

# **Covered Bond Programme II**



## **Monthly Investor Report**

**December 2014**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B+	Ba3	EUR	1,150,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	B+	Ba3	EUR	1,200,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	B+	Ba3	EUR	1,350,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	B+	Ba3	EUR	1,100,000,000.00	Euribor_3M + 210bp	24-12-2018

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-12-2014	30-06-2010
Portfolio Cut off Date	31-12-2014	30-06-2010
Original Principal Balance	10.666.066.264,00	4.884.632.703,00
Principal Balance	7.372.433.978,00	3.639.740.247,00
Number of Borrowers	119.639	68.622
Number of Loanparts	162.123	93.060
Number of Properties	122.527	69.543
Average Principal Balance (borrower)	61.622,33	53.040,43
Average Principal Balance (parts)	45.474,32	39.111,76
Coupon: Weighted Average	2,5	3,7
Minimum	0,1	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	66,26	67,08
Weighted Average Loan to Indexed Value	71,45	48,96
Seasoning (years): Weighted Average	7,09	4,42
Original Maturity (years): Weighted Average	27,50	18,53
Remaining Tenor (years): Weighted Average	20,44	14,15

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.800.000.000,00
Negative Carry	113.500.000,00
Outstanding Accrued Interest on Bonds	2.247.544,44
Current Outstanding Balance	7.372.433.978,44
Adjusted Nominal Value Assets *	6.781.473.469,49
Outstanding Accrued Interest on Assets	11.622.447,71
Nominal Value Test Current Value **	71,89 %
<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	7,178,002,194.13	97.36%	160,475	98.98%	2.54%
Swiss Franc	194,431,784.31	2.64%	1,648	1.02%	1.81%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

