

# Covered Bond Programme II



## Monthly Investor Report

October 2013

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B	Caa2	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B	Caa2	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B	Caa2	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 06	XS0619512295	B	Caa2	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-10-2013	30-06-2010
Portfolio Cut off Date	31-10-2013	30-06-2010
Original Principal Balance	12.548.479.942,00	4.884.632.703,00
Principal Balance	8.867.871.507,00	3.639.740.247,00
Number of Borrowers	146.435	68.622
Number of Loanparts	201.173	93.060
Number of Properties	150.901	69.543
Average Principal Balance (borrower)	60.558,42	53.040,43
Average Principal Balance (parts)	44.080,82	39.111,76
Coupon: Weighted Average	2,9	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	65,07	67,08
Weighted Average Loan to Indexed Value	63,78	48,96
Seasoning (years): Weighted Average	6,22	4,42
Original Maturity (years): Weighted Average	26,58	18,53
Remaining Tenor (years): Weighted Average	20,39	14,15

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	6.900.000.000,00
Negative Carry	124.000.000,00
Outstanding Accrued Interest on Bonds	4.896.111,11
Current Outstanding Balance	8.867.871.506,50
Adjusted Nominal Value Assets *	8.422.255.152,87
Outstanding Accrued Interest on Assets	10.375.343,60
Nominal Value Test Current Value **	83,11 %
<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	8,591,308,512.71	96.88%	198,912	98.88%	2.95%
Swiss Franc	276,562,993.79	3.12%	2,261	1.12%	2.06%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</b>

## 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,291,280,976.29	14.56%	33,994	16.90%	3.98%
Standard Amortising	7,576,477,523.15	85.44%	167,144	83.09%	2.74%
	<b>8,867,758,499.44</b>	<b>100.0%</b>	<b>201,138</b>	<b>100.0%</b>	<b>2.92%</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%	3,574,068,463.85	40.30%	69,380	34.49%	1.93%
2.5% - 2.99%	2,557,830,126.94	28.84%	47,541	23.63%	2.70%
3% - 3.49%	1,103,310,559.14	12.44%	20,962	10.42%	3.19%
3.5% - 3.99%	371,852,194.35	4.19%	8,005	3.98%	3.64%
4% - 4.49%	124,897,243.66	1.41%	1,862	0.93%	4.17%
4.5% - 4.99%	375,337,480.96	4.23%	25,234	12.54%	4.74%
5% - 5.49%	138,431,544.99	1.56%	3,516	1.75%	5.25%
5.5% - 5.99%	135,750,032.17	1.53%	3,311	1.65%	5.72%
6% - 6.49%	19,587,005.08	0.22%	756	0.38%	6.25%
6.5% - 6.99%	54,806,327.77	0.62%	2,344	1.17%	6.64%
7% - 7.49%	411,996,433.46	4.65%	18,259	9.08%	7.05%
7.5% - more	4,094.13	0.00%	3	0.00%	8.50%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987	12,931.77	0.00%	5	0.00%	2.00%
1988	21,583.89	0.00%	7	0.00%	2.17%
1989	72,866.85	0.00%	18	0.01%	2.76%
1990	74,050.53	0.00%	19	0.01%	2.31%
1991	60,988.93	0.00%	18	0.01%	2.76%
1992	131,196.21	0.00%	19	0.01%	4.34%
1993	325,003.75	0.00%	28	0.01%	4.27%
1994	490,977.17	0.01%	48	0.02%	2.67%
1995	1,018,429.62	0.01%	88	0.04%	2.92%
1996	2,098,807.63	0.02%	183	0.09%	3.10%
1997	3,305,144.38	0.04%	315	0.16%	2.88%
1998	4,829,740.10	0.05%	1,081	0.54%	2.98%
1999	32,158,821.13	0.36%	7,282	3.62%	3.74%
2000	76,657,038.13	0.86%	9,281	4.61%	3.53%
2001	181,962,762.37	2.05%	14,295	7.11%	3.49%
2002	260,138,762.11	2.93%	14,001	6.96%	3.69%
2003	379,987,192.41	4.29%	16,081	8.00%	3.97%
2004	508,387,903.45	5.73%	13,641	6.78%	3.38%
2005	979,349,889.30	11.04%	20,781	10.33%	3.11%
2006	1,074,365,001.49	12.12%	20,165	10.03%	2.70%
2007	1,128,052,681.55	12.72%	19,195	9.54%	2.23%
2008	1,147,858,948.02	12.94%	17,681	8.79%	2.55%
2009	1,467,304,919.17	16.55%	22,072	10.97%	2.87%
2010	878,722,436.55	9.91%	13,432	6.68%	3.12%
2011	399,587,824.15	4.51%	6,242	3.10%	3.24%
2012	275,913,930.03	3.11%	3,943	1.96%	2.96%
2013	64,921,373.73	0.73%	1,201	0.60%	2.92%
	<b>8,867,811,204.42</b>	<b>100.0%</b>	<b>201,122</b>	<b>100.0%</b>	<b>2.92%</b>

