

# **Covered Bond Programme II**



## **Monthly Investor Report**

**July 2016**

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	850,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	CCC	Caa2	EUR	850,000,000.00	Euribor_3M + 210bp	24-12-2018

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2016	30-06-2010
Portfolio Cut off Date	31-07-2016	30-06-2010
Original Principal Balance	4.333.719.756,00	4.884.632.703,00
Principal Balance	2.552.201.642,00	3.639.740.247,00
Number of Borrowers	45.586	68.622
Number of Loanparts	58.830	93.060
Number of Properties	46.248	69.543
Average Principal Balance (borrower)	55.986,52	53.040,43
Average Principal Balance (parts)	43.382,66	39.111,76
Coupon: Weighted Average	2,1	3,7
Minimum	0,0	1,7
Maximum	11,4	17,0
Weighted Average Loan to Value	64,89	67,08
Weighted Average Loan to Indexed Value	71,63	48,96
Seasoning (years): Weighted Average	8,62	4,42
Original Maturity (years): Weighted Average	25,15	18,53
Remaining Tenor (years): Weighted Average	16,56	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.750.000.000,00
Negative Carry	22.375.000,00
Outstanding Accrued Interest on Bonds	3.487.763,89
Current Outstanding Balance	2.552.201.642,21
Adjusted Nominal Value Assets *	2.332.918.016,11
Outstanding Accrued Interest on Assets	2.406.458,71
Nominal Value Test Current Value **	76,63 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	2,552,201,642.21	100.00%	58,830	100.00%	2.14%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	294,021,093.73	11.52%	7,318	12.44%	2.66%
Standard Amortising	2,258,180,548.48	88.48%	51,512	87.56%	2.07%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</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%	2,079,686,077.61	81.49%	46,263	78.64%	1.77%
2.5% - 2.99%	182,247,634.65	7.14%	4,122	7.01%	2.73%
3% - 3.49%	111,581,064.04	4.37%	2,313	3.93%	3.23%
3.5% - 3.99%	50,106,647.52	1.96%	898	1.53%	3.67%
4% - 4.49%	18,795,185.42	0.74%	369	0.63%	4.18%
4.5% - 4.99%	15,745,137.76	0.62%	502	0.85%	4.71%
5% - 5.49%	15,225,550.59	0.60%	481	0.82%	5.23%
5.5% - 5.99%	35,101,752.65	1.38%	967	1.64%	5.71%
6% - 6.49%	6,241,110.42	0.24%	123	0.21%	6.19%
6.5% - 6.99%	9,186,592.99	0.36%	688	1.17%	6.68%
7% - 7.49%	24,444,356.49	0.96%	1,968	3.35%	7.06%
7.5% - more	3,840,532.07	0.15%	136	0.23%	8.61%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	23,999.51	0.00%	27	0.05%	2.00%
1987	1,351.60	0.00%	1	0.00%	2.00%
1988	10,604.62	0.00%	4	0.01%	2.00%
1989	21,719.62	0.00%	8	0.01%	2.00%
1990	53,641.38	0.00%	10	0.02%	2.00%
1991	24,155.01	0.00%	10	0.02%	2.14%
1992	51,421.61	0.00%	13	0.02%	4.19%
1993	72,389.50	0.00%	12	0.02%	4.20%
1994	5,672.80	0.00%	3	0.01%	3.92%
1995	29,154.13	0.00%	8	0.01%	4.07%
1996	166,961.82	0.01%	19	0.03%	2.70%
1997	153,596.95	0.01%	27	0.05%	2.17%
1998	327,824.46	0.01%	55	0.09%	2.09%
1999	1,437,314.08	0.06%	172	0.29%	2.08%
2000	5,306,062.44	0.21%	455	0.77%	2.18%
2001	15,783,025.26	0.62%	1,635	2.78%	2.11%
2002	39,894,737.58	1.56%	3,233	5.50%	2.27%
2003	74,529,493.27	2.92%	3,783	6.43%	2.52%
