

# **Covered Bond Programme II**



## **Monthly Investor Report**

**November 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	30-11-2016	30-06-2010
Portfolio Cut off Date	30-11-2016	30-06-2010
Original Principal Balance	2.041.883.212,00	4.884.632.703,00
Principal Balance	1.255.028.569,00	3.639.740.247,00
Number of Borrowers	22.589	68.622
Number of Loanparts	28.254	93.060
Number of Properties	23.061	69.543
Average Principal Balance (borrower)	55.559,28	53.040,43
Average Principal Balance (parts)	44.419,50	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	69,58	67,08
Weighted Average Loan to Indexed Value	83,01	48,96
Seasoning (years): Weighted Average	8,63	4,42
Original Maturity (years): Weighted Average	25,98	18,53
Remaining Tenor (years): Weighted Average	17,38	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	2.540.055,56
Current Outstanding Balance	1.255.028.568,83
Adjusted Nominal Value Assets *	1.079.531.753,81
Outstanding Accrued Interest on Assets	1.062.744,59
Nominal Value Test Current Value **	65,68 %
<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	1,255,028,568.83	100.00%	28,254	100.00%	2.18%
	<b>1,255,028,568.83</b>	<b>100.%</b>	<b>28,254</b>	<b>100.%</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	160,447,450.19	12.78%	4,255	15.07%	2.93%
Standard Amortising	1,094,581,118.64	87.22%	23,999	84.98%	2.07%
	<b>1,255,028,568.83</b>	<b>100.%</b>	<b>28,242</b>	<b>100.%</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%	1,072,248,309.72	85.44%	22,176	78.49%	1.81%
2.5% - 2.99%	53,353,686.34	4.25%	1,140	4.03%	2.74%
3% - 3.49%	38,477,495.12	3.07%	857	3.03%	3.18%
3.5% - 3.99%	6,803,474.87	0.54%	123	0.44%	3.65%
4% - 4.49%	2,473,286.83	0.20%	50	0.18%	4.21%
4.5% - 4.99%	7,494,325.52	0.60%	263	0.93%	4.74%
5% - 5.49%	8,338,062.40	0.66%	286	1.01%	5.30%
5.5% - 5.99%	32,098,213.97	2.56%	911	3.22%	5.70%
6% - 6.49%	4,161,359.47	0.33%	109	0.39%	6.14%
6.5% - 6.99%	7,515,037.31	0.60%	602	2.13%	6.68%
7% - 7.49%	21,655,689.01	1.73%	1,713	6.06%	7.05%
7.5% - more	409,628.27	0.03%	24	0.08%	8.14%
	<b>1,255,028,568.83</b>	<b>100.%</b>	<b>28,254</b>	<b>100.%</b>	<b>2.18%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	16,912.00	0.00%	25	0.09%	2.00%
1987	1,241.44	0.00%	1	0.00%	2.00%
1988	10,018.79	0.00%	4	0.01%	2.00%
1989	20,704.70	0.00%	8	0.03%	2.00%
1990	51,461.85	0.00%	10	0.04%	2.00%
1991	21,234.11	0.00%	5	0.02%	2.00%
1992	36,805.96	0.00%	11	0.04%	4.46%
1993	59,741.04	0.00%	10	0.04%	4.59%
1994	3,026.14	0.00%	2	0.01%	5.15%
