

# **Covered Bond Programme II**



## **Monthly Investor Report**

**August 2015**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	CCC	Caa2	EUR	900,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	CCC	Caa2	EUR	900,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	CCC	Caa2	EUR	1,350,000,000.00	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	31-08-2015	30-06-2010
Portfolio Cut off Date	31-08-2015	30-06-2010
Original Principal Balance	8.779.058.846,00	4.884.632.703,00
Principal Balance	5.817.044.168,00	3.639.740.247,00
Number of Borrowers	93.678	68.622
Number of Loanparts	128.317	93.060
Number of Properties	95.646	69.543
Average Principal Balance (borrower)	62.096,16	53.040,43
Average Principal Balance (parts)	45.333,39	39.111,76
Coupon: Weighted Average	2,4	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,58	67,08
Weighted Average Loan to Indexed Value	75,15	48,96
Seasoning (years): Weighted Average	7,75	4,42
Original Maturity (years): Weighted Average	27,23	18,53
Remaining Tenor (years): Weighted Average	19,52	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	89.250.000,00
Outstanding Accrued Interest on Bonds	17.460.888,89
Current Outstanding Balance	5.817.044.167,73
Adjusted Nominal Value Assets *	5.236.182.070,88
Outstanding Accrued Interest on Assets	12.410.692,95
Nominal Value Test Current Value **	77,87 %
<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

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	5,681,024,120.87	97.66%	127,204	99.13%	2.44%
Swiss Franc	136,020,046.86	2.34%	1,113	0.87%	1.75%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

### 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	966,283,998.33	16.61%	27,085	21.11%	3.74%
Standard Amortising	4,850,760,169.40	83.39%	101,232	78.89%	2.16%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</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%	4,392,568,207.51	75.51%	88,612	69.06%	1.84%
2.5% - 2.99%	542,100,107.69	9.32%	10,863	8.47%	2.75%
3% - 3.49%	270,525,633.39	4.65%	5,417	4.22%	3.22%
3.5% - 3.99%	89,866,642.33	1.54%	1,474	1.15%	3.71%
4% - 4.49%	33,149,619.28	0.57%	625	0.49%	4.23%
4.5% - 4.99%	49,367,194.86	0.85%	2,669	2.08%	4.75%
5% - 5.49%	38,771,908.62	0.67%	1,085	0.85%	5.20%
5.5% - 5.99%	66,567,943.74	1.14%	1,769	1.38%	5.71%
6% - 6.49%	9,009,558.73	0.15%	237	0.18%	6.18%
6.5% - 6.99%	21,241,139.63	0.37%	1,353	1.05%	6.69%
7% - 7.49%	294,323,496.97	5.06%	13,936	10.86%	7.05%
7.5% - more	9,552,714.98	0.16%	277	0.22%	8.62%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	33,907.04	0.00%	30	0.02%	2.00%
1987	7,170.55	0.00%	4	0.00%	2.00%
1988	12,746.71	0.00%	5	0.00%	2.00%
1989	29,673.55	0.00%	10	0.01%	2.00%
1990	60,412.59	0.00%	14	0.01%	2.00%
1991	34,267.93	0.00%	16	0.01%	2.61%
1992	72,719.31	0.00%	16	0.01%	4.05%
1993	170,960.59	0.00%	17	0.01%	4.79%
1994	11,136.36	0.00%	5	0.00%	4.11%
