

Covered Bond Programme II



Monthly Investor Report

December 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		31-12-2016	30-06-2010
Portfolio Cut off Date		31-12-2016	30-06-2010
Original Principal Balance		2.030.067.244,00	4.884.632.703,00
Principal Balance		1.245.551.033,00	3.639.740.247,00
Number of Borrowers		22.415	68.622
Number of Loanparts		28.050	93.060
Number of Properties		22.877	69.543
Average Principal Balance (borrower)		55.567,75	53.040,43
Average Principal Balance (parts)		44.404,67	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		69,54	67,08
Weighted Average Loan to Indexed Value		82,68	48,96
Seasoning (years): Weighted Average		8,71	4,42
Original Maturity (years): Weighted Average		26,02	18,53
Remaining Tenor (years): Weighted Average		17,34	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	700.000.000,00
Negative Carry	7.375.000,00
Outstanding Accrued Interest on Bonds	193.833,33
Current Outstanding Balance	1.245.551.033,29
Adjusted Nominal Value Assets *	1.073.259.633,29
Outstanding Accrued Interest on Assets	1.194.281,88
Nominal Value Test Current Value **	65,62 %
<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	1,245,551,033.29	100.00%	28,050	100.00%	2.18%
	1,245,551,033.29	100.0%	28,050	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	160,031,795.25	12.85%	4,254	15.17%	2.93%
Standard Amortising	1,085,519,238.04	87.15%	23,796	84.83%	2.07%
	1,245,551,033.29	100.0%	28,050	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%	1,064,683,517.18	85.48%	22,009	78.46%	1.81%
2.5% - 2.99%	53,023,757.88	4.26%	1,140	4.06%	2.74%
3% - 3.49%	38,487,690.08	3.09%	857	3.06%	3.18%
3.5% - 3.99%	6,820,614.65	0.55%	124	0.44%	3.65%
4% - 4.49%	2,511,474.48	0.20%	51	0.18%	4.20%
4.5% - 4.99%	7,367,164.21	0.59%	260	0.93%	4.74%
5% - 5.49%	7,349,372.14	0.59%	262	0.93%	5.31%
5.5% - 5.99%	31,671,146.93	2.54%	906	3.23%	5.70%
6% - 6.49%	4,139,854.48	0.33%	109	0.39%	6.14%
6.5% - 6.99%	7,472,850.42	0.60%	600	2.14%	6.68%
7% - 7.49%	21,621,257.48	1.74%	1,708	6.09%	7.05%
7.5% - more	402,333.36	0.03%	24	0.09%	8.12%
	1,245,551,033.29	100.0%	28,050	100.0%	2.18%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	16,912.00	0.00%	25	0.09%	2.00%
1988	10,018.79	0.00%	4	0.01%	2.00%
1989	20,704.70	0.00%	8	0.03%	2.00%
1990	51,461.85	0.00%	10	0.04%	2.00%
1991	21,146.68	0.00%	4	0.01%	2.00%
1992	35,318.27	0.00%	11	0.04%	4.42%
1993	56,303.76	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	105,985.74	0.01%	11	0.04%	2.80%
1997	65,091.54	0.01%	18	0.06%	2.04%
1998	52,516.44	0.00%	16	0.06%	2.79%
1999	412,557.14	0.03%	62	0.22%	2.43%
2000	1,424,174.35	0.11%	132	0.47%	2.66%
2001	3,662,838.98	0.29%	291	1.04%	2.59%
2002	12,522,856.71	1.01%	2,044	7.29%	2.72%
2003	22,714,721.71	1.82%	1,596	5.69%	3.86%
2004	38,125,261.13	3.06%	1,323	4.72%	2.64%
2005	127,031,263.80	10.20%	2,882	10.27%	2.33%
2006	154,659,992.77	12.42%	3,153	11.24%	2.15%
2007	200,955,088.38	16.13%	3,958	14.11%	1.81%
