

# **Covered Bond Programme II**



## **Monthly Investor Report**

**July 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	31-07-2014	30-06-2010
Portfolio Cut off Date	31-07-2014	30-06-2010
Original Principal Balance	10.619.012.871,00	4.884.632.703,00
Principal Balance	7.401.360.734,00	3.639.740.247,00
Number of Borrowers	120.963	68.622
Number of Loanparts	163.220	93.060
Number of Properties	123.859	69.543
Average Principal Balance (borrower)	61.186,98	53.040,43
Average Principal Balance (parts)	45.345,92	39.111,76
Coupon: Weighted Average	2,6	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,31	67,08
Weighted Average Loan to Indexed Value	69,98	48,96
Seasoning (years): Weighted Average	6,77	4,42
Original Maturity (years): Weighted Average	27,13	18,53
Remaining Tenor (years): Weighted Average	20,39	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	5.600.000.000,00
Negative Carry	89.500.000,00
Outstanding Accrued Interest on Bonds	12.487.500,00
Current Outstanding Balance	7.401.360.734,03
Adjusted Nominal Value Assets *	6.870.565.017,60
Outstanding Accrued Interest on Assets	14.169.961,82
Nominal Value Test Current Value **	82,59 %
<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	7,205,157,666.72	97.35%	161,561	98.98%	2.63%
Swiss Franc	196,203,067.31	2.65%	1,659	1.02%	1.94%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

## 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,152,157,511.64	15.57%	32,964	20.20%	3.92%
Standard Amortising	6,249,203,222.39	84.43%	130,256	79.80%	2.37%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</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%	5,014,493,710.62	67.75%	97,757	59.89%	1.92%
2.5% - 2.99%	998,700,725.72	13.49%	18,218	11.16%	2.78%
3% - 3.49%	379,656,630.81	5.13%	7,213	4.42%	3.19%
3.5% - 3.99%	173,346,551.86	2.34%	2,686	1.65%	3.67%
4% - 4.49%	45,524,999.86	0.62%	683	0.42%	4.22%
4.5% - 4.99%	203,981,812.62	2.76%	13,405	8.21%	4.76%
5% - 5.49%	58,231,592.62	0.79%	1,401	0.86%	5.20%
5.5% - 5.99%	85,674,710.16	1.16%	2,044	1.25%	5.73%
6% - 6.49%	13,125,110.60	0.18%	334	0.20%	6.22%
6.5% - 6.99%	29,746,666.88	0.40%	1,630	1.00%	6.72%
7% - 7.49%	380,221,591.65	5.14%	17,426	10.68%	7.05%
7.5% - more	18,656,630.63	0.25%	423	0.26%	8.78%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	47,937.62	0.00%	38	0.02%	2.63%
1987	11,861.39	0.00%	5	0.00%	2.00%
1988	20,013.61	0.00%	6	0.00%	2.09%
1989	65,567.33	0.00%	18	0.01%	2.42%
1990	75,113.33	0.00%	27	0.02%	2.16%
1991	54,444.36	0.00%	19	0.01%	2.70%
1992	93,292.16	0.00%	17	0.01%	4.23%
1993	306,052.04	0.00%	26	0.02%	3.45%
1994	131,843.41	0.00%	28	0.02%	2.44%
1995	663,232.63	0.01%	66	0.04%	2.63%
1996	1,431,405.56	0.02%	157	0.10%	2.88%
1997	2,271,334.40	0.03%	258	0.16%	2.77%
1998	3,030,166.90	0.04%	396	0.24%	2.75%
1999	11,400,300.07	0.15%	2,379	1.46%	2.77%
2000	40,914,895.72	0.55%	6,055	3.71%	3.02%