2004	129,105,197.56	5.06%	4,246	7.22%	2.13%
2005	314,444,683.14	12.32%	7,769	13.21%	2.05%
2006	347,559,150.91	13.62%	7,589	12.90%	1.98%
2007	386,802,951.16	15.16%	7,798	13.26%	1.68%
2008	349,387,148.60	13.69%	6,529	11.10%	1.90%
2009	419,491,044.98	16.44%	7,143	12.14%	2.24%
2010	271,249,311.34	10.63%	4,619	7.85%	2.53%
2011	71,842,317.61	2.81%	1,285	2.18%	3.24%
2012	26,565,564.13	1.04%	501	0.85%	2.91%
2013	35,091,142.33	1.37%	700	1.19%	2.68%
2014	39,789,777.37	1.56%	740	1.26%	3.07%
2015	17,646,394.79	0.69%	340	0.58%	2.97%
2016	5,333,832.65	0.21%	96	0.16%	2.22%
	<b>2,552,201,642.21</b>	<b>100.%</b>	<b>58,830</b>	<b>100.%</b>	<b>2.14%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	1,098,411.21	0.04%	991	1.68%	3.38%
2017	10,275,146.68	0.40%	2,333	3.97%	3.12%
2018	17,611,700.78	0.69%	1,965	3.34%	2.38%
2019	28,798,321.09	1.13%	2,037	3.46%	2.29%
2020	54,969,513.32	2.15%	2,704	4.60%	2.21%
2021	65,175,408.70	2.55%	2,743	4.66%	2.32%
2022	75,185,701.63	2.95%	2,761	4.69%	1.85%
2023	78,387,832.24	3.07%	2,556	4.34%	1.90%
2024	94,957,461.60	3.72%	2,537	4.31%	1.87%
2025	101,268,399.00	3.97%	2,810	4.78%	2.20%
2026	67,071,975.44	2.63%	1,896	3.22%	2.27%
2027	91,209,753.54	3.57%	2,406	4.09%	2.48%
2028	87,318,886.55	3.42%	2,050	3.48%	2.38%
2029	114,808,764.64	4.50%	2,554	4.34%	2.45%
2030	120,178,166.05	4.71%	2,555	4.34%	2.37%
2031	92,460,562.36	3.62%	1,737	2.95%	2.15%
2032	87,095,808.22	3.41%	1,685	2.86%	1.94%
2033	86,418,505.93	3.39%	1,574	2.68%	2.04%
2034	129,007,832.70	5.05%	2,230	3.79%	2.20%
2035	174,527,194.93	6.84%	3,031	5.15%	2.04%
2036	122,872,699.27	4.81%	2,043	3.47%	1.96%
2037	107,622,676.25	4.22%	1,784	3.03%	1.69%
2038	92,562,707.80	3.63%	1,408	2.39%	1.87%
2039	107,793,390.94	4.22%	1,561	2.65%	2.30%
2040	90,271,739.32	3.54%	1,304	2.22%	2.42%
2041	75,276,336.41	2.95%	1,061	1.80%	2.29%
2042	64,107,395.12	2.51%	898	1.53%	1.91%
2043	56,539,810.17	2.22%	701	1.19%	2.07%
2044	57,262,679.96	2.24%	733	1.25%	2.34%
2045	47,977,685.00	1.88%	545	0.93%	2.26%
2046	38,497,875.45	1.51%	424	0.72%	1.93%
2047	42,540,076.30	1.67%	465	0.79%	1.80%
2048	28,362,614.51	1.11%	305	0.52%	2.05%
2049	22,437,891.06	0.88%	220	0.37%	2.24%
2050	14,414,384.44	0.56%	149	0.25%	2.46%
2051	1,945,419.35	0.08%	28	0.05%	2.46%
2052	2,136,755.13	0.08%	29	0.05%	2.35%
2053	1,065,162.42	0.04%	9	0.02%	2.34%
2054	618,413.05	0.02%	6	0.01%	2.18%
2055	70,583.65	0.00%	2	0.00%	2.43%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	4,489,964.51	0.18%	79	0.13%	2.23%
0.5 - 1.0	6,198,335.48	0.24%	121	0.21%	2.34%
1.0 - 1.5	7,821,343.70	0.31%	154	0.26%	3.08%
1.5 - 2.0	23,468,584.81	0.92%	423	0.72%	3.36%
2.0 - 2.5	19,774,844.21	0.77%	382	0.65%	2.85%
2.5 - 3.0	14,461,402.34	0.57%	258	0.44%	2.51%
3.0 - 4.0	31,786,454.02	1.25%	669	1.14%	2.80%
4.0 - 5.0	35,900,289.14	1.41%	647	1.10%	3.10%
5.0 - 6.0	128,822,067.74	5.05%	2,254	3.83%	3.09%
6.0 - 7.0	394,115,008.66	15.44%	6,716	11.42%	2.31%
7.0 - 8.0	365,785,551.84	14.33%	6,387	10.86%	2.16%
8.0 - 9.0	362,960,772.16	14.22%	7,092	12.06%	1.72%
