

# **Covered Bond Programme II**



## **Monthly Investor Report**

**May 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	31-05-2014	30-06-2010
Portfolio Cut off Date	31-05-2014	30-06-2010
Original Principal Balance	10.772.896.448,60	4.884.632.703,00
Principal Balance	7.571.711.693,56	3.639.740.247,00
Number of Borrowers	122.950	68.622
Number of Loanparts	166.103	93.060
Number of Properties	125.927	69.543
Average Principal Balance (borrower)	61.5836,66	53.040,43
Average Principal Balance (parts)	45.584,44	39.111,76
Coupon: Weighted Average	2,7	3,7
Minimum	0,0	1,7
Maximum	15,45	17,0
Weighted Average Loan to Value	65,28	67,08
Weighted Average Loan to Indexed Value	69,18	48,96
Seasoning (years): Weighted Average	6,54	4,42
Original Maturity (years): Weighted Average	27,02	18,53
Remaining Tenor (years): Weighted Average	20,51	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	5.600.000.000,00
Negative Carry	95.000.000,00
Outstanding Accrued Interest on Bonds	24.007.777,78
Current Outstanding Balance	7.571.711.693,56
Adjusted Nominal Value Assets *	7.016.705.530,38
Outstanding Accrued Interest on Assets	9.962.489,28
Nominal Value Test Current Value **	81,13 %
<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	7,370,550,327.98	97.34%	164,414	98.98%	2.72%
Swiss Franc	201,161,365.58	2.66%	1,689	1.02%	1.96%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

## 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,187,914,487.98	15.69%	33,145	19.95%	3.98%
Standard Amortising	6,383,797,205.71	84.31%	132,958	80.05%	2.46%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</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%	4,564,659,609.00	60.29%	88,792	53.46%	1.93%
2.5% - 2.99%	1,331,344,809.00	17.58%	24,478	14.74%	2.72%
3% - 3.49%	608,229,627.10	8.03%	11,480	6.91%	3.20%
3.5% - 3.99%	182,941,536.60	2.42%	2,792	1.68%	3.75%
4% - 4.49%	54,040,905.80	0.71%	820	0.49%	4.24%
4.5% - 4.99%	217,464,750.10	2.87%	14,144	8.52%	4.76%
5% - 5.49%	69,698,647.05	0.92%	1,655	1.00%	5.20%
5.5% - 5.99%	88,950,335.82	1.17%	2,126	1.28%	5.73%
6% - 6.49%	13,802,068.07	0.18%	357	0.21%	6.22%
6.5% - 6.99%	31,268,679.68	0.41%	1,683	1.01%	6.73%
7% - 7.49%	388,183,765.50	5.13%	17,326	10.43%	7.06%
7.5% - more	21,126,959.84	0.28%	450	0.27%	8.81%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
prior to 1987	52,936.05	0.00%	46	0.03%	2.63%
1987	12,205.80	0.00%	5	0.00%	2.00%
1988	20,463.40	0.00%	6	0.00%	2.13%
1989	67,071.86	0.00%	18	0.01%	2.45%
1990	76,866.44	0.00%	26	0.02%	2.11%
1991	55,933.42	0.00%	19	0.01%	2.68%
1992	104,289.87	0.00%	18	0.01%	4.09%
1993	313,897.03	0.00%	26	0.02%	3.51%
1994	140,812.72	0.00%	29	0.02%	2.53%
1995	690,516.20	0.01%	69	0.04%	2.83%
1996	1,550,971.78	0.02%	164	0.10%	2.96%
1997	2,342,110.63	0.03%	265	0.16%	2.81%
1998	3,108,265.87	0.04%	403	0.24%	2.83%
1999	13,062,916.52	0.17%	3,190	1.92%	2.94%
