

# **Covered Bond Programme II**



## **Monthly Investor Report**

**August 2011**

## Table of Contents

Bonds	3
Summary	3
Nominal Value Test	4
1. Currency Type	5
2. Product Type	5
3. Loan Coupon	5
4. Origination year	6
5. Legal Maturity Year	7
6. Seasoning	8
7. Remaining Tenor	9
8. Loan to Foreclosure Value	10
9. Loan to Indexed Foreclosure Value	10
10. Outstanding Motional Amount	11
11. Property Description	11
12. Geography	12
13. Mortgage Payment Frequency	14
14. Interest Payment Type	14
15. Delinquencies	14
16. Loan Purpose	15
17. Subsidized Loans	15
18. Employment	16
19. Loans to Personnel	16

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	BBB-	Ba3	EUR	500,000,000.00	ECB + 230bp	24-09-2013
Series 05	XS0638293075	BBB-	Ba3	EUR	1,000,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	BBB-	Ba3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-08-2011	30-06-2010
Portfolio Cut off Date	31-08-2011	30-06-2010
Original Principal Balance	14.483.792.788,00	4.884.632.703,00
Principal Balance	11.110.480.307,06	3.639.740.247,00
Number of Borrowers	176.854	68.622
Number of Loanparts	241.000	93.060
Number of Properties	182.680	69.543
Average Principal Balance (borrower)	63.582,18	53.040,43
Average Principal Balance (parts)	46.101,95	39.111,76
Coupon: Weighted Average	4,0	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Value	64,77	67,08
Weighted Average Loan to Indexed Value	57,40	48,96
Seasoning (years): Weighted Average	4,56	4,42
Original Maturity (years): Weighted Average	23,44	18,53
Remaining Tenor (years): Weighted Average	18,92	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.800.000.000,00
Negative Carry	222.000.000,00
Outstanding Accrued Interest on Bonds	59.833.333,33
Current Outstanding Balance	11.110.480.307,06
Adjusted Nominal Value Assets *	10.857.646.766,37
Outstanding Accrued Interest on Assets	29.957.463,21
Nominal Value Test Current Value **	83,07 %
<i>Nominal Value Test Maximum Value</i>	83,70 %

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	10,649,573,944.49	95.85%	237,735	98.65%	4.06%
Swiss Franc	460,906,362.40	4.15%	3,265	1.36%	2.94%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

### 2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,335,124,258.26	12.01%	31,995	13.28%	4.87%
Standard Amortising	9,775,356,048.79	87.98%	208,898	86.68%	3.89%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>240,893</b>	<b>100.0%</b>	<b>4.01%</b>

### 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%	287,652,245.69	2.59%	2,148	0.89%	1.83%
2.5% - 2.99%	1,067,902,897.78	9.61%	14,073	5.84%	2.73%
3% - 3.49%	3,349,430,250.06	30.15%	60,909	25.27%	3.16%
3.5% - 3.99%	2,098,823,721.61	18.89%	34,627	14.37%	3.72%
4% - 4.49%	1,111,355,715.00	10.00%	19,584	8.13%	4.23%
4.5% - 4.99%	801,195,481.94	7.21%	17,692	7.34%	4.72%
5% - 5.49%	444,792,879.83	4.00%	10,406	4.32%	5.24%
5.5% - 5.99%	1,165,930,294.83	10.49%	52,458	21.77%	5.60%
6% - 6.49%	93,982,297.43	0.85%	4,285	1.78%	6.24%
6.5% - 6.99%	172,639,650.74	1.55%	5,152	2.14%	6.64%
7% - 7.49%	516,183,122.68	4.65%	19,507	8.09%	7.06%
7.5% - more	591,749.47	0.01%	159	0.07%	13.13%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	8,059.19	0.00%	2	0.00%	5.15%
1988	19,459.88	0.00%	4	0.00%	3.90%
1989	76,910.09	0.00%	4	0.00%	4.84%
1990	43,717.36	0.00%	7	0.00%	5.15%
1991	26,586.20	0.00%	8	0.00%	5.15%
1992	150,000.42	0.00%	18	0.01%	5.03%
1993	404,700.25	0.00%	36	0.01%	5.01%
1994	184,370.80	0.00%	31	0.01%	4.96%
1995	443,623.26	0.00%	60	0.02%	4.76%
1996	2,486,778.72	0.02%	696	0.29%	5.10%
1997	16,773,707.48	0.15%	3,978	1.65%	5.20%
1998	34,065,097.15	0.31%	4,966	2.06%	4.85%
1999	86,745,414.09	0.78%	8,657	3.59%	5.07%
2000	148,788,809.82	1.34%	10,777	4.47%	4.84%
2001	313,904,657.96	2.83%	17,460	7.24%	4.66%
2002	461,607,304.44	4.15%	21,013	8.72%	4.84%
2003	537,437,625.49	4.84%	20,512	8.51%	4.99%
2004	662,579,103.84	5.96%	15,929	6.61%	4.44%
2005	1,205,757,026.70	10.85%	23,718	9.84%	4.10%
2006	1,316,702,276.63	11.85%	22,509	9.34%	3.74%
2007	1,377,907,990.44	12.40%	21,197	8.80%	3.52%
2008	1,585,028,748.81	14.27%	21,718	9.01%	3.81%
2009	2,224,551,089.88	20.02%	30,950	12.84%	3.84%
2010	1,045,594,450.15	9.41%	15,256	6.33%	3.96%
2011	89,190,533.78	0.80%	1,494	0.62%	4.39%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

