

# Covered Bond Programme II



## Monthly Investor Report

January 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	BBB-	Ba3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2012	30-06-2010
Portfolio Cut off Date	31-01-2012	30-06-2010
Original Principal Balance	14.388.045.931,00	4.884.632.703,00
Principal Balance	10.872.018.743,00	3.639.740.247,00
Number of Borrowers	175.103	68.622
Number of Loanparts	240.427	93.060
Number of Properties	180.024	69.543
Average Principal Balance (borrower)	62.089,28	53.040,43
Average Principal Balance (parts)	45.219,62	39.111,76
Coupon: Weighted Average	3,7	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	64,88	67,08
Weighted Average Loan to Indexed Value	57,84	48,96
Seasoning (years): Weighted Average	4,82	4,42
Original Maturity (years): Weighted Average	23,94	18,53
Remaining Tenor (years): Weighted Average	19,16	14,15

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**Nominal Value Test**

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All amounts in EURO

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Outstanding Bonds	8.800.000.000,00
Negative Carry	199.500.000,00
Outstanding Accrued Interest on Bonds	26.881.944,44
Current Outstanding Balance	10.872.018.743,11
Adjusted Nominal Value Assets *	10.608.388.267,19
Outstanding Accrued Interest on Assets	24.720.782,45
Cash Collateral	115.000.000,00
Nominal Value Test Current Value **	83,68 %
<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	10,449,754,600.45	96.12%	237,310	98.70%	3.69%
Swiss Franc	422,264,142.66	3.88%	3,117	1.30%	2.65%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,541,942,146.87	14.18%	38,694	16.09%	4.46%
Standard Amortising	9,330,076,596.24	85.82%	201,631	83.86%	3.52%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,325</b>	<b>100.0%</b>	<b>3.65%</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%	1,493,709,738.65	13.74%	18,489	7.69%	2.07%
2.5% - 2.99%	2,215,058,074.58	20.37%	43,678	18.17%	2.67%
3% - 3.49%	2,843,660,080.46	26.16%	49,043	20.40%	3.22%
3.5% - 3.99%	1,183,465,925.02	10.89%	21,309	8.86%	3.78%
4% - 4.49%	535,823,255.67	4.93%	9,911	4.12%	4.16%
4.5% - 4.99%	453,416,489.29	4.17%	9,369	3.90%	4.74%
5% - 5.49%	950,419,959.74	8.74%	37,819	15.73%	5.26%
5.5% - 5.99%	470,651,845.06	4.33%	22,542	9.38%	5.72%
6% - 6.49%	76,939,024.68	0.71%	3,988	1.66%	6.26%
6.5% - 6.99%	154,372,718.50	1.42%	4,897	2.04%	6.64%
7% - 7.49%	493,927,364.56	4.54%	19,232	8.00%	7.06%
7.5% - more	574,266.90	0.01%	150	0.06%	10.71%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	4,752.26	0.00%	2	0.00%	5.15%
1988	15,716.44	0.00%	4	0.00%	3.62%
1989	83,346.95	0.00%	6	0.00%	4.40%