2000	44,375,002.26	0.59%	6,148	3.70%	3.12%
2001	106,773,970.60	1.41%	9,199	5.54%	3.21%
2002	199,636,249.10	2.64%	11,788	7.10%	3.60%
2003	320,951,343.80	4.24%	14,286	8.60%	3.97%
2004	432,987,145.20	5.72%	11,416	6.87%	3.24%
2005	843,417,139.20	11.14%	18,128	10.91%	2.94%
2006	927,445,544.40	12.25%	17,304	10.42%	2.49%
2007	968,952,597.50	12.80%	16,643	10.02%	2.03%
2008	968,525,992.40	12.79%	15,169	9.13%	2.22%
2009	1,249,809,975.00	16.51%	18,473	11.12%	2.57%
2010	743,874,863.20	9.82%	11,207	6.75%	2.84%
2011	331,177,746.30	4.37%	5,400	3.25%	3.14%
2012	263,133,831.80	3.48%	4,003	2.41%	2.95%
2013	134,834,905.40	1.78%	2,375	1.43%	2.85%
2014	14,216,129.81	0.19%	280	0.17%	2.47%
	<b>7,571,711,693.56</b>	<b>100.%</b>	<b>166,103</b>	<b>100.%</b>	<b>2.70%</b>

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	2,537,608.37	0.03%	2,226	1.34%	3.80%
2015	20,332,244.08	0.27%	5,053	3.04%	3.88%
2016	53,813,030.42	0.71%	7,140	4.30%	4.25%
2017	105,511,201.50	1.39%	8,722	5.25%	4.81%
2018	96,039,387.29	1.27%	5,684	3.42%	3.62%
2019	111,107,017.80	1.47%	4,752	2.86%	3.13%
2020	183,347,071.20	2.42%	5,804	3.49%	2.91%
2021	199,104,181.90	2.63%	5,683	3.42%	2.67%
2022	190,548,280.00	2.52%	5,289	3.18%	2.17%
2023	200,988,352.00	2.65%	5,224	3.15%	2.16%
2024	236,749,660.00	3.13%	4,741	2.85%	2.10%
2025	281,322,202.90	3.72%	8,153	4.91%	3.50%
2026	189,750,267.20	2.51%	4,593	2.77%	4.03%
2027	309,220,085.50	4.08%	7,506	4.52%	4.23%
2028	236,749,575.30	3.13%	5,531	3.33%	3.19%
2029	246,103,631.20	3.25%	4,892	2.95%	2.93%
2030	227,113,177.90	3.00%	4,301	2.59%	2.73%
2031	163,086,555.90	2.15%	3,045	1.83%	2.46%
2032	184,212,744.40	2.43%	3,596	2.16%	2.30%
2033	202,859,024.00	2.68%	3,904	2.35%	2.43%
2034	255,171,818.90	3.37%	4,233	2.55%	2.52%
2035	311,090,029.20	4.11%	5,127	3.09%	2.31%
2036	237,834,033.20	3.14%	3,743	2.25%	2.24%
2037	233,500,685.20	3.08%	3,712	2.23%	2.01%
2038	229,884,693.70	3.04%	3,380	2.03%	2.23%
2039	234,815,385.20	3.10%	3,368	2.03%	2.63%
2040	171,690,075.00	2.27%	2,538	1.53%	2.75%
2041	158,921,420.30	2.10%	2,250	1.35%	2.59%
2042	157,759,842.10	2.08%	2,506	1.51%	2.33%
2043	170,813,946.10	2.26%	2,654	1.60%	2.39%
2044	145,078,588.20	1.92%	2,072	1.25%	2.51%
2045	129,981,331.00	1.72%	1,802	1.08%	2.45%
2046	172,072,891.90	2.27%	2,345	1.41%	2.19%
2047	187,482,093.80	2.48%	2,559	1.54%	2.07%
2048	181,906,388.50	2.40%	2,428	1.46%	2.29%
2049	191,668,418.70	2.53%	2,541	1.53%	2.58%
2050	153,439,423.30	2.03%	2,092	1.26%	2.69%
2051	92,742,115.24	1.22%	1,324	0.80%	2.57%
2052	103,215,649.80	1.36%	1,495	0.90%	2.50%
2053	127,653,987.50	1.69%	1,731	1.04%	2.50%
2054	97,226,795.69	1.28%	1,262	0.76%	2.60%
2055	74,752,198.03	0.99%	949	0.57%	2.71%
2056	62,489,108.09	0.83%	810	0.49%	2.68%
2057	115,454,866.60	1.52%	1,507	0.91%	2.61%
2058	91,137,546.45	1.20%	1,267	0.76%	2.49%
2059	43,433,063.00	0.57%	569	0.34%	2.89%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	18,946,152.01	0.25%	371	0.22%	2.47%