**5. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	447,813.05	0.01%	820	0.41%	4.03%
2014	16,264,213.01	0.18%	6,638	3.30%	4.16%
2015	44,233,515.85	0.50%	8,049	4.00%	4.02%
2016	97,495,908.57	1.10%	11,111	5.52%	4.16%
2017	137,644,526.86	1.55%	10,107	5.02%	4.56%
2018	121,180,345.42	1.37%	6,380	3.17%	3.63%
2019	152,267,116.47	1.72%	5,789	2.88%	3.32%
2020	236,277,972.26	2.66%	6,984	3.47%	3.09%
2021	295,064,127.01	3.33%	8,708	4.33%	2.94%
2022	278,075,639.60	3.14%	7,783	3.87%	2.49%
2023	276,004,929.96	3.11%	7,070	3.51%	2.62%
2024	358,155,545.49	4.04%	7,412	3.68%	2.58%
2025	392,556,267.69	4.43%	10,542	5.24%	3.47%
2026	240,118,519.05	2.71%	5,773	2.87%	3.94%
2027	332,090,315.87	3.74%	7,794	3.87%	4.36%
2028	250,296,578.74	2.82%	5,634	2.80%	3.50%
2029	257,156,803.63	2.90%	4,807	2.39%	3.17%
2030	238,783,752.36	2.69%	4,410	2.19%	2.94%
2031	176,269,420.21	1.99%	3,197	1.59%	2.64%
2032	198,578,594.98	2.24%	3,771	1.87%	2.43%
2033	210,010,642.12	2.37%	3,889	1.93%	2.67%
2034	261,391,811.07	2.95%	4,156	2.07%	2.81%
2035	339,418,030.78	3.83%	5,431	2.70%	2.58%
2036	250,199,391.84	2.82%	3,913	1.95%	2.44%
2037	261,937,047.66	2.95%	4,065	2.02%	2.23%
2038	257,104,512.10	2.90%	3,655	1.82%	2.52%
2039	253,422,423.49	2.86%	3,430	1.71%	2.92%
2040	188,076,151.59	2.12%	2,734	1.36%	3.01%
2041	177,445,724.73	2.00%	2,440	1.21%	2.79%
2042	185,619,450.02	2.09%	2,857	1.42%	2.50%
2043	179,906,334.22	2.03%	2,754	1.37%	2.64%
2044	137,465,781.01	1.55%	1,823	0.91%	2.77%
2045	145,953,335.06	1.65%	1,963	0.98%	2.67%
2046	202,726,863.02	2.29%	2,678	1.33%	2.41%
2047	227,618,029.21	2.57%	3,075	1.53%	2.33%
2048	214,710,517.62	2.42%	2,800	1.39%	2.59%
2049	212,016,034.63	2.39%	2,746	1.36%	2.89%
2050	170,068,500.14	1.92%	2,256	1.12%	2.96%
2051	112,959,053.63	1.27%	1,550	0.77%	2.76%
2052	127,397,408.54	1.44%	1,743	0.87%	2.66%
2053	141,769,850.67	1.60%	1,897	0.94%	2.68%
2054	78,962,757.53	0.89%	974	0.48%	2.75%
2055	88,848,313.35	1.00%	1,112	0.55%	2.77%
2056	92,530,537.03	1.04%	1,121	0.56%	2.89%
2057	157,057,662.38	1.77%	2,028	1.01%	2.65%
2058	93,104,274.41	1.05%	1,292	0.64%	2.52%
2059	1,189,162.57	0.01%	12	0.01%	2.80%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</b>