1995	68,182.17	0.00%	15	0.01%	3.34%
1996	442,719.70	0.01%	54	0.04%	2.75%
1997	635,061.23	0.01%	94	0.07%	2.38%
1998	1,112,002.06	0.02%	189	0.15%	2.30%
1999	4,891,554.97	0.08%	567	0.44%	2.31%
2000	15,260,810.18	0.26%	2,090	1.63%	2.31%
2001	50,920,328.85	0.88%	5,689	4.43%	2.52%
2002	110,619,451.00	1.90%	8,152	6.35%	2.99%
2003	204,201,927.24	3.51%	10,197	7.95%	3.54%
2004	318,483,789.13	5.48%	9,011	7.02%	3.03%
2005	671,069,420.84	11.54%	15,465	12.05%	2.71%
2006	758,772,614.90	13.04%	15,207	11.85%	2.34%
2007	856,317,247.54	14.72%	15,503	12.08%	1.81%
2008	793,562,847.38	13.64%	13,162	10.26%	1.96%
2009	953,583,567.62	16.39%	14,944	11.65%	2.34%
2010	565,820,375.30	9.73%	9,014	7.02%	2.63%
2011	173,202,987.66	2.98%	2,935	2.29%	3.17%
2012	118,742,496.07	2.04%	1,984	1.55%	2.78%
2013	133,438,719.41	2.29%	2,363	1.84%	2.61%
2014	63,261,790.93	1.09%	1,152	0.90%	3.01%
2015	22,203,278.92	0.38%	413	0.32%	3.06%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2015	1,170,427.20	0.02%	1,331	1.04%	3.79%
2016	15,283,952.77	0.26%	4,314	3.36%	3.82%
2017	47,862,402.45	0.82%	6,196	4.83%	4.37%
2018	50,115,824.26	0.86%	4,025	3.14%	2.97%
2019	62,453,210.56	1.07%	3,552	2.77%	2.46%
2020	105,464,517.38	1.81%	4,388	3.42%	2.32%
2021	128,581,086.21	2.21%	4,641	3.62%	2.43%
2022	140,791,319.87	2.42%	4,676	3.64%	1.96%
2023	145,770,081.67	2.51%	4,418	3.44%	1.97%
2024	172,512,955.13	2.97%	4,232	3.30%	1.96%
2025	219,056,521.75	3.77%	6,978	5.44%	3.20%
2026	164,440,130.76	2.83%	4,299	3.35%	3.90%
2027	253,108,148.32	4.35%	6,417	5.00%	4.12%
2028	193,932,477.88	3.33%	4,572	3.56%	3.12%
2029	207,959,009.94	3.57%	4,378	3.41%	2.70%
2030	198,196,002.26	3.41%	4,004	3.12%	2.48%
2031	146,173,415.12	2.51%	2,768	2.16%	2.24%
2032	157,698,908.33	2.71%	2,999	2.34%	1.98%
2033	164,016,062.80	2.82%	3,056	2.38%	2.12%
2034	220,851,664.34	3.80%	3,720	2.90%	2.25%
2035	279,006,626.90	4.80%	4,765	3.71%	2.09%
2036	205,658,151.88	3.54%	3,279	2.56%	2.02%
2037	204,216,445.22	3.51%	3,239	2.52%	1.74%
2038	187,455,666.85	3.22%	2,730	2.13%	1.95%
2039	202,818,311.42	3.49%	2,867	2.23%	2.37%
2040	150,142,658.35	2.58%	2,217	1.73%	2.47%
2041	129,856,396.74	2.23%	1,824	1.42%	2.33%
2042	124,785,044.36	2.15%	1,863	1.45%	2.06%
2043	127,610,605.16	2.19%	1,858	1.45%	2.19%
2044	117,418,428.45	2.02%	1,611	1.26%	2.36%
2045	116,781,973.79	2.01%	1,546	1.20%	2.25%
2046	142,676,151.27	2.45%	1,924	1.50%	1.91%
2047	174,766,500.58	3.00%	2,313	1.80%	1.74%
2048	154,264,810.84	2.65%	2,002	1.56%	2.00%
2049	149,668,229.53	2.57%	2,016	1.57%	2.32%
2050	124,278,020.33	2.14%	1,670	1.30%	2.49%
2051	58,956,256.17	1.01%	826	0.64%	2.37%
2052	57,976,075.10	1.00%	819	0.64%	2.32%
2053	72,790,885.51	1.25%	951	0.74%	2.38%
2054	66,735,629.69	1.15%	814	0.63%	2.42%
2055	45,007,672.79	0.77%	548	0.43%	2.60%
2056	23,026,439.00	0.40%	288	0.22%	2.54%
2057	40,319,470.02	0.69%	532	0.41%	2.43%
2058	39,138,294.64	0.67%	526	0.41%	2.47%
