

# **Covered Bond Programme II**



## **Monthly Investor Report**

**August 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	31-08-2016	30-06-2010
Portfolio Cut off Date	31-08-2016	30-06-2010
Original Principal Balance	4.315.102.356,00	4.884.632.703,00
Principal Balance	2.529.947.337,00	3.639.740.247,00
Number of Borrowers	45.346	68.622
Number of Loanparts	58.520	93.060
Number of Properties	45.999	69.543
Average Principal Balance (borrower)	55.792,07	53.040,43
Average Principal Balance (parts)	43.232,18	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	64,88	67,08
Weighted Average Loan to Indexed Value	71,38	48,96
Seasoning (years): Weighted Average	8,69	4,42
Original Maturity (years): Weighted Average	25,19	18,53
Remaining Tenor (years): Weighted Average	16,53	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	6.409.944,44
Current Outstanding Balance	2.529.947.336,85
Adjusted Nominal Value Assets *	2.314.799.870,24
Outstanding Accrued Interest on Assets	2.545.634,65
Nominal Value Test Current Value **	76,53 %
<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	2,529,947,336.85	100.00%	58,520	100.00%	2.14%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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	292,825,218.67	11.57%	7,312	12.49%	2.67%
Standard Amortising	2,237,122,118.18	88.43%	51,208	87.51%	2.07%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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%	2,061,464,488.84	81.48%	46,019	78.64%	1.77%
2.5% - 2.99%	181,306,844.60	7.17%	4,112	7.03%	2.73%
3% - 3.49%	110,927,454.08	4.38%	2,304	3.94%	3.23%
3.5% - 3.99%	49,780,073.40	1.97%	896	1.53%	3.67%
4% - 4.49%	18,737,644.56	0.74%	370	0.63%	4.18%
4.5% - 4.99%	15,563,484.34	0.62%	497	0.85%	4.71%
5% - 5.49%	14,121,956.75	0.56%	452	0.77%	5.24%
5.5% - 5.99%	34,596,301.67	1.37%	960	1.64%	5.71%
6% - 6.49%	6,206,281.73	0.25%	123	0.21%	6.19%
6.5% - 6.99%	9,044,456.04	0.36%	685	1.17%	6.68%
7% - 7.49%	24,410,662.31	0.96%	1,967	3.36%	7.06%
7.5% - more	3,787,688.53	0.15%	135	0.23%	8.61%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</b>	<b>100.0%</b>	<b>2.14%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	22,802.80	0.00%	27	0.05%	2.00%
1987	1,356.01	0.00%	1	0.00%	2.00%
1988	10,370.88	0.00%	4	0.01%	2.00%
1989	21,314.67	0.00%	8	0.01%	2.00%
1990	52,771.75	0.00%	10	0.02%	2.00%
1991	23,338.75	0.00%	10	0.02%	2.14%
1992	51,280.78	0.00%	13	0.02%	4.20%
1993	72,205.33	0.00%	12	0.02%	4.21%
1994	5,456.45	0.00%	3	0.01%	3.97%
1995	28,749.42	0.00%	8	0.01%	4.10%
1996	164,672.76	0.01%	19	0.03%	2.70%
1997	150,103.79	0.01%	27	0.05%	2.18%
1998	322,660.61	0.01%	55	0.09%	2.09%
1999	1,413,193.63	0.06%	171	0.29%	2.08%
2000	5,215,255.65	0.21%	451	0.77%	2.17%