**5. Legal Maturity Year**

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	969,156.92	0.01%	865	0.36%	5.17%
2012	20,586,709.99	0.19%	5,419	2.25%	5.19%
2013	47,098,206.03	0.42%	6,874	2.85%	5.00%
2014	87,073,810.18	0.78%	8,942	3.71%	5.04%
2015	138,855,736.19	1.25%	10,990	4.56%	4.89%
2016	250,893,764.76	2.26%	15,866	6.58%	4.86%
2017	358,907,632.71	3.23%	17,282	7.17%	5.02%
2018	316,920,468.35	2.85%	11,134	4.62%	4.71%
2019	374,210,082.45	3.37%	10,132	4.20%	4.39%
2020	471,695,305.87	4.25%	10,852	4.50%	4.16%
2021	480,253,710.68	4.32%	10,344	4.29%	3.89%
2022	427,587,402.27	3.85%	8,872	3.68%	3.57%
2023	422,655,164.95	3.80%	8,127	3.37%	3.67%
2024	600,303,806.82	5.40%	9,927	4.12%	3.57%
2025	531,731,550.44	4.79%	11,511	4.78%	4.12%
2026	285,372,776.64	2.57%	5,896	2.45%	4.58%
2027	371,223,774.46	3.34%	7,204	2.99%	5.10%
2028	305,570,154.72	2.75%	5,397	2.24%	4.63%
2029	392,278,168.55	3.53%	6,357	2.64%	4.18%
2030	306,054,968.70	2.75%	5,079	2.11%	3.92%
2031	211,739,383.74	1.91%	3,322	1.38%	3.61%
2032	217,837,091.11	1.96%	3,329	1.38%	3.65%
2033	233,964,920.18	2.11%	3,466	1.44%	3.99%
2034	379,446,786.49	3.42%	5,362	2.22%	3.81%
2035	438,692,690.33	3.95%	6,575	2.73%	3.63%
2036	298,210,688.68	2.68%	4,206	1.75%	3.46%
2037	279,169,757.54	2.51%	3,556	1.48%	3.46%
2038	328,478,711.20	2.96%	3,595	1.49%	3.76%
2039	411,885,760.69	3.71%	4,863	2.02%	3.74%
2040	213,673,575.59	1.92%	2,866	1.19%	3.95%
2041	158,502,241.49	1.43%	2,054	0.85%	3.74%
2042	120,098,299.69	1.08%	1,564	0.65%	3.55%
2043	126,025,873.28	1.13%	1,506	0.62%	3.87%
2044	152,944,929.52	1.38%	1,797	0.75%	3.82%
2045	146,675,859.52	1.32%	1,751	0.73%	3.64%
2046	209,840,840.63	1.89%	2,490	1.03%	3.41%
2047	216,824,137.55	1.95%	2,537	1.05%	3.57%
2048	221,998,817.70	2.00%	2,485	1.03%	3.81%
2049	268,938,647.97	2.42%	3,186	1.32%	3.88%
2050	173,954,098.64	1.57%	2,129	0.88%	3.85%
2051	107,430,000.39	0.97%	1,257	0.52%	3.75%
2053	38,022.43	0.00%	1	0.00%	5.85%
2055	73,803.53	0.00%	2	0.00%	5.85%
2056	3,793,017.49	0.03%	31	0.01%	3.97%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