2059	16,025,582.30	0.28%	186	0.14%	2.65%
2060	10,225,721.84	0.18%	139	0.11%	2.60%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	9,303,369.08	0.16%	180	0.14%	2.48%
0.5 - 1.0	33,592,433.59	0.58%	588	0.46%	3.44%
1.0 - 1.5	34,712,670.88	0.60%	652	0.51%	2.86%
1.5 - 2.0	37,731,814.65	0.65%	630	0.49%	2.54%
2.0 - 2.5	78,171,703.48	1.34%	1,414	1.10%	2.63%
2.5 - 3.0	65,202,616.49	1.12%	1,184	0.92%	2.68%
3.0 - 4.0	133,647,071.91	2.30%	2,135	1.66%	2.87%
4.0 - 5.0	236,680,305.66	4.07%	3,948	3.08%	3.20%
5.0 - 6.0	834,191,996.11	14.34%	13,276	10.35%	2.44%
6.0 - 7.0	861,868,446.17	14.82%	13,500	10.52%	2.24%
7.0 - 8.0	802,276,534.01	13.79%	13,915	10.85%	1.84%
8.0 - 9.0	845,646,583.23	14.54%	15,616	12.17%	1.94%
9.0 - 10.0	843,569,320.96	14.50%	18,093	14.10%	2.55%
more - 10.0	1,000,449,301.51	17.20%	43,186	33.66%	3.01%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

### 7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5,064,988,686.53	87.07%	113,843	88.72%	2.39%
01-02	24,523,734.57	0.42%	646	0.50%	3.79%
02-03	583,083,688.09	10.02%	10,522	8.20%	2.16%
03-04	18,165,607.53	0.31%	520	0.41%	5.22%
04-05	7,102,717.57	0.12%	217	0.17%	5.65%
05-06	3,990,091.36	0.07%	135	0.11%	5.27%
06-07	12,017,211.44	0.21%	205	0.16%	2.97%
07-08	4,781,963.96	0.08%	147	0.11%	5.32%
08-09	9,945,164.23	0.17%	284	0.22%	5.68%
09-10	4,525,664.67	0.08%	142	0.11%	5.75%
10-11	4,034,984.59	0.07%	118	0.09%	5.12%
11-12	10,005,244.11	0.17%	248	0.19%	5.23%
12-13	7,979,802.67	0.14%	196	0.15%	5.23%
13-14	13,579,437.02	0.23%	291	0.23%	5.59%
14-15	5,653,669.01	0.10%	142	0.11%	5.19%
15-16	4,468,357.05	0.08%	99	0.08%	4.70%
16-17	3,755,252.54	0.06%	60	0.05%	4.25%
17-18	2,350,534.18	0.04%	44	0.03%	3.28%
18-19	1,237,502.32	0.02%	31	0.02%	3.19%
19-20	1,874,298.08	0.03%	40	0.03%	3.07%
20-21	2,570,257.70	0.04%	40	0.03%	3.12%
21-22	2,273,337.74	0.04%	34	0.03%	3.08%
22-23	1,555,198.36	0.03%	21	0.02%	3.13%
23-24	1,337,753.58	0.02%	24	0.02%	2.97%
24-25	3,004,965.26	0.05%	37	0.03%	3.03%
25-26	456,399.31	0.01%	11	0.01%	3.27%
26-27	1,470,865.38	0.03%	20	0.02%	3.17%
27-28	616,934.05	0.01%	13	0.01%	3.41%
28-29	1,584,931.83	0.03%	20	0.02%	3.12%
29-30	1,517,564.37	0.03%	18	0.01%	2.45%
30 - more	12,592,348.63	0.22%	149	0.12%	3.07%
Matured					
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,58 %</b>					
less - 40.00%	792,521,969.79	13.62%	20,049	20.96%	2.50%
40.01% - 50.00%	605,606,156.60	10.41%	11,735	12.27%	2.42%
50.01% - 60.00%	709,685,114.22	12.20%	12,352	12.91%	2.38%
60.01% - 70.00%	975,580,137.61	16.77%	15,024	15.71%	2.41%
70.01% - 80.00%	1,331,507,570.37	22.89%	18,996	19.86%	2.24%
80.01% - 85.00%	457,842,281.37	7.87%	4,659	4.87%	2.20%
85.01% - 90.00%	433,813,145.43	7.46%	4,506	4.71%	2.05%
90.01% - 95.00%	171,712,699.46	2.95%	2,071	2.17%	2.53%
95.01% - 100.00%	257,374,427.04	4.42%	4,937	5.16%	3.99%
100.01% - 105.00%	26,675,436.62	0.46%	452	0.47%	3.24%