2001	101,343,942.45	1.37%	9,077	5.56%	3.11%
2002	189,809,682.82	2.56%	11,637	7.13%	3.49%
2003	309,133,672.27	4.18%	14,095	8.64%	3.89%
2004	421,745,456.19	5.70%	11,280	6.91%	3.18%
2005	825,793,815.93	11.16%	17,982	11.02%	2.88%
2006	913,466,837.85	12.34%	17,213	10.55%	2.44%
2007	946,970,909.95	12.79%	16,390	10.04%	1.95%
2008	946,411,299.17	12.79%	14,917	9.14%	2.12%
2009	1,217,147,499.10	16.45%	18,097	11.09%	2.47%
2010	721,435,048.06	9.75%	10,941	6.70%	2.75%
2011	320,954,377.99	4.34%	5,239	3.21%	3.04%
2012	270,628,318.78	3.66%	4,107	2.52%	2.85%
2013	141,806,043.49	1.92%	2,470	1.51%	2.77%
2014	14,196,369.45	0.19%	280	0.17%	2.38%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	1,310,995.58	0.02%	1,387	0.85%	3.78%
2015	17,056,697.22	0.23%	4,967	3.04%	3.82%
2016	48,716,385.41	0.66%	7,030	4.31%	4.19%
2017	96,132,096.78	1.30%	8,574	5.25%	4.74%
2018	90,237,642.96	1.22%	5,583	3.42%	3.53%
2019	105,151,025.61	1.42%	4,662	2.86%	3.06%
2020	172,780,914.31	2.33%	5,631	3.45%	2.81%
2021	191,908,848.47	2.59%	5,593	3.43%	2.56%
2022	183,391,623.88	2.48%	5,186	3.18%	2.09%
2023	193,936,834.53	2.62%	5,125	3.14%	2.07%
2024	229,663,229.36	3.10%	4,692	2.87%	2.00%
2025	272,026,512.53	3.68%	8,052	4.93%	3.43%
2026	186,078,382.91	2.51%	4,620	2.83%	3.98%
2027	305,144,402.34	4.12%	7,535	4.62%	4.22%
2028	234,381,777.41	3.17%	5,522	3.38%	3.17%
2029	242,779,952.00	3.28%	4,894	3.00%	2.84%
2030	221,559,550.14	2.99%	4,242	2.60%	2.64%
2031	161,011,218.57	2.18%	3,021	1.85%	2.37%
2032	179,900,216.94	2.43%	3,526	2.16%	2.22%
2033	199,554,386.27	2.70%	3,859	2.36%	2.32%
2034	252,055,930.31	3.41%	4,226	2.59%	2.42%
2035	304,836,805.34	4.12%	5,068	3.11%	2.22%
2036	234,406,832.40	3.17%	3,701	2.27%	2.15%
2037	228,698,402.41	3.09%	3,656	2.24%	1.92%
2038	224,550,862.61	3.03%	3,309	2.03%	2.14%
2039	230,857,411.99	3.12%	3,326	2.04%	2.54%
2040	168,700,030.44	2.28%	2,501	1.53%	2.64%
2041	156,952,977.68	2.12%	2,208	1.35%	2.48%
2042	155,749,518.92	2.10%	2,471	1.51%	2.26%
2043	166,835,036.17	2.25%	2,604	1.60%	2.31%
2044	144,718,794.23	1.96%	2,086	1.28%	2.42%
2045	127,112,398.31	1.72%	1,772	1.09%	2.37%
2046	169,937,607.87	2.30%	2,332	1.43%	2.10%
2047	182,993,714.52	2.47%	2,512	1.54%	2.00%
2048	178,843,661.50	2.42%	2,399	1.47%	2.19%
2049	190,106,963.22	2.57%	2,537	1.55%	2.48%
2050	151,152,331.43	2.04%	2,068	1.27%	2.60%
2051	93,165,422.60	1.26%	1,324	0.81%	2.49%
2052	99,764,482.08	1.35%	1,449	0.89%	2.45%
2053	127,666,321.13	1.72%	1,712	1.05%	2.42%
2054	98,396,849.03	1.33%	1,264	0.77%	2.52%
2055	71,761,266.15	0.97%	923	0.57%	2.63%
2056	60,321,307.38	0.82%	774	0.47%	2.59%
2057	110,008,670.56	1.49%	1,429	0.88%	2.57%
2058	87,061,820.87	1.18%	1,204	0.74%	2.40%
2059	51,982,621.66	0.70%	664	0.41%	2.80%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	11,402,673.31	0.15%	224	0.14%	2.40%
0.5 - 1.0	37,929,054.20	0.51%	662	0.41%	2.55%
1.0 - 1.5	94,449,554.92	1.28%	1,660	1.02%	2.83%