### 2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,207,084,174.38	16.37%	33,805	20.85%	3.87%
Standard Amortising	6,165,349,804.06	83.63%	128,318	79.15%	2.26%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</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%	5,297,102,414.71	71.85%	103,036	63.55%	1.87%
2.5% - 2.99%	842,816,156.43	11.43%	15,274	9.42%	2.78%
3% - 3.49%	354,998,893.65	4.82%	6,577	4.06%	3.24%
3.5% - 3.99%	96,070,167.13	1.30%	1,494	0.92%	3.73%
4% - 4.49%	33,609,928.54	0.46%	623	0.38%	4.27%
4.5% - 4.99%	171,408,954.60	2.32%	11,989	7.40%	4.76%
5% - 5.49%	50,363,928.02	0.68%	1,236	0.76%	5.19%
5.5% - 5.99%	75,573,246.02	1.03%	1,871	1.15%	5.72%
6% - 6.49%	11,630,412.34	0.16%	290	0.18%	6.21%
6.5% - 6.99%	26,066,626.74	0.35%	1,563	0.96%	6.71%
7% - 7.49%	399,892,745.29	5.42%	17,826	11.00%	7.05%
7.5% - more	12,900,504.97	0.17%	344	0.21%	8.73%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	44,066.01	0.00%	37	0.02%	2.00%
1987	11,283.51	0.00%	5	0.00%	2.00%
1988	19,119.76	0.00%	6	0.00%	2.06%
1989	46,841.59	0.00%	12	0.01%	2.01%
1990	67,428.86	0.00%	18	0.01%	2.08%
1991	49,291.28	0.00%	19	0.01%	2.60%
1992	87,276.42	0.00%	17	0.01%	4.18%
1993	380,031.59	0.01%	30	0.02%	3.68%
1994	111,180.06	0.00%	18	0.01%	2.25%
1995	616,519.11	0.01%	60	0.04%	2.43%
1996	1,293,811.59	0.02%	147	0.09%	2.81%
1997	2,018,013.45	0.03%	231	0.14%	2.75%
1998	2,726,977.68	0.04%	360	0.22%	2.66%
1999	9,203,572.56	0.12%	1,089	0.67%	2.55%
2000	33,142,139.09	0.45%	5,812	3.58%	2.87%
2001	89,168,501.66	1.21%	8,811	5.43%	3.01%
2002	174,992,828.93	2.37%	11,406	7.04%	3.45%
2003	292,033,230.71	3.96%	13,867	8.55%	3.91%
2004	405,046,478.53	5.49%	11,013	6.79%	3.17%
2005	810,518,585.96	10.99%	17,864	11.02%	2.84%
2006	909,267,430.56	12.33%	17,305	10.67%	2.39%
2007	990,940,771.65	13.44%	17,127	10.56%	1.88%
2008	974,219,534.79	13.21%	15,401	9.50%	1.98%
2009	1,173,808,927.58	15.92%	17,671	10.90%	2.37%
2010	695,545,721.41	9.43%	10,641	6.56%	2.65%
2011	295,560,163.15	4.01%	4,869	3.00%	2.96%
2012	283,480,839.10	3.85%	4,336	2.67%	2.73%
2013	172,482,309.68	2.34%	2,897	1.79%	2.67%
2014	55,551,102.17	0.75%	1,054	0.65%	2.83%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	10,390,383.89	0.14%	4,781	2.95%	3.87%
2016	38,759,278.50	0.53%	6,834	4.22%	4.22%
2017	85,553,896.03	1.16%	8,415	5.19%	4.85%
2018	79,740,977.30	1.08%	5,421	3.34%	3.49%
2019	94,033,064.61	1.28%	4,571	2.82%	2.97%
2020	145,024,653.58	1.97%	5,198	3.21%	2.69%
2021	174,209,495.20	2.36%	5,400	3.33%	2.47%
2022	170,734,366.47	2.32%	5,066	3.12%	2.00%
2023	183,815,095.09	2.49%	5,070	3.13%	1.98%
2024	219,127,762.43	2.97%	4,727	2.92%	1.93%
2025	263,388,021.01	3.57%	8,077	4.98%	3.42%
2026	183,246,827.95	2.49%	4,587	2.83%	4.01%
2027	306,243,964.11	4.15%	7,596	4.69%	4.31%
2028	234,740,158.98	3.18%	5,586	3.45%	3.21%
2029	245,084,510.69	3.32%	5,088	3.14%	2.81%
2030	218,200,928.05	2.96%	4,247	2.62%	2.54%
2031	159,578,610.70	2.16%	3,024	1.87%	2.27%
2032	177,079,718.91	2.40%	3,482	2.15%	2.10%
2033	196,719,486.95	2.67%	3,779	2.33%	2.21%
2034	255,665,015.70	3.47%	4,363	2.69%	2.33%
2035	303,527,862.27	4.12%	5,089	3.14%	2.12%
2036	232,392,207.37	3.15%	3,698	2.28%	2.04%
2037	238,521,214.04	3.24%	3,794	2.34%	1.80%
2038	225,703,765.29	3.06%	3,378	2.08%	1.99%
2039	236,611,733.63	3.21%	3,433	2.12%	2.45%
2040	169,708,155.48	2.30%	2,506	1.55%	2.53%
2041	160,556,592.96	2.18%	2,276	1.40%	2.36%
2042	159,457,099.49	2.16%	2,505	1.55%	2.14%
2043	171,507,955.67	2.33%	2,605	1.61%	2.21%
2044	160,038,227.14	2.17%	2,318	1.43%	2.37%
2045	134,459,168.04	1.82%	1,855	1.14%	2.26%
2046	180,150,487.42	2.44%	2,466	1.52%	1.99%
2047	210,053,285.06	2.85%	2,893	1.78%	1.86%
2048	196,952,196.28	2.67%	2,615	1.61%	2.07%
2049	195,593,241.89	2.65%	2,608	1.61%	2.39%
2050	155,343,858.59	2.11%	2,121	1.31%	2.50%
2051	94,156,804.30	1.28%	1,315	0.81%	2.39%
2052	98,898,464.78	1.34%	1,407	0.87%	2.37%
2053	127,842,112.47	1.73%	1,667	1.03%	2.39%
2054	102,795,744.89	1.39%	1,328	0.82%	2.46%
2055	69,233,374.59	0.94%	891	0.55%	2.58%
2056	59,116,468.17	0.80%	734	0.45%	2.50%
2057	96,670,293.36	1.31%	1,270	0.78%	2.48%
2058	86,154,155.67	1.17%	1,204	0.74%	2.40%
2059	65,555,279.16	0.89%	834	0.51%	2.68%
2060	98,014.28	0.00%	1	0.00%	2.92%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	22,865,662.78	0.31%	432	0.27%	3.26%
0.5 - 1.0	32,910,759.10	0.45%	625	0.39%	2.53%
1.0 - 1.5	58,214,329.19	0.79%	966	0.60%	2.59%
1.5 - 2.0	115,948,283.25	1.57%	1,956	1.21%	2.71%
2.0 - 2.5	120,337,238.71	1.63%	1,828	1.13%	2.73%
2.5 - 3.0	161,237,977.92	2.19%	2,480	1.53%	2.74%
3.0 - 4.0	295,560,163.15	4.01%	4,869	3.00%	2.96%
4.0 - 5.0	703,794,671.17	9.55%	10,774	6.65%	2.65%
5.0 - 6.0	1,173,927,046.66	15.92%	17,673	10.90%	2.38%
6.0 - 7.0	965,852,465.95	13.10%	15,266	9.42%	1.98%
7.0 - 8.0	990,940,771.65	13.44%	17,127	10.57%	1.88%
8.0 - 9.0	909,634,646.70	12.34%	17,338	10.70%	2.39%
9.0 - 10.0	811,750,164.04	11.01%	17,878	11.03%	2.85%
more - 10.0	1,009,459,798.17	13.69%	52,911	32.64%	3.40%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

