

# **Covered Bond Programme II**



## **Monthly Investor Report**

**March 2014**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B	B3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B	B3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B	B3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B	B3	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018

\*\*

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-03-2014	30-06-2010
Portfolio Cut off Date	31-03-2014	30-06-2010
Original Principal Balance	11.377.205.257,00	4.884.632.703,00
Principal Balance	7.713.405.352,00	3.639.740.247,00
Number of Borrowers	136.066	68.622
Number of Loanparts	184.399	93.060
Number of Properties	139.962	69.543
Average Principal Balance (borrower)	56.688,71	53.040,43
Average Principal Balance (parts)	41.829,97	39.111,76
Coupon: Weighted Average	2,7	3,7
Minimum	0,0	1,7
Maximum	7,7	17,0
Weighted Average Loan to Value	64,12	67,08
Weighted Average Loan to Indexed Value	68,03	48,96
Seasoning (years): Weighted Average	6,67	4,42
Original Maturity (years): Weighted Average	26,20	18,53
Remaining Tenor (years): Weighted Average	19,57	14,15

\*\* On April 9 2014 Series 6 (€ 1.300.000.000,00) was surrender for cancellation

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	5.600.000.000,00
Negative Carry	98.250.000,00
Outstanding Accrued Interest on Bonds	3.166.527,78
Current Outstanding Balance	7.713.405.352,35
Adjusted Nominal Value Assets *	7.201.325.798,60
Outstanding Accrued Interest on Assets	18.839.658,58
Nominal Value Test Current Value **	78,64 %
<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	7,499,796,048.90	97.23%	182,618	99.03%	2.75%
Swiss Franc	213,609,303.45	2.77%	1,781	0.97%	2.00%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

### 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,104,983,034.84	14.33%	31,336	16.99%	3.96%
Standard Amortising	6,608,422,317.51	85.67%	153,063	83.01%	2.52%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</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%	3,990,405,826.44	51.73%	83,185	45.11%	1.89%
2.5% - 2.99%	2,014,237,013.04	26.11%	37,240	20.20%	2.69%
3% - 3.49%	579,320,345.78	7.51%	12,618	6.84%	3.18%
3.5% - 3.99%	164,863,952.07	2.14%	2,635	1.43%	3.73%
4% - 4.49%	48,303,430.08	0.63%	827	0.45%	4.23%
4.5% - 4.99%	303,796,866.04	3.94%	22,728	12.33%	4.76%
5% - 5.49%	89,372,140.93	1.16%	2,572	1.39%	5.23%
5.5% - 5.99%	105,540,477.50	1.37%	2,692	1.46%	5.72%
6% - 6.49%	14,231,415.91	0.18%	541	0.29%	6.23%
6.5% - 6.99%	37,127,658.92	0.48%	1,900	1.03%	6.67%
7% - 7.49%	366,203,286.56	4.75%	17,460	9.47%	7.05%
7.5% - more	2,939.08	0.00%	1	0.00%	7.65%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	12,320.22	0.00%	5	0.00%	2.00%
1988	20,670.16	0.00%	6	0.00%	2.12%
1989	58,886.91	0.00%	17	0.01%	2.44%
1990	68,964.23	0.00%	19	0.01%	2.24%
1991	56,134.63	0.00%	18	0.01%	2.69%
1992	123,352.30	0.00%	19	0.01%	4.28%
