

Covered Bond Programme II



Monthly Investor Report

January 2017

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	31-01-2017	30-06-2010
Portfolio Cut off Date	31-01-2017	30-06-2010
Original Principal Balance	2.015.977.232,00	4.884.632.703,00
Principal Balance	1.231.383.402,00	3.639.740.247,00
Number of Borrowers	22.245	68.622
Number of Loanparts	27.817	93.060
Number of Properties	22.702	69.543
Average Principal Balance (borrower)	55.355,51	53.040,43
Average Principal Balance (parts)	44.267,30	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	69,57	67,08
Weighted Average Loan to Indexed Value	82,33	48,96
Seasoning (years): Weighted Average	8,79	4,42
Original Maturity (years): Weighted Average	26,05	18,53
Remaining Tenor (years): Weighted Average	17,30	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	700.000.000,00
Negative Carry	7.375.000,00
Outstanding Accrued Interest on Bonds	1.395.600,00
Current Outstanding Balance	1.231.383.402,45
Adjusted Nominal Value Assets *	1.062.892.882,28
Outstanding Accrued Interest on Assets	1.320.905,62
Nominal Value Test Current Value **	66,37 %
<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	1,231,383,402.45	100.00%	27,817	100.00%	2.18%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	159,655,927.20	12.97%	4,233	15.22%	2.93%
Standard Amortising	1,071,727,475.25	87.03%	23,584	84.78%	2.07%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