1.5 - 2.0	103,127,955.13	1.39%	1,575	0.97%	2.85%
2.0 - 2.5	161,102,460.54	2.18%	2,434	1.49%	2.85%
2.5 - 3.0	158,810,353.03	2.15%	2,451	1.50%	2.88%
3.0 - 4.0	378,329,425.46	5.11%	6,167	3.78%	3.15%
4.0 - 5.0	1,088,770,683.73	14.71%	16,360	10.02%	2.55%
5.0 - 6.0	1,073,454,429.03	14.50%	16,044	9.83%	2.40%
6.0 - 7.0	922,292,601.78	12.46%	15,251	9.34%	1.94%
7.0 - 8.0	965,806,653.49	13.05%	17,170	10.52%	2.12%
8.0 - 9.0	1,008,856,365.45	13.63%	20,571	12.60%	2.73%
9.0 - 10.0	507,516,753.04	6.86%	11,978	7.34%	2.96%
more - 10.0	889,511,770.92	12.02%	50,673	31.05%	3.47%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,443,993,269.09	87.06%	145,019	88.85%	2.61%
01-02	118,225,963.45	1.60%	2,681	1.64%	1.75%
02-03	34,914,780.83	0.47%	810	0.50%	3.86%
03-04	640,480,557.76	8.65%	11,250	6.89%	2.17%
04-05	17,323,168.16	0.23%	483	0.30%	5.72%
05-06	8,327,196.33	0.11%	223	0.14%	5.74%
06-07	5,129,260.73	0.07%	140	0.09%	5.31%
07-08	12,946,284.43	0.17%	182	0.11%	3.08%
08-09	5,486,988.14	0.07%	139	0.09%	5.23%
09-10	10,436,481.09	0.14%	273	0.17%	5.62%
10-11	5,863,095.90	0.08%	149	0.09%	5.84%
11-12	3,838,509.02	0.05%	95	0.06%	5.22%
12-13	12,527,377.49	0.17%	291	0.18%	5.27%
13-14	8,524,483.67	0.12%	202	0.12%	5.15%
14-15	16,421,452.08	0.22%	333	0.20%	5.57%
15-16	7,457,157.22	0.10%	168	0.10%	5.33%
16-17	5,654,444.42	0.08%	120	0.07%	4.78%
17-18	4,170,939.62	0.06%	67	0.04%	4.24%
18-19	3,190,234.85	0.04%	59	0.04%	3.44%
19-20	1,843,950.44	0.02%	44	0.03%	3.16%
20-21	1,853,394.02	0.03%	33	0.02%	3.11%
21-22	2,854,919.06	0.04%	46	0.03%	3.14%
22-23	2,746,877.33	0.04%	45	0.03%	3.06%
23-24	1,619,836.70	0.02%	29	0.02%	3.06%
24-25	2,017,207.55	0.03%	34	0.02%	3.10%
25-26	2,522,456.10	0.03%	36	0.02%	3.12%
26-27	763,403.52	0.01%	17	0.01%	3.00%
27-28	2,559,551.78	0.03%	33	0.02%	3.10%
28-29	1,304,431.26	0.02%	21	0.01%	3.26%
29-30	1,647,400.57	0.02%	24	0.01%	3.12%
30 - more	14,715,661.42	0.20%	174	0.11%	3.00%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>7,401,360,734.03</b>	<b>100.%</b>	<b>163,220</b>	<b>100.%</b>	<b>2.61%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,31 %</b>					
less - 40.00%	1,008,927,374.74	13.63%	26,432	21.34%	2.73%
40.01% - 50.00%	788,508,006.38	10.65%	15,587	12.58%	2.64%
50.01% - 60.00%	938,800,101.36	12.68%	16,507	13.33%	2.58%
60.01% - 70.00%	1,310,222,525.64	17.70%	19,578	15.81%	2.59%
70.01% - 80.00%	1,728,984,294.71	23.36%	24,373	19.68%	2.41%
80.01% - 85.00%	547,079,504.85	7.39%	5,567	4.50%	2.35%
85.01% - 90.00%	458,960,929.79	6.20%	4,887	3.95%	2.24%
90.01% - 95.00%	190,071,562.14	2.57%	2,385	1.93%	2.74%
95.01% - 100.00%	270,538,439.09	3.66%	5,788	4.67%	4.12%
100.01% - 105.00%	38,944,155.13	0.53%	609	0.49%	3.27%
105.01% - 110.00%	29,462,159.88	0.40%	465	0.38%	3.34%
110.01% - 115.00%	21,317,348.56	0.29%	335	0.27%	3.55%
115.01% - 120.00%	14,484,821.63	0.20%	276	0.22%	3.79%