2001	15,400,316.12	0.61%	1,510	2.58%	2.11%
2002	38,939,090.32	1.54%	3,215	5.49%	2.27%
2003	73,401,626.44	2.90%	3,762	6.43%	2.53%
2004	127,523,321.30	5.04%	4,230	7.23%	2.12%
2005	311,433,658.29	12.31%	7,751	13.25%	2.05%
2006	343,301,067.14	13.57%	7,548	12.90%	1.98%
2007	383,478,072.02	15.16%	7,777	13.29%	1.68%
2008	346,902,256.86	13.71%	6,517	11.14%	1.90%
2009	416,062,235.62	16.45%	7,121	12.17%	2.23%
2010	269,288,135.63	10.64%	4,605	7.87%	2.53%
2011	71,416,539.21	2.82%	1,284	2.19%	3.23%
2012	26,815,818.72	1.06%	504	0.86%	2.91%
2013	35,730,516.40	1.41%	699	1.19%	2.67%
2014	39,386,515.21	1.56%	739	1.26%	3.08%
2015	17,599,135.85	0.70%	340	0.58%	2.97%
2016	5,713,498.44	0.23%	99	0.17%	2.23%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</b>	<b>100.0%</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	821,600.30	0.03%	846	1.45%	3.80%
2017	9,498,727.94	0.38%	2,317	3.96%	3.21%
2018	16,685,414.02	0.66%	1,942	3.32%	2.40%
2019	27,861,927.95	1.10%	2,023	3.46%	2.29%
2020	53,478,923.21	2.11%	2,686	4.59%	2.21%
2021	63,620,528.50	2.51%	2,723	4.65%	2.32%
2022	73,922,897.28	2.92%	2,758	4.71%	1.86%
2023	77,107,061.23	3.05%	2,547	4.35%	1.90%
2024	93,535,945.35	3.70%	2,527	4.32%	1.87%
2025	99,927,813.65	3.95%	2,800	4.78%	2.21%
2026	66,529,692.42	2.63%	1,900	3.25%	2.26%
2027	90,401,269.62	3.57%	2,402	4.10%	2.48%
2028	86,671,157.80	3.43%	2,050	3.50%	2.38%
2029	113,761,870.77	4.50%	2,548	4.35%	2.45%
2030	118,827,443.10	4.70%	2,544	4.35%	2.36%
2031	91,469,875.71	3.62%	1,727	2.95%	2.15%
2032	86,403,630.81	3.42%	1,677	2.87%	1.94%
2033	86,006,679.92	3.40%	1,574	2.69%	2.05%
2034	127,893,733.01	5.06%	2,221	3.80%	2.19%
2035	173,242,687.24	6.85%	3,024	5.17%	2.04%
2036	122,413,457.84	4.84%	2,042	3.49%	1.96%
2037	107,427,883.86	4.25%	1,785	3.05%	1.69%
2038	92,174,899.90	3.64%	1,409	2.41%	1.86%
2039	107,625,062.85	4.25%	1,563	2.67%	2.30%
2040	90,539,553.79	3.58%	1,309	2.24%	2.42%
2041	74,773,861.09	2.96%	1,057	1.81%	2.29%
2042	63,520,906.69	2.51%	894	1.53%	1.90%
2043	56,585,057.35	2.24%	703	1.20%	2.07%
2044	57,590,231.82	2.28%	736	1.26%	2.34%
2045	47,734,326.97	1.89%	544	0.93%	2.26%
2046	38,266,003.37	1.51%	421	0.72%	1.93%
2047	42,386,292.66	1.68%	466	0.80%	1.80%
2048	28,276,825.26	1.12%	305	0.52%	2.05%
2049	22,155,315.97	0.88%	220	0.38%	2.24%
2050	14,729,490.97	0.58%	152	0.26%	2.45%
2051	2,057,890.42	0.08%	30	0.05%	2.51%
2052	2,134,688.52	0.08%	29	0.05%	2.35%
2053	1,104,938.03	0.04%	10	0.02%	2.32%
2054	618,216.04	0.02%	6	0.01%	2.18%
2055	163,553.62	0.01%	3	0.01%	3.28%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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	3,420,576.41	0.14%	54	0.09%	2.19%
0.5 - 1.0	6,804,744.46	0.27%	131	0.22%	2.25%