0.5 - 1.0	47,740,353.75	0.63%	836	0.50%	2.77%
1.0 - 1.5	101,786,234.57	1.34%	1,755	1.06%	2.91%
1.5 - 2.0	119,870,605.01	1.58%	1,818	1.09%	2.97%
2.0 - 2.5	164,869,560.99	2.18%	2,518	1.52%	2.91%
2.5 - 3.0	149,610,704.15	1.98%	2,364	1.42%	3.10%
3.0 - 4.0	474,378,357.56	6.27%	7,474	4.50%	3.13%
4.0 - 5.0	1,245,273,735.04	16.45%	18,400	11.08%	2.62%
5.0 - 6.0	1,026,580,359.49	13.56%	15,585	9.38%	2.41%
6.0 - 7.0	951,329,247.01	12.56%	15,818	9.52%	2.00%
7.0 - 8.0	976,885,272.55	12.90%	17,462	10.51%	2.26%
8.0 - 9.0	964,723,838.51	12.74%	19,967	12.02%	2.90%
9.0 - 10.0	489,369,269.78	6.46%	11,868	7.14%	3.06%
more - 10.0	840,348,003.14	11.10%	49,867	30.02%	3.58%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,568,641,135.43	86.75%	146,997	88.50%	3.12%
01-02	144,404,028.69	1.91%	3,320	2.19%	2.71%
02-03	37,747,156.48	0.50%	847	2.19%	1.72%
03-04	649,115,514.83	8.57%	11,335	2.19%	3.82%
04-05	16,611,224.55	0.22%	475	2.19%	2.17%
05-06	10,179,822.06	0.13%	273	2.19%	5.63%
06-07	5,796,933.98	0.08%	146	2.19%	5.88%
07-08	13,004,001.31	0.17%	186	2.19%	5.46%
08-09	5,394,272.71	0.07%	141	2.19%	3.12%
09-10	10,956,171.81	0.14%	281	2.19%	5.11%
10-11	7,287,992.30	0.10%	170	2.19%	5.59%
11-12	4,087,430.51	0.05%	103	2.19%	5.80%
12-13	10,699,160.74	0.14%	252	2.19%	5.28%
13-14	9,935,947.62	0.13%	223	2.19%	5.22%
14-15	16,063,236.13	0.21%	330	2.19%	5.23%
15-16	9,346,973.62	0.12%	201	2.19%	5.53%
16-17	5,801,221.40	0.08%	123	2.19%	5.36%
17-18	4,331,831.10	0.06%	84	2.19%	4.82%
18-19	3,476,907.34	0.05%	49	2.19%	4.69%
19-20	2,497,164.55	0.03%	55	2.19%	3.46%
20-21	1,910,687.00	0.03%	33	2.19%	3.28%
21-22	2,499,867.12	0.03%	49	2.19%	3.19%
22-23	3,602,901.86	0.05%	51	2.19%	3.15%
23-24	1,692,067.64	0.02%	29	2.19%	3.13%
24-25	2,458,632.67	0.03%	38	2.19%	3.12%
25-26	2,077,212.43	0.03%	34	2.19%	3.10%
26-27	1,450,682.38	0.02%	21	2.19%	3.13%
27-28	2,779,068.46	0.04%	36	2.19%	3.35%
28-29	1,586,049.26	0.02%	22	2.19%	3.10%
29-30	1,546,907.74	0.02%	24	2.19%	2.94%
30 - more	14,729,489.84	0.19%	175	2.19%	3.20%
Matured	0.00	0.00%	0	2.19%	3.06%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,28 %</b>					
less - 40.00%	1,030,121,418.68	13.60%	27,013	21.45%	2.82%
40.01% - 50.00%	807,107,144.30	10.66%	15,860	12.59%	2.74%
50.01% - 60.00%	964,109,906.80	12.73%	16,897	13.42%	2.67%
60.01% - 70.00%	1,339,419,776.00	17.69%	19,907	15.81%	2.68%
70.01% - 80.00%	1,781,686,199.00	23.53%	24,855	19.74%	2.50%
80.01% - 85.00%	556,614,134.30	7.35%	5,638	4.48%	2.45%
85.01% - 90.00%	467,010,023.70	6.17%	4,947	3.93%	2.33%
90.01% - 95.00%	192,464,050.30	2.54%	2,390	1.90%	2.84%
95.01% - 100.00%	270,584,175.30	3.57%	5,656	4.49%	4.09%
100.01% - 105.00%	40,045,562.86	0.53%	625	0.50%	3.39%
105.01% - 110.00%	30,863,757.17	0.41%	462	0.37%	3.29%
110.01% - 115.00%	20,536,141.98	0.27%	335	0.27%	3.65%
115.01% - 120.00%	15,700,362.23	0.21%	281	0.22%	3.80%