1990	38,669.01	0.00%	7	0.00%	5.15%
1991	24,314.22	0.00%	8	0.00%	5.15%
1992	134,376.35	0.00%	18	0.01%	5.02%
1993	408,159.77	0.00%	36	0.01%	4.64%
1994	539,451.23	0.00%	43	0.02%	3.71%
1995	1,198,580.80	0.01%	85	0.04%	3.72%
1996	3,214,441.19	0.03%	211	0.09%	4.03%
1997	11,802,595.97	0.11%	3,652	1.52%	4.73%
1998	27,536,377.12	0.25%	4,753	1.98%	4.57%
1999	75,264,264.09	0.69%	8,324	3.46%	4.83%
2000	134,329,595.59	1.24%	10,471	4.36%	4.58%
2001	287,398,504.14	2.64%	16,688	6.94%	4.31%
2002	423,690,634.99	3.90%	20,330	8.46%	4.49%
2003	506,627,549.02	4.66%	20,108	8.36%	4.68%
2004	629,820,791.25	5.79%	15,599	6.49%	4.09%
2005	1,139,145,962.49	10.48%	22,955	9.55%	3.72%
2006	1,259,472,360.48	11.58%	21,772	9.06%	3.34%
2007	1,334,189,937.76	12.27%	20,830	8.66%	2.95%
2008	1,505,643,533.65	13.85%	21,111	8.78%	3.43%
2009	2,063,785,643.87	18.98%	29,225	12.16%	3.55%
2010	1,190,420,203.77	10.95%	17,797	7.40%	3.73%
2011	277,228,980.70	2.55%	6,392	2.66%	4.08%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	10,696,354.04	0.10%	4,756	1.98%	5.01%
2013	34,358,165.97	0.32%	6,441	2.68%	4.82%
2014	69,696,679.55	0.64%	8,374	3.48%	4.85%
2015	118,256,333.54	1.09%	10,424	4.34%	4.68%
2016	219,565,463.88	2.02%	15,112	6.29%	4.57%
2017	316,600,375.73	2.91%	16,493	6.86%	4.74%
2018	283,529,266.91	2.61%	10,655	4.43%	4.42%
2019	339,106,732.82	3.12%	9,694	4.03%	4.05%
2020	435,655,771.04	4.01%	10,532	4.38%	3.77%
2021	456,530,593.29	4.20%	10,508	4.37%	3.47%
2022	395,146,906.05	3.63%	8,557	3.56%	3.10%
2023	394,768,605.42	3.63%	7,879	3.28%	3.29%
2024	553,438,230.81	5.09%	9,460	3.93%	3.15%
2025	516,066,273.86	4.75%	11,417	4.75%	3.78%
2026	298,099,973.87	2.74%	6,619	2.75%	4.36%
2027	353,002,365.33	3.25%	7,130	2.97%	4.85%
2028	291,022,382.42	2.68%	5,319	2.21%	4.32%
2029	365,277,647.20	3.36%	6,118	2.54%	3.91%
2030	297,338,457.49	2.73%	5,104	2.12%	3.62%
2031	226,804,892.07	2.09%	3,977	1.65%	3.37%
2032	212,588,989.84	1.96%	3,392	1.41%	3.16%
2033	223,479,028.49	2.06%	3,452	1.44%	3.63%
2034	356,470,618.81	3.28%	5,200	2.16%	3.49%
2035	423,267,237.18	3.89%	6,463	2.69%	3.24%
2036	309,565,606.62	2.85%	4,631	1.93%	3.14%
2037	283,068,723.46	2.60%	3,698	1.54%	2.89%
2038	318,975,426.31	2.93%	3,672	1.53%	3.43%
2039	388,102,677.52	3.57%	4,757	1.98%	3.52%
2040	222,345,927.79	2.05%	3,073	1.28%	3.71%
2041	210,993,128.95	1.94%	2,968	1.23%	3.52%
2042	135,315,289.26	1.24%	1,846	0.77%	3.12%
2043	137,304,315.95	1.26%	1,704	0.71%	3.45%
2044	157,446,708.55	1.45%	1,955	0.81%	3.48%
2045	156,386,582.11	1.44%	1,952	0.81%	3.31%
2046	227,979,553.03	2.10%	2,832	1.18%	3.08%
2047	235,948,293.72	2.17%	2,887	1.20%	3.03%
2048	228,107,682.04	2.10%	2,668	1.11%	3.38%