120.01% - 125.00%	11,714,734.35	0.16%	212	0.17%	3.52%
125.01% - 128.00%	6,363,955.98	0.09%	123	0.10%	3.58%
128.01% - more	36,980,819.80	0.50%	735	0.59%	3.72%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>123,859</b>	<b>100.0%</b>	<b>2.61%</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: 68,83 %</b>					
less - 40.00%	1,410,953,663.23	19.06%	54,899	44.32%	2.92%
40.01% - 50.00%	660,950,870.82	8.93%	11,461	9.25%	2.65%
50.01% - 60.00%	751,594,771.63	10.16%	10,592	8.55%	2.59%
60.01% - 70.00%	779,585,142.65	10.53%	9,885	7.98%	2.57%
70.01% - 80.00%	852,665,382.43	11.52%	9,572	7.73%	2.50%
80.01% - 85.00%	451,001,020.78	6.09%	4,611	3.72%	2.49%
85.01% - 90.00%	470,299,287.69	6.35%	4,739	3.83%	2.60%
90.01% - 95.00%	437,355,878.11	5.91%	4,227	3.41%	2.64%
95.01% - 100.00%	392,463,270.83	5.30%	3,616	2.92%	2.53%
100.01% - 105.00%	389,235,403.48	5.26%	3,501	2.83%	2.43%
105.01% - 110.00%	333,654,115.37	4.51%	2,848	2.30%	2.37%
110.01% - 115.00%	271,348,680.58	3.67%	2,241	1.81%	2.39%
115.01% - 120.00%	200,253,246.43	2.71%	1,667	1.35%	2.41%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>123,859</b>	<b>100.0%</b>	<b>2.61%</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	442,626,301.92	5.98%	37,637	30.39%	3.75%
25.000,00 - 50.000,00	1,272,897,152.67	17.20%	33,425	26.99%	3.53%
50.000,00 - 75.000,00	1,206,524,656.98	16.30%	19,641	15.86%	2.51%
75.000,00 - 100.000,00	1,144,600,817.24	15.46%	13,238	10.69%	2.37%
100.000,00 - 125.000,00	816,191,051.42	11.03%	7,316	5.91%	2.26%
125.000,00 - 150.000,00	629,521,002.90	8.51%	4,618	3.73%	2.26%
150.000,00 - 175.000,00	416,201,451.81	5.62%	2,577	2.08%	2.22%
175.000,00 - 200.000,00	302,851,822.82	4.09%	1,626	1.31%	2.25%
200.000,00 - 225.000,00	210,957,004.55	2.85%	997	0.81%	2.17%
225.000,00 - 250.000,00	163,249,109.67	2.21%	689	0.56%	2.25%
250.000,00 - 275.000,00	131,101,083.73	1.77%	501	0.40%	2.22%
275.000,00 - 300.000,00	100,599,469.92	1.36%	352	0.28%	2.14%
300.000,00 - 325.000,00	84,774,078.34	1.15%	272	0.22%	2.28%
325.000,00 - 350.000,00	64,749,786.00	0.87%	192	0.16%	2.11%
350.000,00 - 375.000,00	48,421,520.06	0.65%	134	0.11%	2.17%
375.000,00 - 400.000,00	38,216,649.99	0.52%	99	0.08%	2.24%
400.000,00 - 425.000,00	39,948,804.47	0.54%	97	0.08%	2.22%
425.000,00 - 450.000,00	32,387,312.43	0.44%	74	0.06%	2.15%
450.000,00 - 475.000,00	22,650,299.59	0.31%	49	0.04%	2.37%
475.000,00 - 500.000,00	22,401,590.09	0.30%	46	0.04%	2.17%
500.000,00 - 600.000,00	79,093,200.04	1.07%	145	0.12%	2.12%
600.000,00 - 700.000,00	23,573,259.32	0.32%	36	0.03%	2.09%
700.000,00 - 800.000,00	24,703,010.86	0.33%	33	0.03%	2.36%
800.000,00 - 900.000,00	15,249,232.68	0.21%	18	0.02%	2.29%
900.000,00 - 1.000.000,00	12,240,770.52	0.17%	13	0.01%	2.07%
1.000.000,00 - 1.250.000,00	13,436,392.00	0.18%	12	0.01%	1.99%
1.250.000,00 - 1.500.000,00	9,668,491.66	0.13%	7	0.01%	1.78%