105.01% - 110.00%	23,401,213.17	0.40%	354	0.37%	3.21%
110.01% - 115.00%	16,218,854.40	0.28%	252	0.26%	3.45%
115.01% - 120.00%	13,592,731.34	0.23%	236	0.25%	3.71%
125.01% - 128.00%	125,007.77	0.00%	3	0.00%	2.59%
128.01% - more	1,387,422.54	0.02%	20	0.02%	2.06%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>95,646</b>	<b>100.0%</b>	<b>2.42%</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: 75,01 %</b>					
less - 40.00%	998,741,709.07	17.17%	38,190	39.93%	2.58%
40.01% - 50.00%	480,970,497.70	8.27%	8,704	9.10%	2.39%
50.01% - 60.00%	530,744,444.31	9.12%	8,127	8.50%	2.42%
60.01% - 70.00%	567,098,978.49	9.75%	7,533	7.88%	2.42%
70.01% - 80.00%	604,846,158.95	10.40%	7,330	7.66%	2.39%
80.01% - 85.00%	294,871,845.66	5.07%	3,364	3.52%	2.33%
85.01% - 90.00%	313,289,537.67	5.39%	3,340	3.49%	2.38%
90.01% - 95.00%	305,799,902.96	5.26%	3,234	3.38%	2.55%
95.01% - 100.00%	281,152,886.42	4.83%	2,954	3.09%	2.58%
100.01% - 105.00%	253,677,231.15	4.36%	2,466	2.58%	2.46%
105.01% - 110.00%	250,374,698.05	4.30%	2,385	2.49%	2.35%
110.01% - 115.00%	224,713,775.19	3.86%	2,132	2.23%	2.34%
115.01% - 120.00%	184,673,257.98	3.17%	1,615	1.69%	2.28%
120.01% - 125.00%	160,517,270.22	2.76%	1,370	1.43%	2.33%
125.01% - 128.00%	80,003,417.08	1.38%	669	0.70%	2.22%
128.01% - more	285,568,556.83	4.91%	2,233	2.34%	2.17%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>95,646</b>	<b>100.0%</b>	<b>2.42%</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	323,061,251.61	5.55%	26,826	28.05%	3.40%
25.000,00 - 50.000,00	1,039,991,042.98	17.88%	27,277	28.52%	3.36%
50.000,00 - 75.000,00	956,653,056.76	16.45%	15,546	16.25%	2.30%
75.000,00 - 100.000,00	891,555,672.60	15.33%	10,321	10.79%	2.22%
100.000,00 - 125.000,00	652,160,804.91	11.21%	5,842	6.11%	2.11%
125.000,00 - 150.000,00	485,520,460.58	8.35%	3,564	3.73%	2.09%
150.000,00 - 175.000,00	334,346,547.36	5.75%	2,068	2.16%	2.05%
175.000,00 - 200.000,00	238,260,150.22	4.10%	1,279	1.34%	2.04%
200.000,00 - 225.000,00	164,383,507.76	2.83%	777	0.81%	2.01%
225.000,00 - 250.000,00	135,244,290.70	2.32%	571	0.60%	2.05%
250.000,00 - 275.000,00	102,959,105.27	1.77%	394	0.41%	1.97%
275.000,00 - 300.000,00	74,145,407.34	1.27%	259	0.27%	2.04%
300.000,00 - 325.000,00	61,404,595.14	1.06%	197	0.21%	1.97%
325.000,00 - 350.000,00	48,134,339.58	0.83%	143	0.15%	1.94%
350.000,00 - 375.000,00	37,501,644.78	0.64%	104	0.11%	1.96%
375.000,00 - 400.000,00	28,694,688.93	0.49%	74	0.08%	1.81%
400.000,00 - 425.000,00	29,700,521.94	0.51%	72	0.08%	2.01%
425.000,00 - 450.000,00	23,178,610.75	0.40%	53	0.06%	2.14%
450.000,00 - 475.000,00	16,183,971.30	0.28%	35	0.04%	1.92%
475.000,00 - 500.000,00	17,009,547.77	0.29%	35	0.04%	2.03%
500.000,00 - 600.000,00	52,500,548.78	0.90%	97	0.10%	1.97%
600.000,00 - 700.000,00	23,150,140.83	0.40%	36	0.04%	1.76%
700.000,00 - 800.000,00	20,158,441.79	0.35%	27	0.03%	2.00%
800.000,00 - 900.000,00	11,980,395.46	0.21%	14	0.01%	2.03%