**6. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	9,711,196.44	0.11%	179	0.09%	2.91%
0.5 - 1.0	86,714,979.51	0.98%	1,513	0.75%	2.88%
1.0 - 1.5	139,391,331.25	1.57%	1,948	0.97%	3.00%
1.5 - 2.0	174,830,437.80	1.97%	2,519	1.25%	2.95%
2.0 - 2.5	182,921,103.80	2.06%	2,742	1.36%	3.16%
2.5 - 3.0	246,783,500.89	2.78%	4,046	2.01%	3.50%
3.0 - 4.0	1,078,419,087.14	12.16%	16,458	8.18%	3.01%
4.0 - 5.0	1,416,547,950.18	15.97%	21,297	10.59%	2.89%
5.0 - 6.0	1,113,857,446.54	12.56%	17,308	8.60%	2.42%
6.0 - 7.0	1,174,515,590.35	13.24%	20,200	10.04%	2.26%
7.0 - 8.0	1,132,307,079.10	12.77%	21,993	10.93%	2.79%
8.0 - 9.0	765,157,550.20	8.63%	17,071	8.49%	3.26%
9.0 - 10.0	470,014,228.38	5.30%	13,325	6.62%	3.32%
more - 10.0	876,700,024.92	9.89%	60,574	30.11%	3.80%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	7,551,291,583.67	85.15%	174,196	86.59%	2.89%
01-02	291,668,638.66	3.29%	7,157	3.56%	2.17%
02-03	721,529,210.73	8.14%	12,637	6.28%	2.70%
03-04	44,874,960.86	0.51%	1,224	0.61%	4.07%
04-05	11,825,667.26	0.13%	370	0.18%	5.37%
05-06	25,867,465.21	0.29%	702	0.35%	5.85%
06-07	11,334,970.15	0.13%	302	0.15%	5.54%
07-08	8,463,725.73	0.10%	263	0.13%	5.25%
08-09	24,337,526.71	0.27%	587	0.29%	4.20%
09-10	12,564,266.34	0.14%	365	0.18%	5.43%
10-11	23,886,323.73	0.27%	639	0.32%	5.83%
11-12	15,404,624.65	0.17%	402	0.20%	5.69%
12-13	10,309,687.50	0.12%	276	0.14%	5.46%
13-14	17,145,927.25	0.19%	392	0.19%	5.34%
14-15	10,808,276.29	0.12%	232	0.12%	5.21%
15-16	18,132,686.15	0.20%	367	0.18%	5.55%
16-17	9,432,163.20	0.11%	186	0.09%	5.14%
17-18	6,890,413.23	0.08%	133	0.07%	4.88%
18-19	4,822,477.87	0.05%	73	0.04%	3.98%
19-20	3,453,374.99	0.04%	65	0.03%	3.21%
20-21	2,596,729.67	0.03%	44	0.02%	3.15%
21-22	2,412,507.20	0.03%	47	0.02%	3.07%
22-23	4,376,217.83	0.05%	68	0.03%	3.14%
23-24	2,466,263.77	0.03%	36	0.02%	3.12%
24-25	3,096,516.86	0.03%	44	0.02%	3.20%
25-26	3,086,579.04	0.03%	42	0.02%	3.06%
26-27	2,468,442.14	0.03%	36	0.02%	3.16%
27-28	1,239,392.57	0.01%	20	0.01%	3.18%
28-29	2,284,684.10	0.03%	34	0.02%	3.13%
29-30	1,475,599.36	0.02%	23	0.01%	3.24%
30 - more	18,324,603.78	0.21%	211	0.10%	3.11%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>8,867,871,506.50</b>	<b>100.%</b>	<b>201,173</b>	<b>100.%</b>	<b>2.92%</b>