### 7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	6,458,086,147.61	87.60%	145,035	89.46%	2.51%
01-02	67,122,979.17	0.91%	1,553	0.96%	2.18%
02-03	679,556,456.67	9.22%	11,961	7.38%	2.20%
03-04	12,176,318.20	0.17%	345	0.21%	4.84%
04-05	14,471,363.55	0.20%	397	0.24%	5.87%
05-06	6,382,626.08	0.09%	175	0.11%	5.61%
06-07	4,424,858.70	0.06%	128	0.08%	5.14%
07-08	12,279,440.09	0.17%	175	0.11%	2.94%
08-09	7,473,944.50	0.10%	195	0.12%	5.37%
09-10	8,512,037.23	0.12%	213	0.13%	5.85%
10-11	4,559,889.08	0.06%	120	0.07%	5.54%
11-12	4,677,988.53	0.06%	112	0.07%	5.03%
12-13	12,500,377.53	0.17%	289	0.18%	5.28%
13-14	10,639,700.80	0.14%	248	0.15%	5.39%
14-15	13,261,739.52	0.18%	278	0.17%	5.57%
15-16	6,156,360.06	0.08%	134	0.08%	5.07%
16-17	4,812,402.03	0.07%	105	0.06%	4.69%
17-18	3,784,139.54	0.05%	59	0.04%	3.79%
18-19	2,818,161.69	0.04%	53	0.03%	3.25%
19-20	1,658,267.67	0.02%	33	0.02%	3.17%
20-21	2,072,301.71	0.03%	43	0.03%	3.09%
21-22	3,614,733.52	0.05%	57	0.04%	3.13%
22-23	2,342,672.73	0.03%	32	0.02%	3.08%
23-24	1,481,707.25	0.02%	27	0.02%	3.11%
24-25	2,693,020.56	0.04%	41	0.03%	3.07%
25-26	1,970,132.18	0.03%	29	0.02%	3.15%
26-27	1,437,061.70	0.02%	23	0.01%	3.13%
27-28	2,117,609.32	0.03%	31	0.02%	3.13%
28-29	1,889,301.15	0.03%	24	0.01%	3.21%
29-30	1,353,152.31	0.02%	20	0.01%	3.10%
30 - more	16,107,087.76	0.22%	188	0.12%	3.00%
Matured					
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