120.01% - 125.00%	11,577,015.37	0.15%	211	0.17%	3.67%
125.01% - 128.00%	6,111,194.36	0.08%	117	0.09%	3.64%
128.01% - more	37,760,831.21	0.50%	733	0.58%	3.85%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>125,927</b>	<b>100.0%</b>	<b>2.70%</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: 69,18 %</b>					
less - 40.00%	1,424,663,812.52	18.82%	55,347	43.95%	3.01%
40.01% - 50.00%	672,636,360.19	8.88%	11,738	9.32%	2.74%
50.01% - 60.00%	761,891,949.47	10.06%	10,758	8.54%	2.69%
60.01% - 70.00%	791,345,944.81	10.45%	9,982	7.93%	2.65%
70.01% - 80.00%	866,086,267.51	11.44%	9,742	7.74%	2.61%
80.01% - 85.00%	468,362,182.81	6.19%	4,807	3.82%	2.57%
85.01% - 90.00%	467,206,602.47	6.17%	4,525	3.59%	2.55%
90.01% - 95.00%	449,984,643.86	5.94%	4,335	3.44%	2.68%
95.01% - 100.00%	411,998,016.53	5.44%	3,887	3.09%	2.72%
100.01% - 105.00%	411,605,729.95	5.44%	3,677	2.92%	2.54%
105.01% - 110.00%	342,894,687.19	4.53%	2,945	2.34%	2.48%
110.01% - 115.00%	287,138,888.24	3.79%	2,430	1.93%	2.51%
115.01% - 120.00%	215,896,608.01	2.85%	1,754	1.39%	2.47%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>125,927</b>	<b>100.0%</b>	<b>2.70%</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	444,696,200.13	5.87%	37,932	30.12%	3.80%
25.000,00 - 50.000,00	1,271,280,931.39	16.79%	33,418	26.54%	3.56%
50.000,00 - 75.000,00	1,256,628,082.13	16.60%	20,525	16.30%	2.68%
75.000,00 - 100.000,00	1,177,731,568.57	15.55%	13,612	10.81%	2.46%
100.000,00 - 125.000,00	834,218,173.08	11.02%	7,477	5.94%	2.35%
125.000,00 - 150.000,00	649,313,031.99	8.58%	4,764	3.78%	2.35%
150.000,00 - 175.000,00	429,045,812.11	5.67%	2,657	2.11%	2.31%
175.000,00 - 200.000,00	314,038,622.89	4.15%	1,686	1.34%	2.32%
200.000,00 - 225.000,00	214,260,624.58	2.83%	1,012	0.80%	2.28%
225.000,00 - 250.000,00	166,031,859.10	2.19%	701	0.56%	2.35%
250.000,00 - 275.000,00	134,247,187.60	1.77%	513	0.41%	2.29%
275.000,00 - 300.000,00	104,378,419.49	1.38%	365	0.29%	2.26%
300.000,00 - 325.000,00	83,646,367.78	1.10%	268	0.21%	2.36%
325.000,00 - 350.000,00	67,473,545.20	0.89%	200	0.16%	2.20%
350.000,00 - 375.000,00	47,718,687.80	0.63%	132	0.10%	2.26%
375.000,00 - 400.000,00	40,933,334.43	0.54%	106	0.08%	2.33%
400.000,00 - 425.000,00	40,822,013.60	0.54%	99	0.08%	2.33%
425.000,00 - 450.000,00	31,473,866.12	0.42%	72	0.06%	2.22%
450.000,00 - 475.000,00	25,852,891.31	0.34%	56	0.04%	2.44%
475.000,00 - 500.000,00	23,839,884.17	0.31%	49	0.04%	2.34%
500.000,00 - 600.000,00	77,802,097.41	1.03%	143	0.11%	2.15%
600.000,00 - 700.000,00	23,950,441.67	0.32%	37	0.03%	2.21%
700.000,00 - 800.000,00	29,179,519.50	0.39%	39	0.03%	2.38%
800.000,00 - 900.000,00	13,592,504.06	0.18%	16	0.01%	2.44%
900.000,00 - 1.000.000,00	12,299,792.15	0.16%	13	0.01%	2.08%
1.000.000,00 - 1.250.000,00	12,231,270.01	0.16%	11	0.01%	2.12%
1.250.000,00 - 1.500.000,00	12,327,492.17	0.16%	9	0.01%	1.91%