2008	222,144,313.10	17.84%	4,239	15.11%	2.04%
2009	212,359,749.27	17.05%	3,828	13.65%	2.14%
2010	149,369,020.29	11.99%	2,587	9.22%	2.20%
2011	35,094,919.35	2.82%	672	2.40%	2.79%
2012	17,278,741.23	1.39%	306	1.09%	2.34%
2013	18,614,897.53	1.49%	309	1.10%	2.37%
2014	13,898,675.56	1.12%	255	0.91%	2.37%
2015	8,334,228.44	0.67%	172	0.61%	2.41%
2016	6,491,194.51	0.52%	116	0.41%	2.24%
	1,245,551,033.29	100.0%	28,050	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
2017	5,910,692.54	0.47%	2,265	8.07%	3.16%
2018	3,545,685.74	0.28%	709	2.53%	3.77%
2019	5,081,134.18	0.41%	588	2.10%	3.22%
2020	9,139,670.30	0.73%	659	2.35%	2.73%
2021	12,913,693.72	1.04%	789	2.81%	2.57%
2022	26,371,532.31	2.12%	1,067	3.80%	2.00%
2023	52,234,492.13	4.19%	1,701	6.06%	1.89%
2024	63,243,007.95	5.08%	1,648	5.88%	1.75%
2025	64,995,647.89	5.22%	1,838	6.55%	2.27%
2026	28,509,434.71	2.29%	825	2.94%	2.59%
2027	36,943,221.81	2.97%	987	3.52%	3.36%
2028	36,736,054.17	2.95%	860	3.07%	3.04%
2029	39,856,406.88	3.20%	915	3.26%	2.74%
2030	47,666,002.92	3.83%	1,004	3.58%	2.35%
2031	37,831,725.52	3.04%	734	2.62%	2.27%
2032	39,658,782.37	3.18%	753	2.68%	1.97%
2033	40,964,425.71	3.29%	738	2.63%	2.22%
2034	54,171,399.16	4.35%	932	3.32%	2.20%
2035	77,951,496.85	6.26%	1,286	4.58%	2.02%
2036	64,425,770.36	5.17%	1,024	3.65%	2.01%
2037	61,968,534.83	4.98%	1,010	3.60%	1.71%
2038	54,381,603.05	4.37%	846	3.02%	1.93%
2039	52,095,592.83	4.18%	772	2.75%	2.21%
2040	49,945,362.05	4.01%	692	2.47%	2.22%
2041	41,698,625.86	3.35%	597	2.13%	2.15%
2042	40,421,496.08	3.25%	564	2.01%	1.87%
2043	36,718,498.94	2.95%	444	1.58%	2.02%
2044	30,734,946.65	2.47%	389	1.39%	2.17%
2045	29,189,968.43	2.34%	325	1.16%	2.10%
2046	24,753,468.00	1.99%	286	1.02%	1.96%
2047	27,583,836.53	2.21%	301	1.07%	1.77%
2048	18,695,436.21	1.50%	193	0.69%	2.05%
2049	12,286,129.34	0.99%	119	0.42%	2.27%
2050	9,246,294.76	0.74%	90	0.32%	2.36%
2051	2,436,201.73	0.20%	37	0.13%	2.50%
2052	2,213,329.61	0.18%	31	0.11%	2.34%
2053	1,543,504.04	0.12%	17	0.06%	2.28%
2054	624,088.17	0.05%	7	0.02%	2.18%
2055	200,259.10	0.02%	3	0.01%	3.14%
2056	275,765.44	0.02%	2	0.01%	2.12%
2057	281,640.17	0.02%	1	0.00%	2.12%
2061	106,174.25	0.01%	2	0.01%	3.98%
	1,245,551,033.29	100.0%	28,050	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	1,575,655.49	0.13%	30	0.11%	2.25%
0.5 - 1.0	4,915,539.02	0.39%	86	0.31%	2.23%
1.0 - 1.5	4,396,334.60	0.35%	95	0.34%	2.45%
1.5 - 2.0	3,937,893.84	0.32%	77	0.27%	2.36%
2.0 - 2.5	6,228,676.46	0.50%	122	0.43%	2.61%
2.5 - 3.0	7,669,999.10	0.62%	133	0.47%	2.18%
3.0 - 4.0	18,614,897.53	1.49%	309	1.10%	2.37%
4.0 - 5.0	17,278,741.23	1.39%	306	1.09%	2.34%
5.0 - 6.0	35,094,919.35	2.82%	672	2.40%	2.79%
6.0 - 7.0	149,369,020.29	11.99%	2,587	9.22%	2.20%
7.0 - 8.0	212,359,749.27	17.05%	3,828	13.65%	2.14%
8.0 - 9.0	222,144,313.10	17.84%	4,239	15.11%	2.04%
9.0 - 10.0	200,955,088.38	16.13%	3,958	14.11%	1.81%
more - 10.0	361,010,205.63	28.98%	11,608	41.38%	2.40%
