

Covered Bond Programme II



Monthly Investor Report

September 2016

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	CCC+	Caa2	EUR	25,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	CCC+	Caa2	EUR	25,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	CCC+	Caa2	EUR	650,000,000.00	Euribor_3M + 230bp	24-06-2019

Summary

All amounts in EURO		Current	At Issue
Reporting Date		30-09-2016	30-06-2010
Portfolio Cut off Date		30-09-2016	30-06-2010
Original Principal Balance		2.076.055.753,00	4.884.632.703,00
Principal Balance		1.278.397.340,15	3.639.740.247,00
Number of Borrowers		23.196	68.622
Number of Loanparts		29.025	93.060
Number of Properties		23.685	69.543
Average Principal Balance (borrower)		55.112,84	53.040,43
Average Principal Balance (parts)		44.044,70	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		69,54	67,08
Weighted Average Loan to Indexed Value		83,40	48,96
Seasoning (years): Weighted Average		8,48	4,42
Original Maturity (years): Weighted Average		25,87	18,53
Remaining Tenor (years): Weighted Average		17,42	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	700.000.000,00
Negative Carry	10.875.000,00
Outstanding Accrued Interest on Bonds	167.416,67
Current Outstanding Balance	1.278.397.340,15
Adjusted Nominal Value Assets *	1.096.984.232,77
Outstanding Accrued Interest on Assets	1.718.914,26
Nominal Value Test Current Value **	64.36%
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	1,278,397,340.15	100.00%	29,025	100.00%	2.19%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	164,019,670.22	12.83%	4,539	15.64%	2.99%
Standard Amortising	1,114,377,669.93	87.17%	24,486	84.36%	2.08%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

3. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2.5%	1,089,877,330.37	85.25%	22,593	77.84%	1.81%
2.5% - 2.99%	53,768,516.55	4.21%	1,147	3.95%	2.74%
3% - 3.49%	39,366,603.08	3.08%	877	3.02%	3.18%
3.5% - 3.99%	6,654,502.31	0.52%	120	0.41%	3.65%
4% - 4.49%	2,396,161.52	0.19%	48	0.17%	4.21%
4.5% - 4.99%	7,544,846.62	0.59%	273	0.94%	4.74%
5% - 5.49%	9,691,197.78	0.76%	322	1.11%	5.29%
5.5% - 5.99%	32,742,864.03	2.56%	918	3.16%	5.70%
6% - 6.49%	4,256,802.77	0.33%	110	0.38%	6.14%
6.5% - 6.99%	7,976,758.65	0.62%	659	2.27%	6.69%
7% - 7.49%	23,735,822.96	1.86%	1,933	6.66%	7.05%
7.5% - more	385,933.51	0.03%	25	0.09%	8.23%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	20,284.04	0.00%	26	0.09%	2.00%
1987	1,277.53	0.00%	1	0.00%	2.00%
1988	10,292.91	0.00%	4	0.01%	2.00%
1989	21,111.68	0.00%	8	0.03%	2.00%
1990	52,351.98	0.00%	10	0.03%	2.00%
1991	21,885.04	0.00%	6	0.02%	2.00%
1992	36,972.27	0.00%	11	0.04%	4.45%
1993	59,926.12	0.00%	10	0.03%	4.58%
1994	3,026.14	0.00%	2	0.01%	5.15%
1995	18,053.13	0.00%	6	0.02%	5.15%
1996	109,214.88	0.01%	13	0.04%	2.78%
1997	72,676.46	0.01%	18	0.06%	2.09%
1998	58,431.55	0.00%	18	0.06%	2.76%
1999	440,594.93	0.03%	70	0.24%	2.46%
2000	1,480,751.09	0.12%	138	0.48%	2.72%
2001	4,182,557.26	0.33%	783	2.70%	2.70%
2002	15,006,515.60	1.17%	2,225	7.67%	2.92%
2003	24,107,576.17	1.89%	1,608	5.54%	3.92%
2004	39,419,647.57	3.08%	1,343	4.63%	2.67%
2005	129,916,980.11	10.16%	2,916	10.05%	2.35%
2006	157,558,096.45	12.32%	3,222	11.10%	2.17%
2007	205,917,373.64	16.11%	3,999	13.78%	1.81%
2008	228,036,169.09	17.84%	4,279	14.74%	2.04%
2009	218,209,481.52	17.07%	3,868	13.33%	2.14%
2010	153,280,031.10	11.99%	2,616	9.01%	2.21%
2011	36,183,782.41	2.83%	680	2.34%	2.80%
2012	17,102,009.85	1.34%	302	1.04%	2.34%
2013	18,748,887.33	1.47%	312	1.07%	2.36%
2014	14,042,963.41	1.10%	255	0.88%	2.36%
2015	8,343,847.70	0.65%	171	0.59%	2.41%
2016	5,934,571.19	0.46%	105	0.36%	2.24%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	612,693.70	0.05%	727	2.50%	4.36%
2017	8,807,363.73	0.69%	2,303	7.93%	3.30%
2018	4,258,509.44	0.33%	717	2.47%	3.85%
2019	5,645,855.30	0.44%	598	2.06%	3.27%
2020	10,001,216.55	0.78%	677	2.33%	2.74%
2021	13,810,818.26	1.08%	802	2.76%	2.59%
2022	27,831,886.61	2.18%	1,081	3.72%	2.00%
2023	55,106,209.77	4.31%	1,723	5.94%	1.89%
2024	66,208,818.04	5.18%	1,673	5.76%	1.75%
2025	68,395,233.12	5.35%	1,866	6.43%	2.27%
2026	29,503,177.80	2.31%	840	2.89%	2.59%
2027	38,015,817.67	2.97%	996	3.43%	3.36%
2028	37,663,601.57	2.95%	869	2.99%	3.03%
2029	40,898,095.04	3.20%	920	3.17%	2.77%
2030	48,401,936.86	3.79%	1,005	3.46%	2.36%
2031	38,226,464.03	2.99%	732	2.52%	2.30%
2032	40,989,194.94	3.21%	763	2.63%	1.97%
2033	41,772,177.17	3.27%	744	2.56%	2.23%
2034	55,066,411.79	4.31%	937	3.23%	2.20%
2035	80,710,732.24	6.31%	1,304	4.49%	2.04%
2036	64,617,145.83	5.05%	1,020	3.51%	2.02%
2037	63,534,603.51	4.97%	1,025	3.53%	1.71%
2038	54,925,609.97	4.30%	844	2.91%	1.93%
2039	52,891,809.94	4.14%	774	2.67%	2.21%
2040	50,695,937.31	3.97%	695	2.39%	2.25%
2041	42,610,126.97	3.33%	604	2.08%	2.16%
2042	40,514,072.65	3.17%	562	1.94%	1.87%
2043	37,063,488.76	2.90%	446	1.54%	2.01%
2044	30,536,636.69	2.39%	387	1.33%	2.17%
2045	29,597,658.30	2.32%	327	1.13%	2.10%
2046	24,749,916.35	1.94%	282	0.97%	1.95%
2047	27,591,919.79	2.16%	299	1.03%	1.76%
2048	19,019,142.55	1.49%	194	0.67%	2.09%
2049	12,844,844.52	1.00%	122	0.42%	2.28%
2050	8,818,474.07	0.69%	84	0.29%	2.37%
2051	2,128,928.81	0.17%	31	0.11%	2.50%
2052	2,132,502.34	0.17%	29	0.10%	2.35%
2053	1,350,406.21	0.11%	13	0.04%	2.29%
2054	618,018.67	0.05%	6	0.02%	2.18%
2055	163,908.12	0.01%	3	0.01%	3.28%
2061	65,975.16	0.01%	1	0.00%	5.12%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,096,816.61	0.16%	36	0.12%	2.21%
0.5 - 1.0	5,781,657.16	0.45%	106	0.37%	2.27%
1.0 - 1.5	4,368,124.85	0.34%	93	0.32%	2.42%