### 8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 66,26 %</b>					
less - 40.00%	965,393,512.91	13.09%	25,555	20.86%	2.64%
40.01% - 50.00%	752,817,000.28	10.21%	15,100	12.32%	2.55%
50.01% - 60.00%	900,800,306.77	12.22%	15,989	13.05%	2.49%
60.01% - 70.00%	1,257,968,273.48	17.06%	19,002	15.51%	2.50%
70.01% - 80.00%	1,679,656,926.23	22.78%	23,927	19.53%	2.33%
80.01% - 85.00%	579,478,654.44	7.86%	5,787	4.72%	2.27%
85.01% - 90.00%	533,452,525.02	7.24%	5,485	4.48%	2.12%
90.01% - 95.00%	217,042,424.94	2.94%	2,598	2.12%	2.60%
95.01% - 100.00%	313,602,197.27	4.25%	6,166	5.03%	3.97%
100.01% - 105.00%	40,596,326.30	0.55%	648	0.53%	3.17%
105.01% - 110.00%	36,846,382.91	0.50%	513	0.42%	3.07%
110.01% - 115.00%	23,101,246.39	0.31%	366	0.30%	3.50%
115.01% - 120.00%	18,011,109.73	0.24%	313	0.26%	3.72%
120.01% - 125.00%	11,555,274.17	0.16%	217	0.18%	3.49%
125.01% - 128.00%	6,748,883.11	0.09%	128	0.10%	3.74%
128.01% - more	35,362,934.49	0.48%	733	0.60%	3.77%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>122,527</b>	<b>100.0%</b>	<b>2.52%</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: 70,22 %</b>					
less - 40.00%	1,386,833,885.59	18.81%	54,232	44.26%	2.82%
40.01% - 50.00%	646,287,577.86	8.77%	11,185	9.13%	2.55%
50.01% - 60.00%	734,499,260.59	9.96%	10,392	8.48%	2.50%
60.01% - 70.00%	766,484,452.38	10.40%	9,650	7.88%	2.48%
70.01% - 80.00%	828,350,468.62	11.24%	9,347	7.63%	2.43%
80.01% - 85.00%	426,720,742.31	5.79%	4,343	3.54%	2.39%
85.01% - 90.00%	436,308,714.03	5.92%	4,241	3.46%	2.42%
90.01% - 95.00%	407,468,902.32	5.53%	3,959	3.23%	2.63%
95.01% - 100.00%	380,143,919.46	5.16%	3,600	2.94%	2.49%
100.01% - 105.00%	372,394,627.95	5.05%	3,330	2.72%	2.38%
105.01% - 110.00%	310,222,875.95	4.21%	2,654	2.17%	2.34%
110.01% - 115.00%	247,514,231.41	3.36%	2,041	1.67%	2.32%
115.01% - 120.00%	193,412,645.29	2.62%	1,595	1.30%	2.37%
120.01% - 125.00%	116,573,860.32	1.58%	990	0.81%	2.44%
125.01% - 128.00%	38,321,454.40	0.52%	308	0.25%	2.18%
128.01% - more	80,896,359.96	1.10%	660	0.54%	2.43%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>122,527</b>	<b>100.0%</b>	<b>2.52%</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	437,862,256.66	5.94%	37,285	30.43%	3.67%
25.000,00 - 50.000,00	1,259,642,308.77	17.09%	32,929	26.87%	3.48%
50.000,00 - 75.000,00	1,185,341,230.57	16.08%	19,333	15.78%	2.46%
75.000,00 - 100.000,00	1,113,372,789.05	15.10%	12,877	10.51%	2.27%
100.000,00 - 125.000,00	813,399,002.56	11.03%	7,283	5.94%	2.16%
125.000,00 - 150.000,00	628,848,378.73	8.53%	4,612	3.76%	2.15%
150.000,00 - 175.000,00	428,313,831.22	5.81%	2,651	2.16%	2.12%
175.000,00 - 200.000,00	310,655,609.35	4.21%	1,668	1.36%	2.13%
200.000,00 - 225.000,00	218,584,845.75	2.96%	1,033	0.84%	2.09%
225.000,00 - 250.000,00	171,980,292.95	2.33%	726	0.59%	2.13%
250.000,00 - 275.000,00	133,225,851.75	1.81%	509	0.42%	2.08%
275.000,00 - 300.000,00	103,729,835.27	1.41%	363	0.30%	2.12%
300.000,00 - 325.000,00	85,322,072.21	1.16%	274	0.22%	2.13%
325.000,00 - 350.000,00	69,760,288.61	0.95%	207	0.17%	1.96%
350.000,00 - 375.000,00	51,324,016.06	0.70%	142	0.12%	2.09%
375.000,00 - 400.000,00	38,384,309.95	0.52%	99	0.08%	2.10%
400.000,00 - 425.000,00	37,897,469.27	0.51%	92	0.08%	2.13%
425.000,00 - 450.000,00	32,830,385.60	0.45%	75	0.06%	2.07%
450.000,00 - 475.000,00	21,734,797.67	0.29%	47	0.04%	2.36%
475.000,00 - 500.000,00	19,459,211.57	0.26%	40	0.03%	1.97%
500.000,00 - 600.000,00	79,654,351.84	1.08%	147	0.12%	2.03%
600.000,00 - 700.000,00	23,165,828.60	0.31%	36	0.03%	1.88%
700.000,00 - 800.000,00	25,445,332.26	0.35%	34	0.03%	2.26%
800.000,00 - 900.000,00	16,133,858.09	0.22%	19	0.02%	2.04%
900.000,00 - 1.000.000,00	11,267,816.95	0.15%	12	0.01%	2.21%
1.000.000,00 - 1.250.000,00	14,588,830.97	0.20%	13	0.01%	1.66%
1.250.000,00 - 1.500.000,00	11,266,353.02	0.15%	8	0.01%	2.04%
1.500.000,00 - more	29,242,823.14	0.40%	13	0.01%	1.94%
	<b>7,372,433,978.44</b>	<b>100.%</b>	<b>122,527</b>	<b>100.%</b>	<b>2.52%</b>

