

# **Covered Bond Programme II**



## **Monthly Investor Report**

**November 2013**

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 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	30-11-2013	30-06-2010
Portfolio Cut off Date	30-11-2013	30-06-2010
Original Principal Balance	12.454.695.053,00	4.884.632.703,00
Principal Balance	8.764.312.382,00	3.639.740.247,00
Number of Borrowers	145.427	68.622
Number of Loanparts	199.661	93.060
Number of Properties	149.817	69.543
Average Principal Balance (borrower)	60.266,06	53.040,43
Average Principal Balance (parts)	43.895,97	39.111,76
Coupon: Weighted Average	2,8	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	65,06	67,08
Weighted Average Loan to Indexed Value	63,61	48,96
Seasoning (years): Weighted Average	6,30	4,42
Original Maturity (years): Weighted Average	26,62	18,53
Remaining Tenor (years): Weighted Average	20,35	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.900.000.000,00
Negative Carry	124.000.000,00
Outstanding Accrued Interest on Bonds	32.656.111,11
Current Outstanding Balance	8.764.312.381,84
Adjusted Nominal Value Assets *	8.328.333.095,34
Outstanding Accrued Interest on Assets	11.603.147,80
Nominal Value Test Current Value **	84,38 %
<i>Nominal Value Test Maximum Value</i>	95,00 %

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	8,488,996,695.27	96.86%	197,415	98.88%	2.82%
Swiss Franc	275,315,686.57	3.14%	2,246	1.13%	2.05%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

### 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,280,989,063.41	14.62%	33,852	16.95%	3.92%
Standard Amortising	7,483,323,318.43	85.38%	165,809	83.05%	2.60%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</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%	4,166,570,778.57	47.54%	83,019	41.58%	1.85%
2.5% - 2.99%	2,297,253,705.11	26.21%	41,469	20.77%	2.70%
3% - 3.49%	795,171,390.27	9.07%	15,559	7.79%	3.22%
3.5% - 3.99%	304,137,652.02	3.47%	5,634	2.82%	3.64%
4% - 4.49%	109,040,629.06	1.24%	1,654	0.83%	4.19%
4.5% - 4.99%	360,615,649.66	4.11%	24,803	12.42%	4.75%
5% - 5.49%	126,516,683.45	1.44%	3,293	1.65%	5.25%
5.5% - 5.99%	124,680,365.47	1.42%	3,054	1.53%	5.72%
6% - 6.49%	17,536,583.33	0.20%	680	0.34%	6.24%
6.5% - 6.99%	52,118,268.32	0.59%	2,265	1.13%	6.64%
7% - 7.49%	410,667,226.81	4.69%	18,229	9.13%	7.05%
7.5% - more	3,449.77	0.00%	2	0.00%	8.15%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	12,931.77	0.00%	5	0.00%	2.00%
1988	21,478.52	0.00%	6	0.00%	2.17%
1989	59,204.80	0.00%	17	0.01%	2.14%
1990	74,031.37	0.00%	19	0.01%	2.31%
1991	60,988.93	0.00%	18	0.01%	2.76%
1992	131,068.69	0.00%	19	0.01%	4.34%
1993	309,452.11	0.00%	27	0.01%	4.17%
1994	472,764.86	0.01%	44	0.02%	2.49%
1995	981,225.13	0.01%	82	0.04%	2.75%
1996	2,100,299.57	0.02%	183	0.09%	2.98%
1997	3,142,010.31	0.04%	304	0.15%	2.77%
1998	4,503,474.76	0.05%	896	0.45%	2.84%