1.500.000,00 - more	32,697,473.12	0.43%	15	0.01%	2.20%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>125,927</b>	<b>100.0%</b>	<b>2.70%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	6,416,152,010.73	84.74%	113,204	89.90%	2.78%
Building					
House incl. land plot	740,901,168.10	9.79%	8,405	6.67%	
Other real estate	9,860,547.87	0.13%	101	0.08%	2.66%
Professional Use	404,797,967.00	5.35%	4,217	3.35%	2.62%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>125,927</b>	<b>100.0%</b>	<b>2.70%</b>

**12. Geography**

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	231,010,999.03	3.05%	4,233	3.36%	2.72%
AITOLOAKARNANIA	106,137,256.93	1.40%	2,080	1.65%	3.16%
ARGOLIDA	59,301,747.46	0.78%	905	0.72%	2.58%
ARKADIA	40,500,151.96	0.53%	701	0.56%	2.54%
ARTA	20,921,302.83	0.28%	468	0.37%	2.55%
ATTICA	3,637,583,328.87	48.04%	52,650	41.81%	2.50%
CHALKIDIKI	72,236,219.49	0.95%	1,397	1.11%	3.08%
CHANIA	114,762,167.21	1.52%	1,601	1.27%	2.81%
CHIOS	38,955,474.35	0.51%	611	0.49%	2.61%
CORFU	71,594,336.27	0.95%	1,047	0.83%	2.60%
DODEKANISA	201,335,868.67	2.66%	2,567	2.04%	2.61%
DRAMA	43,223,090.79	0.57%	1,420	1.13%	3.47%
EVOIA	104,970,641.06	1.39%	1,983	1.57%	2.70%
EVRYTANIA	5,276,122.80	0.07%	134	0.11%	2.83%
EVROS	74,521,759.77	0.98%	2,207	1.75%	3.44%
FLORINA	16,051,447.38	0.21%	422	0.34%	3.48%
FOKIDA	12,850,545.67	0.17%	236	0.19%	2.76%
FTHIOTIDA	94,694,874.83	1.25%	1,859	1.48%	2.75%
GREVENA	13,939,998.19	0.18%	289	0.23%	2.77%
HERAKLION	121,144,182.70	1.60%	1,706	1.35%	2.49%
ILEIA	76,439,623.00	1.01%	1,576	1.25%	3.27%
IMATHIA	46,766,869.19	0.62%	1,048	0.83%	3.15%
IOANNINA	107,187,727.27	1.42%	1,781	1.41%	2.46%
KARDITSA	55,241,327.98	0.73%	1,257	1.00%	2.73%
KASTORIA	15,494,994.27	0.20%	328	0.26%	2.79%
KAVALA	63,835,192.93	0.84%	1,468	1.17%	2.92%
KEFALLONIA	31,053,731.38	0.41%	435	0.35%	2.41%
KILKIS	38,420,007.95	0.51%	984	0.78%	3.27%
KORINTHIA	101,762,986.22	1.34%	1,515	1.20%	2.53%
KOZANI	52,853,198.62	0.70%	1,198	0.95%	2.69%
KYKLADES	107,617,329.43	1.42%	1,167	0.93%	2.46%
LAKONIA	54,714,043.86	0.72%	852	0.68%	2.60%
LARISA	156,041,073.16	2.06%	3,091	2.45%	2.76%
LASITHI	57,604,119.75	0.76%	789	0.63%	2.35%
LEFKADA	15,384,299.54	0.20%	296	0.24%	2.76%
LESBOS	79,256,672.71	1.05%	1,242	0.99%	2.74%
MAGNESIA	110,146,965.40	1.45%	1,962	1.56%	2.92%
MESSINIA	74,882,384.61	0.99%	1,301	1.03%	2.62%
PELLA	54,452,311.90	0.72%	1,450	1.15%	3.46%
PIERIA	84,263,508.02	1.11%	1,607	1.28%	3.05%
PREVEZA	47,409,231.95	0.63%	760	0.60%	2.48%
RETHYMNO	86,325,238.17	1.14%	1,318	1.05%	2.45%
RODOPI	43,367,351.35	0.57%	1,114	0.88%	3.02%
SAMOS	46,769,154.30	0.62%	590	0.47%	2.46%
SERBIA	1,211,336.10	0.02%	18	0.01%	4.98%
SERRES	40,065,153.73	0.53%	975	0.77%	3.55%
THESPROTIA	22,763,783.77	0.30%	393	0.31%	2.66%
THESSALONIKI	617,187,196.40	8.15%	12,274	9.75%	3.27%
TRIKALA	49,104,844.63	0.65%	1,025	0.81%	3.37%
VOIOTIA	61,710,993.57	0.82%	1,246	0.99%	2.83%