	1,245,551,033.29	100.0%	28,050	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	1,174,731,342.10	94.31%	26,149	93.22%	2.03%
01-02	4,618,486.55	0.37%	188	0.67%	4.87%
02-03	6,631,112.00	0.53%	201	0.72%	5.87%
03-04	2,839,956.10	0.23%	107	0.38%	5.52%
04-05	2,490,664.60	0.20%	86	0.31%	5.22%
05-06	2,577,391.49	0.21%	116	0.41%	5.20%
06-07	2,939,149.12	0.24%	102	0.36%	5.18%
07-08	4,149,813.99	0.33%	122	0.43%	5.89%
08-09	2,129,758.50	0.17%	73	0.26%	5.34%
09-10	2,684,531.61	0.22%	84	0.30%	4.82%
10-11	5,738,249.28	0.46%	147	0.52%	5.22%
11-12	4,728,311.70	0.38%	119	0.42%	5.42%
12-13	5,558,552.84	0.45%	128	0.46%	5.54%
13-14	3,235,122.52	0.26%	84	0.30%	4.77%
14-15	2,916,189.26	0.23%	69	0.25%	4.66%
15-16	1,776,793.37	0.14%	25	0.09%	4.06%
16-17	1,211,166.93	0.10%	27	0.10%	2.96%
17-18	609,897.68	0.05%	15	0.05%	3.12%
18-19	1,434,432.66	0.12%	31	0.11%	3.01%
19-20	2,729,483.74	0.22%	46	0.16%	3.05%
20-21	1,003,988.84	0.08%	16	0.06%	3.11%
21-22	858,257.52	0.07%	11	0.04%	3.10%
22-23	1,174,411.85	0.09%	18	0.06%	3.25%
23-24	949,847.94	0.08%	15	0.05%	2.90%
24-25	490,491.30	0.04%	8	0.03%	2.84%
25-26	704,639.63	0.06%	8	0.03%	3.11%
26-27	913,509.97	0.07%	10	0.04%	3.12%
27-28	374,675.39	0.03%	7	0.02%	3.12%
28-29	800,405.59	0.06%	9	0.03%	2.45%
29-30	331,070.62	0.03%	5	0.02%	3.09%
30 - more	2,219,328.60	0.18%	24	0.09%	3.05%
Matured					
	1,245,551,033.29	100.0%	28,050	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: 69,54 %					
less - 40.00%	130,314,280.58	10.46%	4,446	19.43%	2.60%
40.01% - 50.00%	96,097,336.10	7.72%	2,446	10.69%	2.43%
50.01% - 60.00%	128,399,398.81	10.31%	2,704	11.82%	2.32%
60.01% - 70.00%	173,402,497.69	13.92%	3,245	14.18%	2.28%
70.01% - 80.00%	315,809,768.81	25.36%	4,918	21.50%	2.05%
80.01% - 85.00%	139,091,662.36	11.17%	1,605	7.02%	2.04%
85.01% - 90.00%	133,293,305.31	10.70%	1,567	6.85%	1.83%
90.01% - 95.00%	49,594,162.61	3.98%	605	2.64%	1.90%
95.01% - 100.00%	61,468,155.61	4.94%	1,037	4.53%	2.23%
100.01% - 105.00%	6,190,499.30	0.50%	110	0.48%	2.42%
105.01% - 110.00%	4,984,908.46	0.40%	77	0.34%	2.33%
110.01% - 115.00%	3,695,697.18	0.30%	66	0.29%	2.52%
115.01% - 120.00%	3,167,226.47	0.25%	49	0.21%	2.66%
128.01% - more	42,134.00	0.00%	2	0.01%	1.73%
	1,245,551,033.29	100.0%	22,877	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: 82,68 %					
less - 40.00%	169,338,835.49	13.60%	8,328	36.40%	2.55%
40.01% - 50.00%	89,797,582.46	7.21%	1,987	8.69%	2.35%
50.01% - 60.00%	102,381,220.77	8.22%	1,911	8.35%	2.28%
60.01% - 70.00%	105,817,537.41	8.50%	1,854	8.10%	2.29%
70.01% - 80.00%	108,202,436.77	8.69%	1,653	7.23%	2.19%
80.01% - 85.00%	47,193,889.90	3.79%	715	3.13%	2.30%
85.01% - 90.00%	45,852,142.99	3.68%	620	2.71%	2.31%
90.01% - 95.00%	41,424,077.68	3.33%	512	2.24%	2.23%
95.01% - 100.00%	51,737,350.99	4.15%	592	2.59%	2.11%
100.01% - 105.00%	89,510,539.70	7.19%	924	4.04%	2.07%
105.01% - 110.00%	84,764,165.16	6.81%	861	3.76%	2.03%
110.01% - 115.00%	74,067,461.78	5.95%	743	3.25%	1.89%