1999	30,486,727.66	0.35%	7,235	3.62%	3.62%
2000	74,180,885.33	0.85%	9,234	4.63%	3.42%
2001	178,230,118.22	2.03%	14,242	7.13%	3.38%
2002	255,963,941.02	2.92%	13,928	6.98%	3.58%
2003	375,289,524.20	4.28%	15,898	7.96%	3.87%
2004	503,538,408.14	5.75%	13,596	6.81%	3.23%
2005	967,112,088.87	11.03%	20,643	10.34%	2.96%
2006	1,064,501,497.02	12.15%	20,079	10.06%	2.53%
2007	1,118,127,840.73	12.76%	19,106	9.57%	2.04%
2008	1,136,111,063.81	12.96%	17,546	8.79%	2.41%
2009	1,451,828,784.65	16.57%	21,928	10.99%	2.80%
2010	868,176,178.22	9.91%	13,298	6.66%	3.03%
2011	389,939,368.20	4.45%	6,134	3.07%	3.16%
2012	273,661,355.13	3.12%	3,917	1.96%	2.84%
2013	65,235,409.92	0.74%	1,206	0.60%	2.78%
	<b>8,764,252,121.94</b>	<b>100.0%</b>	<b>199,610</b>	<b>100.0%</b>	<b>2.79%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	177,058.79	0.00%	502	0.25%	3.83%
2014	14,428,276.96	0.16%	6,585	3.30%	4.07%
2015	42,028,656.52	0.48%	7,991	4.00%	3.93%
2016	94,251,707.35	1.08%	11,028	5.52%	4.08%
2017	134,841,080.90	1.54%	10,041	5.03%	4.50%
2018	118,751,187.73	1.35%	6,344	3.18%	3.51%
2019	147,481,502.52	1.68%	5,703	2.86%	3.18%
2020	231,936,049.73	2.65%	6,939	3.48%	2.92%
2021	290,923,402.12	3.32%	8,661	4.34%	2.74%
2022	273,092,206.38	3.12%	7,715	3.86%	2.29%
2023	273,464,906.48	3.12%	7,071	3.54%	2.43%
2024	352,849,571.06	4.03%	7,353	3.68%	2.41%
2025	386,726,451.93	4.41%	10,463	5.24%	3.34%
2026	237,357,123.74	2.71%	5,729	2.87%	3.86%
2027	328,269,664.47	3.75%	7,737	3.88%	4.29%
2028	248,146,704.18	2.83%	5,632	2.82%	3.38%
2029	253,708,017.64	2.89%	4,771	2.39%	3.10%
2030	235,020,604.24	2.68%	4,378	2.19%	2.83%
2031	173,814,739.03	1.98%	3,179	1.59%	2.50%
2032	195,525,513.22	2.23%	3,744	1.88%	2.27%
2033	209,993,227.69	2.40%	3,912	1.96%	2.55%
2034	258,855,742.48	2.95%	4,133	2.07%	2.71%
2035	335,527,512.61	3.83%	5,389	2.70%	2.42%
2036	246,544,402.70	2.81%	3,878	1.94%	2.27%
2037	260,868,041.08	2.98%	4,055	2.03%	2.06%
2038	255,473,338.21	2.91%	3,650	1.83%	2.40%
2039	252,062,377.25	2.88%	3,425	1.72%	2.87%
2040	184,481,424.01	2.10%	2,699	1.35%	2.93%
2041	175,852,989.87	2.01%	2,415	1.21%	2.67%
2042	181,495,570.04	2.07%	2,797	1.40%	2.37%
2043	179,544,979.14	2.05%	2,739	1.37%	2.53%
2044	137,384,809.46	1.57%	1,827	0.92%	2.68%
2045	144,991,670.76	1.65%	1,959	0.98%	2.55%
2046	200,610,213.93	2.29%	2,672	1.34%	2.25%
2047	226,412,437.75	2.58%	3,040	1.52%	2.15%
2048	213,614,068.68	2.44%	2,820	1.41%	2.45%
2049	210,030,534.01	2.40%	2,740	1.37%	2.83%
2050	168,837,162.18	1.93%	2,242	1.12%	2.88%
2051	113,631,935.50	1.30%	1,562	0.78%	2.64%
2052	127,398,230.33	1.45%	1,748	0.88%	2.56%
2053	143,333,661.91	1.64%	1,923	0.96%	2.59%
2054	79,021,076.26	0.90%	976	0.49%	2.67%
2055	87,804,054.84	1.00%	1,106	0.55%	2.68%
2056	89,713,926.64	1.02%	1,088	0.54%	2.78%
2057	151,996,580.30	1.73%	1,964	0.98%	2.53%
2058	94,849,314.66	1.08%	1,324	0.66%	2.42%