1.0 - 1.5	3,819,814.93	0.15%	80	0.14%	2.44%
1.5 - 2.0	25,260,054.38	1.00%	446	0.76%	3.41%
2.0 - 2.5	20,105,528.89	0.79%	409	0.70%	2.97%
2.5 - 3.0	15,821,608.87	0.63%	266	0.45%	2.47%
3.0 - 4.0	31,642,786.31	1.25%	668	1.14%	2.78%
4.0 - 5.0	34,438,354.63	1.36%	615	1.05%	3.09%
5.0 - 6.0	117,084,347.18	4.63%	2,044	3.49%	3.14%
6.0 - 7.0	379,099,043.81	14.98%	6,520	11.14%	2.32%
7.0 - 8.0	371,269,247.24	14.67%	6,464	11.05%	2.17%
8.0 - 9.0	353,427,770.80	13.97%	6,916	11.82%	1.74%
9.0 - 10.0	377,228,643.10	14.91%	7,723	13.20%	1.77%
more - 10.0	790,524,815.84	31.25%	26,184	44.74%	2.11%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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	2,124,287,097.99	83.97%	49,878	85.23%	2.05%
01-02	335,007,305.84	13.24%	6,816	11.65%	2.15%
02-03	7,858,943.60	0.31%	253	0.43%	5.75%
03-04	3,475,069.98	0.14%	116	0.20%	5.62%
04-05	2,282,056.31	0.09%	86	0.15%	5.27%
05-06	2,846,850.33	0.11%	117	0.20%	5.19%
06-07	2,227,864.44	0.09%	75	0.13%	5.29%
07-08	5,292,993.23	0.21%	161	0.28%	5.56%
08-09	2,280,873.23	0.09%	76	0.13%	5.48%
09-10	2,236,885.39	0.09%	71	0.12%	4.85%
10-11	5,761,877.50	0.23%	148	0.25%	5.19%
11-12	4,330,540.19	0.17%	110	0.19%	5.35%
12-13	6,852,816.85	0.27%	153	0.26%	5.55%
13-14	3,401,090.38	0.13%	92	0.16%	4.84%
14-15	2,806,404.38	0.11%	69	0.12%	4.67%
15-16	2,628,142.30	0.10%	39	0.07%	4.24%
16-17	993,343.70	0.04%	24	0.04%	3.08%
17-18	553,085.79	0.02%	17	0.03%	3.12%
18-19	1,578,267.36	0.06%	33	0.06%	3.02%
19-20	2,174,264.53	0.09%	38	0.06%	3.05%
20-21	1,506,260.47	0.06%	25	0.04%	3.09%
21-22	1,242,603.93	0.05%	15	0.03%	3.11%
22-23	568,609.34	0.02%	13	0.02%	3.00%
23-24	1,640,865.41	0.06%	22	0.04%	3.13%
24-25	200,544.61	0.01%	4	0.01%	3.06%
25-26	823,796.72	0.03%	10	0.02%	3.12%
26-27	351,985.97	0.01%	6	0.01%	3.11%
27-28	828,848.57	0.03%	9	0.02%	3.12%
28-29	890,639.89	0.04%	11	0.02%	2.51%
29-30	352,033.69	0.01%	6	0.01%	3.09%
30 - more	2,665,374.93	0.11%	27	0.05%	3.06%
Matured					
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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: 64,88 %</b>					
less - 40.00%	349,027,181.65	13.80%	9,594	20.86%	2.35%
40.01% - 50.00%	282,619,014.18	11.17%	5,920	12.87%	2.25%
50.01% - 60.00%	321,892,815.72	12.72%	6,178	13.43%	2.19%
60.01% - 70.00%	413,755,369.70	16.35%	7,201	15.66%	2.22%
70.01% - 80.00%	587,200,877.07	23.21%	9,657	20.99%	2.04%
80.01% - 85.00%	195,676,139.37	7.73%	2,346	5.10%	2.00%
85.01% - 90.00%	190,305,704.52	7.52%	2,278	4.95%	1.82%
90.01% - 95.00%	72,578,916.06	2.87%	889	1.93%	1.88%
95.01% - 100.00%	86,787,245.81	3.43%	1,469	3.19%	2.25%
100.01% - 105.00%	9,576,334.22	0.38%	168	0.37%	2.24%
105.01% - 110.00%	7,890,965.54	0.31%	111	0.24%	2.08%
110.01% - 115.00%	6,723,790.02	0.27%	111	0.24%	2.40%
