88	9,94%	12.464	9,01%	2,75%
3% - 3,49%	297.911.156,06	4,70%	5.912	4,28%	3,22%
3,5% - 3,99%	94.693.312,61	1,49%	1.529	1,11%	3,71%
4% - 4,49%	34.404.654,58	0,54%	653	0,47%	4,23%
4,5% - 4,99%	54.584.242,79	0,86%	3.027	2,19%	4,75%
5% - 5,49%	42.345.302,26	0,67%	1.181	0,85%	5,19%
5,5% - 5,99%	69.815.376,65	1,10%	1.844	1,33%	5,71%
6% - 6,49%	9.766.651,84	0,15%	259	0,19%	6,19%
6,5% - 6,99%	23.046.885,02	0,36%	1.457	1,05%	6,69%
7% - 7,49%	325.157.387,53	5,13%	14.746	10,67%	7,05%
7,5% - more	10.029.224,32	0,16%	287	0,21%	8,62%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987	10.583,71	0,00%	5	0,00%	2,00%
1988	12.993,72	0,00%	5	0,00%	2,00%
1989	30.173,58	0,00%	10	0,01%	2,00%
1990	61.721,61	0,00%	14	0,01%	2,00%
1991	35.124,82	0,00%	16	0,01%	2,60%
1992	73.000,70	0,00%	16	0,01%	4,04%
1993	196.241,37	0,00%	19	0,01%	4,35%
1994	12.523,09	0,00%	6	0,00%	3,87%
1995	78.312,68	0,00%	23	0,02%	3,32%
1996	484.782,60	0,01%	60	0,04%	2,66%
1997	704.323,14	0,01%	106	0,08%	2,39%
1998	1.307.724,61	0,02%	218	0,16%	2,31%
1999	5.713.357,46	0,09%	636	0,46%	2,30%
2000	18.063.894,29	0,29%	2.646	1,91%	2,35%
2001	58.155.881,58	0,92%	6.078	4,40%	2,57%
2002	124.382.292,40	1,96%	8.741	6,32%	3,06%
2003	226.693.242,25	3,58%	10.998	7,96%	3,56%
2004	345.920.627,72	5,46%	9.539	6,90%	3,04%
2005	720.720.685,89	11,38%	16.383	11,85%	2,72%
2006	813.160.716,45	12,84%	16.145	11,68%	2,35%
2007	915.063.972,71	14,45%	16.423	11,88%	1,82%
2008	860.838.245,86	13,59%	14.143	10,23%	1,96%
2009	1.033.379.426,37	16,31%	16.059	11,62%	2,34%
2010	607.722.745,57	9,59%	9.645	6,98%	2,64%
2011	207.597.466,00	3,28%	3.549	2,57%	3,09%
2012	159.816.006,35	2,52%	2.577	1,86%	2,75%
2013	146.341.264,90	2,31%	2.561	1,85%	2,61%
2014	66.606.143,93	1,05%	1.219	0,88%	2,96%
2015	21.409.508,30	0,34%	392	0,28%	3,02%
	<b>6.334.592.983,66</b>	<b>100,%</b>	<b>138.232</b>	<b>100,%</b>	<b>2,43%</b>

**5. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	2.358.699,11	0,04%	1.869	1,35%	3,61%
2016	18.934.391,56	0,30%	4.540	3,28%	3,88%
2017	56.070.715,33	0,89%	6.538	4,73%	4,44%
2018	55.782.579,24	0,88%	4.267	3,09%	3,01%
2019	68.820.572,61	1,09%	3.762	2,72%	2,47%
2020	113.547.668,26	1,79%	4.583	3,31%	2,35%
2021	139.896.975,53	2,21%	4.923	3,56%	2,42%
2022	150.138.782,26	2,37%	4.916	3,56%	1,96%
2023	156.246.016,17	2,47%	4.665	3,37%	1,98%
2024	184.015.747,15	2,90%	4.443	3,21%	1,96%
2025	234.070.530,69	3,70%	7.392	5,35%	3,25%
2026	177.764.079,42	2,81%	4.547	3,29%	3,90%
2027	270.919.293,15	4,28%	6.758	4,89%	4,14%
2028	208.987.934,65	3,30%	4.911	3,55%	3,13%
2029	220.273.242,17	3,48%	4.604	3,33%	2,71%