2049	264,372,217.80	2.43%	3,196	1.33%	3.58%
2050	173,294,438.33	1.59%	2,237	0.93%	3.66%
2051	189,421,578.98	1.74%	2,759	1.15%	3.63%
2052	19,579,067.97	0.18%	227	0.09%	3.61%
2053	3,370,624.26	0.03%	44	0.02%	3.43%
2054	5,039,029.67	0.05%	59	0.02%	3.32%
2055	4,758,643.59	0.04%	56	0.02%	3.80%
2056	5,867,931.87	0.05%	76	0.03%	3.67%
2057	3,923,304.76	0.04%	52	0.02%	3.47%
2061	84,644.96	0.00%	2	0.00%	4.06%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	53,916,677.53	0.50%	1,740	0.72%	4.19%
0.5 - 1.0	189,781,491.53	1.75%	4,021	1.67%	4.09%
1.0 - 1.5	350,778,006.96	3.23%	5,874	2.44%	3.94%
1.5 - 2.0	768,036,446.97	7.06%	10,984	4.57%	3.67%
2.0 - 2.5	1,016,826,191.29	9.35%	14,728	6.13%	3.52%
2.5 - 3.0	1,066,090,878.41	9.81%	14,822	6.16%	3.54%
3.0 - 4.0	1,518,877,978.43	13.97%	21,242	8.84%	3.48%
4.0 - 5.0	1,350,863,456.21	12.43%	20,945	8.71%	2.93%
5.0 - 6.0	1,233,106,689.40	11.34%	21,182	8.81%	3.32%
6.0 - 7.0	1,180,243,917.96	10.86%	23,626	9.83%	3.70%
7.0 - 8.0	639,478,878.25	5.88%	15,580	6.48%	4.09%
8.0 - 9.0	511,682,553.87	4.71%	19,886	8.27%	4.64%
9.0 - 10.0	430,262,598.72	3.96%	20,357	8.47%	4.51%
more - 10.0	562,072,977.58	5.17%	45,440	18.90%	4.47%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	8,692,831,359.84	79.96%	197,445	82.12%	3.51%
01-02	412,892,546.98	3.80%	8,196	3.41%	4.39%
02-03	304,812,822.49	2.80%	6,487	2.70%	5.08%
03-04	111,091,659.42	1.02%	3,094	1.29%	5.18%
04-05	48,944,840.47	0.45%	1,761	0.73%	4.93%
05-06	40,551,442.84	0.37%	1,579	0.66%	4.83%
06-07	43,666,655.18	0.40%	1,546	0.64%	5.12%
07-08	66,603,682.87	0.61%	1,817	0.76%	5.54%
08-09	36,762,300.70	0.34%	1,032	0.43%	4.78%
09-10	36,915,864.09	0.34%	1,081	0.45%	4.26%
10-11	33,814,496.29	0.31%	918	0.38%	4.35%
11-12	42,376,626.96	0.39%	1,009	0.42%	4.58%
12-13	50,810,794.16	0.47%	1,164	0.48%	5.10%
13-14	40,174,847.69	0.37%	882	0.37%	4.50%
14-15	50,670,318.51	0.47%	1,034	0.43%	3.94%
15-16	41,004,594.78	0.38%	781	0.32%	4.13%
16-17	43,749,600.60	0.40%	761	0.32%	4.28%
17-18	61,111,270.63	0.56%	1,007	0.42%	4.55%
18-19	41,881,866.75	0.39%	686	0.29%	3.82%
19-20	46,644,388.15	0.43%	742	0.31%	3.39%
20-21	40,284,534.61	0.37%	572	0.24%	3.17%
21-22	30,696,372.11	0.28%	468	0.19%	3.13%
22-23	37,787,231.36	0.35%	524	0.22%	3.12%
23-24	46,738,134.25	0.43%	629	0.26%	3.12%
24-25	63,881,356.87	0.59%	803	0.33%	3.14%
25-26	42,274,536.89	0.39%	509	0.21%	3.12%
26-27	36,709,075.43	0.34%	442	0.18%	3.14%
27-28	31,533,821.31	0.29%	358	0.15%	3.12%
28-29	19,568,175.35	0.18%	226	0.09%	3.13%
29-30	22,160,307.38	0.20%	263	0.11%	3.12%
30 - more	252,378,475.75	2.32%	2,598	1.08%	3.12%
Matured	694,742.40	0.01%	13	0.01%	3.56%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