9.0 - 10.0	389,442,037.54	15.26%	7,959	13.53%	1.80%
more - 10.0	767,174,986.06	30.06%	25,689	43.67%	2.11%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2,142,444,377.40	83.94%	50,124	85.20%	2.05%
01-02	337,649,718.16	13.23%	6,851	11.65%	2.15%
02-03	7,848,235.80	0.31%	253	0.43%	5.71%
03-04	3,655,861.71	0.14%	120	0.20%	5.67%
04-05	2,373,898.92	0.09%	89	0.15%	5.31%
05-06	2,825,316.61	0.11%	116	0.20%	5.20%
06-07	2,031,442.43	0.08%	72	0.12%	5.24%
07-08	5,475,001.10	0.21%	167	0.28%	5.50%
08-09	2,260,035.01	0.09%	72	0.12%	5.71%
09-10	2,397,172.12	0.09%	74	0.13%	4.71%
10-11	5,651,336.06	0.22%	150	0.25%	5.15%
11-12	4,598,852.28	0.18%	118	0.20%	5.32%
12-13	7,084,741.41	0.28%	153	0.26%	5.57%
13-14	3,513,722.71	0.14%	94	0.16%	4.94%
14-15	3,010,277.75	0.12%	74	0.13%	4.61%
15-16	2,614,754.02	0.10%	40	0.07%	4.17%
16-17	1,031,367.76	0.04%	24	0.04%	3.56%
17-18	610,262.73	0.02%	18	0.03%	3.00%
18-19	1,468,581.72	0.06%	31	0.05%	2.99%
19-20	2,043,356.41	0.08%	37	0.06%	3.16%
20-21	1,909,205.14	0.07%	31	0.05%	3.07%
21-22	741,433.16	0.03%	11	0.02%	3.12%
22-23	1,019,323.33	0.04%	15	0.03%	3.04%
23-24	1,590,217.15	0.06%	21	0.04%	3.13%
24-25	209,961.28	0.01%	4	0.01%	3.06%
25-26	689,306.57	0.03%	9	0.02%	3.12%
26-27	501,840.52	0.02%	7	0.01%	3.11%
27-28	874,827.19	0.03%	10	0.02%	3.12%
28-29	980,475.54	0.04%	11	0.02%	2.48%
29-30	428,465.56	0.02%	7	0.01%	2.92%
30 - more	2,668,274.66	0.10%	27	0.05%	3.06%
Matured					
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,89 %</b>					
less - 40.00%	351,683,234.59	13.78%	9,619	20.80%	2.35%
40.01% - 50.00%	284,590,740.10	11.15%	5,948	12.86%	2.25%
50.01% - 60.00%	325,623,588.12	12.76%	6,233	13.48%	2.20%
60.01% - 70.00%	418,126,501.23	16.38%	7,257	15.69%	2.22%
70.01% - 80.00%	592,378,494.43	23.21%	9,726	21.03%	2.04%
80.01% - 85.00%	195,541,454.79	7.66%	2,345	5.07%	2.00%
85.01% - 90.00%	191,803,941.67	7.52%	2,285	4.94%	1.82%
90.01% - 95.00%	72,877,602.98	2.86%	894	1.93%	1.88%
95.01% - 100.00%	88,635,553.04	3.47%	1,469	3.18%	2.24%
100.01% - 105.00%	10,426,903.45	0.41%	175	0.38%	2.23%
105.01% - 110.00%	8,243,405.53	0.32%	117	0.25%	2.09%
110.01% - 115.00%	6,783,958.54	0.27%	108	0.23%	2.39%
115.01% - 120.00%	5,462,730.26	0.21%	71	0.15%	2.58%
128.01% - more	23,533.48	0.00%	1	0.00%	1.42%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>46,248</b>	<b>100.0%</b>	<b>2.14%</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: 69,02 %</b>					
less - 40.00%	550,861,800.26	21.58%	20,923	45.24%	2.25%
40.01% - 50.00%	257,027,302.56	10.07%	4,702	10.17%	2.16%
50.01% - 60.00%	264,816,030.58	10.38%	4,245	9.18%	2.19%
60.01% - 70.00%	270,724,964.24	10.61%	3,742	8.09%	2.21%
70.01% - 80.00%	274,580,638.47	10.76%	3,392	7.33%	2.13%
80.01% - 85.00%	125,506,634.71	4.92%	1,452	3.14%	2.10%
85.01% - 90.00%	120,091,934.47	4.71%	1,353	2.93%	2.18%
90.01% - 95.00%	112,512,370.60	4.41%	1,152	2.49%	2.09%
95.01% - 100.00%	94,379,405.43	3.70%	957	2.07%	2.07%
100.01% - 105.00%	91,011,942.49	3.57%	860	1.86%	2.10%
105.01% - 110.00%	81,961,648.11	3.21%	774	1.67%	2.05%