2030	207.093.791,33	3,27%	4.149	3,00%	2,48%
2031	154.221.658,03	2,43%	2.914	2,11%	2,25%
2032	167.723.332,06	2,65%	3.211	2,32%	1,99%
2033	175.814.879,32	2,78%	3.283	2,37%	2,13%
2034	235.004.189,92	3,71%	3.947	2,85%	2,25%
2035	294.282.035,56	4,65%	4.983	3,60%	2,09%
2036	218.680.187,55	3,45%	3.480	2,52%	2,01%
2037	219.545.243,59	3,47%	3.497	2,53%	1,75%
2038	204.534.513,08	3,23%	2.997	2,17%	1,95%
2039	218.535.259,15	3,45%	3.087	2,23%	2,37%
2040	161.959.271,03	2,56%	2.405	1,74%	2,46%
2041	142.366.618,99	2,25%	2.016	1,46%	2,34%
2042	137.889.476,50	2,18%	2.086	1,51%	2,07%
2043	143.412.625,39	2,26%	2.131	1,54%	2,20%
2044	128.340.454,62	2,03%	1.783	1,29%	2,36%
2045	126.280.646,61	1,99%	1.699	1,23%	2,25%
2046	156.280.286,39	2,47%	2.132	1,54%	1,94%
2047	189.308.436,02	2,99%	2.559	1,85%	1,76%
2048	169.947.895,94	2,68%	2.220	1,61%	2,01%
2049	163.223.685,42	2,58%	2.192	1,59%	2,32%
2050	133.727.147,21	2,11%	1.806	1,31%	2,48%
2051	71.226.959,28	1,12%	1.011	0,73%	2,37%
2052	68.747.149,91	1,09%	980	0,71%	2,32%
2053	91.041.852,90	1,44%	1.170	0,85%	2,41%
2054	75.124.691,49	1,19%	924	0,67%	2,42%
2055	52.772.732,98	0,83%	649	0,47%	2,57%
2056	31.192.503,09	0,49%	412	0,30%	2,54%
2057	56.961.528,12	0,90%	733	0,53%	2,47%
2058	50.517.882,04	0,80%	704	0,51%	2,47%
2059	21.865.480,59	0,35%	270	0,20%	2,60%
2060	9.180.972,92	0,14%	117	0,08%	2,54%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

**6. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	22.168.567,19	0,35%	406	0,29%	3,04%
0.5 - 1.0	34.030.509,27	0,54%	615	0,44%	3,33%
1.0 - 1.5	32.451.367,03	0,51%	601	0,43%	2,55%
1.5 - 2.0	47.747.563,37	0,75%	827	0,60%	2,54%
2.0 - 2.5	99.446.313,61	1,57%	1.746	1,26%	2,65%
2.5 - 3.0	70.268.903,96	1,11%	1.172	0,85%	2,74%
3.0 - 4.0	182.188.393,21	2,88%	2.932	2,12%	2,86%
4.0 - 5.0	322.000.070,02	5,08%	5.388	3,90%	3,05%
5.0 - 6.0	1.002.389.981,78	15,82%	15.622	11,30%	2,42%
6.0 - 7.0	888.818.300,62	14,03%	13.997	10,12%	2,17%
7.0 - 8.0	876.378.420,33	13,83%	15.238	11,02%	1,81%
8.0 - 9.0	909.618.308,37	14,36%	16.851	12,19%	2,03%
9.0 - 10.0	868.377.456,21	13,71%	19.050	13,78%	2,70%
more - 10.0	978.746.459,36	15,45%	43.820	31,69%	3,00%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	5.523.115.917,43	87,19%	122.733	88,77%	2,40%
01-02	30.085.233,39	0,47%	760	0,55%	3,55%
02-03	626.578.212,71	9,89%	11.233	8,12%	2,16%
03-04	18.160.705,07	0,29%	544	0,39%	5,09%
04-05	7.916.692,61	0,12%	238	0,17%	5,78%
05-06	4.867.364,91	0,08%	146	0,11%	5,37%
06-07	12.246.308,97	0,19%	216	0,16%	2,99%
07-08	4.427.715,02	0,07%	141	0,10%	5,20%