115.01% - 120.00%	63,380,619.35	5.09%	627	2.74%	1.88%
120.01% - 125.00%	45,970,923.27	3.69%	428	1.87%	1.91%
125.01% - 128.00%	25,808,173.15	2.07%	229	1.00%	1.95%
128.01% - more	100,304,076.42	8.05%	893	3.90%	1.90%
	1,245,551,033.29	100.0%	22,877	100.0%	2.18%

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	73,651,943.44	5.91%	7,177	31.37%	3.01%
25.000,00 - 50.000,00	237,733,201.46	19.09%	6,394	27.95%	2.45%
50.000,00 - 75.000,00	237,947,769.44	19.10%	3,866	16.90%	2.14%
75.000,00 - 100.000,00	190,902,269.32	15.33%	2,215	9.68%	2.12%
100.000,00 - 125.000,00	147,645,765.49	11.85%	1,321	5.77%	1.99%
125.000,00 - 150.000,00	95,825,807.54	7.69%	704	3.08%	2.06%
150.000,00 - 175.000,00	70,760,087.34	5.68%	439	1.92%	1.99%
175.000,00 - 200.000,00	47,700,760.86	3.83%	256	1.12%	1.91%
200.000,00 - 225.000,00	28,633,296.74	2.30%	136	0.59%	1.91%
225.000,00 - 250.000,00	26,579,860.98	2.13%	112	0.49%	1.88%
250.000,00 - 275.000,00	21,125,673.04	1.70%	81	0.35%	1.97%
275.000,00 - 300.000,00	13,511,295.11	1.08%	47	0.21%	2.17%
300.000,00 - 325.000,00	12,448,395.42	1.00%	40	0.17%	1.63%
325.000,00 - 350.000,00	8,076,708.86	0.65%	24	0.10%	1.93%
350.000,00 - 375.000,00	2,519,312.63	0.20%	7	0.03%	1.89%
375.000,00 - 400.000,00	3,472,525.03	0.28%	9	0.04%	2.02%
400.000,00 - 425.000,00	3,683,577.19	0.30%	9	0.04%	2.66%
425.000,00 - 450.000,00	1,722,460.77	0.14%	4	0.02%	2.12%
450.000,00 - 475.000,00	2,785,862.00	0.22%	6	0.03%	1.68%
475.000,00 - 500.000,00	2,442,979.33	0.20%	5	0.02%	1.65%
500.000,00 - 600.000,00	6,304,829.28	0.51%	12	0.05%	2.03%
600.000,00 - 700.000,00	4,645,690.86	0.37%	7	0.03%	2.12%
700.000,00 - 800.000,00	1,471,817.32	0.12%	2	0.01%	1.71%
800.000,00 - 900.000,00	2,591,032.77	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	1,368,111.07	0.11%	1	0.00%	1.02%
1.500.000,00 - more					
	1,245,551,033.29	100.0%	22,877	100.0%	2.18%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	6,920,475.78	0.56%	146	0.64%	2.28%
Partial Professional Use	36,957,318.14	2.97%	511	2.23%	2.27%
Professional use with recourse to the borrower	591,514.25	0.05%	4	0.02%	1.29%
Residential (Flat/Apartment)	1,106,621,726.18	88.85%	20,750	90.70%	2.17%
Residential (House, detached or semi-detached)	94,459,998.94	7.58%	1,466	6.41%	2.25%
	1,245,551,033.29	100.0%	22,877	100.0%	2.18%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	30,208,596.89	2.43%	676	2.96%	2.24%
AITOLOAKARNANIA	11,855,837.29	0.95%	256	1.12%	2.21%
ARGOLIDA	8,577,255.56	0.69%	154	0.67%	2.26%
ARKADIA	8,459,796.25	0.68%	164	0.72%	2.10%
ARTA	2,160,259.74	0.17%	49	0.21%	2.23%
ATTICA	726,458,905.01	58.32%	11,745	51.34%	2.09%
CHALKIDIKI	7,063,434.12	0.57%	194	0.85%	2.68%
CHANIA	16,179,863.97	1.30%	247	1.08%	2.19%
CHIOS	7,454,105.15	0.60%	137	0.60%	2.83%
CORFU	5,711,726.86	0.46%	120	0.53%	2.37%
DODEKANISA	18,924,814.84	1.52%	366	1.60%	2.38%
DRAMA	6,662,625.50	0.54%	219	0.96%	2.36%
EVOIA	15,054,889.36	1.21%	296	1.29%	2.50%