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%	1,052,056,622.30	85.44%	21,824	78.46%	1.81%
2.5% - 2.99%	52,822,430.03	4.29%	1,135	4.08%	2.74%
3% - 3.49%	38,048,811.51	3.09%	851	3.06%	3.18%
3.5% - 3.99%	6,888,510.93	0.56%	126	0.45%	3.65%
4% - 4.49%	2,504,073.93	0.20%	51	0.18%	4.20%
4.5% - 4.99%	7,395,434.60	0.60%	261	0.94%	4.74%
5% - 5.49%	7,113,764.10	0.58%	251	0.90%	5.32%
5.5% - 5.99%	31,486,911.29	2.56%	904	3.25%	5.70%
6% - 6.49%	3,904,577.41	0.32%	105	0.38%	6.14%
6.5% - 6.99%	7,351,064.66	0.60%	596	2.14%	6.69%
7% - 7.49%	21,417,045.14	1.74%	1,692	6.08%	7.05%
7.5% - more	394,156.55	0.03%	21	0.08%	8.11%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	15,888.45	0.00%	24	0.09%	2.00%
1988	9,857.07	0.00%	4	0.01%	2.00%
1989	17,122.44	0.00%	7	0.03%	2.00%
1990	50,597.11	0.00%	10	0.04%	2.00%
1991	20,757.43	0.00%	4	0.01%	2.00%
1992	28,283.26	0.00%	10	0.04%	5.02%
1993	56,118.07	0.00%	10	0.04%	4.60%
1994	3,026.14	0.00%	2	0.01%	5.15%
1995	18,053.13	0.00%	6	0.02%	5.15%
1996	71,210.81	0.01%	8	0.03%	2.51%
1997	61,412.35	0.00%	17	0.06%	1.99%
1998	48,930.75	0.00%	15	0.05%	2.83%
1999	406,820.52	0.03%	59	0.21%	2.44%
2000	1,377,710.40	0.11%	130	0.47%	2.61%
2001	3,625,123.78	0.29%	288	1.04%	2.59%
2002	11,907,099.77	0.97%	1,953	7.02%	2.74%
2003	22,249,197.72	1.81%	1,580	5.68%	3.88%
2004	37,550,371.33	3.05%	1,313	4.72%	2.64%
2005	125,780,374.37	10.21%	2,871	10.32%	2.33%
2006	153,181,601.40	12.44%	3,142	11.30%	2.15%
2007	198,802,232.99	16.14%	3,935	14.15%	1.81%
2008	218,683,595.78	17.76%	4,211	15.14%	2.05%
2009	210,291,834.01	17.08%	3,819	13.73%	2.14%
2010	148,120,301.92	12.03%	2,576	9.26%	2.21%
2011	34,735,730.35	2.82%	667	2.40%	2.78%
2012	16,978,851.45	1.38%	299	1.07%	2.36%
2013	18,370,170.82	1.49%	309	1.11%	2.37%
2014	13,785,051.63	1.12%	254	0.91%	2.40%
2015	8,234,004.93	0.67%	171	0.61%	2.41%
2016	6,489,035.55	0.53%	116	0.42%	2.24%
2017	413,036.72	0.03%	7	0.03%	1.95%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2017	5,166,171.06	0.42%	2,139	7.69%	3.29%
2018	3,351,798.45	0.27%	699	2.51%	3.84%
2019	4,874,217.70	0.40%	587	2.11%	3.20%
2020	8,856,320.95	0.72%	652	2.34%	2.74%
2021	12,602,966.70	1.02%	787	2.83%	2.58%
2022	25,593,488.41	2.08%	1,055	3.79%	2.01%
2023	51,533,259.41	4.18%	1,699	6.11%	1.90%
2024	62,456,578.72	5.07%	1,642	5.90%	1.75%
2025	63,987,463.69	5.20%	1,822	6.55%	2.27%
2026	28,336,707.71	2.30%	830	2.98%	2.58%
2027	36,478,893.40	2.96%	982	3.53%	3.36%
2028	36,358,165.70	2.95%	858	3.08%	3.05%
2029	39,350,599.59	3.20%	908	3.26%	2.75%
2030	46,768,154.85	3.80%	998	3.59%	2.35%
2031	36,956,106.79	3.00%	724	2.60%	2.26%
2032	39,154,828.36	3.18%	747	2.69%	1.97%
2033	40,831,468.10	3.32%	743	2.67%	2.23%
2034	53,582,442.16	4.35%	928	3.34%	2.20%
2035	77,347,177.65	6.28%	1,280	4.60%	2.02%
2036	63,920,195.19	5.19%	1,020	3.67%	2.00%
2037	61,665,257.33	5.01%	1,007	3.62%	1.71%
2038	53,589,475.71	4.35%	838	3.01%	1.93%
2039	51,855,698.92	4.21%	769	2.76%	2.21%
2040	50,258,403.25	4.08%	696	2.50%	2.22%
2041	41,166,937.83	3.34%	593	2.13%	2.15%
2042	40,168,610.96	3.26%	565	2.03%	1.87%
2043	35,577,707.30	2.89%	439	1.58%	2.04%
2044	30,582,214.80	2.48%	389	1.40%	2.17%
2045	28,856,193.64	2.34%	323	1.16%	2.11%
2046	24,949,359.55	2.03%	289	1.04%	1.96%
2047	27,669,412.15	2.25%	302	1.09%	1.77%
2048	17,872,418.28	1.45%	188	0.68%	2.08%
2049	12,000,893.52	0.97%	118	0.42%	2.28%
2050	9,260,181.11	0.75%	91	0.33%	2.36%
2051	2,487,481.89	0.20%	38	0.14%	2.49%
2052	2,164,837.52	0.18%	32	0.12%	2.35%
2053	1,836,825.61	0.15%	19	0.07%	2.25%
2054	707,915.58	0.06%	8	0.03%	2.25%
2055	374,272.85	0.03%	4	0.01%	2.66%
2056	275,758.12	0.02%	2	0.01%	2.12%
2057	281,640.17	0.02%	1	0.00%	2.12%
2058	42,929.27	0.00%	1	0.00%	2.12%
2061	106,164.28	0.01%	2	0.01%	3.98%
2062	125,808.22	0.01%	3	0.01%	2.35%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,706,932.00	0.14%	31	0.11%	2.20%