**8. Loan to Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,88 %</b>					
less - 40.00%	1,585,155,339.87	14.58%	47,607	26.45%	3.92%
40.01% - 50.00%	1,139,774,612.48	10.48%	23,034	12.80%	3.75%
50.01% - 60.00%	1,322,552,292.35	12.16%	23,075	12.82%	3.66%
60.01% - 70.00%	1,847,747,848.53	16.99%	27,167	15.09%	3.66%
70.01% - 80.00%	2,501,882,082.56	23.01%	32,892	18.27%	3.45%
80.01% - 85.00%	820,568,286.60	7.54%	7,100	3.94%	3.40%
85.01% - 90.00%	732,935,627.37	6.74%	6,555	3.64%	3.26%
90.01% - 95.00%	315,412,135.95	2.90%	3,160	1.76%	3.62%
95.01% - 100.00%	415,325,603.94	3.82%	7,162	3.98%	4.56%
100.01% - 105.00%	72,861,987.00	0.67%	842	0.47%	3.92%
105.01% - 110.00%	55,375,279.63	0.50%	613	0.34%	4.01%
110.01% - 115.00%	33,934,768.01	0.31%	431	0.24%	4.19%
115.01% - 120.00%	26,422,740.03	0.24%	370	0.21%	4.46%
120.01% - 125.00%	204,680.55	0.00%	2	0.00%	2.92%
125.01% - 128.00%	42,367.67	0.00%	1	0.00%	3.40%
128.01% - more	1,823,090.57	0.01%	13	0.01%	3.36%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>180,024</b>	<b>100.0%</b>	<b>3.65%</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: 57,38 %</b>					
less - 40.00%	2,985,893,384.73	27.46%	100,130	55.62%	4.04%
40.01% - 50.00%	1,251,848,911.97	11.51%	17,518	9.73%	3.69%
50.01% - 60.00%	1,320,581,677.68	12.15%	15,357	8.53%	3.56%
60.01% - 70.00%	1,544,201,505.00	14.20%	15,631	8.68%	3.51%
70.01% - 80.00%	1,609,491,993.77	14.80%	14,664	8.15%	3.43%
80.01% - 85.00%	623,593,815.77	5.74%	5,324	2.96%	3.46%
85.01% - 90.00%	493,622,824.79	4.54%	3,887	2.16%	3.51%
90.01% - 95.00%	346,601,292.33	3.19%	2,589	1.44%	3.39%
95.01% - 100.00%	233,584,073.00	2.15%	1,796	1.00%	3.46%
100.01% - 105.00%	215,007,188.49	1.98%	1,507	0.84%	3.27%
105.01% - 110.00%	126,111,578.28	1.16%	848	0.47%	3.30%
110.01% - 115.00%	76,017,023.37	0.70%	514	0.29%	3.32%
115.01% - 120.00%	43,788,907.46	0.40%	252	0.14%	3.33%
120.01% - 125.00%	330,493.88	0.00%	1	0.00%	3.62%
128.01% - more	1,344,072.59	0.01%	6	0.00%	3.35%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>180,024</b>	<b>100.0%</b>	<b>3.65%</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	743,609,662.33	6.83%	60,904	33.83%	4.91%
25.000,00 - 50.000,00	1,487,873,767.41	13.68%	39,894	22.16%	4.33%
50.000,00 - 75.000,00	1,793,280,878.84	16.49%	29,588	16.44%	4.00%
75.000,00 - 100.000,00	1,670,248,198.11	15.36%	19,174	10.65%	3.50%
100.000,00 - 125.000,00	1,161,280,569.01	10.68%	10,384	5.77%	3.31%
125.000,00 - 150.000,00	1,006,591,731.22	9.25%	7,367	4.09%	3.32%
150.000,00 - 175.000,00	644,013,433.43	5.92%	3,987	2.22%	3.24%
175.000,00 - 200.000,00	528,359,640.22	4.85%	2,828	1.57%	3.27%
200.000,00 - 225.000,00	310,439,068.10	2.85%	1,466	0.81%	3.18%
225.000,00 - 250.000,00	255,822,007.74	2.35%	1,081	0.60%	3.22%
250.000,00 - 275.000,00	201,817,441.39	1.85%	770	0.43%	3.08%
275.000,00 - 300.000,00	174,640,548.16	1.60%	609	0.34%	3.10%
300.000,00 - 325.000,00	124,445,057.53	1.14%	398	0.22%	3.04%
325.000,00 - 350.000,00	117,374,541.19	1.07%	349	0.19%	3.08%
350.000,00 - 375.000,00	78,244,413.47	0.71%	216	0.12%	3.07%
375.000,00 - 400.000,00	61,365,389.63	0.56%	159	0.09%	3.07%
400.000,00 - 425.000,00	56,025,765.00	0.51%	136	0.08%	2.89%
425.000,00 - 450.000,00	47,209,474.47	0.43%	108	0.06%	3.01%
450.000,00 - 475.000,00	39,753,469.09	0.36%	86	0.05%	3.10%
475.000,00 - 500.000,00	39,008,202.59	0.35%	80	0.04%	3.10%
500.000,00 - 600.000,00	114,629,709.70	1.05%	209	0.12%	2.96%
600.000,00 - 700.000,00	53,464,056.75	0.49%	83	0.05%	2.83%
700.000,00 - 800.000,00	29,962,667.59	0.27%	40	0.02%	2.91%
800.000,00 - 900.000,00	27,849,730.78	0.25%	33	0.02%	2.91%
900.000,00 - 1.000.000,00	18,261,471.01	0.16%	19	0.01%	2.88%
1.000.000,00 - 1.250.000,00	28,681,869.29	0.26%	26	0.01%	2.57%
1.250.000,00 - 1.500.000,00	18,305,668.75	0.16%	13	0.01%	2.54%
1.500.000,00 - more	39,460,310.31	0.36%	17	0.01%	2.41%
	<b>10,872,018,743.11</b>	<b>99.8%</b>	<b>180,024</b>	<b>100.0%</b>	<b>3.65%</b>

