

Covered Bond Programme II



Monthly Investor Report

October 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	650,000,000.00	Euribor_3M + 230bp	24-06-2019

Summary

All amounts in EURO		Current	At Issue
Reporting Date		31-10-2016	30-06-2010
Portfolio Cut off Date		31-10-2016	30-06-2010
Original Principal Balance		2.054.593.415,00	4.884.632.703,00
Principal Balance		1.265.344.193,00	3.639.740.247,00
Number of Borrowers		22.778	68.622
Number of Loanparts		28.485	93.060
Number of Properties		23.252	69.543
Average Principal Balance (borrower)		55.551,15	53.040,43
Average Principal Balance (parts)		44.421,42	39.111,76
Coupon: Weighted Average		2,2	3,7
Minimum		0,0	1,7
Maximum		11,1	17,0
Weighted Average Loan to Value		69,56	67,08
Weighted Average Loan to Indexed Value		83,23	48,96
Seasoning (years): Weighted Average		8,55	4,42
Original Maturity (years): Weighted Average		25,93	18,53
Remaining Tenor (years): Weighted Average		17,41	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	700.000.000,00
Negative Carry	10.875.000,00
Outstanding Accrued Interest on Bonds	1.367.722,22
Current Outstanding Balance	1.265.344.193,04
Adjusted Nominal Value Assets *	1.087.123.122,36
Outstanding Accrued Interest on Assets	931.471,12
Nominal Value Test Current Value **	65,11 %
<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	1,265,344,193.04	100.00%	28,485	100.00%	2.18%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	160,862,881.90	12.71%	4,262	14.96%	2.93%
Standard Amortising	1,104,481,311.14	87.29%	24,223	85.04%	2.07%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