900.000,00 - 1.000.000,00	9,347,051.23	0.16%	10	0.01%	2.14%
1.000.000,00 - 1.250.000,00	10,057,546.38	0.17%	9	0.01%	1.49%
1.250.000,00 - 1.500.000,00	13,687,443.13	0.24%	10	0.01%	1.88%
1.500.000,00 - more	16,073,381.85	0.28%	6	0.01%	1.87%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>95,646</b>	<b>100.0%</b>	<b>2.42%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	30,848,169.27	0.53%	529	0.55%	2.25%
Partial Professional Use	278,848,343.01	4.79%	3,203	3.35%	2.33%
Professional use with recourse to the borrower	3,033,443.67	0.05%	27	0.03%	1.81%
Residential (Flat/Apartment)	4,988,408,102.14	85.76%	85,766	89.67%	2.43%
Residential (House, detached or semi-detached)	515,906,109.64	8.87%	6,121	6.40%	2.44%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>95,646</b>	<b>100.0%</b>	<b>2.42%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	160,350,337.96	2.76%	3,029	3.17%	2.52%
AITOLOAKARNANIA	76,975,543.41	1.32%	1,541	1.61%	3.08%
ARGOLIDA	46,434,836.08	0.80%	689	0.72%	2.36%
ARKADIA	32,826,207.77	0.56%	561	0.59%	2.23%
ARTA	13,472,653.48	0.23%	295	0.31%	2.26%
ATTICA	2,933,193,985.50	50.42%	41,217	43.09%	2.23%
CHALKIDIKI	51,842,629.43	0.89%	1,075	1.12%	2.93%
CHANIA	90,700,142.73	1.56%	1,257	1.31%	2.46%
CHIOS	30,588,830.93	0.53%	462	0.48%	2.35%
CORFU	50,742,076.11	0.87%	777	0.81%	2.31%
DODEKANISA	143,043,695.39	2.46%	1,900	1.99%	2.32%
DRAMA	32,161,129.67	0.55%	1,184	1.24%	3.21%
EVOIA	78,493,918.04	1.35%	1,449	1.52%	2.48%
EVKITANIA	4,175,650.92	0.07%	100	0.11%	2.65%
EVROS	56,902,494.13	0.98%	1,643	1.72%	3.23%
FLORINA	11,547,280.13	0.20%	307	0.32%	3.32%
FOKIDA	8,339,803.29	0.14%	148	0.16%	2.45%
FTHIOTIDA	67,343,696.79	1.16%	1,312	1.37%	2.49%
GREVENA	10,993,866.91	0.19%	206	0.22%	2.48%
HERAKLION	92,937,001.95	1.60%	1,303	1.36%	2.30%
ILEIA	54,887,753.40	0.94%	1,178	1.23%	3.10%
IMATHIA	32,897,515.60	0.57%	756	0.79%	3.02%
IOANNINA	82,834,682.10	1.42%	1,392	1.46%	2.16%
KARDITSA	37,280,444.24	0.64%	832	0.87%	2.55%
KASTORIA	11,315,237.01	0.20%	234	0.25%	2.55%
KAVALA	47,288,108.67	0.81%	1,133	1.19%	2.53%
KEFALLONIA	27,576,420.56	0.47%	394	0.41%	2.21%
KILKIS	27,310,649.71	0.47%	740	0.77%	3.10%
KORINTHIA	74,947,332.85	1.29%	1,100	1.15%	2.32%
KOZANI	40,960,277.11	0.70%	887	0.93%	2.32%
KYKLADES	80,570,608.51	1.39%	881	0.92%	2.16%
LAKONIA	41,956,073.59	0.72%	662	0.69%	2.41%
LARISA	117,503,339.85	2.02%	2,356	2.46%	2.55%
LASITHI	43,682,605.46	0.75%	626	0.65%	2.10%
LEFKADA	12,025,173.53	0.21%	221	0.23%	2.39%
LESBOS	53,247,765.32	0.92%	854	0.89%	2.47%
MAGNESIA	82,499,701.02	1.42%	1,479	1.55%	2.66%
MESSINIA	56,754,613.99	0.98%	962	1.01%	2.36%
PELLA	40,710,656.63	0.70%	1,115	1.17%	3.39%
PIERIA	55,008,133.44	0.95%	1,139	1.19%	2.84%
PREVEZA	34,458,474.82	0.59%	553	0.58%	2.22%
RETHYMNO	60,598,467.95	1.04%	887	0.93%	2.19%
RODOPI	33,360,555.98	0.57%	862	0.90%	2.87%
SAMOS	32,988,408.06	0.57%	448	0.47%	2.22%
SERRES	29,902,088.59	0.51%	722	0.76%	3.42%