### 8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 65,07 %</b>					
less - 40.00%	1,254,326,506.33	14.14%	37,641	24.94%	3.11%
40.01% - 50.00%	941,343,829.48	10.61%	19,109	12.66%	2.96%
50.01% - 60.00%	1,102,417,581.97	12.43%	19,564	12.97%	2.90%
60.01% - 70.00%	1,534,166,944.24	17.30%	23,033	15.26%	2.92%
70.01% - 80.00%	2,051,419,511.87	23.13%	28,214	18.70%	2.74%
80.01% - 85.00%	670,298,139.26	7.55%	6,327	4.19%	2.69%
85.01% - 90.00%	605,822,313.21	6.83%	5,776	3.83%	2.50%
90.01% - 95.00%	239,576,864.13	2.70%	2,626	1.74%	2.92%
95.01% - 100.00%	319,167,843.89	3.59%	6,110	4.05%	4.13%
100.01% - 105.00%	37,598,916.65	0.42%	560	0.37%	3.48%
105.01% - 110.00%	27,953,377.42	0.31%	399	0.26%	3.57%
110.01% - 115.00%	18,041,590.15	0.20%	284	0.19%	3.88%
115.01% - 120.00%	12,501,327.55	0.14%	251	0.17%	4.54%
120.01% - 125.00%	9,910,931.44	0.11%	173	0.12%	3.93%
125.01% - 128.00%	6,098,624.59	0.06%	115	0.08%	4.14%
128.01% - more	37,227,204.32	0.41%	719	0.48%	4.20%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>150,901</b>	<b>100.0%</b>	<b>2.92%</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: 63,55 %</b>					
less - 40.00%	2,027,807,751.59	22.87%	75,997	50.36%	3.22%
40.01% - 50.00%	887,386,201.01	10.01%	13,943	9.24%	2.94%
50.01% - 60.00%	979,763,555.99	11.05%	12,897	8.55%	2.88%
60.01% - 70.00%	1,057,684,973.68	11.93%	12,153	8.05%	2.85%
70.01% - 80.00%	1,179,007,405.17	13.30%	12,076	8.00%	2.79%
80.01% - 85.00%	565,492,648.45	6.38%	5,238	3.47%	2.78%
85.01% - 90.00%	481,575,207.78	5.43%	4,410	2.92%	2.79%
90.01% - 95.00%	447,529,218.05	5.05%	4,085	2.71%	3.01%
95.01% - 100.00%	363,279,652.44	4.10%	3,048	2.02%	2.83%
100.01% - 105.00%	334,735,996.36	3.78%	2,738	1.81%	2.69%
105.01% - 110.00%	250,281,646.37	2.82%	1,962	1.30%	2.61%
110.01% - 115.00%	172,575,542.45	1.95%	1,422	0.94%	2.76%
115.01% - 120.00%	120,402,103.70	1.36%	931	0.62%	2.62%
120.01% - 125.00%	349,603.46	0.00%	1	0.00%	1.22%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>150,901</b>	<b>100.0%</b>	<b>2.92%</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	556,837,263.38	6.27%	49,921	33.08%	3.99%
25.000,00 - 50.000,00	1,389,372,518.64	15.66%	36,850	24.42%	3.68%
50.000,00 - 75.000,00	1,477,287,176.79	16.65%	24,250	16.07%	3.07%
75.000,00 - 100.000,00	1,344,126,447.19	15.15%	15,503	10.27%	2.72%
100.000,00 - 125.000,00	968,746,325.48	10.92%	8,675	5.75%	2.58%
125.000,00 - 150.000,00	777,768,965.48	8.77%	5,704	3.78%	2.57%
150.000,00 - 175.000,00	509,978,505.82	5.75%	3,160	2.09%	2.55%
175.000,00 - 200.000,00	396,906,469.65	4.47%	2,130	1.41%	2.57%
200.000,00 - 225.000,00	260,694,138.68	2.93%	1,231	0.82%	2.50%
225.000,00 - 250.000,00	200,107,442.30	2.25%	846	0.56%	2.50%
250.000,00 - 275.000,00	168,546,005.51	1.90%	643	0.43%	2.49%
275.000,00 - 300.000,00	134,829,485.63	1.52%	471	0.31%	2.52%
300.000,00 - 325.000,00	102,190,069.09	1.15%	327	0.22%	2.44%
325.000,00 - 350.000,00	85,733,508.75	0.96%	255	0.17%	2.46%
350.000,00 - 375.000,00	56,758,752.54	0.64%	157	0.10%	2.44%
375.000,00 - 400.000,00	49,362,616.70	0.55%	128	0.09%	2.53%
400.000,00 - 425.000,00	46,206,657.44	0.52%	112	0.07%	2.51%
425.000,00 - 450.000,00	35,013,678.82	0.39%	80	0.05%	2.52%
450.000,00 - 475.000,00	29,553,956.26	0.33%	64	0.04%	2.56%
475.000,00 - 500.000,00	27,694,467.14	0.31%	57	0.04%	2.59%
500.000,00 - 600.000,00	88,326,007.95	0.99%	162	0.11%	2.38%
600.000,00 - 700.000,00	32,714,243.27	0.36%	51	0.03%	2.43%
700.000,00 - 800.000,00	35,647,896.77	0.40%	48	0.03%	2.43%
800.000,00 - 900.000,00	17,645,808.43	0.19%	21	0.01%	2.40%
900.000,00 - 1.000.000,00	13,071,630.72	0.14%	14	0.01%	2.32%
1.000.000,00 - 1.250.000,00	19,510,906.98	0.22%	18	0.01%	2.27%
1.250.000,00 - 1.500.000,00	12,074,687.74	0.13%	9	0.01%	2.11%
1.500.000,00 - more	31,165,873.35	0.35%	14	0.01%	1.73%
	<b>8,867,871,506.50</b>	<b>100.%</b>	<b>150,901</b>	<b>100.%</b>	<b>2.92%</b>