2059	1,188,674.56	0.01%	12	0.01%	2.80%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	239,876.10	0.00%	4	0.00%	2.81%
0.5 - 1.0	79,165,332.36	0.90%	1,444	0.72%	2.77%
1.0 - 1.5	121,002,171.33	1.38%	1,709	0.86%	2.88%
1.5 - 2.0	179,969,922.88	2.05%	2,559	1.28%	2.81%
2.0 - 2.5	172,037,809.34	1.96%	2,512	1.26%	3.01%
2.5 - 3.0	232,288,094.74	2.65%	3,895	1.95%	3.42%
3.0 - 4.0	978,630,192.92	11.17%	14,962	7.49%	2.96%
4.0 - 5.0	1,406,067,944.63	16.04%	21,217	10.63%	2.81%
5.0 - 6.0	1,141,232,184.00	13.02%	17,654	8.84%	2.34%
6.0 - 7.0	1,155,612,288.79	13.19%	19,849	9.94%	2.05%
7.0 - 8.0	1,102,394,575.34	12.58%	21,309	10.67%	2.59%
8.0 - 9.0	825,437,846.71	9.42%	18,179	9.11%	3.07%
9.0 - 10.0	480,468,217.43	5.48%	13,365	6.69%	3.20%
more - 10.0	889,765,925.27	10.15%	61,003	30.56%	3.67%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,488,911,577.33	85.45%	173,466	86.88%	2.74%
01-02	262,155,117.68	2.99%	6,558	3.28%	2.14%
02-03	719,493,551.40	8.21%	12,645	6.33%	2.70%
03-04	39,302,052.56	0.45%	1,097	0.55%	4.18%
04-05	12,770,355.42	0.15%	411	0.21%	5.39%
05-06	24,685,597.40	0.28%	665	0.33%	5.87%
06-07	10,334,265.61	0.12%	270	0.14%	5.51%
07-08	9,208,099.81	0.11%	289	0.14%	5.25%
08-09	22,843,001.89	0.26%	544	0.27%	4.05%
09-10	13,911,465.88	0.16%	401	0.20%	5.38%
10-11	23,381,692.10	0.27%	622	0.31%	5.85%
11-12	14,543,650.17	0.17%	387	0.19%	5.68%
12-13	10,286,286.24	0.12%	272	0.14%	5.43%
13-14	15,975,841.27	0.18%	369	0.18%	5.31%
14-15	11,880,834.15	0.14%	257	0.13%	5.24%
15-16	17,288,486.39	0.20%	345	0.17%	5.54%
16-17	8,687,915.47	0.10%	173	0.09%	5.21%
17-18	6,742,510.04	0.08%	135	0.07%	4.76%
18-19	4,348,184.90	0.05%	67	0.03%	3.84%
19-20	3,349,357.17	0.04%	63	0.03%	3.22%
20-21	2,596,225.87	0.03%	44	0.02%	3.19%
21-22	2,679,835.78	0.03%	51	0.03%	3.07%
22-23	4,499,369.73	0.05%	68	0.03%	3.17%
23-24	1,899,666.29	0.02%	30	0.02%	3.12%
24-25	2,760,134.53	0.03%	40	0.02%	3.12%
25-26	3,106,319.11	0.04%	44	0.02%	3.06%
26-27	2,085,951.38	0.02%	32	0.02%	3.20%
27-28	1,483,857.41	0.02%	24	0.01%	3.31%
28-29	2,238,493.85	0.03%	34	0.02%	3.07%
29-30	1,976,764.59	0.02%	25	0.01%	3.21%
30 - more	18,885,920.42	0.22%	233	0.12%	3.03%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,06 %</b>					
less - 40.00%	1,238,395,292.71	14.12%	37,350	24.93%	2.98%
40.01% - 50.00%	933,432,166.40	10.65%	19,018	12.69%	2.84%
50.01% - 60.00%	1,092,370,320.56	12.46%	19,434	12.97%	2.77%
60.01% - 70.00%	1,514,867,742.75	17.28%	22,829	15.24%	2.80%
70.01% - 80.00%	2,023,497,657.24	23.08%	27,983	18.68%	2.60%
80.01% - 85.00%	662,266,084.00	7.55%	6,283	4.19%	2.57%
85.01% - 90.00%	600,549,736.83	6.85%	5,745	3.84%	2.33%
90.01% - 95.00%	236,957,114.37	2.70%	2,611	1.74%	2.79%
95.01% - 100.00%	315,905,646.89	3.60%	6,088	4.06%	4.06%
100.01% - 105.00%	37,776,576.09	0.43%	556	0.37%	3.34%
105.01% - 110.00%	25,824,026.17	0.29%	381	0.25%	3.58%
110.01% - 115.00%	17,345,596.26	0.19%	281	0.19%	3.88%
115.01% - 120.00%	12,698,298.69	0.14%	254	0.17%	4.34%