115.01% - 120.00%	5,889,511.67	0.23%	76	0.17%	2.55%
128.01% - more	23,471.32	0.00%	1	0.00%	1.42%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>45,999</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: 68,78 %</b>					
less - 40.00%	550,828,816.49	21.77%	20,916	45.47%	2.25%
40.01% - 50.00%	256,013,239.48	10.12%	4,671	10.15%	2.16%
50.01% - 60.00%	263,545,953.65	10.42%	4,238	9.21%	2.18%
60.01% - 70.00%	266,332,332.68	10.53%	3,700	8.04%	2.22%
70.01% - 80.00%	273,524,471.31	10.81%	3,371	7.33%	2.12%
80.01% - 85.00%	124,600,962.43	4.93%	1,443	3.14%	2.12%
85.01% - 90.00%	119,193,173.88	4.71%	1,334	2.90%	2.16%
90.01% - 95.00%	110,893,819.50	4.38%	1,126	2.45%	2.09%
95.01% - 100.00%	94,595,122.70	3.74%	944	2.05%	2.07%
100.01% - 105.00%	88,306,903.37	3.49%	855	1.86%	2.09%
105.01% - 110.00%	80,671,100.00	3.19%	769	1.67%	2.07%
110.01% - 115.00%	71,094,834.82	2.81%	680	1.48%	1.95%
115.01% - 120.00%	61,629,115.98	2.44%	572	1.24%	1.87%
120.01% - 125.00%	44,772,243.61	1.77%	386	0.84%	1.95%
125.01% - 128.00%	26,846,656.24	1.06%	217	0.47%	1.91%
128.01% - more	97,098,590.71	3.84%	777	1.69%	1.91%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>45,999</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	172,643,891.00	6.82%	14,036	30.51%	2.58%
25.000,00 - 50.000,00	486,333,142.32	19.22%	13,210	28.72%	2.37%
50.000,00 - 75.000,00	489,344,244.24	19.34%	7,960	17.31%	2.16%
75.000,00 - 100.000,00	400,601,673.55	15.83%	4,658	10.13%	2.12%
100.000,00 - 125.000,00	282,576,820.84	11.17%	2,539	5.52%	2.01%
125.000,00 - 150.000,00	182,099,815.37	7.20%	1,340	2.91%	2.02%
150.000,00 - 175.000,00	127,615,304.11	5.04%	790	1.72%	1.98%
175.000,00 - 200.000,00	85,999,085.04	3.40%	461	1.00%	1.91%
200.000,00 - 225.000,00	60,548,187.97	2.39%	286	0.62%	1.90%
225.000,00 - 250.000,00	44,922,617.85	1.78%	189	0.41%	1.91%
250.000,00 - 275.000,00	34,544,119.50	1.37%	133	0.29%	1.85%
275.000,00 - 300.000,00	26,094,128.83	1.03%	91	0.20%	1.90%
300.000,00 - 325.000,00	23,689,099.99	0.94%	76	0.17%	1.68%
325.000,00 - 350.000,00	15,791,283.37	0.62%	47	0.10%	1.72%
350.000,00 - 375.000,00	10,800,113.92	0.43%	30	0.07%	1.91%
375.000,00 - 400.000,00	8,482,153.82	0.34%	22	0.05%	1.80%
400.000,00 - 425.000,00	6,996,893.37	0.28%	17	0.04%	2.28%
425.000,00 - 450.000,00	7,842,524.77	0.31%	18	0.04%	1.86%
450.000,00 - 475.000,00	7,897,474.90	0.31%	17	0.04%	1.96%
475.000,00 - 500.000,00	7,293,530.89	0.29%	15	0.03%	1.57%
500.000,00 - 600.000,00	12,874,652.88	0.51%	24	0.05%	1.84%
600.000,00 - 700.000,00	7,049,633.35	0.28%	11	0.02%	1.65%
700.000,00 - 800.000,00	9,476,298.56	0.37%	13	0.03%	1.77%
800.000,00 - 900.000,00	4,309,089.57	0.17%	5	0.01%	1.77%
900.000,00 - 1.000.000,00	1,920,509.35	0.08%	2	0.00%	1.45%