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%	1,081,161,616.33	85.44%	22,360	78.50%	1.81%
2.5% - 2.99%	53,390,659.94	4.22%	1,142	4.01%	2.74%
3% - 3.49%	38,707,497.41	3.06%	869	3.05%	3.18%
3.5% - 3.99%	6,694,769.04	0.53%	122	0.43%	3.65%
4% - 4.49%	2,464,871.86	0.19%	50	0.18%	4.21%
4.5% - 4.99%	7,496,559.54	0.59%	265	0.93%	4.74%
5% - 5.49%	9,141,614.18	0.72%	308	1.08%	5.29%
5.5% - 5.99%	32,360,139.29	2.56%	913	3.21%	5.70%
6% - 6.49%	4,234,405.88	0.33%	110	0.39%	6.14%
6.5% - 6.99%	7,582,679.92	0.60%	605	2.12%	6.68%
7% - 7.49%	21,692,418.73	1.71%	1,715	6.02%	7.05%
7.5% - more	416,960.92	0.03%	26	0.09%	8.16%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	19,725.25	0.00%	26	0.09%	2.00%
1987	1,279.66	0.00%	1	0.00%	2.00%
1988	10,136.35	0.00%	4	0.01%	2.00%
1989	20,908.36	0.00%	8	0.03%	2.00%
1990	51,947.41	0.00%	10	0.04%	2.00%
1991	21,559.93	0.00%	6	0.02%	2.00%
1992	36,876.79	0.00%	11	0.04%	4.46%
1993	59,833.65	0.00%	10	0.04%	4.59%
1994	3,026.14	0.00%	2	0.01%	5.15%
1995	18,053.13	0.00%	6	0.02%	5.15%
1996	107,486.18	0.01%	13	0.05%	2.79%
1997	69,281.81	0.01%	18	0.06%	2.04%
1998	56,477.79	0.00%	17	0.06%	2.77%
1999	432,629.66	0.03%	68	0.24%	2.47%
2000	1,477,880.86	0.12%	137	0.48%	2.66%
2001	3,882,090.90	0.31%	502	1.76%	2.59%
2002	13,634,124.39	1.08%	2,070	7.27%	2.69%
2003	23,112,468.19	1.83%	1,599	5.61%	3.85%
2004	38,885,370.95	3.07%	1,337	4.69%	2.65%
2005	128,837,385.83	10.18%	2,908	10.21%	2.34%
2006	156,402,993.18	12.36%	3,201	11.24%	2.16%
2007	204,262,127.37	16.14%	3,988	14.00%	1.81%
2008	225,628,957.51	17.83%	4,260	14.96%	2.04%
2009	216,435,146.00	17.10%	3,855	13.53%	2.14%
2010	151,789,363.44	12.00%	2,602	9.13%	2.21%
2011	36,040,427.81	2.85%	679	2.38%	2.79%
2012	17,211,035.13	1.36%	305	1.07%	2.35%
2013	18,562,555.25	1.47%	310	1.09%	2.37%
2014	13,852,388.95	1.09%	253	0.89%	2.38%
2015	8,340,587.23	0.66%	171	0.60%	2.41%
2016	6,080,067.94	0.48%	108	0.38%	2.22%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	155,673.82	0.01%	279	0.98%	1.98%
2017	7,239,576.59	0.57%	2,290	8.04%	2.97%
2018	3,881,152.07	0.31%	715	2.51%	3.69%
2019	5,364,274.01	0.42%	592	2.08%	3.22%
2020	9,683,304.25	0.77%	672	2.36%	2.72%
2021	13,474,972.09	1.06%	798	2.80%	2.58%
2022	27,306,715.39	2.16%	1,079	3.79%	2.00%
2023	54,180,359.33	4.28%	1,718	6.03%	1.89%
2024	65,371,459.78	5.17%	1,667	5.85%	1.75%
2025	66,933,773.52	5.29%	1,850	6.49%	2.26%
2026	29,250,500.20	2.31%	836	2.93%	2.59%
2027	37,684,650.93	2.98%	998	3.50%	3.34%
2028	37,165,296.83	2.94%	864	3.03%	3.03%