XANTHI	62,531,490.17	0.83%	1,946	1.55%	3.39%
ZAKYNTHOS	28,836,035.97	0.38%	405	0.32%	2.69%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>125,927</b>	<b>100.0%</b>	<b>2.70%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	7,571,711,693.56	100.00%	166,103	100.00%	2.69%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</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	2,345,345,921.78	30.98%	49,988	30.09%	1.93%
Euribor 1M Linked	378,853,871.51	5.00%	6,059	3.65%	1.85%
Euribor 3M Linked	2,755,963,525.74	36.40%	49,903	30.04%	2.80%
Fixed	1,160,579,309.01	15.33%	22,755	13.70%	2.54%
Hellenic Government Bond	391,831,725.14	5.17%	18,253	10.99%	7.04%
Liibor 1M Linked	188,427,058.63	2.49%	1,572	0.95%	1.81%
Originator Rate	350,710,281.75	4.63%	17,573	10.58%	4.03%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</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)	139,817	<b>4,908,075.20</b>	6,606,518,621.23	84.17%	87.25%
31-60 days past due	22,512	<b>21,557,560.38</b>	769,339,319.34	13.55%	10.16%
61-90 days past due	3,774	<b>2,610,437.64</b>	195,853,752.99	2.27%	2.59%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>166,103</b>	<b>29,076,073.22</b>	<b>7,571,711,693.56</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	2,120,935,551.77	28.01%	52,057	31.34%	2.97%
Completion/construction of primary residence	1,037,770,455.68	13.71%	29,052	17.49%	2.82%
Completion/construction of secondary	756,834,100.88	10.00%	9,889	5.95%	2.23%
Refinancing loans from other banks	1,565,196,824.99	20.67%	29,129	17.54%	2.53%
Buy Secondary	356,601,745.24	4.71%	4,510	2.72%	2.48%
Professional use	107,641,758.65	1.42%	1,411	0.85%	2.73%
Land Purchase For Residence Construction	56,989,842.26	0.75%	1,228	0.74%	4.41%
Renovating	1,540,963,175.71	20.35%	37,918	22.83%	2.52%
Other	26,659,213.72	0.35%	887	0.53%	8.16%
Refinancing NBG loans	2,115,439.05	0.03%	17	0.01%	1.84%
Refinancing Interest on primary residence loans	3,585.61	0.00%	5	0.00%	0.00%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	6,467,120,030.70	85.41%	134,664	81.07%	2.74%
Subsidized Loans	1,104,591,662.86	14.59%	31,439	18.93%	2.46%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,329,078,421.16	43.97%	56,701	46.12%	2.63%
Self Employed	2,200,163,794.50	29.06%	25,375	20.64%	2.64%
Unemployed	871,963,411.83	11.52%	16,565	13.47%	2.86%
Retired	1,007,999,008.33	13.31%	19,495	15.86%	2.64%
N/A	162,507,057.74	2.15%	4,814	3.92%	4.17%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>122,950</b>	<b>100.0%</b>	<b>2.70%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	607,501,682.88	8.02%	10,516	6.33%	2.24%
Retired Employee	80,990,847.27	1.07%	1,688	1.02%	2.22%
No Employee	6,883,219,163.41	90.91%	153,899	92.65%	2.74%
	<b>7,571,711,693.56</b>	<b>100.0%</b>	<b>166,103</b>	<b>100.0%</b>	<b>2.70%</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.