08-09	10.491.111,49	0,17%	300	0,22%	5,61%
09-10	5.170.252,04	0,08%	157	0,11%	5,96%
10-11	4.245.240,72	0,07%	120	0,09%	5,17%
11-12	10.104.530,81	0,16%	264	0,19%	5,22%
12-13	8.399.020,44	0,13%	203	0,15%	5,20%
13-14	13.931.068,18	0,22%	293	0,21%	5,55%
14-15	7.439.013,76	0,12%	179	0,13%	5,21%
15-16	4.405.382,80	0,07%	101	0,07%	4,72%
16-17	4.234.223,47	0,07%	72	0,05%	4,32%
17-18	2.462.140,43	0,04%	47	0,03%	3,46%
18-19	1.237.316,70	0,02%	33	0,02%	3,14%
19-20	1.776.423,42	0,03%	36	0,03%	3,03%
20-21	2.889.787,55	0,05%	47	0,03%	3,12%
21-22	2.530.734,75	0,04%	39	0,03%	3,08%
22-23	1.594.507,67	0,03%	25	0,02%	3,12%
23-24	1.598.419,95	0,03%	29	0,02%	3,06%
24-25	2.867.952,65	0,05%	37	0,03%	3,10%
25-26	873.239,14	0,01%	17	0,01%	3,17%
26-27	1.869.547,76	0,03%	24	0,02%	3,09%
27-28	1.280.206,90	0,02%	17	0,01%	3,19%
28-29	1.515.699,88	0,02%	24	0,02%	3,20%
29-30	1.819.378,62	0,03%	20	0,01%	2,71%
30 - more	14.497.265,09	0,23%	170	0,12%	3,02%
Matured					
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 65,62 %</b>					
less - 40.00%	865.036.529,38	13,66%	21.546	20,94%	2,50%
40.01% - 50.00%	657.544.130,73	10,38%	12.627	12,27%	2,43%
50.01% - 60.00%	777.889.886,08	12,28%	13.291	12,91%	2,39%
60.01% - 70.00%	1.060.855.315,00	16,75%	16.044	15,59%	2,43%
70.01% - 80.00%	1.431.655.744,98	22,60%	20.244	19,67%	2,25%
80.01% - 85.00%	497.206.005,84	7,85%	5.110	4,97%	2,22%
85.01% - 90.00%	470.214.044,82	7,42%	4.920	4,78%	2,07%
90.01% - 95.00%	193.153.718,17	3,05%	2.314	2,25%	2,53%
95.01% - 100.00%	280.608.966,66	4,43%	5.196	5,05%	3,95%
100.01% - 105.00%	32.598.752,82	0,51%	548	0,53%	3,18%
105.01% - 110.00%	27.433.961,34	0,43%	431	0,42%	3,13%
110.01% - 115.00%	20.868.811,65	0,33%	317	0,31%	3,24%
115.01% - 120.00%	15.365.994,33	0,24%	272	0,26%	3,63%
120.01% - 125.00%	863.162,14	0,01%	13	0,01%	2,16%
125.01% - 128.00%	125.787,44	0,00%	3	0,00%	2,59%
128.01% - more	3.209.802,95	0,05%	40	0,04%	2,02%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>102.916</b>	<b>100,%</b>	<b>2,43%</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: 75,11 %</b>					
less - 40.00%	1.085.290.479,04	17,13%	40.971	39,81%	2,60%
40.01% - 50.00%	529.141.280,41	8,35%	9.435	9,17%	2,41%
50.01% - 60.00%	581.291.049,96	9,18%	8.817	8,57%	2,43%
60.01% - 70.00%	619.835.343,27	9,78%	8.114	7,88%	2,41%
70.01% - 80.00%	647.479.843,26	10,22%	7.774	7,55%	2,40%
80.01% - 85.00%	324.009.104,29	5,11%	3.624	3,52%	2,35%
85.01% - 90.00%	330.011.136,66	5,21%	3.485	3,39%	2,35%
90.01% - 95.00%	325.456.154,76	5,14%	3.262	3,17%	2,39%
95.01% - 100.00%	302.924.670,30	4,78%	3.111	3,02%	2,57%