THESSALONIA	16,875,167.82	0.29%	267	0.28%	2.40%
THESSALONIKI	453,863,829.38	7.80%	9,151	9.57%	2.96%
TRIKALA	34,870,040.55	0.60%	756	0.79%	3.23%
VOIOTIA	44,063,007.52	0.76%	862	0.90%	2.57%
XANTHI	42,621,279.14	0.73%	1,457	1.52%	3.18%
ZAKYNTHOS	19,119,974.71	0.33%	285	0.30%	2.30%
<b>TOTAL</b>	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>95,646</b>	<b>100.0%</b>	<b>2.42%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,817,044,167.73	100.00%	128,317	100.00%	2.42%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</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	2,027,901,549.87	34.86%	46,794	36.47%	1.68%
Euribor 1M Linked	361,633,201.24	6.22%	6,094	4.75%	1.60%
Euribor 3M Linked	2,039,815,475.16	35.07%	38,416	29.94%	2.54%
Fixed	794,506,762.67	13.66%	15,672	12.21%	2.66%
Hellenic Government Bond	298,428,440.73	5.13%	14,833	11.56%	7.04%
Liibor 1M Linked	136,020,046.86	2.34%	1,113	0.87%	1.75%
Originator Rate	158,738,691.20	2.73%	5,395	4.20%	3.06%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</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)	118,963	<b>3,554,800.13</b>	5,355,513,019.49	92.71%	92.07%
31-60 days past due	6,245	<b>2,906,496.24</b>	301,658,795.88	4.87%	5.19%
61-90 days past due	3,109	<b>2,307,593.16</b>	159,872,352.36	2.42%	2.75%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>128,317</b>	<b>8,768,889.53</b>	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>100.0%</b>

### 16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2,666,165,199.33	45.83%	65,873	51.34%	2.63%
Refinancing loans	693,976,825.58	11.93%	12,910	10.06%	2.34%
Buy Secondary	1,021,404,936.49	17.56%	13,598	10.60%	2.07%
Professional use	90,637,118.48	1.56%	1,175	0.92%	2.48%
Renovating	1,330,546,693.97	22.87%	34,097	26.57%	2.26%
Other	14,313,393.88	0.25%	664	0.52%	7.58%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

### 17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	5,075,456,940.37	87.25%	108,026	84.19%	2.49%
Subsidized Loans	741,587,227.36	12.75%	20,291	15.81%	1.97%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</b>

**18. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,925,701,682.75	50.30%	47,018	50.19%	2.34%
Self Employed	1,380,919,643.31	23.74%	15,915	16.99%	2.31%
Unemployed	592,484,870.13	10.19%	12,241	13.07%	2.95%
Retired	823,670,775.03	14.16%	15,729	16.79%	2.37%
N/A	94,267,196.52	1.62%	2,775	2.96%	3.97%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>93,678</b>	<b>100.0%</b>	<b>2.42%</b>

**19. Loans to Personnel**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	499,783,969.80	8.59%	8,866	6.91%	2.21%
Retired Employee	68,054,264.99	1.17%	1,463	1.14%	2.20%
No Employee	5,249,205,932.94	90.24%	117,988	91.95%	2.45%
	<b>5,817,044,167.73</b>	<b>100.0%</b>	<b>128,317</b>	<b>100.0%</b>	<b>2.42%</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.