1.5 - 2.0	3,766,735.55	0.29%	77	0.27%	2.51%
2.0 - 2.5	8,891,234.23	0.70%	159	0.55%	2.38%
2.5 - 3.0	10,146,247.44	0.79%	161	0.56%	2.17%
3.0 - 4.0	16,862,194.83	1.32%	300	1.03%	2.45%
4.0 - 5.0	19,145,274.02	1.50%	342	1.18%	2.48%
5.0 - 6.0	50,716,071.40	3.97%	915	3.16%	2.76%
6.0 - 7.0	204,140,591.46	15.97%	3,509	12.10%	2.14%
7.0 - 8.0	203,606,921.81	15.93%	3,701	12.76%	2.16%
8.0 - 9.0	229,458,677.42	17.95%	4,440	15.31%	1.95%
9.0 - 10.0	194,526,511.57	15.22%	3,681	12.69%	1.88%
more - 10.0	324,890,281.80	25.41%	11,505	39.67%	2.48%
	1,278,397,340.15	100.0%	29,025	100.1%	2.19%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,205,164,827.91	94.27%	27,073	93.27%	2.04%
01-02	4,036,569.21	0.32%	162	0.56%	4.73%
02-03	7,603,365.52	0.59%	246	0.85%	5.83%
03-04	3,315,661.44	0.26%	110	0.38%	5.56%
04-05	2,134,393.12	0.17%	83	0.29%	5.24%
05-06	2,718,564.47	0.21%	115	0.40%	5.20%
06-07	2,344,350.97	0.18%	78	0.27%	5.37%
07-08	5,112,492.90	0.40%	154	0.53%	5.60%
08-09	2,236,880.03	0.17%	76	0.26%	5.47%
09-10	2,048,576.06	0.16%	66	0.23%	4.92%
10-11	6,187,956.30	0.48%	158	0.54%	5.19%
11-12	4,020,258.24	0.31%	104	0.36%	5.44%
12-13	6,617,904.05	0.52%	148	0.51%	5.57%
13-14	3,490,404.04	0.27%	93	0.32%	4.79%
14-15	2,742,831.52	0.21%	66	0.23%	4.61%
15-16	2,422,280.26	0.19%	37	0.13%	4.27%
16-17	876,083.56	0.07%	21	0.07%	3.16%
17-18	649,551.40	0.05%	17	0.06%	3.12%
18-19	1,492,491.84	0.12%	33	0.11%	3.01%
19-20	2,508,131.41	0.20%	43	0.15%	3.05%
20-21	1,156,873.27	0.09%	20	0.07%	3.09%
21-22	1,208,051.28	0.09%	14	0.05%	3.11%
22-23	793,872.33	0.06%	15	0.05%	3.03%
23-24	1,409,939.62	0.11%	20	0.07%	3.13%
24-25	302,385.18	0.02%	6	0.02%	3.08%
25-26	850,655.69	0.07%	10	0.03%	3.11%
26-27	220,797.27	0.02%	4	0.01%	3.12%
27-28	829,060.81	0.06%	9	0.03%	3.12%
28-29	888,812.58	0.07%	11	0.04%	2.51%
29-30	351,407.00	0.03%	6	0.02%	3.09%
30 - more	2,661,910.87	0.21%	27	0.09%	3.06%
Matured					
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 69,54 %					
less - 40.00%	133,892,470.73	10.47%	4,573	19.31%	2.60%
40.01% - 50.00%	98,865,633.01	7.73%	2,559	10.80%	2.45%
50.01% - 60.00%	132,151,372.09	10.34%	2,836	11.97%	2.33%
60.01% - 70.00%	177,627,816.47	13.89%	3,384	14.29%	2.29%
70.01% - 80.00%	323,443,050.13	25.30%	5,064	21.38%	2.06%
80.01% - 85.00%	142,946,821.82	11.18%	1,642	6.93%	2.05%
85.01% - 90.00%	136,262,066.15	10.66%	1,594	6.73%	1.84%
90.01% - 95.00%	51,090,413.72	4.00%	620	2.62%	1.90%
95.01% - 100.00%	63,474,546.39	4.97%	1,099	4.64%	2.27%
100.01% - 105.00%	6,207,724.88	0.49%	114	0.48%	2.34%
105.01% - 110.00%	5,422,119.65	0.42%	84	0.35%	2.37%
110.01% - 115.00%	3,548,076.72	0.28%	62	0.26%	2.44%
115.01% - 120.00%	3,422,372.41	0.27%	52	0.22%	2.69%
125.01% - 128.00%	19,446.90	0.00%	1	0.00%	2.12%
128.01% - more	23,409.08	0.00%	1	0.00%	1.42%
	1,278,397,340.15	100.0%	23,685	100.0%	2.19%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 83,40 %					
less - 40.00%	172,317,853.50	13.48%	8,813	37.21%	2.59%
40.01% - 50.00%	88,573,550.19	6.93%	1,974	8.33%	2.36%
50.01% - 60.00%	102,539,271.71	8.02%	1,903	8.03%	2.32%
60.01% - 70.00%	106,324,681.35	8.32%	1,849	7.81%	2.29%
70.01% - 80.00%	112,566,969.29	8.81%	1,730	7.30%	2.19%
80.01% - 85.00%	48,649,542.15	3.81%	727	3.07%	2.25%
85.01% - 90.00%	48,997,305.91	3.83%	670	2.83%	2.30%
90.01% - 95.00%	41,556,683.64	3.25%	516	2.18%	2.29%
95.01% - 100.00%	40,681,430.64	3.18%	499	2.11%	2.20%
100.01% - 105.00%	92,855,816.42	7.26%	948	4.00%	2.07%
105.01% - 110.00%	91,100,992.26	7.13%	919	3.88%	2.05%
110.01% - 115.00%	75,920,681.54	5.94%	761	3.21%	1.91%
115.01% - 120.00%	67,371,088.50	5.27%	675	2.85%	1.88%
120.01% - 125.00%	49,284,482.61	3.86%	462	1.95%	1.93%
125.01% - 128.00%	29,413,193.16	2.30%	255	1.08%	1.91%
128.01% - more	110,243,797.28	8.62%	984	4.15%	1.91%
	1,278,397,340.15	100.0%	23,685	100.0%	2.19%