100.01% - 105.00%	277.879.348,88	4,39%	2.732	2,66%	2,51%
105.01% - 110.00%	274.333.337,28	4,33%	2.630	2,56%	2,43%
110.01% - 115.00%	243.778.577,55	3,85%	2.267	2,20%	2,31%
115.01% - 120.00%	208.203.736,98	3,29%	1.848	1,80%	2,37%
120.01% - 125.00%	173.419.602,43	2,74%	1.487	1,45%	2,36%
125.01% - 128.00%	86.498.679,32	1,37%	742	0,72%	2,29%
128.01% - more	325.078.269,94	5,13%	2.617	2,54%	2,28%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>102.916</b>	<b>100,%</b>	<b>2,43%</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	347.084.072,59	5,48%	28.506	27,70%	3,42%
25.000,00 - 50.000,00	1.114.750.022,01	17,60%	29.078	28,25%	3,36%
50.000,00 - 75.000,00	1.040.288.051,42	16,42%	16.932	16,45%	2,34%
75.000,00 - 100.000,00	972.482.018,24	15,35%	11.257	10,94%	2,23%
100.000,00 - 125.000,00	709.102.879,82	11,19%	6.352	6,17%	2,11%
125.000,00 - 150.000,00	534.767.738,52	8,44%	3.925	3,81%	2,11%
150.000,00 - 175.000,00	363.143.655,67	5,73%	2.245	2,18%	2,06%
175.000,00 - 200.000,00	259.606.445,18	4,10%	1.393	1,35%	2,05%
200.000,00 - 225.000,00	181.739.469,29	2,87%	859	0,84%	2,03%
225.000,00 - 250.000,00	144.631.504,38	2,28%	611	0,59%	2,07%
250.000,00 - 275.000,00	117.868.382,67	1,86%	451	0,44%	1,95%
275.000,00 - 300.000,00	80.797.239,29	1,28%	282	0,27%	2,06%
300.000,00 - 325.000,00	70.153.799,38	1,11%	225	0,22%	1,99%
325.000,00 - 350.000,00	53.245.729,76	0,84%	158	0,15%	1,93%
350.000,00 - 375.000,00	40.429.721,28	0,64%	112	0,11%	1,97%
375.000,00 - 400.000,00	32.973.749,82	0,52%	85	0,08%	1,84%
400.000,00 - 425.000,00	31.724.888,99	0,50%	77	0,08%	2,14%
425.000,00 - 450.000,00	26.615.621,79	0,42%	61	0,06%	2,08%
450.000,00 - 475.000,00	16.540.707,62	0,26%	36	0,04%	2,01%
475.000,00 - 500.000,00	20.470.986,81	0,32%	42	0,04%	1,96%
500.000,00 - 600.000,00	53.044.887,91	0,84%	98	0,10%	1,94%
600.000,00 - 700.000,00	28.206.584,43	0,45%	44	0,04%	1,83%
700.000,00 - 800.000,00	20.197.056,12	0,32%	27	0,03%	2,16%
800.000,00 - 900.000,00	13.530.402,55	0,21%	16	0,02%	1,92%
900.000,00 - 1.000.000,00	13.068.273,83	0,21%	14	0,01%	2,17%
1.000.000,00 - 1.250.000,00	12.375.969,88	0,20%	11	0,01%	1,51%
1.250.000,00 - 1.500.000,00	13.835.030,16	0,22%	10	0,01%	1,88%
1.500.000,00 - more	21.955.724,92	0,35%	9	0,01%	2,02%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>102.916</b>	<b>100,%</b>	<b>2,43%</b>

### 11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	31.830.026,30	0,50%	539	0,52%	2,24%
Partial Professional Use	307.439.644,62	4,85%	3.438	3,34%	2,33%
Professional use with recourse to the borrower	3.831.743,69	0,06%	31	0,03%	1,77%