110.01% - 115.00%	69,168,505.53	2.71%	678	1.47%	1.99%
115.01% - 120.00%	64,564,961.33	2.53%	585	1.26%	1.85%
120.01% - 125.00%	47,076,765.21	1.84%	411	0.89%	1.95%
125.01% - 128.00%	26,187,578.76	1.03%	209	0.45%	1.90%
128.01% - more	101,729,159.46	3.99%	813	1.76%	1.91%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>46,248</b>	<b>100.0%</b>	<b>2.14%</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	172,622,756.38	6.76%	14,052	30.38%	2.59%
25.000,00 - 50.000,00	488,795,705.06	19.15%	13,263	28.68%	2.37%
50.000,00 - 75.000,00	492,693,295.51	19.30%	8,013	17.33%	2.16%
75.000,00 - 100.000,00	404,383,716.05	15.84%	4,704	10.17%	2.13%
100.000,00 - 125.000,00	285,424,880.30	11.18%	2,566	5.55%	2.01%
125.000,00 - 150.000,00	185,503,064.09	7.27%	1,366	2.95%	2.02%
150.000,00 - 175.000,00	129,573,487.48	5.08%	802	1.73%	1.98%
175.000,00 - 200.000,00	86,172,105.75	3.38%	462	1.00%	1.91%
200.000,00 - 225.000,00	62,235,313.41	2.44%	294	0.64%	1.90%
225.000,00 - 250.000,00	44,704,856.86	1.75%	188	0.41%	1.91%
250.000,00 - 275.000,00	35,596,279.39	1.39%	137	0.30%	1.83%
275.000,00 - 300.000,00	26,088,699.09	1.02%	91	0.20%	1.91%
300.000,00 - 325.000,00	24,324,076.13	0.95%	78	0.17%	1.69%
325.000,00 - 350.000,00	15,461,323.96	0.61%	46	0.10%	1.70%
350.000,00 - 375.000,00	11,512,869.20	0.45%	32	0.07%	1.85%
375.000,00 - 400.000,00	8,497,585.03	0.33%	22	0.05%	1.83%
400.000,00 - 425.000,00	6,992,463.31	0.27%	17	0.04%	2.30%
425.000,00 - 450.000,00	7,843,584.55	0.31%	18	0.04%	1.84%
450.000,00 - 475.000,00	7,905,693.75	0.31%	17	0.04%	1.87%
475.000,00 - 500.000,00	6,808,187.69	0.27%	14	0.03%	1.65%
500.000,00 - 600.000,00	13,359,480.87	0.52%	25	0.05%	1.86%
600.000,00 - 700.000,00	7,674,841.48	0.30%	12	0.03%	1.66%
700.000,00 - 800.000,00	9,514,195.68	0.37%	13	0.03%	1.78%
800.000,00 - 900.000,00	3,418,053.21	0.13%	4	0.01%	1.68%
900.000,00 - 1.000.000,00	2,827,610.41	0.11%	3	0.01%	1.66%
1.000.000,00 - 1.250.000,00	3,332,575.60	0.13%	3	0.01%	1.54%
1.250.000,00 - 1.500.000,00	6,869,045.55	0.27%	5	0.01%	2.47%
1.500.000,00 - more	2,065,896.42	0.08%	1	0.00%	0.92%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>46,248</b>	<b>100.0%</b>	<b>2.14%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	16,881,734.80	0.66%	342	0.74%	2.19%
Partial Professional Use	123,583,047.16	4.84%	1,650	3.57%	2.23%
Professional use with recourse to the borrower	1,334,587.79	0.05%	14	0.03%	1.49%
Residential (Flat/Apartment)	2,183,755,641.35	85.56%	41,150	88.98%	2.12%
Residential (House, detached or semi-detached)	226,646,631.11	8.88%	3,092	6.69%	2.33%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>46,248</b>	<b>100.0%</b>	<b>2.14%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	63,808,286.90	2.50%	1,361	2.94%	2.22%
AITOLOAKARNANIA	26,067,361.39	1.02%	562	1.22%	2.27%
ARGOLIDA	18,892,387.60	0.74%	330	0.71%	2.18%
ARKADIA	15,612,973.44	0.61%	304	0.66%	2.16%
ARTA	5,536,754.63	0.22%	116	0.25%	2.27%
ATTICA	1,376,948,475.51	53.95%	22,391	48.42%	2.07%
CHALKIDIKI	19,204,801.94	0.75%	449	0.97%	2.34%