1993	208,241.67	0.00%	21	0.01%	4.09%
1994	368,316.48	0.00%	37	0.02%	2.46%
1995	719,406.80	0.01%	78	0.04%	2.84%
1996	1,800,650.19	0.02%	164	0.09%	2.96%
1997	2,911,549.56	0.04%	279	0.15%	2.72%
1998	3,880,778.64	0.05%	427	0.23%	2.78%
1999	22,823,068.50	0.30%	6,190	3.36%	3.49%
2000	63,586,454.13	0.82%	8,984	4.87%	3.36%
2001	161,134,134.65	2.09%	13,852	7.51%	3.33%
2002	235,327,005.43	3.05%	13,548	7.35%	3.54%
2003	348,051,962.44	4.51%	15,268	8.28%	3.86%
2004	467,891,956.91	6.07%	12,911	7.00%	3.19%
2005	877,487,780.87	11.38%	19,417	10.53%	2.94%
2006	944,696,001.70	12.25%	18,578	10.08%	2.53%
2007	930,207,465.62	12.06%	16,778	9.10%	2.03%
2008	950,058,995.25	12.32%	15,354	8.33%	2.31%
2009	1,327,869,395.88	17.22%	20,459	11.10%	2.59%
2010	777,210,121.50	10.08%	12,198	6.62%	2.87%
2011	313,597,146.40	4.07%	5,256	2.85%	3.17%
2012	209,040,097.23	2.71%	3,136	1.70%	2.84%
2013	74,058,030.65	0.96%	1,333	0.72%	2.80%
2014	82,687.11	0.00%	1	0.00%	3.58%
	<b>7,713,351,576.06</b>	<b>100.0%</b>	<b>184,353</b>	<b>100.0%</b>	<b>2.73%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	7,143,078.68	0.09%	5,209	2.82%	4.14%
2015	32,867,494.93	0.43%	7,722	4.19%	3.95%
2016	80,178,889.50	1.04%	10,650	5.78%	4.09%
2017	118,264,566.41	1.53%	9,664	5.24%	4.53%
2018	106,131,001.30	1.38%	6,106	3.31%	3.49%
2019	127,910,476.91	1.66%	5,393	2.92%	3.11%
2020	211,057,911.27	2.74%	6,682	3.62%	2.89%
2021	268,241,194.32	3.48%	8,364	4.54%	2.73%
2022	251,748,528.72	3.26%	7,427	4.03%	2.26%
2023	252,490,804.39	3.27%	6,809	3.69%	2.38%
2024	325,406,990.94	4.22%	7,038	3.82%	2.31%
2025	362,165,473.53	4.70%	10,152	5.51%	3.31%
2026	216,965,792.13	2.81%	5,427	2.94%	3.80%
2027	294,661,099.56	3.82%	7,208	3.91%	4.21%
2028	225,760,367.46	2.93%	5,266	2.86%	3.22%
2029	236,865,071.96	3.07%	4,655	2.52%	2.88%
2030	213,982,425.87	2.77%	4,138	2.24%	2.73%
2031	157,557,299.92	2.04%	2,952	1.60%	2.46%
2032	168,775,429.41	2.19%	3,409	1.85%	2.26%
2033	188,186,270.28	2.44%	3,639	1.97%	2.47%
2034	246,238,434.75	3.19%	4,048	2.20%	2.53%
2035	302,503,720.93	3.92%	4,990	2.71%	2.36%
2036	220,999,504.21	2.87%	3,556	1.93%	2.26%
2037	216,516,750.12	2.81%	3,481	1.89%	2.04%
2038	217,590,421.94	2.82%	3,177	1.72%	2.28%
2039	228,169,980.36	2.96%	3,227	1.75%	2.64%
2040	164,442,506.54	2.13%	2,451	1.33%	2.78%
2041	151,233,144.99	1.96%	2,121	1.15%	2.64%
2042	146,690,361.85	1.90%	2,354	1.28%	2.37%
2043	155,575,358.89	2.02%	2,409	1.31%	2.45%
2044	131,915,030.14	1.71%	1,853	1.00%	2.54%
2045	121,209,821.93	1.57%	1,669	0.91%	2.48%
2046	163,045,747.64	2.11%	2,193	1.19%	2.23%
2047	172,243,984.07	2.23%	2,358	1.28%	2.14%
2048	170,427,758.82	2.21%	2,288	1.24%	2.37%
2049	186,208,651.04	2.41%	2,467	1.34%	2.62%
2050	146,767,908.03	1.90%	1,987	1.08%	2.75%
2051	89,378,570.98	1.16%	1,292	0.70%	2.61%
2052	95,964,199.89	1.24%	1,367	0.74%	2.53%
2053	111,963,117.36	1.45%	1,559	0.85%	2.52%
2054	83,303,933.75	1.08%	1,089	0.59%	2.61%
2055	69,785,415.41	0.90%	890	0.48%	2.71%