1.500.000,00 - more	32,525,410.35	0.44%	15	0.01%	2.11%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>123,859</b>	<b>100.0%</b>	<b>2.61%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	7,009,239,584.98	94.70%	119,678	96.62%	2.61%
Building	103,591.04	0.00%	2	0.00%	2.19%
Other real estate	9,656,241.85	0.13%	96	0.08%	2.30%
Professional Use	382,361,316.16	5.16%	4,083	3.30%	2.56%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>123,859</b>	<b>100.0%</b>	<b>2.61%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	224,501,902.51	3.03%	4,149	3.35%	2.65%
AITOLOAKARNANIA	103,808,170.58	1.40%	2,058	1.66%	3.06%
ARGOLIDA	57,950,838.90	0.78%	894	0.72%	2.51%
ARKADIA	38,846,540.15	0.53%	682	0.55%	2.42%
ARTA	20,275,573.08	0.27%	457	0.37%	2.43%
ATTICA	3,560,215,014.39	48.10%	51,711	41.75%	2.42%
CHALKIDIKI	71,434,595.16	0.97%	1,400	1.13%	3.02%
CHANIA	112,303,145.73	1.52%	1,584	1.28%	2.71%
CHIOS	38,452,477.63	0.52%	606	0.49%	2.54%
CORFU	70,570,935.20	0.95%	1,037	0.84%	2.49%
DODEKANISA	197,421,879.17	2.67%	2,545	2.06%	2.51%
DRAMA	42,486,696.28	0.57%	1,400	1.13%	3.31%
EVOIA	101,477,885.77	1.37%	1,937	1.56%	2.62%
EVKITANIA	5,415,417.14	0.07%	134	0.11%	2.75%
EVROS	73,663,083.35	1.00%	2,190	1.77%	3.37%
FLORINA	15,204,070.25	0.21%	409	0.33%	3.39%
FOKIDA	12,830,326.75	0.17%	231	0.19%	2.67%
FTHIOTIDA	91,422,465.66	1.24%	1,807	1.46%	2.64%
GREVENA	13,688,758.62	0.19%	284	0.23%	2.68%
HERAKLION	119,861,130.43	1.62%	1,691	1.37%	2.40%
ILEIA	73,917,132.88	1.00%	1,543	1.25%	3.18%
IMATHIA	46,179,298.28	0.62%	1,040	0.84%	3.04%
IOANNINA	103,538,001.00	1.40%	1,739	1.40%	2.34%
KARDITSA	53,198,193.54	0.72%	1,223	0.99%	2.69%
KASTORIA	15,286,303.05	0.21%	322	0.26%	2.71%
KAVALA	61,871,629.62	0.84%	1,442	1.16%	2.81%
KEFALLONIA	29,760,117.20	0.40%	425	0.34%	2.33%
KILKIS	37,533,469.71	0.51%	966	0.78%	3.18%
KORINTHIA	99,691,095.03	1.35%	1,501	1.21%	2.45%
KOZANI	51,665,222.64	0.70%	1,178	0.95%	2.58%
KYKLADES	106,416,516.27	1.44%	1,149	0.93%	2.37%
LAKONIA	52,516,393.59	0.71%	836	0.68%	2.50%
LARISA	153,280,221.05	2.07%	3,047	2.46%	2.72%
LASITHI	56,878,807.37	0.77%	781	0.63%	2.25%
LEFKADA	15,469,574.44	0.21%	291	0.24%	2.62%
LESBOS	75,728,217.27	1.02%	1,215	0.98%	2.65%
MAGNESIA	107,727,374.88	1.46%	1,927	1.56%	2.83%
MESSINIA	74,159,592.20	1.00%	1,268	1.02%	2.54%
PELLA	53,913,863.29	0.73%	1,445	1.17%	3.43%
PIERIA	81,593,520.50	1.10%	1,570	1.27%	2.96%
PREVEZA	46,417,184.73	0.63%	749	0.61%	2.39%
RETHYMNO	84,661,743.41	1.14%	1,299	1.05%	2.37%
RODOPI	44,275,093.02	0.60%	1,132	0.91%	3.03%
SAMOS	44,857,750.43	0.61%	573	0.46%	2.37%
SERRES	38,838,518.69	0.53%	956	0.77%	3.50%
THESPROTIA	22,302,698.91	0.30%	390	0.32%	2.56%
THESSALONIKI	600,018,795.82	8.11%	12,078	9.75%	3.19%
TRIKALA	46,435,788.76	0.63%	1,002	0.81%	3.23%
VOIOTIA	61,135,263.17	0.83%	1,238	1.00%	2.73%
XANTHI	61,251,434.32	0.83%	1,931	1.56%	3.29%
ZAKYNTHOS	29,011,012.21	0.39%	397	0.32%	2.60%