### 11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	2,077,959.59	0.02%	14	0.01%	1.49%
Partial Professional Use	374,058,472.27	5.07%	4,038	3.30%	2.43%
Professional use with recourse to the borrower	2,308,706.65	0.03%	16	0.01%	2.11%
Residential (Flat/Apartment)	6,270,372,811.10	85.05%	110,161	89.91%	2.53%
Residential (House, detached or semi-detached)	723,616,028.83	9.81%	8,298	6.77%	2.49%
	<b>7,372,433,978.44</b>	<b>100.%</b>	<b>122,527</b>	<b>100.%</b>	<b>2.52%</b>

### 12. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	216,855,742.95	2.94%	3,993	3.26%	2.58%	
AITOLOAKARNANIA	101,356,065.33	1.38%	1,998	1.63%	3.01%	
ARGOLIDA	57,609,674.60	0.78%	880	0.72%	2.43%	
ARKADIA	37,820,044.09	0.51%	670	0.55%	2.29%	
ARTA	18,779,391.40	0.26%	429	0.35%	2.32%	
ATTICA	3,598,565,920.17	48.81%	51,548	42.07%	2.33%	
CHALKIDIKI	70,144,293.08	0.95%	1,375	1.12%	2.95%	
CHANIA	114,955,553.40	1.56%	1,604	1.31%	2.67%	
CHIOS	38,487,297.49	0.52%	600	0.49%	2.44%	
CORFU	70,885,209.84	0.96%	1,046	0.85%	2.40%	
DODEKANISA	193,629,746.80	2.63%	2,502	2.04%	2.41%	
DRAMA	41,949,147.25	0.57%	1,387	1.13%	3.24%	
EVOIA	98,812,735.16	1.34%	1,890	1.54%	2.56%	
EVKITANIA	5,854,573.10	0.08%	138	0.11%	2.67%	
EVROS	73,061,296.44	0.99%	2,152	1.76%	3.27%	
FLORINA	15,193,899.45	0.21%	403	0.33%	3.33%	
FOKIDA	12,679,822.17	0.17%	225	0.18%	2.58%	
FTHIOTIDA	91,091,706.63	1.24%	1,775	1.45%	2.56%	
GREVENA	14,532,737.64	0.20%	282	0.23%	2.51%	
HERAKLION	120,014,177.29	1.63%	1,694	1.38%	2.38%	
ILEIA	73,041,602.66	0.99%	1,521	1.24%	3.10%	
IMATHIA	44,446,103.67	0.60%	1,009	0.82%	3.00%	
IOANNINA	102,142,699.25	1.39%	1,717	1.40%	2.26%	
KARDITSA	51,272,416.00	0.70%	1,169	0.95%	2.62%	
KASTORIA	15,173,506.91	0.21%	320	0.26%	2.62%	
KAVALA	60,114,135.05	0.82%	1,437	1.17%	2.69%	
KEFALLONIA	35,064,857.65	0.48%	523	0.43%	2.27%	
KILKIS	37,007,227.29	0.50%	968	0.79%	3.13%	
KORINTHIA	100,032,235.90	1.36%	1,481	1.21%	2.39%	
KOZANI	50,778,376.10	0.69%	1,158	0.95%	2.45%	
KYKLADES	104,757,936.34	1.42%	1,139	0.93%	2.29%	
LAKONIA	53,285,907.96	0.72%	843	0.69%	2.43%	
LARISA	147,548,459.93	2.00%	2,991	2.44%	2.64%	
LASITHI	56,387,025.82	0.77%	783	0.64%	2.19%	
LEFKADA	15,176,320.96	0.21%	284	0.23%	2.49%	
LESBOS	75,280,269.77	1.02%	1,214	0.99%	2.55%	
MAGNESIA	104,610,918.29	1.42%	1,894	1.55%	2.75%	
MESSINIA	71,942,268.47	0.98%	1,230	1.00%	2.42%	
PELLA	52,329,201.54	0.71%	1,409	1.15%	3.38%	
PIERIA	77,341,166.24	1.05%	1,513	1.24%	2.88%	
PREVEZA	44,954,585.22	0.61%	727	0.59%	2.29%	
RETHYMNO	82,732,928.79	1.12%	1,264	1.03%	2.28%	
RODOPI	43,586,576.16	0.59%	1,120	0.91%	2.92%	
SAMOS	43,708,805.39	0.59%	562	0.46%	2.29%	
SERRES	37,691,945.02	0.51%	935	0.76%	3.46%	
THESSALONIA	22,502,107.56	0.31%	387	0.32%	2.47%	
THESSALONIKI	585,355,764.89	7.94%	11,863	9.68%	3.15%	
TRIKALA	45,672,561.05	0.62%	983	0.80%	3.21%	
VOIOTIA	59,117,669.09	0.80%	1,204	0.98%	2.67%	
XANTHI	59,210,101.28	0.80%	1,903	1.55%	3.21%	
ZAKYNTHOS	27,889,263.91	0.38%	385	0.31%	2.44%	
<b>Total</b>	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>122,527</b>	<b>100.0%</b>	<b>2.52%</b>	