2056	58,797,461.77	0.76%	737	0.40%	2.70%
2057	113,810,598.88	1.48%	1,500	0.81%	2.56%
2058	80,120,569.22	1.04%	1,141	0.62%	2.41%
2059	22,142,231.35	0.29%	285	0.15%	2.80%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	555,666.76	0.01%	8	0.00%	3.21%
0.5 - 1.0	34,167,269.22	0.44%	637	0.35%	2.80%
1.0 - 1.5	78,919,899.07	1.02%	1,343	0.73%	2.77%
1.5 - 2.0	111,790,682.92	1.45%	1,601	0.87%	2.89%
2.0 - 2.5	139,357,556.38	1.81%	2,119	1.15%	2.85%
2.5 - 3.0	135,415,816.91	1.76%	2,334	1.27%	3.27%
3.0 - 4.0	598,297,276.04	7.76%	9,557	5.18%	3.05%
4.0 - 5.0	1,369,188,957.78	17.75%	21,120	11.45%	2.62%
5.0 - 6.0	1,013,396,996.34	13.14%	16,058	8.71%	2.41%
6.0 - 7.0	875,338,130.85	11.35%	15,612	8.47%	1.99%
7.0 - 8.0	937,163,551.54	12.15%	17,781	9.64%	2.39%
8.0 - 9.0	997,990,430.91	12.94%	21,592	11.71%	2.90%
9.0 - 10.0	495,014,693.55	6.42%	13,086	7.10%	3.11%
more - 10.0	926,808,424.08	12.02%	61,551	33.38%	3.56%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,656,205,605.47	86.29%	162,373	88.06%	2.67%
01-02	156,779,623.56	2.03%	4,290	2.33%	2.12%
02-03	40,876,444.85	0.53%	1,451	0.79%	4.04%
03-04	22,082,464.38	0.29%	865	0.47%	4.35%
04-05	21,462,330.14	0.28%	812	0.44%	5.04%
05-06	20,656,806.39	0.27%	695	0.38%	5.08%
06-07	14,214,519.06	0.18%	477	0.26%	4.15%
07-08	30,171,769.08	0.39%	840	0.46%	3.42%
08-09	19,001,637.51	0.25%	635	0.34%	4.18%
09-10	27,513,676.34	0.36%	776	0.42%	4.45%
10-11	26,437,319.69	0.34%	721	0.39%	4.84%
11-12	23,514,223.30	0.30%	594	0.32%	4.04%
12-13	31,729,384.29	0.41%	766	0.42%	3.82%
13-14	23,823,793.13	0.31%	517	0.28%	3.72%
14-15	27,686,109.76	0.36%	580	0.31%	4.05%
15-16	29,778,665.83	0.39%	550	0.30%	3.76%
16-17	22,178,482.98	0.29%	448	0.24%	3.21%
17-18	28,557,798.17	0.37%	513	0.28%	2.99%
18-19	23,357,905.80	0.30%	398	0.22%	2.78%
19-20	20,131,178.88	0.26%	340	0.18%	2.70%
20-21	21,762,843.39	0.28%	338	0.18%	2.67%
21-22	31,502,708.36	0.41%	482	0.26%	2.66%
22-23	38,192,013.72	0.50%	528	0.29%	2.67%
23-24	24,865,428.99	0.32%	349	0.19%	2.66%
24-25	24,226,997.67	0.31%	355	0.19%	2.65%
25-26	20,705,934.10	0.27%	279	0.15%	2.67%
26-27	18,554,701.07	0.24%	249	0.14%	2.67%
27-28	19,707,963.90	0.26%	267	0.14%	2.68%
28-29	18,299,414.44	0.24%	239	0.13%	2.67%
29-30	18,216,925.50	0.24%	237	0.13%	2.68%
30 - more	211,210,682.60	2.74%	2,435	1.32%	2.65%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 64,12 %</b>					
less - 40.00%	1,140,970,633.35	14.79%	35,105	25.08%	2.88%
40.01% - 50.00%	852,152,751.79	11.04%	18,027	12.88%	2.74%
50.01% - 60.00%	1,005,055,587.00	13.02%	18,558	13.26%	2.69%
60.01% - 70.00%	1,376,097,968.56	17.84%	21,515	15.37%	2.69%
70.01% - 80.00%	1,794,664,280.99	23.26%	26,231	18.74%	2.54%
80.01% - 85.00%	541,399,959.79	7.01%	5,505	3.93%	2.49%
85.01% - 90.00%	435,122,076.48	5.64%	4,698	3.36%	2.37%
90.01% - 95.00%	182,337,149.51	2.36%	2,303	1.65%	2.87%
95.01% - 100.00%	255,458,678.16	3.31%	5,553	3.97%	4.18%
100.01% - 105.00%	33,905,085.94	0.43%	557	0.40%	3.36%