120.01% - 125.00%	10,217,623.02	0.11%	174	0.12%	3.76%
125.01% - 128.00%	5,706,533.87	0.06%	113	0.08%	4.21%
128.01% - more	36,501,965.99	0.41%	717	0.48%	4.15%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>149,817</b>	<b>100.0%</b>	<b>2.79%</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: 63,39 %</b>					
less - 40.00%	2,014,615,102.12	22.99%	75,697	50.53%	3.09%
40.01% - 50.00%	884,840,903.65	10.10%	13,914	9.29%	2.80%
50.01% - 60.00%	970,058,039.89	11.07%	12,793	8.54%	2.74%
60.01% - 70.00%	1,049,928,159.13	11.98%	12,069	8.06%	2.72%
70.01% - 80.00%	1,163,647,981.25	13.28%	11,916	7.95%	2.66%
80.01% - 85.00%	555,570,034.29	6.34%	5,169	3.45%	2.65%
85.01% - 90.00%	471,509,011.67	5.38%	4,321	2.88%	2.68%
90.01% - 95.00%	439,800,685.07	5.02%	4,019	2.68%	2.92%
95.01% - 100.00%	360,620,338.29	4.12%	3,034	2.03%	2.71%
100.01% - 105.00%	321,719,954.85	3.67%	2,636	1.76%	2.56%
105.01% - 110.00%	245,387,714.80	2.80%	1,935	1.29%	2.49%
110.01% - 115.00%	168,521,991.14	1.92%	1,394	0.93%	2.64%
115.01% - 120.00%	117,527,720.73	1.34%	917	0.61%	2.50%
120.01% - 125.00%	564,744.96	0.01%	3	0.00%	1.21%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>149,817</b>	<b>100.0%</b>	<b>2.79%</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	551,759,027.73	6.29%	49,710	33.18%	3.88%
25.000,00 - 50.000,00	1,387,399,216.09	15.83%	36,801	24.56%	3.56%
50.000,00 - 75.000,00	1,460,465,881.92	16.66%	23,970	16.00%	2.92%
75.000,00 - 100.000,00	1,325,008,117.95	15.11%	15,291	10.21%	2.57%
100.000,00 - 125.000,00	960,647,275.44	10.96%	8,604	5.74%	2.44%
125.000,00 - 150.000,00	764,399,013.04	8.72%	5,606	3.74%	2.44%
150.000,00 - 175.000,00	502,721,059.33	5.73%	3,116	2.08%	2.42%
175.000,00 - 200.000,00	389,177,219.87	4.44%	2,089	1.39%	2.45%
200.000,00 - 225.000,00	258,408,416.42	2.94%	1,220	0.81%	2.38%
225.000,00 - 250.000,00	195,642,500.14	2.23%	827	0.55%	2.39%
250.000,00 - 275.000,00	166,655,209.30	1.90%	636	0.43%	2.37%
275.000,00 - 300.000,00	131,759,721.24	1.50%	460	0.31%	2.39%
300.000,00 - 325.000,00	97,502,210.17	1.11%	312	0.21%	2.34%
325.000,00 - 350.000,00	86,423,942.52	0.98%	257	0.17%	2.37%
350.000,00 - 375.000,00	56,417,674.87	0.64%	156	0.10%	2.27%
375.000,00 - 400.000,00	46,241,557.71	0.52%	120	0.08%	2.41%
400.000,00 - 425.000,00	46,182,503.29	0.52%	112	0.08%	2.42%
425.000,00 - 450.000,00	33,683,702.75	0.38%	77	0.05%	2.38%
450.000,00 - 475.000,00	30,439,159.08	0.34%	66	0.04%	2.42%
475.000,00 - 500.000,00	27,234,196.33	0.31%	56	0.04%	2.43%
500.000,00 - 600.000,00	87,707,483.37	1.00%	161	0.11%	2.26%
600.000,00 - 700.000,00	29,581,088.33	0.33%	46	0.03%	2.34%
700.000,00 - 800.000,00	36,385,889.13	0.41%	49	0.03%	2.29%
800.000,00 - 900.000,00	17,628,602.68	0.20%	21	0.01%	2.28%
900.000,00 - 1.000.000,00	12,146,821.35	0.13%	13	0.01%	2.18%
1.000.000,00 - 1.250.000,00	20,753,046.24	0.23%	19	0.01%	2.14%
1.250.000,00 - 1.500.000,00	10,844,913.87	0.12%	8	0.01%	2.04%