1995	18,053.13	0.00%	6	0.02%	5.15%
1996	106,318.17	0.01%	12	0.04%	2.80%
1997	66,983.39	0.01%	18	0.06%	2.04%
1998	54,458.43	0.00%	17	0.06%	2.78%
1999	421,312.46	0.03%	65	0.23%	2.43%
2000	1,450,016.52	0.12%	134	0.47%	2.65%
2001	3,764,064.08	0.30%	394	1.39%	2.60%
2002	13,007,263.24	1.04%	2,059	7.29%	2.72%
2003	22,788,055.37	1.82%	1,591	5.63%	3.87%
2004	38,571,295.26	3.07%	1,327	4.70%	2.64%
2005	128,029,097.99	10.20%	2,892	10.24%	2.34%
2006	155,476,668.46	12.39%	3,184	11.27%	2.16%
2007	202,130,588.25	16.11%	3,968	14.04%	1.81%
2008	224,154,413.84	17.86%	4,253	15.05%	2.04%
2009	214,672,972.26	17.11%	3,846	13.61%	2.14%
2010	150,557,429.03	12.00%	2,594	9.18%	2.21%
2011	35,575,750.28	2.83%	673	2.38%	2.79%
2012	17,255,274.09	1.37%	305	1.08%	2.35%
2013	18,361,308.63	1.46%	306	1.08%	2.36%
2014	13,942,852.95	1.11%	255	0.90%	2.37%
2015	8,333,930.80	0.66%	171	0.61%	2.41%
2016	6,069,316.17	0.48%	108	0.38%	2.22%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</b>	<b>100.0%</b>	<b>2.18%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	54,393.86	0.00%	146	0.52%	1.92%
2017	6,559,345.93	0.52%	2,280	8.07%	3.05%
2018	3,692,215.75	0.29%	709	2.51%	3.74%
2019	5,215,739.61	0.42%	589	2.08%	3.21%
2020	9,367,809.38	0.75%	662	2.34%	2.73%
2021	13,144,820.83	1.05%	790	2.80%	2.58%
2022	26,717,455.70	2.13%	1,070	3.79%	2.01%
2023	53,348,793.42	4.25%	1,712	6.06%	1.89%
2024	64,260,773.22	5.12%	1,656	5.86%	1.75%
2025	65,998,435.01	5.26%	1,843	6.52%	2.26%
2026	28,556,128.48	2.28%	825	2.92%	2.59%
2027	37,202,605.86	2.96%	990	3.50%	3.35%
2028	37,036,797.36	2.95%	865	3.06%	3.04%
2029	40,344,478.83	3.21%	919	3.25%	2.74%
2030	48,000,690.28	3.82%	1,003	3.55%	2.36%
2031	37,856,255.14	3.02%	733	2.59%	2.28%
2032	40,158,153.07	3.20%	759	2.69%	1.97%
2033	41,146,670.16	3.28%	738	2.61%	2.23%
2034	54,357,338.92	4.33%	932	3.30%	2.21%
2035	78,221,657.24	6.23%	1,286	4.55%	2.03%
2036	64,508,928.13	5.14%	1,022	3.62%	2.01%
2037	62,508,265.00	4.98%	1,015	3.59%	1.71%
2038	54,390,676.15	4.33%	843	2.98%	1.93%
2039	52,447,245.14	4.18%	771	2.73%	2.21%
2040	50,325,544.77	4.01%	695	2.46%	2.24%
2041	42,465,428.78	3.38%	602	2.13%	2.16%
2042	40,355,344.48	3.22%	564	2.00%	1.87%
2043	36,867,344.04	2.94%	444	1.57%	2.02%
2044	30,714,011.14	2.45%	386	1.37%	2.17%
2045	29,226,873.44	2.33%	323	1.14%	2.10%
2046	24,579,072.77	1.96%	283	1.00%	1.95%
2047	27,623,314.57	2.20%	300	1.06%	1.76%
2048	19,154,165.71	1.53%	196	0.69%	2.07%
2049	12,796,267.93	1.02%	123	0.44%	2.27%
2050	8,965,577.64	0.71%	87	0.31%	2.37%