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	75,935,508.64	5.94%	7,683	32.44%	3.11%
25.000,00 - 50.000,00	239,543,423.83	18.74%	6,423	27.12%	2.47%
50.000,00 - 75.000,00	242,946,308.05	19.00%	3,950	16.68%	2.14%
75.000,00 - 100.000,00	197,447,751.75	15.44%	2,294	9.69%	2.12%
100.000,00 - 125.000,00	152,793,844.59	11.95%	1,365	5.76%	1.99%
125.000,00 - 150.000,00	100,328,348.69	7.85%	737	3.11%	2.06%
150.000,00 - 175.000,00	71,613,035.47	5.60%	444	1.88%	1.99%
175.000,00 - 200.000,00	49,711,896.25	3.89%	267	1.13%	1.93%
200.000,00 - 225.000,00	30,990,595.07	2.42%	147	0.62%	1.92%
225.000,00 - 250.000,00	26,387,112.84	2.06%	111	0.47%	1.88%
250.000,00 - 275.000,00	20,848,694.88	1.63%	80	0.34%	1.99%
275.000,00 - 300.000,00	12,864,294.26	1.01%	45	0.19%	2.11%
300.000,00 - 325.000,00	13,960,054.98	1.09%	45	0.19%	1.75%
325.000,00 - 350.000,00	9,077,807.79	0.71%	27	0.11%	1.83%
350.000,00 - 375.000,00	3,242,745.07	0.25%	9	0.04%	1.89%
375.000,00 - 400.000,00	3,487,858.21	0.27%	9	0.04%	2.02%
400.000,00 - 425.000,00	3,289,545.77	0.26%	8	0.03%	2.85%
425.000,00 - 450.000,00	2,158,496.31	0.17%	5	0.02%	1.97%
450.000,00 - 475.000,00	1,854,335.81	0.15%	4	0.02%	1.67%
475.000,00 - 500.000,00	2,915,268.68	0.23%	6	0.03%	1.80%
500.000,00 - 600.000,00	6,845,735.99	0.54%	13	0.06%	1.94%
600.000,00 - 700.000,00	3,981,916.17	0.31%	6	0.03%	2.12%
700.000,00 - 800.000,00	2,183,370.49	0.17%	3	0.01%	1.84%
800.000,00 - 900.000,00	2,604,760.25	0.20%	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	1,384,630.31	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	1,278,397,340.15	100.0%	23,685	100.0%	2.19%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	6,610,253.31	0.52%	141	0.60%	2.30%
Partial Professional Use	37,225,494.00	2.91%	522	2.20%	2.29%
Professional use with recourse to the borrower	598,512.80	0.05%	5	0.02%	1.29%
Residential (Flat/Apartment)	1,138,457,782.65	89.05%	21,529	90.90%	2.19%
Residential (House, detached or semi-detached)	95,505,297.39	7.47%	1,488	6.28%	2.25%
	1,278,397,340.15	100.0%	23,685	100.0%	2.19%

12. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	31,203,011.95	2.44%	725	3.06%	2.24%	
AITOLOAKARNANIA	12,117,770.41	0.95%	268	1.13%	2.22%	
ARGOLIDA	8,838,520.05	0.69%	158	0.67%	2.26%	
ARKADIA	8,597,383.75	0.67%	167	0.71%	2.10%	
ARTA	2,198,206.52	0.17%	49	0.21%	2.23%	
ATTICA	745,106,832.79	58.28%	12,071	50.97%	2.09%	
CHALKIDIKI	7,394,183.26	0.58%	202	0.85%	2.71%	
CHANIA	16,605,096.14	1.30%	253	1.07%	2.20%	
CHIOS	7,700,559.11	0.60%	143	0.60%	2.86%	
CORFU	6,210,739.60	0.49%	132	0.56%	2.37%	
DODEKANISA	19,435,122.01	1.52%	376	1.59%	2.38%	
DRAMA	6,903,835.00	0.54%	231	0.98%	2.48%	
EVOIA	15,501,504.91	1.21%	311	1.31%	2.49%	
EVKITANIA	1,257,602.42	0.10%	29	0.12%	2.67%	
EVROS	11,462,934.45	0.90%	367	1.55%	2.60%	
FLORINA	2,141,604.37	0.17%	57	0.24%	2.14%	
FOKIDA	2,145,370.67	0.17%	45	0.19%	2.48%	
FTHIOTIDA	14,314,281.98	1.12%	281	1.19%	2.32%	
GREVENA	2,732,749.35	0.21%	53	0.22%	1.94%	
HERAKLION	17,698,525.86	1.38%	300	1.27%	2.17%	
ILEIA	8,084,064.32	0.63%	234	0.99%	2.32%	
IMATHIA	5,966,632.89	0.47%	151	0.64%	2.47%	
IOANNINA	15,480,799.27	1.21%	313	1.32%	2.01%	
KARDITSA	5,671,737.95	0.44%	157	0.66%	2.09%	
KASTORIA	2,793,940.61	0.22%	51	0.22%	2.48%	
KAVALA	8,941,063.27	0.70%	222	0.94%	2.35%	
KEFALLONIA	4,773,208.50	0.37%	79	0.33%	2.26%	
KILKIS	5,549,705.52	0.43%	148	0.63%	2.57%	
KORINTHIA	14,369,930.96	1.12%	229	0.97%	1.98%	
KOZANI	9,355,809.92	0.73%	243	1.03%	2.11%	
KYKLADES	10,879,208.44	0.85%	159	0.67%	2.19%	
LAKONIA	8,274,974.40	0.65%	159	0.67%	2.45%	
LARISA	26,860,722.89	2.10%	582	2.46%	2.21%	
LASITHI	7,524,315.96	0.59%	150	0.63%	1.88%	
LEFKADA	1,426,160.94	0.11%	54	0.23%	2.77%	
LESBOS	10,063,551.02	0.79%	190	0.80%	2.50%	
MAGNESIA	12,519,966.51	0.98%	250	1.06%	2.30%	
MESSINIA	13,426,277.34	1.05%	231	0.98%	2.44%	
PELLA	7,525,718.96	0.59%	200	0.84%	2.51%	
PIERIA	8,382,961.65	0.66%	212	0.90%	2.67%	
PREVEZA	6,186,545.13	0.48%	123	0.52%	2.20%	
RETHYMNO	9,274,146.79	0.73%	152	0.64%	2.03%	
RODOPI	5,319,091.66	0.42%	158	0.67%	2.38%	
SAMOS	4,486,274.51	0.35%	76	0.32%	2.37%	
SERRES	6,142,564.97	0.48%	157	0.66%	2.75%	
THESPROTIA	1,857,991.03	0.15%	52	0.22%	2.14%	
THESSALONIKI	91,882,152.99	7.19%	2,062	8.71%	2.40%	
TRIKALA	5,319,825.36	0.42%	145	0.61%	2.36%	
VOIOTIA	9,988,777.88	0.78%	207	0.87%	2.61%	
XANTHI	7,191,504.17	0.56%	258	1.09%	2.53%	
ZAKYNTHOS	3,311,879.74	0.26%	63	0.27%	2.28%	
Total	1,278,397,340.15	100.0%	23,685	100.0%	2.19%	