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,961,069,052.47	94.42%	143,007	88.21%	2.26%
Quarterly	6,523,626.42	0.09%	213	0.13%	3.59%
Semi-Annually	404,813,581.02	5.49%	18,902	11.66%	7.04%
Annually	27,718.37	0.00%	1	0.00%	9.85%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</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	2,237,144,574.43	30.34%	48,604	29.98%	1.71%
Euribor 1M Linked	402,754,647.25	5.46%	6,455	3.98%	1.63%
Euribor 3M Linked	2,765,417,691.55	37.51%	50,585	31.20%	2.57%
Fixed	1,062,069,749.54	14.41%	20,663	12.75%	2.53%
Hellenic Government Bond	404,697,423.71	5.49%	18,858	11.63%	7.04%
Liibor 1M Linked	193,677,396.60	2.63%	1,641	1.01%	1.80%
Originator Rate	306,672,495.36	4.16%	15,317	9.45%	3.74%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</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)	138,470	4,431,325.50	6,521,905,415.33	85.41%	88.46%
31-60 days past due	6,951	3,087,237.03	353,438,553.95	4.29%	4.79%
61-90 days past due	16,702	20,920,562.22	497,090,009.16	10.30%	6.74%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>162,123</b>	<b>28,439,124.75</b>	<b>7,372,433,978.44</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	
Buy Primary	3,129,091,463.82	42.44%	80,465	49.63%	2.80%
Refinancing loans	1,491,107,187.50	20.22%	27,520	16.98%	2.40%
Buy Secondary	1,109,648,985.23	15.05%	14,489	8.94%	2.11%
Professional use	102,677,342.90	1.39%	1,367	0.84%	2.52%
Renovating	1,521,610,715.69	20.63%	37,495	23.13%	2.32%
Other	18,298,283.30	0.24%	787	0.49%	7.80%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Subsidized Loans	974,417,010.41	13.21%	29,172	17.99%	2.23%
Non-Subsidized Loans	6,398,016,968.03	86.78%	132,951	82.01%	2.57%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</b>

### 18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,564,069,528.55	48.34%	58,701	49.07%	2.44%
Self Employed	1,807,417,580.34	24.51%	20,699	17.30%	2.42%
Unemployed	850,740,495.21	11.53%	16,496	13.79%	2.89%
Retired	1,008,452,447.44	13.67%	19,413	16.23%	2.48%
N/A	141,753,926.90	1.92%	4,330	3.62%	4.19%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>119,639</b>	<b>100.0%</b>	<b>2.52%</b>

### 19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	592,913,535.93	8.04%	10,388	6.41%	2.23%
Retired Employee	77,252,388.36	1.04%	1,646	1.02%	2.21%
No Employee	6,702,268,054.15	90.90%	150,089	92.58%	2.55%
	<b>7,372,433,978.44</b>	<b>100.0%</b>	<b>162,123</b>	<b>100.0%</b>	<b>2.52%</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.