<b>TOTAL</b>	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>123,859</b>	<b>100.0%</b>	<b>2.61%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,401,360,734.03	100.00%	163,220	100.00%	2.61%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</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	2,282,804,293.83	30.84%	49,058	30.06%	1.83%
Euribor 1M Linked	374,119,991.99	5.05%	6,009	3.68%	1.73%
Euribor 3M Linked	2,719,883,402.78	36.75%	49,395	30.26%	2.68%
Fixed	1,123,536,412.02	15.18%	22,111	13.55%	2.54%
Hellenic Government Bond	384,533,283.05	5.20%	18,382	11.26%	7.04%
Liibor 1M Linked	185,847,650.49	2.51%	1,563	0.96%	1.80%
Originator Rate	330,635,699.87	4.47%	16,702	10.23%	3.97%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</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)	152,129	<b>4,734,132.67</b>	6,846,511,755.65	93.21%	92.50%
31-60 days past due	7,797	<b>3,226,159.33</b>	386,681,911.70	4.78%	5.22%
61-90 days past due	3,294	<b>2,290,600.60</b>	168,167,066.68	2.02%	2.27%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>163,220</b>	<b>10,250,892.60</b>	<b>7,401,360,734.03</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	2,067,226,675.25	27.93%	51,172	31.35%	2.89%
Completion/construction of primary residence	1,011,798,487.92	13.67%	28,566	17.50%	2.73%
Completion/construction of secondary	743,832,055.58	10.04%	9,746	5.97%	2.14%
Refinancing loans from other banks	1,533,199,222.67	20.71%	28,521	17.47%	2.46%
Buy Secondary	349,609,738.92	4.72%	4,447	2.73%	2.38%
Professional use	104,483,667.92	1.41%	1,386	0.85%	2.63%
Land Purchase For Residence Construction	56,849,069.32	0.76%	1,253	0.77%	4.40%
Renovating	1,507,874,951.84	20.37%	37,250	22.82%	2.43%
Other	24,377,215.93	0.32%	857	0.53%	8.05%
Refinancing NBG loans	2,106,299.08	0.02%	17	0.01%	1.84%
Refinancing Interest on primary residence loans	3,349.60	0.00%	5	0.00%	0.00%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	6,338,450,893.13	85.63%	132,621	81.25%	2.65%
Subsidized Loans	1,062,909,840.90	14.36%	30,599	18.75%	2.36%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</b>

### 18. Employment

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,575,360,824.26	48.30%	59,532	49.22%	2.54%
Self Employed	1,816,049,873.62	24.53%	20,954	17.32%	2.54%
Unemployed	858,129,595.14	11.59%	16,467	13.61%	2.84%
Retired	997,125,094.81	13.47%	19,332	15.98%	2.56%
N/A	154,695,346.19	2.09%	4,678	3.87%	4.14%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>120,963</b>	<b>100.0%</b>	<b>2.61%</b>

### 19. Loans to Personnel

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	600,419,547.87	8.11%	10,463	6.41%	2.23%
Retired Employee	79,504,069.64	1.07%	1,672	1.02%	2.21%
No Employee	6,721,437,116.52	90.81%	151,085	92.57%	2.65%
	<b>7,401,360,734.03</b>	<b>100.0%</b>	<b>163,220</b>	<b>100.0%</b>	<b>2.61%</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.