## 11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,110,858,731.66	10.21%	10,587	5.88%	3.55%
Building	30,509,592.84	0.28%	314	0.17%	3.53%
House incl. land plot	9,137,058,345.68	84.04%	163,010	90.55%	3.68%
N/A	32,019,188.98	0.29%	521	0.29%	3.37%
Other real estate	72,240,944.73	0.66%	994	0.55%	3.45%
Professional Use	489,331,939.22	4.50%	4,598	2.55%	3.46%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>180,024</b>	<b>100.0%</b>	<b>3.65%</b>

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	328,626,020.65	3.02%	6,085	3.38%	3.70%
AITOLOAKARNANIA	151,773,539.47	1.40%	3,071	1.71%	4.13%
ARGOLIDA	82,990,504.64	0.76%	1,290	0.72%	3.74%
ARKADIA	56,651,292.74	0.52%	963	0.54%	3.55%
ARTA	29,421,307.95	0.27%	729	0.41%	3.78%
ATTICA	5,341,546,853.38	49.13%	77,889	43.27%	3.49%
CHALKIDIKI	92,098,672.08	0.85%	1,856	1.03%	4.12%
CHANIA	154,543,733.36	1.42%	2,148	1.19%	3.66%
CHIOS	50,852,529.82	0.47%	877	0.49%	3.79%
CORFU	84,918,572.07	0.78%	1,367	0.76%	3.76%
DODEKANISA	259,170,801.30	2.38%	3,434	1.91%	3.71%
DRAMA	61,031,237.45	0.56%	1,672	0.93%	4.23%
EVOIA	164,017,912.55	1.51%	2,984	1.66%	3.87%
EVKITANIA	8,086,065.42	0.07%	200	0.11%	4.13%
EVROS	110,460,293.09	1.02%	2,988	1.66%	4.25%
FLORINA	23,523,325.26	0.22%	631	0.35%	4.37%
FOKIDA	22,276,844.83	0.21%	414	0.23%	3.87%
FTHIOTIDA	154,670,637.18	1.42%	3,030	1.68%	3.86%
GREVENA	19,544,122.96	0.18%	413	0.23%	3.73%
HERAKLION	177,433,798.72	1.63%	2,453	1.36%	3.49%
ILEIA	104,115,956.94	0.96%	2,260	1.26%	4.15%
IMATHIA	64,121,773.86	0.59%	1,362	0.76%	3.99%
IOANNINA	150,109,073.06	1.38%	2,530	1.41%	3.35%
KARDITSA	83,700,505.12	0.77%	1,859	1.03%	3.80%
KASTORIA	21,945,123.54	0.20%	469	0.26%	3.85%
KAVALA	87,175,687.48	0.80%	1,893	1.05%	3.84%
KEFALLONIA	60,961,329.68	0.56%	930	0.52%	3.68%
KILKIS	50,414,639.99	0.46%	1,257	0.70%	4.13%
KORINTHIA	153,013,861.35	1.41%	2,383	1.32%	3.49%
KOZANI	72,227,647.51	0.66%	1,610	0.89%	3.75%
KYKLADES	155,672,198.74	1.43%	1,811	1.01%	3.55%
LAKONIA	77,991,887.29	0.72%	1,235	0.69%	3.74%
LARISA	202,983,153.06	1.87%	3,976	2.21%	3.74%
LASITHI	85,436,174.64	0.79%	1,215	0.68%	3.36%
LEFKADA	24,458,604.07	0.23%	435	0.24%	3.78%
LESBOS	100,526,943.93	0.93%	1,619	0.90%	3.83%
MAGNESIA	147,128,378.14	1.35%	2,732	1.52%	3.87%
MESSINIA	113,719,726.24	1.05%	2,111	1.17%	3.70%
PELLA	74,818,738.22	0.69%	1,900	1.06%	4.25%
PIERIA	119,416,187.77	1.10%	2,071	1.15%	3.81%
PREVEZA	64,293,675.78	0.59%	1,120	0.62%	3.58%
RETHYMNO	129,225,418.29	1.19%	2,084	1.16%	3.48%
RODOPI	57,741,061.33	0.53%	1,483	0.82%	4.03%
SAMOS	69,228,272.62	0.64%	904	0.50%	3.46%
SERRES	54,836,294.97	0.50%	1,370	0.76%	4.45%
THESPROTIA	32,611,740.06	0.30%	635	0.35%	3.88%
THESSALONIKI	854,827,339.53	7.86%	15,855	8.81%	3.95%
TRIKALA	61,982,699.86	0.57%	1,363	0.76%	4.14%
VOIOTIA	95,400,041.68	0.88%	1,953	1.09%	3.92%
XANTHI	89,365,319.17	0.82%	2,521	1.40%	4.09%