2029	40,566,269.50	3.21%	919	3.23%	2.75%
2030	48,074,660.69	3.80%	1,004	3.52%	2.36%
2031	37,850,463.70	2.99%	728	2.56%	2.29%
2032	40,492,521.39	3.20%	759	2.66%	1.97%
2033	41,306,387.18	3.26%	739	2.59%	2.23%
2034	54,613,489.90	4.32%	932	3.27%	2.21%
2035	79,453,037.97	6.28%	1,292	4.54%	2.03%
2036	64,604,825.29	5.11%	1,020	3.58%	2.01%
2037	63,173,694.79	4.99%	1,023	3.59%	1.71%
2038	54,950,498.50	4.34%	849	2.98%	1.93%
2039	52,568,245.31	4.15%	770	2.70%	2.21%
2040	50,301,418.42	3.98%	692	2.43%	2.25%
2041	42,567,390.59	3.36%	603	2.12%	2.16%
2042	40,705,498.02	3.22%	569	2.00%	1.87%
2043	37,042,422.73	2.93%	447	1.57%	2.02%
2044	30,484,503.69	2.41%	388	1.36%	2.17%
2045	29,344,751.43	2.32%	324	1.14%	2.10%
2046	24,713,705.64	1.95%	283	0.99%	1.95%
2047	27,537,270.54	2.18%	299	1.05%	1.76%
2048	19,106,037.58	1.51%	194	0.68%	2.07%
2049	12,575,904.58	0.99%	119	0.42%	2.27%
2050	8,959,736.83	0.71%	86	0.30%	2.36%
2051	2,256,624.96	0.18%	33	0.12%	2.52%
2052	2,130,341.27	0.17%	29	0.10%	2.35%
2053	1,418,382.40	0.11%	15	0.05%	2.28%
2054	624,501.20	0.05%	7	0.02%	2.18%
2055	163,924.97	0.01%	3	0.01%	3.28%
2061	65,975.16	0.01%	1	0.00%	5.12%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,128,788.97	0.09%	21	0.07%	2.17%
0.5 - 1.0	6,274,276.18	0.50%	113	0.40%	2.23%
1.0 - 1.5	4,739,624.11	0.37%	100	0.35%	2.44%
1.5 - 2.0	3,565,409.11	0.28%	69	0.24%	2.42%
2.0 - 2.5	7,373,992.81	0.58%	136	0.48%	2.56%
2.5 - 3.0	10,108,201.13	0.80%	165	0.58%	2.13%
3.0 - 4.0	16,463,638.88	1.30%	291	1.02%	2.42%
4.0 - 5.0	18,840,248.90	1.49%	339	1.19%	2.43%
5.0 - 6.0	45,335,479.27	3.58%	818	2.87%	2.82%
6.0 - 7.0	190,424,863.23	15.05%	3,302	11.59%	2.16%
7.0 - 8.0	207,004,139.56	16.36%	3,739	13.13%	2.14%
8.0 - 9.0	224,059,207.78	17.71%	4,328	15.19%	1.97%
9.0 - 10.0	201,256,230.91	15.91%	3,835	13.46%	1.85%
more - 10.0	328,770,092.20	25.98%	11,229	39.42%	2.45%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,193,277,493.17	94.30%	26,554	93.22%	2.03%
01-02	3,960,988.95	0.31%	156	0.55%	4.74%
02-03	7,335,783.02	0.58%	240	0.84%	5.84%
03-04	3,258,535.58	0.26%	111	0.39%	5.58%
04-05	2,125,764.08	0.17%	81	0.28%	5.22%
05-06	3,027,167.61	0.24%	127	0.45%	5.23%
06-07	2,287,138.40	0.18%	80	0.28%	5.33%
07-08	4,831,040.82	0.38%	142	0.50%	5.67%
08-09	2,210,794.45	0.17%	74	0.26%	5.40%
09-10	1,980,115.12	0.16%	65	0.23%	4.82%
10-11	6,112,574.29	0.48%	159	0.56%	5.22%
11-12	4,254,029.16	0.34%	107	0.38%	5.39%
12-13	6,255,423.51	0.49%	143	0.50%	5.60%
13-14	3,476,714.88	0.27%	93	0.33%	4.77%
14-15	2,836,122.85	0.22%	69	0.24%	4.67%