**6. Seasoning**

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	43,310,513.91	0.39%	716	0.30%	4.54%
0.5 - 1.0	213,653,291.18	1.92%	3,491	1.45%	4.11%
1.0 - 1.5	606,836,110.60	5.46%	8,608	3.57%	3.98%
1.5 - 2.0	1,106,472,320.70	9.96%	15,825	6.57%	3.82%
2.0 - 2.5	1,151,565,414.10	10.36%	15,656	6.50%	3.82%
2.5 - 3.0	932,083,246.37	8.39%	12,687	5.26%	4.14%
3.0 - 4.0	1,414,227,029.70	12.73%	20,073	8.33%	3.65%
4.0 - 5.0	1,338,666,127.22	12.05%	21,539	8.94%	3.44%
5.0 - 6.0	1,496,374,189.16	13.47%	27,099	11.24%	3.86%
6.0 - 7.0	791,421,147.95	7.12%	16,773	6.96%	4.31%
7.0 - 8.0	616,375,085.16	5.55%	17,220	7.15%	4.55%
8.0 - 9.0	517,101,246.68	4.65%	20,998	8.71%	4.99%
9.0 - 10.0	389,464,221.33	3.51%	19,664	8.16%	4.84%
more - 10.0	492,930,363.00	4.44%	40,651	16.87%	4.81%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,676,442,127.95	78.09%	193,221	80.17%	3.93%
01-02	400,062,603.18	3.60%	8,373	3.47%	4.57%
02-03	418,705,618.70	3.77%	8,217	3.41%	4.95%
03-04	171,091,399.83	1.54%	4,262	1.77%	5.20%
04-05	54,787,938.70	0.49%	1,882	0.78%	5.14%
05-06	49,808,122.04	0.45%	1,872	0.78%	4.86%
06-07	32,476,459.81	0.29%	1,309	0.54%	4.69%
07-08	80,486,746.63	0.72%	2,225	0.92%	5.51%
08-09	45,203,259.26	0.41%	1,214	0.50%	5.06%
09-10	38,506,072.47	0.35%	1,059	0.44%	4.27%
10-11	39,708,567.39	0.36%	1,130	0.47%	4.35%
11-12	36,483,101.78	0.33%	838	0.35%	4.24%
12-13	60,938,004.90	0.55%	1,371	0.57%	5.01%
13-14	45,487,865.86	0.41%	1,002	0.42%	4.77%
14-15	48,709,366.09	0.44%	988	0.41%	3.95%
15-16	49,978,053.16	0.45%	964	0.40%	4.13%
16-17	39,892,316.51	0.36%	689	0.29%	3.90%
17-18	68,165,598.17	0.61%	1,101	0.46%	4.73%
18-19	50,923,833.97	0.46%	827	0.34%	4.17%
19-20	52,421,304.46	0.47%	834	0.35%	3.42%
20-21	41,258,438.41	0.37%	577	0.24%	3.15%
21-22	37,565,940.71	0.34%	539	0.22%	3.14%
22-23	36,663,314.98	0.33%	508	0.21%	3.13%
23-24	41,388,754.28	0.37%	561	0.23%	3.13%
24-25	72,432,051.27	0.65%	913	0.38%	3.14%
25-26	45,374,906.22	0.41%	552	0.23%	3.12%
26-27	42,313,843.13	0.38%	508	0.21%	3.13%
27-28	38,304,821.94	0.34%	433	0.18%	3.13%
28-29	26,088,115.68	0.23%	280	0.12%	3.12%
29-30	20,540,743.79	0.18%	222	0.09%	3.14%
30 - more	247,407,427.44	2.23%	2,515	1.04%	3.13%
Matured	863,588.35	0.01%	14	0.01%	3.21%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>



### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,77 %</b>					
less - 40.00%	1,606,083,920.83	14.46%	47,810	26.17%	4.25%
40.01% - 50.00%	1,160,213,503.61	10.44%	23,310	12.76%	4.10%
50.01% - 60.00%	1,369,191,083.87	12.32%	23,579	12.91%	4.01%
60.01% - 70.00%	1,931,224,049.90	17.38%	27,964	15.31%	4.02%
70.01% - 80.00%	2,616,657,758.47	23.55%	33,956	18.59%	3.84%
80.01% - 85.00%	837,244,645.59	7.54%	7,188	3.94%	3.77%
85.01% - 90.00%	687,399,493.79	6.19%	6,240	3.42%	3.71%
90.01% - 95.00%	298,959,343.72	2.69%	3,057	1.67%	3.97%
95.01% - 100.00%	418,683,364.78	3.77%	7,240	3.96%	4.79%
100.01% - 105.00%	73,352,750.78	0.66%	872	0.48%	4.14%
105.01% - 110.00%	50,231,083.12	0.45%	622	0.34%	4.31%
110.01% - 115.00%	35,372,783.04	0.32%	454	0.25%	4.40%
115.01% - 120.00%	24,236,403.93	0.22%	369	0.20%	4.84%
120.01% - 125.00%	929,804.48	0.01%	10	0.01%	3.48%
125.01% - 128.00%	352,800.81	0.00%	3	0.00%	3.24%
128.01% - more	347,516.34	0.00%	6	0.00%	3.66%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>182,680</b>	<b>100.0%</b>	<b>4.01%</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: 57,40 %</b>					
less - 40.00%	3,026,906,957.84	27.24%	100,453	54.99%	4.38%
40.01% - 50.00%	1,277,337,365.10	11.50%	17,933	9.82%	4.06%
50.01% - 60.00%	1,319,994,947.60	11.88%	15,589	8.53%	3.94%
60.01% - 70.00%	1,579,825,171.47	14.22%	15,926	8.72%	3.89%
70.01% - 80.00%	1,689,614,702.82	15.21%	15,451	8.46%	3.80%
80.01% - 85.00%	684,758,092.44	6.16%	5,727	3.14%	3.74%
85.01% - 90.00%	543,001,775.87	4.89%	4,390	2.40%	3.86%
90.01% - 95.00%	381,672,166.67	3.44%	2,933	1.61%	3.79%
95.01% - 100.00%	241,488,579.10	2.17%	1,810	0.99%	3.75%
100.01% - 105.00%	154,648,679.63	1.39%	1,092	0.60%	3.66%
105.01% - 110.00%	100,157,328.90	0.90%	690	0.38%	3.68%
110.01% - 115.00%	66,020,533.84	0.59%	425	0.23%	3.60%
115.01% - 120.00%	38,730,511.84	0.35%	230	0.13%	3.60%
120.01% - 125.00%	5,507,206.33	0.05%	29	0.02%	3.51%
128.01% - more	816,287.61	0.01%	2	0.00%	2.41%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>182,680</b>	<b>100.0%</b>	<b>4.01%</b>

### 10. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
less - 25.000,00	752,712,427.43	6.77%	60,579	33.16%	5.14%
25.000,00 - 50.000,00	1,493,727,416.50	13.44%	40,380	22.10%	4.62%
50.000,00 - 75.000,00	1,862,427,286.17	16.76%	30,792	16.86%	4.41%
75.000,00 - 100.000,00	1,737,938,677.36	15.64%	19,917	10.90%	3.88%
100.000,00 - 125.000,00	1,170,170,090.50	10.53%	10,464	5.73%	3.71%
125.000,00 - 150.000,00	1,054,363,349.89	9.49%	7,708	4.22%	3.69%
150.000,00 - 175.000,00	641,512,806.37	5.77%	3,974	2.18%	3.62%
175.000,00 - 200.000,00	545,881,983.32	4.91%	2,919	1.60%	3.64%
200.000,00 - 225.000,00	321,682,417.96	2.90%	1,520	0.83%	3.50%
225.000,00 - 250.000,00	255,540,893.59	2.30%	1,078	0.59%	3.55%
250.000,00 - 275.000,00	187,447,465.65	1.69%	715	0.39%	3.41%
275.000,00 - 300.000,00	182,868,295.36	1.65%	638	0.35%	3.50%
300.000,00 - 325.000,00	121,477,485.48	1.09%	389	0.21%	3.41%
325.000,00 - 350.000,00	121,884,897.94	1.10%	362	0.20%	3.43%
350.000,00 - 375.000,00	78,640,114.39	0.71%	217	0.12%	3.40%
375.000,00 - 400.000,00	67,585,154.28	0.61%	175	0.10%	3.35%
400.000,00 - 425.000,00	47,034,278.18	0.42%	114	0.06%	3.37%
425.000,00 - 450.000,00	49,649,017.60	0.45%	114	0.06%	3.17%
450.000,00 - 475.000,00	44,263,594.04	0.40%	96	0.05%	3.45%
475.000,00 - 500.000,00	41,477,945.29	0.37%	85	0.05%	3.37%
500.000,00 - 600.000,00	111,801,280.08	1.01%	204	0.11%	3.30%
600.000,00 - 700.000,00	60,492,169.52	0.54%	94	0.05%	3.27%
700.000,00 - 800.000,00	27,550,180.91	0.25%	37	0.02%	3.29%
800.000,00 - 900.000,00	32,061,577.26	0.29%	38	0.02%	3.16%
900.000,00 - 1.000.000,00	12,321,897.99	0.11%	13	0.01%	3.51%
1.000.000,00 - 1.250.000,00	34,053,474.31	0.31%	31	0.02%	2.92%
1.250.000,00 - 1.500.000,00	16,857,139.52	0.15%	12	0.01%	2.34%
1.500.000,00 - more	37,054,725.94	0.33%	15	0.01%	3.10%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>182,680</b>	<b>100.0%</b>	<b>4.01%</b>