105.01% - 110.00%	25,708,861.72	0.33%	417	0.30%	3.45%
110.01% - 115.00%	15,597,840.83	0.20%	284	0.20%	3.83%
115.01% - 120.00%	11,585,453.71	0.15%	249	0.18%	4.25%
120.01% - 125.00%	7,248,067.22	0.09%	171	0.12%	4.04%
125.01% - 128.00%	4,119,234.59	0.05%	92	0.07%	4.02%
128.01% - more	31,981,722.71	0.41%	697	0.50%	3.99%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>139,962</b>	<b>100.0%</b>	<b>2.73%</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: 67,16 %</b>					
less - 40.00%	1,603,061,112.79	20.78%	67,897	48.51%	3.05%
40.01% - 50.00%	713,795,225.16	9.25%	12,724	9.09%	2.74%
50.01% - 60.00%	786,544,938.29	10.20%	11,481	8.20%	2.70%
60.01% - 70.00%	817,859,562.17	10.60%	10,563	7.55%	2.65%
70.01% - 80.00%	884,687,103.85	11.47%	10,126	7.24%	2.62%
80.01% - 85.00%	487,862,199.67	6.33%	5,028	3.59%	2.56%
85.01% - 90.00%	475,276,669.84	6.16%	4,832	3.45%	2.65%
90.01% - 95.00%	438,319,779.61	5.68%	4,199	3.00%	2.65%
95.01% - 100.00%	395,515,174.25	5.13%	3,721	2.66%	2.74%
100.01% - 105.00%	342,323,010.14	4.44%	2,968	2.12%	2.59%
105.01% - 110.00%	288,750,286.76	3.74%	2,486	1.78%	2.61%
110.01% - 115.00%	262,862,452.55	3.41%	2,137	1.53%	2.45%
115.01% - 120.00%	216,547,837.27	2.81%	1,800	1.29%	2.55%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>139,962</b>	<b>100.0%</b>	<b>2.73%</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	533,147,703.23	6.91%	48,586	34.71%	3.80%
25.000,00 - 50.000,00	1,383,739,775.11	17.93%	36,612	26.16%	3.59%
50.000,00 - 75.000,00	1,296,535,899.99	16.80%	21,108	15.08%	2.62%
75.000,00 - 100.000,00	1,190,243,976.97	15.43%	13,755	9.83%	2.48%
100.000,00 - 125.000,00	824,834,622.10	10.69%	7,390	5.28%	2.37%
125.000,00 - 150.000,00	625,061,114.60	8.10%	4,587	3.28%	2.36%
150.000,00 - 175.000,00	415,869,674.97	5.39%	2,577	1.84%	2.33%
175.000,00 - 200.000,00	309,933,384.11	4.01%	1,664	1.19%	2.37%
200.000,00 - 225.000,00	205,115,620.99	2.65%	969	0.69%	2.30%
225.000,00 - 250.000,00	156,264,276.32	2.02%	660	0.47%	2.33%
250.000,00 - 275.000,00	131,891,016.40	1.70%	504	0.36%	2.33%
275.000,00 - 300.000,00	100,475,142.35	1.30%	351	0.25%	2.29%
300.000,00 - 325.000,00	80,969,270.72	1.04%	259	0.19%	2.28%
325.000,00 - 350.000,00	61,720,720.28	0.80%	183	0.13%	2.28%
350.000,00 - 375.000,00	46,661,093.07	0.60%	129	0.09%	2.14%
375.000,00 - 400.000,00	38,232,451.50	0.49%	99	0.07%	2.40%
400.000,00 - 425.000,00	38,701,644.65	0.50%	94	0.07%	2.33%
425.000,00 - 450.000,00	29,742,978.75	0.38%	68	0.05%	2.33%
450.000,00 - 475.000,00	24,483,378.09	0.31%	53	0.04%	2.51%
475.000,00 - 500.000,00	24,351,459.71	0.31%	50	0.04%	2.25%
500.000,00 - 600.000,00	75,630,054.67	0.98%	139	0.10%	2.16%
600.000,00 - 700.000,00	19,930,707.86	0.25%	31	0.02%	2.14%
700.000,00 - 800.000,00	26,819,184.41	0.34%	36	0.03%	2.32%
800.000,00 - 900.000,00	13,510,607.57	0.17%	16	0.01%	2.34%
900.000,00 - 1.000.000,00	11,257,550.27	0.14%	12	0.01%	1.93%
1.000.000,00 - 1.250.000,00	13,316,488.17	0.17%	12	0.01%	1.98%