CHANIA	38,494,584.38	1.51%	618	1.34%	2.07%
CHIOS	15,529,405.40	0.61%	275	0.60%	2.36%
CORFU	18,495,483.86	0.73%	359	0.78%	2.29%
DODEKANISA	63,283,897.83	2.48%	933	2.02%	2.12%
DRAMA	13,583,549.22	0.53%	390	0.84%	2.30%
EVOIA	32,699,284.83	1.28%	687	1.49%	2.37%
EVKITANIA	1,891,968.73	0.07%	52	0.11%	2.88%
EVROS	20,287,343.01	0.80%	585	1.27%	2.45%
FLORINA	4,066,730.13	0.16%	112	0.24%	2.16%
FOKIDA	4,032,655.82	0.16%	83	0.18%	2.27%
FTHIOTIDA	27,873,170.60	1.09%	593	1.28%	2.24%
GREVENA	4,960,331.96	0.19%	96	0.21%	2.13%
HERAKLION	41,124,599.19	1.61%	655	1.42%	2.07%
ILEIA	18,912,855.19	0.74%	447	0.97%	2.28%
IMATHIA	13,011,567.65	0.51%	315	0.68%	2.43%
IOANNINA	38,979,775.35	1.53%	764	1.65%	2.03%
KARDITSA	13,476,594.85	0.53%	355	0.77%	2.32%
KASTORIA	5,514,512.82	0.22%	117	0.25%	2.38%
KAVALA	19,171,984.43	0.75%	423	0.92%	2.18%
KEFALLONIA	12,560,958.42	0.49%	215	0.47%	2.03%
KILKIS	10,624,315.66	0.42%	270	0.58%	2.37%
KORINTHIA	27,721,874.38	1.09%	457	0.99%	2.01%
KOZANI	20,541,198.81	0.81%	502	1.09%	2.16%
KYKLADES	33,848,343.21	1.33%	436	0.94%	2.09%
LAKONIA	17,257,607.15	0.68%	325	0.70%	2.37%
LARISA	54,416,763.57	2.13%	1,170	2.53%	2.21%
LASITHI	19,850,411.52	0.78%	346	0.75%	1.87%
LEFKADA	4,452,597.36	0.17%	114	0.25%	2.25%
LESBOS	23,096,032.02	0.91%	432	0.93%	2.43%
MAGNESIA	35,386,424.80	1.39%	705	1.52%	2.29%
MESSINIA	26,293,865.95	1.03%	462	1.00%	2.29%
PELLA	14,485,500.17	0.57%	366	0.79%	2.32%
PIERIA	19,783,400.98	0.78%	447	0.97%	2.44%
PREVEZA	15,046,142.39	0.59%	268	0.58%	2.16%
RETHYMNO	23,184,049.71	0.91%	377	0.82%	2.06%
RODOPI	12,576,653.12	0.49%	322	0.70%	2.44%
SAMOS	13,455,062.85	0.53%	204	0.44%	2.09%
SERRES	10,967,267.46	0.43%	290	0.63%	2.58%
THESPROTIA	5,978,206.50	0.23%	130	0.28%	2.28%
THESSALONIKI	177,277,624.88	6.95%	3,714	8.03%	2.23%
TRIKALA	12,590,492.19	0.49%	303	0.66%	2.32%
VOIOTIA	17,322,176.72	0.68%	400	0.87%	2.49%
XANTHI	14,868,332.87	0.58%	491	1.06%	2.41%
ZAKYNTHOS	7,155,002.86	0.28%	130	0.28%	2.20%
<b>Total</b>	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>46,248</b>	<b>100.0%</b>	<b>2.14%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,552,201,642.21	100.00%	58,830	100.00%	2.14%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</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	1,086,534,377.20	42.57%	27,344	46.48%	1.61%
Euribor 1M Linked	173,582,988.82	6.80%	3,174	5.40%	1.48%
Euribor 3M Linked	753,021,212.48	29.50%	14,410	24.49%	2.56%
Fixed	414,411,670.85	16.24%	8,835	15.02%	2.64%
Hellenic Government Bond	26,569,278.19	1.04%	2,439	4.15%	7.01%
Originator Rate	98,082,114.67	3.84%	2,628	4.47%	2.51%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</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)	58,599	280,426.47	2,540,887,018.97	99.61%	99.56%
31-60 days past due	183	60,697.42	8,817,107.44	0.31%	0.35%
61-90 days past due	48	42,729.01	2,497,515.80	0.08%	0.10%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>58,830</b>	<b>383,852.90</b>	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>100.0%</b>