0.5 - 1.0	4,415,324.88	0.36%	77	0.28%	2.23%
1.0 - 1.5	5,091,806.45	0.41%	107	0.38%	2.40%
1.5 - 2.0	3,224,535.17	0.26%	68	0.24%	2.31%
2.0 - 2.5	5,135,857.75	0.42%	97	0.35%	2.56%
2.5 - 3.0	8,713,773.54	0.71%	156	0.56%	2.34%
3.0 - 4.0	17,683,737.28	1.44%	300	1.08%	2.35%
4.0 - 5.0	16,994,251.83	1.38%	301	1.08%	2.36%
5.0 - 6.0	32,812,887.37	2.66%	617	2.22%	2.76%
6.0 - 7.0	132,425,146.82	10.75%	2,297	8.26%	2.22%
7.0 - 8.0	218,110,611.78	17.71%	3,957	14.23%	2.14%
8.0 - 9.0	217,879,897.19	17.69%	4,178	15.02%	2.07%
9.0 - 10.0	201,669,170.15	16.38%	3,999	14.38%	1.80%
more - 10.0	365,519,470.24	29.68%	11,632	41.82%	2.39%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,161,883,723.95	94.36%	25,941	93.26%	2.03%
01-02	5,475,990.95	0.44%	209	0.75%	5.02%
02-03	5,711,211.37	0.46%	182	0.65%	5.89%
03-04	2,729,171.61	0.22%	99	0.36%	5.53%
04-05	2,552,707.61	0.21%	91	0.33%	5.17%
05-06	2,312,702.13	0.19%	108	0.39%	5.23%
06-07	3,466,311.00	0.28%	114	0.41%	5.25%
07-08	3,517,617.41	0.29%	109	0.39%	5.95%
08-09	2,152,999.57	0.17%	72	0.26%	5.27%
09-10	3,320,987.24	0.27%	99	0.36%	5.04%
10-11	5,307,848.02	0.43%	137	0.49%	5.23%
11-12	4,995,414.08	0.41%	126	0.45%	5.37%
12-13	5,453,506.92	0.44%	129	0.46%	5.58%
13-14	2,654,225.71	0.22%	70	0.25%	4.53%
14-15	2,650,766.42	0.22%	65	0.23%	4.80%
15-16	1,671,810.96	0.14%	21	0.08%	4.02%
16-17	1,102,901.57	0.09%	26	0.09%	3.15%
17-18	611,029.83	0.05%	14	0.05%	3.11%
18-19	1,353,905.79	0.11%	29	0.10%	3.01%
19-20	2,886,112.30	0.23%	49	0.18%	3.05%
20-21	835,794.21	0.07%	13	0.05%	3.12%
21-22	953,420.31	0.08%	13	0.05%	3.11%
22-23	1,074,260.70	0.09%	17	0.06%	3.26%
23-24	947,205.18	0.08%	14	0.05%	2.90%
24-25	532,382.24	0.04%	8	0.03%	3.10%
25-26	601,100.59	0.05%	7	0.03%	3.11%
26-27	949,080.64	0.08%	11	0.04%	3.12%
27-28	403,357.26	0.03%	7	0.03%	2.96%
28-29	733,022.82	0.06%	8	0.03%	2.48%
29-30	395,996.97	0.03%	6	0.02%	3.09%
30 - more	2,146,837.09	0.17%	23	0.08%	3.05%
Matured					
	1,231,383,402.45	100.%	27,817	100.%	2.18%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 69,57 %					
less - 40.00%	128,174,068.05	10.41%	4,410	19.43%	2.60%
40.01% - 50.00%	95,019,401.31	7.72%	2,424	10.68%	2.44%
50.01% - 60.00%	127,292,732.08	10.34%	2,681	11.81%	2.32%
60.01% - 70.00%	172,486,534.98	14.01%	3,227	14.21%	2.28%
70.01% - 80.00%	310,834,258.39	25.24%	4,874	21.47%	2.06%
80.01% - 85.00%	137,769,106.29	11.19%	1,601	7.05%	2.04%
85.01% - 90.00%	131,036,934.59	10.64%	1,550	6.83%	1.83%
90.01% - 95.00%	49,180,786.95	3.99%	601	2.65%	1.90%
95.01% - 100.00%	61,088,873.95	4.96%	1,033	4.55%	2.23%
100.01% - 105.00%	6,499,994.64	0.53%	112	0.49%	2.36%
105.01% - 110.00%	4,753,419.76	0.39%	72	0.32%	2.34%
110.01% - 115.00%	4,132,101.60	0.34%	70	0.31%	2.51%
115.01% - 120.00%	3,092,030.46	0.25%	46	0.20%	2.62%
128.01% - more	23,159.40	0.00%	1	0.00%	1.42%
	1,231,383,402.45	100.0%	22,702	100.0%	2.18%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 82,33 %					
less - 40.00%	169,249,054.88	13.74%	8,295	36.54%	2.55%
40.01% - 50.00%	89,226,173.05	7.25%	1,980	8.72%	2.35%
50.01% - 60.00%	102,462,494.02	8.32%	1,921	8.46%	2.28%
60.01% - 70.00%	105,230,245.20	8.55%	1,832	8.07%	2.28%
70.01% - 80.00%	106,901,709.89	8.68%	1,641	7.23%	2.20%
80.01% - 85.00%	46,264,661.16	3.76%	694	3.06%	2.31%
85.01% - 90.00%	44,547,955.41	3.62%	600	2.64%	2.32%
90.01% - 95.00%	39,804,060.27	3.23%	501	2.21%	2.19%
95.01% - 100.00%	55,964,244.52	4.54%	636	2.80%	2.09%
100.01% - 105.00%	89,089,769.50	7.23%	917	4.04%	2.08%
105.01% - 110.00%	82,683,921.55	6.71%	841	3.70%	2.03%
110.01% - 115.00%	73,873,613.79	6.00%	747	3.29%	1.89%
115.01% - 120.00%	60,870,935.14	4.94%	598	2.63%	1.88%
120.01% - 125.00%	46,734,334.47	3.80%	435	1.92%	1.92%
125.01% - 128.00%	23,282,897.84	1.89%	211	0.93%	1.95%
128.01% - more	95,197,331.76	7.73%	853	3.76%	1.90%
	1,231,383,402.45	100.0%	22,702	100.0%	2.18%