2051	2,331,844.13	0.19%	35	0.12%	2.51%
2052	2,215,618.91	0.18%	31	0.11%	2.34%
2053	1,418,067.59	0.11%	15	0.05%	2.28%
2054	624,294.88	0.05%	7	0.02%	2.18%
2055	163,941.45	0.01%	3	0.01%	3.27%
2061	106,184.13	0.01%	2	0.01%	3.98%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</b>	<b>100.0%</b>	<b>2.18%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,151,328.22	0.09%	22	0.08%	2.19%
0.5 - 1.0	5,352,084.67	0.43%	96	0.34%	2.24%
1.0 - 1.5	5,106,189.99	0.41%	103	0.36%	2.39%
1.5 - 2.0	3,533,209.91	0.28%	74	0.26%	2.43%
2.0 - 2.5	6,978,018.54	0.56%	127	0.45%	2.61%
2.5 - 3.0	7,496,613.19	0.60%	134	0.47%	2.13%
3.0 - 4.0	18,128,663.45	1.44%	306	1.08%	2.37%
4.0 - 5.0	17,834,261.09	1.42%	320	1.13%	2.37%
5.0 - 6.0	41,113,705.54	3.28%	754	2.67%	2.81%
6.0 - 7.0	177,128,549.58	14.11%	3,080	10.90%	2.18%
7.0 - 8.0	202,953,206.02	16.17%	3,668	12.98%	2.14%
8.0 - 9.0	226,180,681.33	18.02%	4,329	15.32%	2.00%
9.0 - 10.0	203,088,411.45	16.18%	3,921	13.88%	1.84%
more - 10.0	338,983,645.85	27.01%	11,320	40.07%	2.43%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</b>	<b>100.0%</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	1,183,788,610.31	94.32%	26,341	93.23%	2.03%
01-02	4,273,020.51	0.34%	174	0.62%	4.82%
02-03	7,027,584.32	0.56%	222	0.79%	5.87%
03-04	3,067,779.10	0.24%	111	0.39%	5.55%
04-05	2,180,786.52	0.17%	77	0.27%	5.20%
05-06	2,747,002.80	0.22%	120	0.42%	5.20%
06-07	2,823,348.09	0.22%	96	0.34%	5.22%
07-08	4,340,779.06	0.35%	127	0.45%	5.80%
08-09	2,320,968.19	0.18%	80	0.28%	5.39%
09-10	1,979,396.47	0.16%	63	0.22%	4.78%
10-11	6,019,005.63	0.48%	157	0.56%	5.24%
11-12	4,674,202.28	0.37%	120	0.42%	5.35%
12-13	5,787,523.87	0.46%	131	0.46%	5.65%
13-14	3,454,348.37	0.28%	90	0.32%	4.68%
14-15	2,913,656.65	0.23%	69	0.24%	4.69%
15-16	1,938,685.07	0.15%	28	0.10%	4.10%
16-17	1,140,255.21	0.09%	27	0.10%	3.15%
17-18	472,954.39	0.04%	11	0.04%	3.12%
18-19	1,539,389.60	0.12%	33	0.12%	3.02%
19-20	2,686,292.63	0.21%	45	0.16%	3.05%
20-21	740,458.24	0.06%	14	0.05%	3.09%
21-22	1,198,841.24	0.10%	15	0.05%	3.11%
22-23	1,099,082.70	0.09%	17	0.06%	3.06%
23-24	1,030,433.53	0.08%	16	0.06%	3.13%
24-25	353,142.63	0.03%	6	0.02%	3.08%
25-26	785,923.49	0.06%	9	0.03%	3.11%
26-27	670,643.15	0.05%	6	0.02%	3.12%
27-28	375,296.85	0.03%	7	0.02%	3.12%
28-29	1,045,232.45	0.08%	13	0.05%	2.61%
29-30	190,062.97	0.02%	4	0.01%	3.06%
30 - more	2,363,862.51	0.19%	25	0.09%	3.06%
Matured					
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</b>	<b>100.0%</b>	<b>2.18%</b>

### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 69,58 %</b>					
less - 40.00%	131,238,744.94	10.46%	4,479	19.42%	2.59%
40.01% - 50.00%	96,246,747.97	7.67%	2,461	10.67%	2.44%
50.01% - 60.00%	129,263,816.81	10.30%	2,730	11.84%	2.32%
60.01% - 70.00%	174,968,659.32	13.94%	3,286	14.25%	2.28%
70.01% - 80.00%	316,119,466.45	25.19%	4,945	21.44%	2.06%
80.01% - 85.00%	141,649,384.12	11.29%	1,631	7.07%	2.05%
85.01% - 90.00%	134,263,525.02	10.70%	1,578	6.84%	1.84%
90.01% - 95.00%	50,691,966.97	4.04%	609	2.64%	1.89%
95.01% - 100.00%	62,394,189.91	4.97%	1,045	4.53%	2.24%
100.01% - 105.00%	6,788,783.25	0.54%	116	0.50%	2.27%
105.01% - 110.00%	4,740,067.32	0.38%	73	0.32%	2.38%
110.01% - 115.00%	3,634,827.68	0.29%	61	0.27%	2.41%
115.01% - 120.00%	3,005,104.68	0.24%	46	0.20%	2.73%
128.01% - more	23,284.39	0.00%	1	0.00%	1.42%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>23,061</b>	<b>100.0%</b>	<b>2.18%</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: 83,01 %</b>					
less - 40.00%	169,018,858.30	13.47%	8,414	36.49%	2.46%
40.01% - 50.00%	88,917,021.90	7.08%	1,976	8.57%	2.27%
50.01% - 60.00%	101,402,135.80	8.08%	1,902	8.25%	2.20%
60.01% - 70.00%	106,517,691.62	8.49%	1,853	8.04%	2.24%
70.01% - 80.00%	109,935,834.64	8.76%	1,678	7.28%	2.19%
80.01% - 85.00%	47,368,874.90	3.77%	715	3.10%	2.35%
85.01% - 90.00%	46,990,786.77	3.74%	636	2.76%	2.34%
90.01% - 95.00%	42,048,177.29	3.35%	521	2.26%	2.29%
95.01% - 100.00%	48,271,129.83	3.85%	565	2.45%	2.14%
100.01% - 105.00%	90,633,784.98	7.22%	920	3.99%	2.11%
105.01% - 110.00%	85,213,372.51	6.79%	872	3.78%	2.07%
110.01% - 115.00%	75,867,911.58	6.05%	764	3.31%	1.90%
115.01% - 120.00%	64,776,209.19	5.16%	631	2.74%	1.89%
120.01% - 125.00%	47,502,140.89	3.78%	448	1.94%	1.92%
125.01% - 128.00%	26,473,548.94	2.11%	237	1.03%	1.93%
128.01% - more	104,091,089.69	8.29%	929	4.03%	1.92%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>23,061</b>	<b>100.0%</b>	<b>2.18%</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	73,950,007.01	5.89%	7,281	31.57%	3.01%
25.000,00 - 50.000,00	237,764,799.78	18.94%	6,393	27.72%	2.46%
50.000,00 - 75.000,00	239,074,055.38	19.05%	3,884	16.84%	2.14%
75.000,00 - 100.000,00	193,669,884.22	15.43%	2,247	9.74%	2.11%
100.000,00 - 125.000,00	148,848,972.55	11.86%	1,330	5.77%	2.00%
125.000,00 - 150.000,00	97,374,086.35	7.76%	715	3.10%	2.07%
150.000,00 - 175.000,00	71,103,146.44	5.67%	441	1.91%	1.97%
175.000,00 - 200.000,00	48,024,234.67	3.83%	258	1.12%	1.95%
200.000,00 - 225.000,00	29,903,381.20	2.38%	142	0.62%	1.91%
225.000,00 - 250.000,00	26,375,556.00	2.10%	111	0.48%	1.89%
250.000,00 - 275.000,00	20,578,910.22	1.64%	79	0.34%	1.98%
275.000,00 - 300.000,00	14,368,191.19	1.14%	50	0.22%	2.15%
300.000,00 - 325.000,00	11,836,164.86	0.94%	38	0.17%	1.64%
325.000,00 - 350.000,00	9,077,179.60	0.72%	27	0.12%	1.89%
350.000,00 - 375.000,00	2,526,764.26	0.20%	7	0.03%	1.89%
375.000,00 - 400.000,00	3,476,755.83	0.28%	9	0.04%	2.02%
400.000,00 - 425.000,00	3,262,355.33	0.26%	8	0.04%	2.83%
425.000,00 - 450.000,00	2,150,717.60	0.17%	5	0.02%	1.97%
450.000,00 - 475.000,00	2,317,112.24	0.18%	5	0.02%	1.76%
475.000,00 - 500.000,00	2,927,142.54	0.23%	6	0.03%	1.59%
500.000,00 - 600.000,00	6,317,867.64	0.50%	12	0.05%	2.03%
600.000,00 - 700.000,00	4,656,627.71	0.37%	7	0.03%	2.12%
700.000,00 - 800.000,00	1,475,418.51	0.12%	2	0.01%	1.71%
800.000,00 - 900.000,00	2,595,615.54	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	1,373,622.16	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>23,061</b>	<b>100.0%</b>	<b>2.18%</b>