Residential (Flat/Apartment)	5.387.691.483,93	85,05%	91.800	89,20%	2,44%
Residential (House, detached or semi-detached)	603.837.715,79	9,53%	7.108	6,91%	2,45%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>102.916</b>	<b>100,%</b>	<b>2,43%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	175.779.602,85	2,78%	3.288	3,20%	2,53%
AITOLOAKARNANIA	85.989.473,51	1,36%	1.672	1,63%	3,05%
ARGOLIDA	51.176.939,70	0,81%	754	0,73%	2,36%
ARKADIA	35.052.853,59	0,55%	597	0,58%	2,22%
ARTA	15.253.134,25	0,24%	323	0,31%	2,27%
ATTICA	3.163.600.764,74	49,94%	44.091	42,84%	2,24%
CHALKIDIKI	56.924.725,88	0,90%	1.151	1,12%	2,93%
CHANIA	97.741.546,47	1,54%	1.354	1,32%	2,53%
CHIOS	32.873.005,75	0,52%	500	0,49%	2,37%
CORFU	56.867.391,69	0,90%	853	0,83%	2,31%
DODEKANISA	159.777.842,98	2,52%	2.089	2,03%	2,33%
DRAMA	35.801.289,62	0,57%	1.250	1,22%	3,22%
EVOIA	85.367.750,92	1,35%	1.553	1,51%	2,49%
EVKITANIA	4.595.690,18	0,07%	111	0,11%	2,67%
EVROS	62.430.601,30	0,99%	1.774	1,72%	3,24%
FLORINA	13.046.271,90	0,21%	336	0,33%	3,33%
FOKIDA	9.366.196,94	0,15%	173	0,17%	2,48%
FTHIOTIDA	77.027.089,08	1,22%	1.463	1,42%	2,49%
GREVENA	11.659.232,01	0,18%	221	0,22%	2,51%
HERAKLION	101.543.690,87	1,60%	1.423	1,38%	2,31%
ILEIA	60.605.094,11	0,96%	1.289	1,25%	3,11%
IMATHIA	36.679.331,44	0,58%	831	0,81%	3,00%
IOANNINA	89.413.986,11	1,41%	1.495	1,45%	2,17%
KARDITSA	40.863.144,53	0,65%	899	0,87%	2,53%
KASTORIA	12.549.841,92	0,20%	252	0,25%	2,54%
KAVALA	51.917.288,30	0,82%	1.249	1,21%	2,59%
KEFALLONIA	30.145.765,81	0,48%	430	0,42%	2,21%
KILKIS	30.260.850,51	0,48%	811	0,79%	3,09%
KORINTHIA	84.336.553,74	1,33%	1.218	1,18%	2,32%
KOZANI	44.741.971,56	0,71%	961	0,93%	2,33%
KYKLADES	91.494.356,15	1,44%	971	0,94%	2,18%
LAKONIA	45.524.568,10	0,72%	715	0,70%	2,41%
LARISA	127.228.026,59	2,01%	2.506	2,44%	2,55%
LASITHI	48.212.589,94	0,76%	688	0,67%	2,10%
LEFKADA	13.361.866,12	0,21%	244	0,24%	2,38%
LESBOS	58.947.632,29	0,93%	941	0,91%	2,46%
MAGNESIA	89.072.473,82	1,41%	1.575	1,53%	2,65%
MESSINIA	62.037.912,98	0,98%	1.039	1,01%	2,35%
PELLA	43.890.875,50	0,69%	1.181	1,15%	3,38%
PIERIA	61.672.724,04	0,97%	1.243	1,21%	2,85%
PREVEZA	37.526.908,51	0,59%	601	0,58%	2,23%
RETHYMNO	67.856.849,37	1,07%	986	0,96%	2,22%
RODOPI	37.820.610,36	0,60%	939	0,91%	2,86%
SAMOS	35.994.301,08	0,57%	482	0,47%	2,21%
SERRES	32.209.245,41	0,51%	773	0,75%	3,43%
THESPROTIA	18.659.783,81	0,30%	292	0,28%	2,40%
THESSALONIKI	490.843.283,08	7,75%	9.669	9,40%	2,97%
TRIKALA	38.836.844,50	0,61%	813	0,79%	3,19%
VOIOTIA	48.562.130,44	0,77%	949	0,92%	2,58%
XANTHI	48.554.950,17	0,77%	1.581	1,54%	3,18%