15-16	2,261,502.17	0.18%	33	0.12%	4.17%
16-17	1,161,961.56	0.09%	28	0.10%	3.15%
17-18	474,108.63	0.04%	11	0.04%	3.12%
18-19	1,463,742.54	0.12%	32	0.11%	3.01%
19-20	2,419,421.59	0.19%	41	0.14%	3.04%
20-21	1,181,337.22	0.09%	20	0.07%	3.25%
21-22	1,146,474.79	0.09%	13	0.05%	3.11%
22-23	916,512.09	0.07%	16	0.06%	3.04%
23-24	1,281,866.88	0.10%	19	0.07%	3.13%
24-25	301,684.95	0.02%	6	0.02%	3.08%
25-26	848,277.94	0.07%	10	0.04%	3.11%
26-27	220,345.17	0.02%	4	0.01%	3.12%
27-28	828,350.65	0.07%	9	0.03%	3.12%
28-29	1,047,358.82	0.08%	13	0.05%	2.61%
29-30	190,401.38	0.02%	4	0.01%	3.06%
30 - more	2,371,160.77	0.19%	25	0.09%	3.06%
Matured					
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 69,56 %					
less - 40.00%	132,023,028.52	10.43%	4,519	19.44%	2.59%
40.01% - 50.00%	97,634,046.84	7.72%	2,501	10.76%	2.44%
50.01% - 60.00%	130,240,233.52	10.29%	2,754	11.84%	2.32%
60.01% - 70.00%	176,178,157.44	13.92%	3,317	14.27%	2.28%
70.01% - 80.00%	320,104,972.93	25.30%	4,993	21.47%	2.06%
80.01% - 85.00%	141,532,431.44	11.19%	1,619	6.96%	2.05%
85.01% - 90.00%	135,165,509.63	10.68%	1,580	6.80%	1.84%
90.01% - 95.00%	52,081,103.18	4.12%	621	2.67%	1.91%
95.01% - 100.00%	62,476,748.62	4.94%	1,046	4.50%	2.25%
100.01% - 105.00%	6,600,764.21	0.52%	116	0.50%	2.26%
105.01% - 110.00%	4,728,137.70	0.37%	75	0.32%	2.39%
110.01% - 115.00%	3,528,947.59	0.28%	63	0.27%	2.41%
115.01% - 120.00%	3,026,764.65	0.24%	47	0.20%	2.71%
128.01% - more	23,346.77	0.00%	1	0.00%	1.42%
	1,265,344,193.04	100.0%	23,252	100.0%	2.18%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 83,23%					
less - 40.00%	217,286,943.36	17.17%	10,010	43.05%	2.46%
40.01% - 50.00%	105,651,835.43	8.35%	2,140	9.20%	2.27%
50.01% - 60.00%	115,508,154.80	9.13%	1,980	8.52%	2.20%
60.01% - 70.00%	113,042,694.89	8.93%	1,802	7.75%	2.24%
70.01% - 80.00%	106,311,858.91	8.40%	1,450	6.24%	2.17%
80.01% - 85.00%	42,272,530.90	3.34%	550	2.37%	2.35%
85.01% - 90.00%	40,083,203.69	3.17%	478	2.06%	2.34%
90.01% - 95.00%	34,987,956.28	2.77%	369	1.59%	2.32%
95.01% - 100.00%	39,030,077.09	3.08%	403	1.73%	2.18%
100.01% - 105.00%	84,288,181.85	6.66%	805	3.46%	2.11%
105.01% - 110.00%	81,048,370.63	6.41%	777	3.34%	2.06%
110.01% - 115.00%	68,076,836.15	5.38%	649	2.79%	1.90%
115.01% - 120.00%	60,103,297.65	4.75%	539	2.32%	1.89%
120.01% - 125.00%	42,888,441.11	3.39%	378	1.63%	1.92%
125.01% - 128.00%	23,316,589.92	1.84%	188	0.81%	1.90%
128.01% - more	91,447,220.38	7.23%	734	3.16%	1.92%
	1,265,344,193.04	100.0%	23,252	100.0%	2.18%