1.500.000,00 - more	31,096,931.68	0.35%	14	0.01%	1.53%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>149,817</b>	<b>100.0%</b>	<b>2.79%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,043,427,579.58	11.90%	10,989	7.34%	2.73%
Building	3,060,816.76	0.03%	41	0.03%	2.66%
House incl. land plot	7,292,559,373.89	83.20%	134,496	89.77%	2.81%
Other real estate	8,582,107.64	0.10%	94	0.06%	2.63%
Professional Use	416,682,503.97	4.75%	4,197	2.80%	2.64%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>149,817</b>	<b>100.0%</b>	<b>2.79%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	262,394,119.58	2.99%	4,975	3.32%	2.80%
AITOLOAKARNANIA	121,724,294.72	1.39%	2,535	1.69%	3.24%
ARGOLIDA	71,012,491.41	0.81%	1,127	0.75%	2.82%
ARKADIA	45,581,272.79	0.52%	838	0.56%	2.71%
ARTA	23,567,060.06	0.27%	590	0.39%	2.71%
ATTICA	4,256,367,153.81	48.57%	63,451	42.35%	2.62%
CHALKIDIKI	81,873,778.32	0.93%	1,661	1.11%	3.21%
CHANIA	122,870,601.53	1.40%	1,789	1.19%	2.76%
CHIOS	45,319,309.63	0.52%	762	0.51%	2.74%
CORFU	74,350,825.64	0.85%	1,143	0.76%	2.67%
DODEKANISA	227,825,801.39	2.60%	3,007	2.01%	2.72%
DRAMA	49,837,373.15	0.57%	1,516	1.01%	3.45%
EVOIA	130,804,051.20	1.49%	2,525	1.69%	2.89%
EVROTANIA	6,535,572.89	0.08%	170	0.11%	3.07%
EVROS	87,698,206.74	1.00%	2,575	1.72%	3.48%
FLORINA	18,502,635.42	0.21%	511	0.34%	3.56%
FOKIDA	16,849,099.45	0.19%	311	0.21%	2.98%
FTHIOTIDA	114,065,762.83	1.30%	2,399	1.60%	2.90%
GREVENA	17,064,538.51	0.20%	351	0.23%	2.87%
HERAKLION	139,376,954.28	1.59%	1,981	1.32%	2.57%
ILEIA	86,069,888.73	0.98%	1,895	1.27%	3.30%
IMATHIA	52,707,098.61	0.60%	1,168	0.78%	3.22%
IOANNINA	125,647,375.22	1.43%	2,163	1.44%	2.51%
KARDITSA	63,390,995.76	0.72%	1,510	1.01%	2.82%
KASTORIA	19,077,931.24	0.22%	401	0.27%	2.79%
KAVALA	70,361,740.40	0.80%	1,635	1.09%	2.99%
KEFALLONIA	48,867,176.96	0.56%	748	0.50%	2.66%
KILKIS	45,365,412.48	0.52%	1,143	0.76%	3.29%
KORINTHIA	121,080,426.22	1.38%	1,911	1.28%	2.67%
KOZANI	59,040,941.46	0.67%	1,368	0.91%	2.80%
KYKLADES	132,574,484.61	1.51%	1,525	1.02%	2.59%
LAKONIA	66,371,321.98	0.76%	1,067	0.71%	2.77%
LARISA	171,566,613.54	1.96%	3,496	2.33%	2.86%
LASITHI	68,253,688.97	0.78%	1,010	0.67%	2.43%
LEFKADA	19,875,686.93	0.23%	370	0.25%	2.84%
LESBOS	87,561,136.24	1.00%	1,444	0.96%	2.88%
MAGNESIA	120,835,182.30	1.38%	2,310	1.54%	3.02%
MESSINIA	89,067,429.42	1.02%	1,686	1.13%	2.75%
PELLA	62,862,423.28	0.72%	1,674	1.12%	3.47%
PIERIA	94,361,893.10	1.08%	1,772	1.18%	3.11%
PREVEZA	53,450,853.79	0.61%	929	0.62%	2.68%
RETHYMNO	104,835,529.25	1.20%	1,693	1.13%	2.54%
RODOPI	48,449,043.54	0.55%	1,289	0.86%	3.20%
SAMOS	53,613,333.32	0.61%	728	0.49%	2.57%
SERRES	44,242,117.40	0.51%	1,086	0.73%	3.62%
THESSALONIKI	26,259,108.67	0.30%	508	0.34%	2.82%
THESSALONIKI	684,440,859.65	7.81%	13,696	9.14%	3.33%
TRIKALA	51,256,317.67	0.59%	1,155	0.77%	3.29%
VOIOTIA	74,414,376.46	0.85%	1,590	1.06%	2.98%