1.250.000,00 - 1.500.000,00	8,110,909.00	0.10%	6	0.00%	1.73%
1.500.000,00 - more	26,854,646.49	0.34%	12	0.01%	1.56%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>139,962</b>	<b>100.0%</b>	<b>2.73%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	923,279,246.03	11.96%	10,365	7.41%	2.62%
Building	4,732,540.75	0.06%	50	0.04%	2.28%
House incl. land plot	6,415,175,059.62	83.16%	125,523	89.68%	2.75%
N/A	697,138.90	0.00%	4	0.00%	2.98%
Other real estate	9,201,875.96	0.11%	110	0.08%	2.57%
Professional Use	360,319,491.09	4.67%	3,910	2.79%	2.55%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>139,962</b>	<b>100.0%</b>	<b>2.73%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	239,699,578.71	3.11%	4,712	3.37%	2.71%
AITOLOAKARNANIA	112,329,608.24	1.46%	2,433	1.74%	3.17%
ARGOLIDA	60,830,710.48	0.79%	1,045	0.75%	2.70%
ARKADIA	41,400,512.72	0.54%	790	0.56%	2.63%
ARTA	22,037,841.98	0.29%	561	0.40%	2.60%
ATTICA	3,669,174,514.82	47.57%	58,351	41.69%	2.56%
CHALKIDIKI	74,831,385.63	0.97%	1,595	1.14%	3.15%
CHANIA	108,828,390.75	1.41%	1,676	1.20%	2.67%
CHIOS	41,839,740.61	0.54%	740	0.53%	2.69%
CORFU	67,870,670.79	0.88%	1,086	0.78%	2.58%
DODEKANISA	205,455,144.95	2.66%	2,826	2.02%	2.65%
DRAMA	44,967,534.67	0.58%	1,455	1.04%	3.40%
EVOIA	110,837,511.39	1.44%	2,291	1.64%	2.79%
EVKITANIA	5,712,083.40	0.07%	160	0.11%	2.96%
EVROS	78,439,981.31	1.02%	2,438	1.74%	3.46%
FLORINA	16,778,273.02	0.22%	482	0.34%	3.51%
FOKIDA	14,456,857.51	0.19%	288	0.21%	2.96%
FTHIOTIDA	97,913,175.57	1.27%	2,220	1.59%	2.81%
GREVENA	14,878,355.06	0.19%	332	0.24%	2.91%
HERAKLION	121,968,141.38	1.58%	1,843	1.32%	2.50%
ILEIA	78,875,086.51	1.02%	1,813	1.30%	3.26%
IMATHIA	48,186,281.10	0.63%	1,125	0.80%	3.18%
IOANNINA	113,212,772.55	1.47%	2,060	1.47%	2.46%
KARDITSA	56,961,358.90	0.74%	1,445	1.03%	2.76%
KASTORIA	17,643,286.15	0.23%	384	0.27%	2.82%
KAVALA	63,731,315.20	0.83%	1,545	1.10%	2.92%
KEFALLONIA	33,867,586.14	0.44%	552	0.39%	2.54%
KILKIS	40,811,905.95	0.53%	1,098	0.78%	3.28%
KORINTHIA	102,854,810.40	1.33%	1,746	1.25%	2.59%
KOZANI	52,740,749.55	0.68%	1,302	0.93%	2.72%
KYKLADES	114,345,690.32	1.48%	1,411	1.01%	2.49%
LAKONIA	56,263,131.31	0.73%	988	0.71%	2.65%
LARISA	159,244,267.92	2.07%	3,339	2.39%	2.76%
LASITHI	60,052,762.66	0.78%	946	0.68%	2.34%
LEFKADA	17,569,319.16	0.23%	348	0.25%	2.73%
LESBOS	81,858,587.83	1.06%	1,397	1.00%	2.80%
MAGNESIA	110,877,631.22	1.44%	2,203	1.57%	2.90%
MESSINIA	80,282,908.87	1.04%	1,600	1.14%	2.68%
PELLA	55,564,054.25	0.72%	1,575	1.13%	3.45%
PIERIA	84,203,181.77	1.09%	1,678	1.20%	3.02%
PREVEZA	50,214,051.92	0.65%	885	0.63%	2.60%
RETHYMNO	91,921,647.73	1.19%	1,578	1.13%	2.47%
RODOPI	43,561,528.41	0.57%	1,227	0.88%	3.07%
SAMOS	48,854,582.31	0.63%	693	0.50%	2.51%
SERRES	40,075,739.96	0.52%	1,029	0.74%	3.60%
THESSALOTIA	24,393,335.75	0.32%	479	0.34%	2.68%
THESSALONIKI	629,592,148.57	8.16%	13,098	9.36%	3.26%
TRIKALA	48,730,440.40	0.63%	1,124	0.80%	3.22%