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	1,278,397,340.15	100.00%	29,025	100.00%	2.19%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

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	444,465,771.01	34.77%	10,062	34.67%	1.52%
Euribor 1M Linked	71,462,915.55	5.59%	1,134	3.91%	1.44%
Euribor 3M Linked	237,914,593.23	18.61%	4,268	14.70%	2.39%
Fixed	406,994,969.85	31.84%	8,709	30.01%	2.63%
Hellenic Government Bond	26,447,818.80	2.07%	2,424	8.35%	7.01%
Originator Rate	91,111,271.71	7.13%	2,428	8.37%	2.22%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

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)	28,827	445,043.47	1,269,673,943.09	99.32%	99.32%
31-60 days past due	154	67,721.14	6,763,294.85	0.53%	0.53%
61-90 days past due	44	33,184.65	1,960,102.21	0.15%	0.15%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	29,025	545,949.26	1,278,397,340.15	100.0%	100.0%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	672,704,823.55	52.62%	15,619	53.81%	2.17%
Refinancing loans	30,498,565.15	2.39%	535	1.84%	1.96%
Buy Secondary	233,361,659.74	18.25%	3,385	11.66%	2.13%
Professional use	10,902,901.70	0.85%	190	0.65%	2.51%
Renovating	329,826,249.71	25.80%	9,071	31.25%	2.28%
Other	1,103,140.30	0.09%	225	0.78%	7.00%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1,049,711,930.62	82.11%	23,440	80.76%	2.29%
Subsidized Loans	228,685,409.53	17.89%	5,585	19.24%	1.73%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	718,544,452.13	56.21%	12,484	53.82%	2.12%
Self Employed	205,916,105.14	16.11%	2,773	11.95%	2.24%
Unemployed	73,724,071.96	5.77%	1,777	7.66%	2.49%
Retired	270,059,174.60	21.12%	5,794	24.98%	2.24%
N/A	10,153,536.32	0.79%	368	1.59%	3.29%
	1,278,397,340.15	100.0%	23,196	100.0%	2.19%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	272,286,037.01	21.30%	5,445	18.76%	2.19%
Retired Employee	38,869,253.76	3.04%	957	3.30%	2.17%
No Employee	967,242,049.38	75.66%	22,623	77.94%	2.20%
	1,278,397,340.15	100.0%	29,025	100.0%	2.19%

* 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.