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	74,189,220.28	5.86%	7,366	31.68%	3.02%
25.000,00 - 50.000,00	237,663,862.80	18.78%	6,390	27.48%	2.46%
50.000,00 - 75.000,00	241,701,634.23	19.10%	3,931	16.91%	2.14%
75.000,00 - 100.000,00	195,365,409.74	15.44%	2,269	9.76%	2.12%
100.000,00 - 125.000,00	151,928,689.97	12.01%	1,357	5.84%	2.00%
125.000,00 - 150.000,00	98,130,628.76	7.76%	720	3.10%	2.06%
150.000,00 - 175.000,00	70,961,498.21	5.61%	440	1.89%	1.98%
175.000,00 - 200.000,00	49,150,562.30	3.88%	264	1.14%	1.94%
200.000,00 - 225.000,00	30,156,778.64	2.38%	143	0.62%	1.92%
225.000,00 - 250.000,00	25,894,747.45	2.05%	109	0.47%	1.88%
250.000,00 - 275.000,00	20,815,823.16	1.65%	80	0.34%	1.99%
275.000,00 - 300.000,00	13,458,770.55	1.06%	47	0.20%	2.13%
300.000,00 - 325.000,00	13,346,749.85	1.05%	43	0.18%	1.71%
325.000,00 - 350.000,00	9,424,856.05	0.74%	28	0.12%	1.86%
350.000,00 - 375.000,00	2,534,204.38	0.20%	7	0.03%	1.89%
375.000,00 - 400.000,00	3,481,775.54	0.28%	9	0.04%	2.02%
400.000,00 - 425.000,00	3,268,734.59	0.26%	8	0.03%	2.83%
425.000,00 - 450.000,00	2,154,201.81	0.17%	5	0.02%	1.97%
450.000,00 - 475.000,00	2,323,440.53	0.18%	5	0.02%	1.76%
475.000,00 - 500.000,00	2,430,633.46	0.19%	5	0.02%	1.74%
500.000,00 - 600.000,00	6,831,788.30	0.54%	13	0.06%	1.94%
600.000,00 - 700.000,00	4,668,438.36	0.37%	7	0.03%	2.12%
700.000,00 - 800.000,00	1,479,080.35	0.12%	2	0.01%	1.71%
800.000,00 - 900.000,00	2,600,191.37	0.21%	3	0.01%	1.92%
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00					
1.250.000,00 - 1.500.000,00	1,382,472.36	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	1,265,344,193.04	100.0%	23,252	100.0%	2.18%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	6,853,105.91	0.54%	144	0.62%	2.29%
Partial Professional Use	37,055,939.09	2.93%	519	2.23%	2.26%
Professional use with recourse to the borrower	595,653.39	0.05%	4	0.02%	1.29%
Residential (Flat/Apartment)	1,126,120,075.80	89.00%	21,107	90.77%	2.18%
Residential (House, detached or semi-detached)	94,719,418.85	7.49%	1,478	6.36%	2.25%
	1,265,344,193.04	100.0%	23,252	100.0%	2.18%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	30,868,949.68	2.44%	683	2.94%	2.23%
AITOLOAKARNANIA	12,076,264.85	0.95%	265	1.14%	2.22%
ARGOLIDA	8,859,297.30	0.70%	159	0.68%	2.26%
ARKADIA	8,545,094.69	0.68%	165	0.71%	2.10%
ARTA	2,184,903.63	0.17%	49	0.21%	2.23%
ATTICA	737,760,535.81	58.31%	11,903	51.19%	2.09%
CHALKIDIKI	7,289,635.87	0.58%	198	0.85%	2.68%
CHANIA	16,538,355.17	1.31%	251	1.08%	2.19%
CHIOS	7,596,841.34	0.60%	139	0.60%	2.87%
CORFU	6,096,880.05	0.48%	127	0.55%	2.33%
DODEKANISA	19,148,605.05	1.51%	370	1.59%	2.37%
DRAMA	6,710,940.06	0.53%	220	0.95%	2.36%
EVOIA	15,278,072.56	1.21%	305	1.31%	2.50%
EVKITANIA	1,248,454.02	0.10%	29	0.13%	2.67%
EVROS	11,261,281.84	0.89%	349	1.50%	2.55%
FLORINA	2,084,181.71	0.17%	53	0.23%	2.11%
FOKIDA	2,132,244.77	0.17%	45	0.19%	2.48%
FTHIOTIDA	14,234,691.96	1.13%	277	1.19%	2.31%
GREVENA	2,650,983.91	0.21%	48	0.21%	1.92%
HERAKLION	17,605,135.92	1.39%	298	1.28%	2.17%
ILEIA	8,039,807.95	0.64%	230	0.99%	2.31%
IMATHIA	5,926,887.74	0.47%	149	0.64%	2.44%
IOANNINA	15,383,301.19	1.22%	310	1.33%	2.01%
KARDITSA	5,664,599.90	0.45%	155	0.67%	2.09%
KASTORIA	2,773,999.32	0.22%	51	0.22%	2.47%
KAVALA	8,882,667.81	0.70%	208	0.90%	2.33%
KEFALLONIA	4,739,798.05	0.38%	76	0.33%	2.26%
KILKIS	5,412,340.51	0.43%	142	0.61%	2.52%
KORINTHIA	14,297,328.20	1.13%	225	0.97%	1.98%
KOZANI	9,316,368.70	0.74%	235	1.01%	2.09%
KYKLADES	10,817,173.14	0.86%	159	0.68%	2.19%
LAKONIA	8,232,779.00	0.65%	159	0.68%	2.44%
LARISA	26,574,706.33	2.10%	576	2.48%	2.20%
LASITHI	7,525,777.70	0.60%	149	0.64%	1.88%
LEFKADA	1,399,681.48	0.11%	54	0.23%	2.75%
LESBOS	10,060,578.95	0.80%	190	0.82%	2.50%
MAGNESIA	12,390,724.35	0.98%	244	1.05%	2.30%
MESSINIA	13,331,709.28	1.05%	229	0.99%	2.44%
PELLA	7,428,489.34	0.59%	198	0.85%	2.47%
PIERIA	8,259,739.43	0.65%	206	0.89%	2.64%
PREVEZA	6,165,197.26	0.49%	124	0.53%	2.19%
RETHYMNO	9,286,492.40	0.73%	150	0.65%	2.02%
RODOPI	5,201,392.23	0.41%	154	0.66%	2.37%
SAMOS	4,460,803.22	0.35%	76	0.33%	2.37%
SERRES	6,090,039.40	0.48%	157	0.68%	2.72%
THESSALONIA	1,889,480.18	0.15%	54	0.23%	2.13%
THESSALONIKI	90,312,816.65	7.14%	2,001	8.61%	2.37%
TRIKALA	5,241,970.58	0.41%	139	0.60%	2.37%
VOIOTIA	9,860,594.18	0.78%	205	0.88%	2.57%
XANTHI	6,920,537.28	0.55%	251	1.08%	2.51%
ZAKYNTHOS	3,285,061.10	0.26%	63	0.27%	2.26%
TOTAL	1,265,344,193.04	100.0%	23,252	100.0%	2.18%