### 11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,082,558,283.13	9.74%	10,074	5.52%	3.81%
Building	60,517,557.64	0.54%	706	0.39%	3.89%
House incl. land plot	9,384,288,117.53	84.46%	166,181	90.97%	4.04%
N/A	35,043,558.15	0.31%	547	0.30%	3.80%
Other real estate	46,465,827.52	0.41%	587	0.32%	3.76%
Professional Use	501,606,963.09	4.51%	4,585	2.51%	3.88%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>182,680</b>	<b>100.0%</b>	<b>4.01%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	335,621,483.89	3.02%	6,233	3.41%	4.04%
AITOLOAKARNANIA	153,296,677.62	1.38%	3,078	1.69%	4.44%
ARGOLIDA	85,170,130.20	0.77%	1,306	0.72%	4.09%
ARKADIA	56,579,087.19	0.51%	959	0.53%	3.93%
ARTA	29,612,106.21	0.27%	735	0.40%	4.16%
ATTICA	5,451,235,783.19	49.06%	79,316	43.42%	3.85%
CHALKIDIKI	95,440,547.19	0.86%	1,865	1.02%	4.44%
CHANIA	159,555,785.83	1.44%	2,195	1.20%	4.02%
CHIOS	50,710,327.13	0.46%	877	0.48%	4.10%
CORFU	89,604,374.69	0.81%	1,363	0.75%	4.06%
DODEKANISA	259,128,963.61	2.33%	3,395	1.86%	4.05%
DRAMA	61,776,360.80	0.56%	1,674	0.92%	4.59%
EVOIA	165,497,655.50	1.49%	2,988	1.64%	4.22%
EVKITANIA	7,985,943.98	0.07%	191	0.11%	4.48%
EVROS	112,713,084.34	1.01%	3,018	1.65%	4.60%
FLORINA	24,532,096.31	0.22%	637	0.35%	4.65%
FOKIDA	22,367,106.62	0.20%	419	0.23%	4.15%
FTHIOTIDA	155,769,330.87	1.40%	3,050	1.67%	4.20%
GREVENA	19,135,891.05	0.17%	405	0.22%	4.05%
HERAKLION	180,992,465.41	1.63%	2,470	1.35%	3.89%
ILEIA	106,137,947.88	0.96%	2,281	1.25%	4.45%
IMATHIA	65,356,829.55	0.59%	1,376	0.75%	4.32%
IOANNINA	153,326,284.40	1.38%	2,557	1.40%	3.78%
KARDITSA	87,169,068.11	0.79%	1,892	1.04%	4.17%
KASTORIA	21,808,383.80	0.20%	468	0.26%	4.26%
KAVALA	88,129,922.58	0.79%	1,913	1.05%	4.25%
KEFALLONIA	60,922,616.07	0.55%	924	0.51%	4.07%
KILKIS	52,435,251.80	0.47%	1,276	0.70%	4.48%
KORINTHIA	153,712,307.34	1.38%	2,403	1.32%	3.88%
KOZANI	73,530,410.22	0.66%	1,613	0.88%	4.10%
KYKLADES	156,227,202.27	1.41%	1,827	1.00%	3.90%
LAKONIA	76,504,726.62	0.69%	1,210	0.66%	4.09%
LARISA	208,873,831.53	1.88%	4,028	2.21%	4.10%
LASITHI	87,563,754.30	0.79%	1,232	0.67%	3.76%
LEFKADA	25,531,948.66	0.23%	452	0.25%	4.25%
LESBOS	102,759,942.19	0.93%	1,648	0.90%	4.13%
MAGNESIA	150,082,111.11	1.35%	2,769	1.52%	4.20%
MESSINIA	120,224,909.99	1.08%	2,166	1.19%	4.06%
PELLA	76,754,677.71	0.69%	1,916	1.05%	4.55%
PIERIA	127,730,193.17	1.15%	2,121	1.16%	4.13%
PREVEZA	64,511,078.31	0.58%	1,138	0.62%	4.00%
RETHYMNO	129,722,840.42	1.17%	2,101	1.15%	3.87%
RODOPI	58,426,638.61	0.53%	1,521	0.83%	4.39%
SAMOS	72,679,531.16	0.65%	920	0.50%	3.95%
SERRES	55,715,050.26	0.50%	1,375	0.75%	4.70%
THESPROTIA	31,884,074.52	0.29%	632	0.35%	4.25%
THESSALONIKI	894,718,814.51	8.05%	16,260	8.90%	4.27%
TRIKALA	65,260,655.83	0.59%	1,392	0.76%	4.44%
VOIOTIA	96,011,491.40	0.86%	1,971	1.08%	4.28%
XANTHI	92,029,462.94	0.83%	2,543	1.39%	4.45%