ZAKYNTHOS	38,931,224.27	0.36%	584	0.32%	3.57%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>180,024</b>	<b>100.0%</b>	<b>3.65%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,872,018,743.11	100.00%	240,427	100.00%	3.65%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</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	3,682,315,143.08	33.87%	74,608	31.03%	2.73%
Euribor 1M Linked	452,053,139.93	4.16%	6,225	2.59%	2.43%
Euribor 3M Linked	2,898,751,965.24	26.66%	47,054	19.57%	3.71%
Fixed	2,338,163,652.10	21.51%	47,265	19.66%	4.25%
Hellenic Government Bond	487,586,793.61	4.48%	18,615	7.74%	7.04%
Libor 1M Linked	273,317,580.59	2.51%	1,946	0.81%	1.85%
Originator Rate	739,830,468.56	6.80%	44,714	18.60%	5.33%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</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)	222,275	7,586,007.15	9,900,185,167.30	92.45%	91.06%
31-60 days past due	12,262	6,450,113.69	640,056,438.33	5.10%	5.88%
61-90 days past due	5,890	5,220,977.07	331,777,137.48	2.45%	3.05%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>240,427</b>	<b>19,257,097.91</b>	<b>10,872,018,743.11</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	3,250,083,901.33	29.89%	75,256	31.30%	3.76%
Completion/construction of primary residence	1,695,977,769.39	15.59%	44,210	18.39%	3.75%
Completion/construction of secondary	1,169,550,021.25	10.75%	16,665	6.93%	3.32%
Refinancing loans from other banks	1,276,738,816.91	11.74%	21,819	9.08%	3.52%
Buy Secondary	489,201,586.93	4.49%	6,705	2.79%	3.48%
Professional use	163,688,932.45	1.50%	2,108	0.88%	3.64%
Land Purchase For Residence Construction	122,238,320.60	1.12%	2,526	1.05%	4.34%
Renovating	2,698,893,099.53	24.82%	70,498	29.32%	3.67%
Other	5,646,294.72	0.05%	640	0.27%	6.81%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

**17. Subsidized Loans**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,761,675,783.71	80.58%	190,855	79.38%	3.73%
Subsidized Loans	2,110,342,959.40	19.41%	49,572	20.62%	3.35%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</b>

**18. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,842,745,500.76	53.74%	94,471	53.95%	3.58%
Self Employed	2,669,383,737.89	24.55%	31,096	17.76%	3.57%
Unemployed	781,055,722.73	7.18%	14,359	8.20%	3.89%
Retired	1,158,392,979.22	10.65%	23,610	13.48%	3.70%
N/A	420,440,802.51	3.86%	11,567	6.61%	4.56%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>175,103</b>	<b>100.0%</b>	<b>3.65%</b>

**19. Loans to Personnel**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	861,639,264.43	7.92%	13,983	5.82%	3.12%
Retired Employee	109,469,981.63	1.00%	2,126	0.88%	3.12%
No Employee	9,900,909,497.05	91.06%	224,318	93.30%	3.70%
	<b>10,872,018,743.11</b>	<b>100.0%</b>	<b>240,427</b>	<b>100.0%</b>	<b>3.65%</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.