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	73,663,335.47	5.98%	7,131	31.41%	3.00%
25.000,00 - 50.000,00	236,720,882.90	19.22%	6,377	28.09%	2.45%
50.000,00 - 75.000,00	235,719,435.81	19.14%	3,830	16.87%	2.14%
75.000,00 - 100.000,00	189,249,536.72	15.37%	2,196	9.67%	2.11%
100.000,00 - 125.000,00	145,397,443.36	11.81%	1,301	5.73%	1.99%
125.000,00 - 150.000,00	94,358,553.36	7.66%	693	3.05%	2.07%
150.000,00 - 175.000,00	69,149,217.11	5.62%	429	1.89%	1.98%
175.000,00 - 200.000,00	47,112,624.25	3.83%	253	1.11%	1.91%
200.000,00 - 225.000,00	26,912,956.42	2.19%	128	0.56%	1.91%
225.000,00 - 250.000,00	27,796,862.08	2.26%	117	0.52%	1.89%
250.000,00 - 275.000,00	19,611,542.52	1.59%	75	0.33%	1.98%
275.000,00 - 300.000,00	13,227,315.25	1.07%	46	0.20%	2.18%
300.000,00 - 325.000,00	12,123,272.05	0.98%	39	0.17%	1.67%
325.000,00 - 350.000,00	7,756,694.64	0.63%	23	0.10%	1.87%
350.000,00 - 375.000,00	2,536,232.24	0.21%	7	0.03%	1.94%
375.000,00 - 400.000,00	3,090,542.33	0.25%	8	0.04%	1.97%
400.000,00 - 425.000,00	4,101,488.02	0.33%	10	0.04%	2.61%
425.000,00 - 450.000,00	1,295,893.90	0.11%	3	0.01%	2.12%
450.000,00 - 475.000,00	3,251,196.23	0.26%	7	0.03%	1.67%
475.000,00 - 500.000,00	2,459,102.88	0.20%	5	0.02%	1.53%
500.000,00 - 600.000,00	5,799,456.18	0.47%	11	0.05%	2.12%
600.000,00 - 700.000,00	4,633,354.96	0.38%	7	0.03%	2.12%
700.000,00 - 800.000,00	1,468,079.33	0.12%	2	0.01%	1.71%
800.000,00 - 900.000,00	2,585,789.14	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	1,362,595.30	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	1,231,383,402.45	100.0%	22,702	100.0%	2.18%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	6,795,378.21	0.55%	147	0.65%	2.28%
Partial Professional Use	36,479,141.67	2.96%	503	2.22%	2.27%
Professional use with recourse to the borrower	589,277.63	0.05%	4	0.02%	1.29%
Residential (Flat/Apartment)	1,094,737,341.29	88.90%	20,593	90.71%	2.17%
Residential (House, detached or semi-detached)	92,782,263.65	7.53%	1,455	6.41%	2.26%
	1,231,383,402.45	100.0%	22,702	100.0%	2.18%

12. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	30,045,092.13	2.44%	673	2.96%	2.24%	
AITOLOAKARNANIA	11,690,114.84	0.95%	251	1.11%	2.21%	
ARGOLIDA	8,597,300.04	0.70%	154	0.68%	2.26%	
ARKADIA	8,404,367.09	0.68%	164	0.72%	2.10%	
ARTA	2,144,950.49	0.17%	49	0.22%	2.23%	
ATTICA	717,212,104.91	58.24%	11,649	51.31%	2.09%	
CHALKIDIKI	7,009,716.95	0.57%	193	0.85%	2.68%	
CHANIA	15,963,788.35	1.30%	245	1.08%	2.20%	
CHIOS	7,400,881.68	0.60%	136	0.60%	2.81%	
CORFU	6,026,158.58	0.49%	121	0.53%	2.35%	
DODEKANISA	18,787,700.52	1.53%	365	1.61%	2.38%	
DRAMA	6,618,423.60	0.54%	217	0.96%	2.36%	
EVOIA	15,076,404.93	1.22%	295	1.30%	2.50%	
EVKITANIA	1,221,236.59	0.10%	28	0.12%	2.68%	
EVROS	10,976,218.86	0.89%	345	1.52%	2.56%	
FLORINA	2,035,287.39	0.17%	53	0.23%	2.10%	
FOKIDA	2,004,230.63	0.16%	43	0.19%	2.49%	
FTHIOTIDA	13,691,070.44	1.11%	267	1.18%	2.33%	
GREVENA	2,701,975.17	0.22%	50	0.22%	1.92%	
HERAKLION	17,096,607.38	1.39%	291	1.28%	2.18%	
ILEIA	7,764,968.87	0.63%	225	0.99%	2.32%	
IMATHIA	5,800,849.08	0.47%	144	0.63%	2.45%	
IOANNINA	14,600,247.83	1.19%	299	1.32%	2.01%	
KARDITSA	5,478,447.04	0.45%	146	0.64%	2.09%	
KASTORIA	2,725,437.65	0.22%	50	0.22%	2.48%	
KAVALA	8,625,236.64	0.70%	201	0.89%	2.34%	
KEFALLONIA	4,659,364.84	0.38%	73	0.32%	2.26%	
KILKIS	5,200,499.46	0.42%	136	0.60%	2.55%	
KORINTHIA	13,866,920.34	1.13%	217	0.96%	1.99%	
KOZANI	9,123,235.75	0.74%	224	0.99%	2.09%	
KYKLADES	10,650,292.81	0.87%	151	0.67%	2.18%	
LAKONIA	8,015,311.83	0.65%	157	0.69%	2.41%	
LARISA	26,018,240.86	2.11%	561	2.47%	2.20%	
LASITHI	7,369,922.13	0.60%	148	0.65%	1.88%	
LEFKADA	1,360,028.76	0.11%	52	0.23%	2.76%	
LESBOS	9,811,593.26	0.80%	186	0.82%	2.50%	
MAGNESIA	12,126,349.26	0.99%	238	1.05%	2.30%	
MESSINIA	13,121,725.94	1.07%	225	0.99%	2.44%	
PELLA	7,180,270.64	0.58%	188	0.83%	2.48%	
PIERIA	8,045,571.28	0.65%	202	0.89%	2.63%	
PREVEZA	6,038,074.80	0.49%	123	0.54%	2.20%	
RETHYMNO	8,917,513.22	0.72%	144	0.63%	2.01%	
RODOPI	5,066,640.39	0.41%	149	0.66%	2.38%	
SAMOS	4,397,251.32	0.36%	76	0.34%	2.37%	
SERRES	6,012,157.42	0.49%	152	0.67%	2.72%	
THESPROTIA	1,804,568.61	0.15%	52	0.23%	2.13%	
THESSALONIKI	87,780,347.59	7.13%	1,948	8.58%	2.36%	
TRIKALA	5,077,792.52	0.41%	131	0.58%	2.36%	
VOIOTIA	10,095,239.74	0.82%	209	0.92%	2.52%	
XANTHI	6,690,632.55	0.54%	244	1.08%	2.52%	
ZAKYNTHOS	3,255,039.45	0.26%	62	0.27%	2.29%	
	1,231,383,402.45	100.0%	22,702	100.0%	2.18%	