VOIOTIA	62,356,967.92	0.81%	1,448	1.04%	2.91%
XANTHI	64,061,821.75	0.83%	2,047	1.46%	3.36%
ZAKYNTHOS	30,246,386.88	0.39%	475	0.34%	2.58%
<b>TOTAL</b>	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>139,962</b>	<b>100.0%</b>	<b>2.73%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,713,405,352.35	100.00%	184,399	100.00%	2.73%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</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	2,518,196,250.29	32.65%	58,340	31.64%	1.94%
Euribor 1M Linked	336,895,408.21	4.37%	5,817	3.15%	1.70%
Euribor 3M Linked	2,719,180,875.44	35.25%	50,724	27.51%	2.76%
Fixed	1,187,928,063.61	15.40%	25,552	13.86%	3.04%
Hellenic Government Bond	368,994,761.09	4.78%	17,270	9.37%	7.04%
Liibor 1M Linked	198,594,401.55	2.57%	1,641	0.89%	1.82%
Originator Rate	383,615,592.16	4.97%	25,055	13.59%	3.89%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</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)	170,326	<b>5,416,781.54</b>	7,023,637,586.25	92.37%	91.05%
31-60 days past due	9,734	<b>4,158,717.07</b>	465,913,450.77	5.28%	6.04%
61-90 days past due	4,339	<b>3,041,474.00</b>	223,854,315.33	2.35%	2.90%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>184,399</b>	<b>12,616,972.61</b>	<b>7,713,405,352.35</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	2,148,561,007.28	27.85%	55,844	30.28%	2.99%
Completion/construction of primary residence	1,092,745,191.44	14.16%	32,819	17.80%	2.85%
Completion/construction of secondary	804,434,917.52	10.42%	12,302	6.67%	2.33%
Refinancing loans from other banks	1,451,003,488.38	18.81%	27,312	14.81%	2.49%
Buy Secondary	339,340,847.37	4.39%	4,991	2.71%	2.57%
Professional use	107,918,807.18	1.39%	1,596	0.87%	2.70%
Land Purchase For Residence Construction	58,195,405.00	0.75%	1,393	0.76%	4.28%
Renovating	1,706,655,912.69	22.12%	47,644	25.84%	2.68%
Other	2,803,369.37	0.03%	480	0.26%	6.85%
Refinancing NBG loans	1,742,741.84	0.02%	13	0.01%	2.00%
Refinancing Interest on primary residence loans	3,664.28	0.00%	5	0.00%	0.00%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	6,578,210,533.08	85.28%	152,473	82.69%	2.77%
Subsidized Loans	1,135,194,819.27	14.71%	31,926	17.31%	2.48%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,770,618,596.23	48.88%	67,113	49.32%	2.69%
Self Employed	1,874,293,423.62	24.29%	23,767	17.47%	2.60%
Unemployed	832,155,975.87	10.78%	16,769	12.32%	2.87%
Retired	1,054,586,396.37	13.67%	22,800	16.76%	2.76%
N/A	181,750,960.26	2.35%	5,617	4.13%	4.08%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>136,066</b>	<b>100.0%</b>	<b>2.73%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	621,354,501.68	8.05%	10,994	5.96%	2.67%
Retired Employee	82,716,929.14	1.07%	1,769	0.96%	2.66%
No Employee	7,009,333,921.53	90.87%	171,636	93.08%	2.73%
	<b>7,713,405,352.35</b>	<b>100.0%</b>	<b>184,399</b>	<b>100.0%</b>	<b>2.73%</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.