### 11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	6,928,522.94	0.55%	145	0.63%	2.28%
Partial Professional Use	36,973,080.30	2.95%	514	2.23%	2.26%
Professional use with recourse to the borrower	593,123.26	0.05%	4	0.02%	1.29%
Residential (Flat/Apartment)	1,116,101,391.93	88.93%	20,928	90.75%	2.18%
Residential (House, detached or semi-detached)	94,432,450.40	7.52%	1,470	6.37%	2.25%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>23,061</b>	<b>100.0%</b>	<b>2.18%</b>

### 12. Geography

Province	Current Period			Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	
ACHAIA	30,535,668.96	2.43%	679	2.24%
AITOLOAKARNANIA	11,927,459.04	0.95%	256	2.21%
ARGOLIDA	8,621,813.45	0.69%	155	2.26%
ARKADIA	8,478,458.98	0.68%	164	2.10%
ARTA	2,171,171.57	0.17%	49	2.23%
ATTICA	731,967,714.23	58.32%	11,825	2.09%
CHALKIDIKI	7,196,184.94	0.57%	195	2.68%
CHANIA	16,363,235.50	1.30%	249	2.19%
CHIOS	7,541,328.81	0.60%	138	2.87%
CORFU	6,097,100.44	0.49%	124	2.35%
DODEKANISA	19,032,311.09	1.52%	370	2.38%
DRAMA	6,750,983.41	0.54%	221	2.35%
EVOIA	15,148,147.05	1.21%	301	2.50%
EVKITANIA	1,239,464.78	0.10%	29	2.67%
EVROS	11,193,700.31	0.89%	348	2.55%
FLORINA	2,017,172.92	0.16%	52	2.11%
FOKIDA	2,120,749.58	0.17%	45	2.48%
FTHIOTIDA	14,063,027.86	1.12%	271	2.31%
GREVENA	2,724,736.77	0.22%	50	1.92%
HERAKLION	17,336,060.44	1.38%	297	2.18%
ILEIA	7,989,239.28	0.64%	228	2.30%
IMATHIA	5,870,541.02	0.47%	148	2.44%
IOANNINA	15,180,607.88	1.21%	305	2.01%
KARDITSA	5,600,570.45	0.45%	150	2.09%
KASTORIA	2,760,775.41	0.22%	50	2.47%
KAVALA	8,776,246.90	0.70%	206	2.33%
KEFALLONIA	4,712,053.95	0.38%	75	2.26%
KILKIS	5,315,094.85	0.42%	139	2.54%
KORINTHIA	14,277,676.79	1.14%	224	1.98%
KOZANI	9,179,978.61	0.73%	231	2.09%
KYKLADES	10,741,286.76	0.86%	159	2.19%
LAKONIA	8,193,827.86	0.65%	159	2.41%
LARISA	26,416,212.31	2.11%	570	2.20%
LASITHI	7,422,202.65	0.59%	148	1.88%
LEFKADA	1,386,170.70	0.11%	54	2.75%
LESBOS	10,013,203.25	0.80%	189	2.50%
MAGNESIA	12,319,640.22	0.98%	244	2.30%
MESSINIA	13,186,159.79	1.05%	226	2.44%
PELLA	7,335,399.37	0.58%	195	2.48%
PIERIA	8,227,475.67	0.66%	204	2.64%
PREVEZA	6,107,848.14	0.49%	123	2.19%
RETHYMNO	9,177,177.41	0.73%	149	2.03%
RODOPI	5,137,823.71	0.41%	150	2.38%
SAMOS	4,440,002.39	0.35%	76	2.37%
SERRES	6,010,949.64	0.48%	155	2.73%
THESPROTIA	1,837,359.64	0.15%	53	2.13%
THESSALONIKI	89,780,905.33	7.15%	1,987	2.37%
TRIKALA	5,276,642.08	0.42%	136	2.34%
VOIOTIA	9,743,833.97	0.78%	200	2.58%
XANTHI	6,815,656.48	0.54%	248	2.52%