**11. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,054,050,826.82	11.88%	11,019	7.30%	2.83%
Building	2,704,834.48	0.03%	39	0.03%	2.72%
House incl. land plot	7,380,112,135.60	83.22%	135,518	89.81%	2.94%
N/A	32,710.72	0.00%	1	0.00%	5.77%
Other real estate	8,239,269.64	0.09%	93	0.06%	2.89%
Professional Use	422,731,729.24	4.76%	4,231	2.80%	2.78%
	<b>8,867,871,506.50</b>	<b>100.%</b>	<b>150,901</b>	<b>100.%</b>	<b>2.92%</b>

### 12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	266,420,419.72	3.00%	5,021	3.33%	2.92%
AITOLOAKARNANIA	123,647,010.95	1.39%	2,552	1.69%	3.35%
ARGOLIDA	72,255,133.31	0.82%	1,132	0.75%	2.96%
ARKADIA	45,683,326.40	0.52%	841	0.56%	2.85%
ARTA	24,244,774.35	0.27%	602	0.40%	2.85%
ATTICA	4,309,801,030.28	48.60%	64,003	42.41%	2.75%
CHALKIDIKI	82,421,071.75	0.93%	1,669	1.11%	3.36%
CHANIA	123,872,638.38	1.40%	1,794	1.19%	2.88%
CHIOS	46,267,032.23	0.52%	776	0.51%	2.88%
CORFU	75,344,109.39	0.85%	1,149	0.76%	2.79%
DODEKANISA	229,229,690.11	2.59%	3,019	2.00%	2.86%
DRAMA	49,611,397.08	0.56%	1,514	1.00%	3.57%
EVOIA	131,692,015.36	1.49%	2,529	1.68%	3.02%
EVKITANIA	6,845,686.05	0.08%	172	0.11%	3.19%
EVROS	88,949,280.38	1.00%	2,589	1.72%	3.60%
FLORINA	18,779,691.23	0.21%	513	0.34%	3.70%
FOKIDA	17,215,184.04	0.19%	316	0.21%	3.11%
FTHIOTIDA	115,381,068.11	1.30%	2,413	1.60%	3.03%
GREVENA	17,258,746.31	0.20%	351	0.23%	2.99%
HERAKLION	140,901,135.06	1.59%	1,994	1.32%	2.71%
ILEIA	86,938,607.21	0.98%	1,908	1.26%	3.42%
IMATHIA	53,482,357.01	0.60%	1,178	0.78%	3.33%
IOANNINA	126,190,505.32	1.42%	2,174	1.44%	2.66%
KARDITSA	64,116,008.33	0.72%	1,523	1.01%	2.95%
KASTORIA	19,407,387.58	0.22%	407	0.27%	2.94%
KAVALA	71,476,185.52	0.81%	1,647	1.09%	3.13%
KEFALLONIA	49,983,621.82	0.56%	765	0.51%	2.79%
KILKIS	45,394,037.48	0.51%	1,145	0.76%	3.43%
KORINTHIA	122,128,035.00	1.38%	1,928	1.28%	2.80%
KOZANI	58,883,246.21	0.66%	1,372	0.91%	2.94%
KYKLADES	133,783,380.17	1.51%	1,542	1.02%	2.73%
LAKONIA	66,741,993.07	0.75%	1,063	0.70%	2.91%
LARISA	174,403,055.59	1.97%	3,523	2.34%	2.99%
LASITHI	68,864,385.44	0.78%	1,014	0.67%	2.60%
LEFKADA	20,618,523.19	0.23%	375	0.25%	2.96%
LESBOS	88,462,422.49	1.00%	1,452	0.96%	3.01%
MAGNESIA	121,568,555.51	1.37%	2,333	1.55%	3.16%
MESSINIA	90,002,104.11	1.02%	1,694	1.12%	2.88%
PELLA	63,543,448.02	0.72%	1,684	1.12%	3.60%
PIERIA	95,376,716.80	1.08%	1,782	1.18%	3.23%
PREVEZA	53,378,539.24	0.60%	927	0.61%	2.82%
RETHYMNO	104,932,426.63	1.18%	1,688	1.12%	2.69%
RODOPI	48,645,384.09	0.55%	1,291	0.86%	3.37%
SAMOS	55,520,960.62	0.63%	736	0.49%	2.73%
SERRES	44,196,599.57	0.50%	1,085	0.72%	3.72%
THESSALONIA	26,346,654.63	0.30%	512	0.34%	2.94%
THESSALONIKI	693,710,127.97	7.82%	13,800	9.15%	3.42%
TRIKALA	51,956,389.84	0.59%	1,159	0.77%	3.39%
VOIOTIA	74,864,925.25	0.84%	1,598	1.06%	3.11%