### 16. Loan Purpose

Current Period					
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	1,281,505,496.35	50.21%	31,781	54.02%	2.14%
Refinancing loans	51,432,146.07	2.02%	891	1.51%	1.80%
Buy Secondary	548,824,712.70	21.50%	7,958	13.53%	2.02%
Professional use	45,217,581.48	1.77%	677	1.15%	2.40%
Renovating	618,615,725.16	24.24%	17,192	29.22%	2.21%
Other	6,605,980.45	0.26%	331	0.56%	7.36%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

### 17. Subsidized Loans

Current Period					
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	2,134,082,706.90	83.62%	46,074	78.32%	2.19%
Subsidized Loans	418,118,935.31	16.38%	12,756	21.68%	1.88%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</b>

### 18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	1,362,317,924.01	53.38%	24,472	53.68%	2.11%
Self Employed	554,437,630.06	21.72%	7,053	15.47%	2.12%
Unemployed	161,809,187.29	6.34%	3,598	7.89%	2.30%
Retired	446,853,488.36	17.51%	9,733	21.35%	2.20%
N/A	26,783,412.49	1.05%	730	1.60%	2.39%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>45,586</b>	<b>100.0%</b>	<b>2.14%</b>

### 19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	277,851,812.18	10.89%	5,525	9.39%	2.19%
Retired Employee	39,534,717.73	1.55%	969	1.65%	2.17%
No Employee	2,234,815,112.30	87.56%	52,336	88.96%	2.14%
	<b>2,552,201,642.21</b>	<b>100.0%</b>	<b>58,830</b>	<b>100.0%</b>	<b>2.14%</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.