XANTHI	70,599,777.61	0.81%	2,127	1.42%	3.43%
ZAKYNTHOS	34,191,313.68	0.39%	503	0.34%	2.61%
<b>TOTAL</b>	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>149,817</b>	<b>100.0%</b>	<b>2.79%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	8,764,312,381.84	100.00%	199,661	100.00%	2.79%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</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	2,813,541,063.02	32.10%	62,653	31.38%	1.94%
Euribor 1M Linked	398,728,804.94	4.55%	6,501	3.26%	1.80%
Euribor 3M Linked	3,030,705,717.11	34.58%	54,126	27.11%	2.91%
Fixed	1,407,785,229.91	16.06%	29,152	14.60%	3.10%
Hellenic Government Bond	412,401,208.22	4.71%	17,985	9.01%	7.04%
Liibor 1M Linked	251,383,103.27	2.87%	2,017	1.01%	1.85%
Originator Rate	449,767,255.37	5.13%	27,227	13.64%	3.86%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</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)	171,240	<b>5,325,357.62</b>	7,625,751,233.61	85.77%	87.00%
31-60 days past due	23,675	<b>21,475,766.66</b>	877,505,823.96	11.86%	10.01%
61-90 days past due	4,746	<b>3,405,372.32</b>	261,055,324.27	2.38%	2.97%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>199,661</b>	<b>30,206,496.60</b>	<b>8,764,312,381.84</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	2,432,813,176.41	27.75%	60,282	30.19%	3.06%
Completion/construction of primary residence	1,192,755,933.76	13.60%	34,605	17.33%	2.91%
Completion/construction of secondary	901,522,645.75	10.28%	13,233	6.63%	2.41%
Refinancing loans from other banks	1,762,799,234.09	20.11%	31,099	15.58%	2.53%
Buy Secondary	372,815,267.98	4.25%	5,354	2.68%	2.69%
Professional use	116,021,166.11	1.32%	1,680	0.84%	2.86%
Land Purchase For Residence Construction	68,554,653.36	0.78%	1,551	0.78%	4.32%
Renovating	1,911,875,763.14	21.81%	51,340	25.71%	2.76%
Other	2,974,232.21	0.03%	496	0.25%	6.85%
Refinancing NBG loans	2,176,251.40	0.02%	16	0.01%	2.00%
Refinancing Interest on primary residence loans	4,057.63	0.00%	5	0.00%	0.00%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	7,523,150,081.40	85.83%	165,854	83.07%	2.84%
Subsidized Loans	1,241,162,300.44	14.16%	33,807	16.93%	2.51%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,305,923,972.48	49.13%	72,378	49.77%	2.75%
Self Employed	2,178,184,619.97	24.85%	25,802	17.74%	2.69%
Unemployed	943,402,876.30	10.76%	17,639	12.13%	2.88%
Retired	1,129,605,604.62	12.88%	23,449	16.12%	2.83%
N/A	207,195,308.47	2.36%	6,159	4.24%	4.13%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>145,427</b>	<b>100.0%</b>	<b>2.79%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	696,089,513.64	7.94%	11,994	6.01%	2.68%
Retired Employee	89,488,096.80	1.02%	1,844	0.92%	2.67%
No Employee	7,978,734,771.40	91.03%	185,823	93.07%	2.80%
	<b>8,764,312,381.84</b>	<b>100.0%</b>	<b>199,661</b>	<b>100.0%</b>	<b>2.79%</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.