ZAKYNTHOS	3,269,516.19	0.26%	62	2.27%
<b>Total</b>	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>23,061</b>	<b>2.18%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,255,028,568.83	100.00%	28,254	100.00%	2.18%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</b>	<b>100.0%</b>	<b>2.18%</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	435,399,972.48	34.69%	9,802	34.69%	1.52%
Euribor 1M Linked	70,227,987.17	5.60%	1,117	3.95%	1.43%
Euribor 3M Linked	236,348,256.59	18.83%	4,243	15.02%	2.40%
Fixed	399,487,915.65	31.83%	8,558	30.29%	2.61%
Hellenic Government Bond	24,033,901.22	1.92%	2,151	7.61%	7.01%
Originator Rate	89,530,535.72	7.13%	2,383	8.43%	2.22%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</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)	27,975	460,343.65	1,244,993,343.24	99.01%	99.20%
31-60 days past due	232	121,544.06	7,858,073.04	0.82%	0.63%
61-90 days past due	47	34,534.52	2,177,152.55	0.17%	0.17%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>28,254</b>	<b>616,422.23</b>	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>100.0%</b>

### 16. Loan Purpose

#### Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	658,212,107.97	52.45%	15,129	53.55%	2.16%
Refinancing loans	30,812,425.57	2.46%	544	1.93%	1.98%
Buy Secondary	230,527,325.34	18.37%	3,348	11.85%	2.12%
Professional use	10,601,034.42	0.84%	182	0.64%	2.48%
Renovating	323,947,520.23	25.81%	8,938	31.63%	2.27%
Other	928,155.30	0.07%	113	0.40%	6.99%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</b>	<b>100.0%</b>	<b>2.18%</b>

### 17. Subsidized Loans

#### Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1,032,395,775.50	82.26%	22,714	80.39%	2.28%
Subsidized Loans	222,632,793.33	17.74%	5,540	19.61%	1.74%
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</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	701,416,662.48	55.88%	12,134	53.72%	2.11%	
Self Employed	203,657,990.21	16.22%	2,705	11.97%	2.23%	
Unemployed	72,612,338.13	5.78%	1,733	7.67%	2.46%	
Retired	268,003,158.24	21.35%	5,692	25.20%	2.23%	
N/A	9,338,419.77	0.74%	325	1.44%	3.25%	
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>22,589</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	268,773,837.85	21.41%	5,376	19.03%	2.19%	
Retired Employee	38,139,751.35	3.03%	938	3.32%	2.17%	
No Employee	948,114,979.63	75.54%	21,940	77.65%	2.18%	
	<b>1,255,028,568.83</b>	<b>100.0%</b>	<b>28,254</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.