1.000.000,00 - 1.250.000,00	3,319,114.31	0.13%	3	0.01%	1.54%
1.250.000,00 - 1.500.000,00	6,826,434.83	0.27%	5	0.01%	2.46%
1.500.000,00 - more	2,055,498.35	0.08%	1	0.00%	0.92%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>45,999</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	16,901,154.04	0.67%	343	0.75%	2.18%
Partial Professional Use	122,255,458.66	4.83%	1,642	3.57%	2.22%
Professional use with recourse to the borrower	1,319,892.69	0.05%	15	0.03%	1.37%
Residential (Flat/Apartment)	2,164,392,811.23	85.55%	40,911	88.94%	2.12%
Residential (House, detached or semi-detached)	225,078,020.23	8.90%	3,088	6.71%	2.33%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>45,999</b>	<b>100.0%</b>	<b>2.14%</b>

### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	63,435,971.74	2.51%	1,362	2.96%	2.23%
AITOLOAKARNANIA	25,881,979.40	1.02%	561	1.22%	2.27%
ARGOLIDA	18,773,240.60	0.74%	328	0.71%	2.18%
ARKADIA	15,485,509.09	0.61%	304	0.66%	2.16%
ARTA	5,494,949.72	0.22%	115	0.25%	2.27%
ATTICA	1,364,337,999.34	53.93%	22,276	48.43%	2.07%
CHALKIDIKI	19,084,861.85	0.75%	446	0.97%	2.34%
CHANIA	38,200,466.76	1.51%	612	1.33%	2.07%
CHIOS	15,365,479.76	0.61%	272	0.59%	2.35%
CORFU	18,306,670.67	0.72%	358	0.78%	2.29%
DODEKANISA	62,791,039.92	2.48%	928	2.02%	2.12%
DRAMA	13,460,810.99	0.53%	388	0.84%	2.30%
EVOIA	32,544,814.52	1.29%	688	1.50%	2.36%
EVROTANIA	1,875,011.24	0.07%	52	0.11%	2.57%
EVROS	20,185,525.45	0.80%	584	1.27%	2.45%
FLORINA	4,069,995.41	0.16%	113	0.25%	2.16%
FOKIDA	4,005,573.20	0.16%	83	0.18%	2.28%
FTHIOTIDA	27,636,829.15	1.09%	591	1.29%	2.24%
GREVENA	4,962,058.77	0.20%	97	0.21%	2.13%
HERAKLION	40,571,737.67	1.60%	646	1.40%	2.08%
ILEIA	18,728,023.49	0.74%	444	0.97%	2.28%
IMATHIA	12,882,671.34	0.51%	311	0.68%	2.44%
IOANNINA	38,690,417.24	1.53%	760	1.65%	2.03%
KARDITSA	13,303,934.04	0.53%	353	0.77%	2.33%
KASTORIA	5,477,765.43	0.22%	117	0.25%	2.37%
KAVALA	18,893,657.68	0.75%	420	0.91%	2.18%
KEFALLONIA	12,457,462.45	0.49%	213	0.46%	2.03%
KILKIS	10,554,256.21	0.42%	267	0.58%	2.36%
KORINTHIA	27,622,295.23	1.09%	455	0.99%	2.01%
KOZANI	20,356,827.16	0.81%	500	1.09%	2.16%
KYKLADES	33,638,465.27	1.33%	435	0.95%	2.09%
LAKONIA	17,153,288.65	0.68%	325	0.71%	2.37%
LARISA	53,980,092.66	2.13%	1,164	2.53%	2.21%
LASITHI	19,641,090.98	0.78%	343	0.75%	1.87%
LEFKADA	4,411,505.15	0.17%	114	0.25%	2.25%
LESBOS	22,912,806.47	0.91%	430	0.94%	2.43%
MAGNESIA	35,049,193.74	1.39%	703	1.53%	2.28%
MESSINIA	25,942,804.72	1.03%	457	0.99%	2.29%
PELLA	14,427,154.60	0.57%	362	0.79%	2.32%
PIERIA	19,645,435.31	0.78%	442	0.96%	2.45%
PREVEZA	14,950,379.33	0.59%	269	0.59%	2.16%
RETHYMNO	23,006,391.45	0.91%	373	0.81%	2.06%
RODOPI	12,404,225.26	0.49%	319	0.69%	2.44%
SAMOS	13,496,960.49	0.53%	204	0.44%	2.10%