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	1,231,383,402.45	100.00%	27,817	100.00%	2.18%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

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	427,093,256.67	34.68%	9,587	34.46%	1.52%
Euribor 1M Linked	67,701,516.44	5.50%	1,099	3.95%	1.44%
Euribor 3M Linked	235,065,799.69	19.09%	4,231	15.21%	2.40%
Fixed	389,971,809.49	31.67%	8,432	30.31%	2.61%
Hellenic Government Bond	23,775,523.15	1.93%	2,126	7.64%	7.01%
Originator Rate	87,775,497.01	7.13%	2,342	8.42%	2.21%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

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)	27,583	471,428.57	1,220,814,231.86	99.16%	99.14%
31-60 days past due	178	78,131.89	7,348,671.14	0.64%	0.60%
61-90 days past due	56	57,979.93	3,220,499.45	0.20%	0.26%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	27,817	607,540.39	1,231,383,402.45	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	644,200,622.70	52.32%	14,827	53.30%	2.16%
Refinancing loans	31,692,266.54	2.57%	563	2.02%	1.98%
Buy Secondary	225,426,078.90	18.31%	3,301	11.87%	2.12%
Professional use	10,500,740.98	0.85%	179	0.64%	2.48%
Renovating	318,726,220.70	25.88%	8,839	31.78%	2.27%
Other	837,472.63	0.07%	108	0.39%	7.04%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1,014,213,781.27	82.36%	22,318	80.23%	2.28%
Subsidized Loans	217,169,621.18	17.64%	5,499	19.77%	1.74%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	684,550,087.12	55.59%	11,873	53.37%	2.11%
Self Employed	200,209,574.73	16.26%	2,671	12.01%	2.23%
Unemployed	72,249,501.47	5.87%	1,726	7.76%	2.45%
Retired	265,246,768.07	21.54%	5,668	25.48%	2.23%
N/A	9,127,471.07	0.74%	307	1.38%	3.27%
	1,231,383,402.45	100.0%	22,245	100.0%	2.18%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	263,409,782.27	21.39%	5,315	19.11%	2.19%
Retired Employee	37,530,115.17	3.04%	931	3.35%	2.17%
No Employee	930,443,505.01	75.56%	21,571	77.55%	2.18%
	1,231,383,402.45	100.0%	27,817	100.0%	2.18%

* 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.