ZAKYNTHOS	22.933.759,81	0,36%	317	0,31%	2,37%
<b>TOTAL</b>	<b>6.334.630.614,33</b>	<b>100,0%</b>	<b>102.916</b>	<b>100,0%</b>	<b>2,43%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6.334.630.614,33	100,00%	138.265	100,00%	2,43%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</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	2.134.237.671,06	33,69%	48.833	35,32%	1,68%
Euribor 1M Linked	384.397.765,68	6,07%	6.464	4,68%	1,60%
Euribor 3M Linked	2.265.626.680,51	35,77%	42.588	30,80%	2,53%
Fixed	877.894.272,99	13,86%	17.290	12,50%	2,64%
Hellenic Government Bond	329.786.278,69	5,21%	15.712	11,36%	7,04%
Liibor 1M Linked	162.008.713,63	2,56%	1.262	0,91%	1,77%
Originator Rate	180.679.231,77	2,85%	6.116	4,42%	3,04%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</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)	118.440	<b>5.836.003,14</b>	5.654.470.270,06	85,66%	89,26%
31-60 days past due	6.215	<b>2.852.299,72</b>	295.649.130,56	4,50%	4,67%
61-90 days past due	13.610	<b>17.885.157,13</b>	384.511.213,71	9,84%	6,07%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>138.265</b>	<b>26.573.459,99</b>	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>100,%</b>

### 16. Loan Purpose

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2.833.448.859,48	44,73%	69.282	50,11%	2,65%
Refinancing loans	884.170.844,37	13,96%	16.526	11,95%	2,36%
Buy Secondary	1.079.751.783,60	17,05%	14.253	10,31%	2,07%
Professional use	94.281.929,81	1,49%	1.219	0,88%	2,47%
Renovating	1.428.003.807,47	22,54%	36.296	26,25%	2,26%
Other	14.973.389,60	0,24%	689	0,50%	7,60%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

### 17. Subsidized Loans

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	5.555.667.220,55	87,70%	117.299	84,84%	2,50%
Subsidized Loans	778.963.393,78	12,30%	20.966	15,16%	1,98%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3.149.577.454,70	49,72%	50.188	49,89%	2,35%
Self Employed	1.531.679.552,74	24,18%	17.365	17,26%	2,32%
Unemployed	653.412.527,38	10,31%	13.183	13,11%	2,94%
Retired	893.843.352,59	14,11%	16.821	16,72%	2,38%
N/A	106.117.726,92	1,68%	3.037	3,02%	3,94%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>100.594</b>	<b>100,%</b>	<b>2,43%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	538.662.266,08	8,50%	9.550	6,91%	2,22%
Retired Employee	71.674.107,15	1,13%	1.542	1,12%	2,20%
No Employee	5.724.294.241,10	90,37%	127.173	91,98%	2,46%
	<b>6.334.630.614,33</b>	<b>100,%</b>	<b>138.265</b>	<b>100,%</b>	<b>2,43%</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.