XANTHI	72,047,551.36	0.81%	2,141	1.42%	3.52%
ZAKYNTHOS	35,086,930.94	0.40%	506	0.34%	2.75%
<b>TOTAL</b>	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>150,901</b>	<b>100.0%</b>	<b>2.92%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	8,867,871,506.50	100.00%	201,173	100.00%	2.92%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</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	2,845,505,736.51	32.09%	63,057	31.34%	2.19%
Euribor 1M Linked	403,330,000.17	4.55%	6,539	3.25%	1.94%
Euribor 3M Linked	3,040,222,162.50	34.28%	53,953	26.82%	3.02%
Fixed	1,448,847,641.24	16.34%	29,903	14.86%	3.13%
Hellenic Government Bond	413,388,232.35	4.66%	18,004	8.95%	7.04%
Liibor 1M Linked	251,918,100.00	2.84%	2,024	1.01%	1.85%
Originator Rate	464,659,633.73	5.24%	27,693	13.77%	3.86%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</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)	186,656	<b>24,147,955.28</b>	8,113,749,610.84	92.78%	91.49%
31-60 days past due	10,100	<b>4,400,255.95</b>	517,454,816.90	5.02%	5.83%
61-90 days past due	4,417	<b>3,316,408.69</b>	236,667,078.76	2.20%	2.66%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>201,173</b>	<b>31,864,619.92</b>	<b>8,867,871,506.50</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	52,089,653.55	0.58%	1,547	0.77%	1.99%
Buy Primary	2,458,968,458.82	27.72%	60,433	30.04%	3.18%
Completion/construction of primary residence	1,169,586,036.37	13.18%	33,913	16.86%	3.09%
Completion/construction of secondary	910,825,406.14	10.27%	13,331	6.63%	2.55%
Refinancing loans from other banks	1,776,584,973.82	20.03%	31,063	15.44%	2.65%
Buy Secondary	376,515,446.09	4.24%	5,396	2.68%	2.79%
Professional use	118,228,042.05	1.33%	1,687	0.84%	2.98%
Land Purchase For Residence Construction	69,463,660.07	0.78%	1,563	0.78%	4.38%
Renovating	1,932,614,995.71	21.79%	51,744	25.72%	2.89%
Other	2,994,833.88	0.03%	496	0.25%	6.85%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	7,606,356,342.25	85.77%	167,053	83.04%	2.95%
Subsidized Loans	1,261,515,164.25	14.22%	34,120	16.96%	2.72%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,362,782,974.38	49.19%	73,038	49.88%	2.88%
Self Employed	2,203,317,358.93	24.84%	25,980	17.74%	2.83%
Unemployed	950,630,803.76	10.71%	17,611	12.03%	2.96%
Retired	1,138,734,241.89	12.84%	23,508	16.05%	2.94%
N/A	212,406,127.54	2.39%	6,298	4.30%	4.25%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>146,435</b>	<b>100.0%</b>	<b>2.92%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	700,892,923.53	7.90%	12,038	5.98%	2.68%
Retired Employee	90,331,664.53	1.01%	1,855	0.92%	2.67%
No Employee	8,076,646,918.44	91.07%	187,280	93.09%	2.94%
	<b>8,867,871,506.50</b>	<b>100.0%</b>	<b>201,173</b>	<b>100.0%</b>	<b>2.92%</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.