SERRES	10,916,057.57	0.43%	289	0.63%	2.58%
THESSALONIA	5,875,806.54	0.23%	128	0.28%	2.28%
THESSALONIKI	175,846,267.51	6.95%	3,684	8.01%	2.23%
TRIKALA	12,309,000.87	0.49%	301	0.65%	2.32%
VOIOTIA	17,144,235.42	0.68%	399	0.87%	2.48%
XANTHI	14,660,171.41	0.58%	485	1.05%	2.40%
ZAKYNTHOS	7,098,167.93	0.28%	129	0.28%	2.21%
<b>Total</b>	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>45,999</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	2,529,947,336.85	100.00%	58,520	100.00%	2.14%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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	1,075,148,455.79	42.50%	27,167	46.42%	1.61%
Euribor 1M Linked	172,332,528.87	6.81%	3,166	5.41%	1.48%
Euribor 3M Linked	749,431,946.51	29.62%	14,381	24.57%	2.56%
Fixed	409,777,569.91	16.20%	8,753	14.96%	2.63%
Hellenic Government Bond	26,542,429.82	1.05%	2,437	4.16%	7.01%
Originator Rate	96,714,405.95	3.82%	2,616	4.47%	2.51%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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)	58,291	<b>490,318.03</b>	2,519,101,615.87	99.61%	99.57%
31-60 days past due	175	<b>77,714.50</b>	8,123,989.30	0.30%	0.32%
61-90 days past due	54	<b>45,832.01</b>	2,721,731.68	0.09%	0.11%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>58,520</b>	<b>613,864.54</b>	<b>2,529,947,336.85</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	1,268,602,582.74	50.14%	31,582	53.97%	2.14%
Refinancing loans	51,611,939.41	2.04%	895	1.53%	1.81%
Buy Secondary	544,174,268.26	21.51%	7,913	13.52%	2.02%
Professional use	44,861,580.67	1.77%	673	1.15%	2.40%
Renovating	614,159,586.64	24.28%	17,127	29.27%	2.21%
Other	6,537,379.13	0.26%	330	0.56%	7.35%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</b>	<b>100.0%</b>	<b>2.14%</b>

### 17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	2,118,450,378.33	83.73%	45,821	78.30%	2.19%
Subsidized Loans	411,496,958.52	16.27%	12,699	21.70%	1.88%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</b>	<b>100.0%</b>	<b>2.14%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,347,406,243.68	53.25%	24,301	53.59%	2.11%
Self Employed	550,689,532.37	21.76%	7,029	15.50%	2.12%
Unemployed	161,585,791.60	6.38%	3,590	7.92%	2.29%
Retired	444,544,892.01	17.57%	9,710	21.41%	2.20%
N/A	25,720,877.19	1.01%	716	1.58%	2.43%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>45,346</b>	<b>100.0%</b>	<b>2.14%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	275,706,621.79	10.90%	5,487	9.38%	2.19%
Retired Employee	39,121,643.21	1.55%	963	1.65%	2.17%
No Employee	2,215,119,071.85	87.56%	52,070	88.98%	2.13%
	<b>2,529,947,336.85</b>	<b>100.0%</b>	<b>58,520</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.