ZAKYNTHOS	38,013,148.17	0.34%	581	0.32%	3.93%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>182,680</b>	<b>100.0%</b>	<b>4.01%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,110,480,307.06	100.00%	241,000	100.00%	4.01%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</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	3,691,346,903.95	33.22%	73,121	30.34%	3.24%
Euribor 1M Linked	418,890,321.86	3.77%	5,707	2.37%	2.92%
Euribor 3M Linked	2,592,070,808.47	23.33%	38,555	16.00%	3.97%
Fixed	2,808,688,264.46	25.28%	54,821	22.75%	4.39%
Hellenic Government Bond	507,924,341.32	4.57%	18,791	7.80%	7.04%
Liibor 1M Linked	246,110,638.94	2.22%	1,677	0.70%	1.95%
Originator Rate	845,449,028.06	7.61%	48,328	20.05%	5.55%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</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)	226,266	7,089,709.21	10,327,186,312.47	93.89%	92.94%
31-60 days past due	9,842	5,427,833.03	516,239,675.37	4.08%	4.64%
61-90 days past due	4,892	4,405,740.56	267,054,319.22	2.03%	2.40%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>241,000</b>	<b>16,923,282.80</b>	<b>11,110,480,307.06</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	
N/A					
Buy Primary	3,412,953,112.58	30.71%	77,976	32.36%	4.13%
Completion/construction of primary residence	1,800,388,835.37	16.20%	45,952	19.07%	4.16%
Completion/construction of secondary	1,216,894,741.49	10.95%	17,156	7.12%	3.74%
Refinancing loans from other banks	963,298,888.98	8.67%	13,588	5.64%	3.62%
Buy Secondary	513,880,940.56	4.62%	6,878	2.85%	3.79%
Professional use	174,640,884.52	1.57%	2,173	0.90%	4.05%
Land Purchase for Residence Construction	130,029,296.32	1.17%	2,648	1.10%	4.63%
Renovating	2,892,029,196.95	26.02%	73,975	30.70%	4.03%
Other	6,364,410.29	0.05%	654	0.27%	6.81%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Subsidized Loans	2,275,121,090.78	20.47%	52,151	21.64%	3.82%
Non-Subsidized Loans	8,835,359,216.28	79.52%	188,849	78.36%	4.06%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>241,000</b>	<b>100.0%</b>	<b>4.01%</b>

### 18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	6,074,444,502.93	54.67%	91,421	51.69%	3.94%
Retired	1,154,456,396.53	10.39%	22,763	12.87%	3.96%
Self Employed	2,709,767,077.04	24.39%	37,173	21.02%	3.94%
Unemployed	699,262,822.70	6.29%	12,843	7.26%	4.37%
N/A	472,549,507.86	4.25%	12,654	7.16%	4.87%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>176,854</b>	<b>100.0%</b>	<b>4.01%</b>

### 19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Current Employee	902,078,964.07	8.12%	9,304	5.09%	3.13%
Retired Employee	114,841,479.42	1.03%	1,529	0.86%	3.13%
No Employee	10,093,559,863.57	90.85%	166,021	94.06%	4.10%
	<b>11,110,480,307.06</b>	<b>100.0%</b>	<b>176,854</b>	<b>100.0%</b>	<b>4.01%</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.