13. Mortgage Payment Frequency

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,265,344,193.04	100.00%	28,485	100.00%	2.18%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

14. Interest Payment Type

Current Period					
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	439,949,560.97	34.77%	9,907	34.78%	1.52%
Euribor 1M Linked	71,013,586.09	5.61%	1,128	3.96%	1.44%
Euribor 3M Linked	236,845,449.90	18.72%	4,250	14.92%	2.39%
Fixed	403,318,241.69	31.87%	8,643	30.34%	2.62%
Hellenic Government Bond	24,073,473.48	1.90%	2,153	7.56%	7.01%
Originator Rate	90,143,880.91	7.12%	2,404	8.44%	2.22%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

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)	28,273	533,011.36	1,255,034,174.61	99.26%	99.19%
31-60 days past due	162	77,132.60	7,865,092.00	0.57%	0.62%
61-90 days past due	50	39,895.13	2,444,926.43	0.18%	0.19%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	28,485	650,039.09	1,265,344,193.04	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	664,404,966.88	52.51%	15,272	53.61%	2.16%
Refinancing loans	30,527,599.58	2.41%	535	1.88%	1.97%
Buy Secondary	232,053,407.44	18.34%	3,372	11.84%	2.13%
Professional use	10,786,552.75	0.85%	186	0.65%	2.51%
Renovating	326,634,055.18	25.81%	9,005	31.61%	2.27%
Other	937,611.21	0.07%	115	0.40%	7.00%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1,039,783,818.13	82.17%	22,925	80.48%	2.28%
Subsidized Loans	225,560,374.91	17.83%	5,560	19.52%	1.73%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	708,253,282.82	55.97%	12,240	53.74%	2.11%
Self Employed	204,840,089.74	16.19%	2,732	11.99%	2.23%
Unemployed	72,873,184.16	5.76%	1,736	7.62%	2.46%
Retired	269,778,700.49	21.32%	5,737	25.19%	2.23%
N/A	9,598,935.83	0.76%	333	1.46%	3.22%
	1,265,344,193.04	100.0%	22,778	100.0%	2.18%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	270,499,284.32	21.38%	5,415	19.01%	2.19%
Retired Employee	38,504,519.61	3.04%	945	3.32%	2.17%
No Employee	956,340,389.11	75.58%	22,125	77.67%	2.18%
	1,265,344,193.04	100.0%	28,485	100.0%	2.18%

* 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.