EVRITANIA	1,230,828.63	0.10%	29	0.13%	2.67%
EVROS	11,043,718.01	0.89%	347	1.52%	2.55%
FLORINA	2,063,860.84	0.17%	53	0.23%	2.11%
FOKIDA	2,111,011.65	0.17%	45	0.20%	2.47%
FTHIOTIDA	14,082,852.89	1.13%	270	1.18%	2.31%
GREVENA	2,686,590.43	0.22%	50	0.22%	1.92%
HERAKLION	17,221,387.36	1.38%	295	1.29%	2.18%
ILEIA	7,955,298.16	0.64%	228	1.00%	2.31%
IMATHIA	5,864,970.75	0.47%	146	0.64%	2.44%
IOANNINA	15,096,804.36	1.21%	304	1.33%	2.00%
KARDITSA	5,531,302.18	0.44%	146	0.64%	2.09%
KASTORIA	2,741,808.28	0.22%	50	0.22%	2.48%
KAVALA	8,641,028.23	0.69%	203	0.89%	2.34%
KEFALLONIA	4,686,472.91	0.38%	73	0.32%	2.26%
KILKIS	5,275,206.04	0.42%	137	0.60%	2.54%
KORINTHIA	14,031,676.30	1.13%	220	0.96%	1.98%
KOZANI	9,120,910.61	0.73%	225	0.98%	2.09%
KYKLADES	10,684,412.80	0.86%	155	0.68%	2.18%
LAKONIA	8,150,369.92	0.65%	159	0.70%	2.41%
LARISA	26,327,205.51	2.11%	566	2.47%	2.20%
LASITHI	7,374,263.29	0.59%	147	0.64%	1.88%
LEFKADA	1,374,625.59	0.11%	52	0.23%	2.76%
LESBOS	9,965,275.60	0.80%	188	0.82%	2.50%
MAGNESIA	12,240,728.63	0.98%	241	1.05%	2.30%
MESSINIA	13,215,347.91	1.06%	226	0.99%	2.44%
PELLA	7,323,553.47	0.59%	191	0.84%	2.48%
PIERIA	8,087,226.20	0.65%	202	0.88%	2.65%
PREVEZA	6,102,467.75	0.49%	124	0.54%	2.20%
RETHYMNO	9,037,038.00	0.73%	145	0.63%	2.00%
RODOPI	5,107,175.91	0.41%	149	0.65%	2.38%
SAMOS	4,419,836.96	0.36%	76	0.33%	2.37%
SERRES	5,981,372.48	0.48%	152	0.66%	2.73%
THESPROTIA	1,859,001.46	0.15%	53	0.23%	2.13%
THESSALONIKI	89,126,336.07	7.16%	1,967	8.60%	2.36%
TRIKALA	5,246,879.44	0.42%	133	0.58%	2.34%
VOIOTIA	9,612,565.15	0.77%	199	0.87%	2.55%
XANTHI	6,886,948.00	0.55%	246	1.08%	2.51%
ZAKYNTHOS	3,270,564.98	0.26%	62	0.27%	2.29%
Total	1,245,551,033.29	100.0%	22,877	100.0%	2.18%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,245,551,033.29	100.00%	28,050	100.00%	2.18%
	1,245,551,033.29	100.0%	28,050	100.0%	2.18%

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	431,736,038.71	34.66%	9,684	34.52%	1.52%
Euribor 1M Linked	69,622,749.76	5.59%	1,112	3.96%	1.43%
Euribor 3M Linked	235,585,750.30	18.91%	4,234	15.09%	2.40%
Fixed	395,553,977.06	31.76%	8,503	30.31%	2.61%
Hellenic Government Bond	23,989,674.00	1.93%	2,146	7.65%	7.01%
Originator Rate	89,062,843.46	7.15%	2,371	8.45%	2.22%
	1,245,551,033.29	100.0%	28,050	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)	27,809	281,140.59	1,236,023,730.61	99.24%	99.24%
31-60 days past due	141	68,635.77	6,724,799.10	0.54%	0.54%
61-90 days past due	100	67,162.59	2,802,503.58	0.23%	0.23%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	28,050	416,938.95	1,245,551,033.29	100.0%	100.0%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	652,248,039.10	52.37%	14,975	53.39%	2.16%
Refinancing loans	31,143,150.21	2.50%	554	1.98%	1.98%
Buy Secondary	229,243,457.27	18.40%	3,335	11.89%	2.12%
Professional use	10,469,860.45	0.84%	179	0.64%	2.49%
Renovating	321,527,906.88	25.81%	8,896	31.71%	2.27%
Other	918,619.38	0.07%	111	0.40%	6.98%
	1,245,551,033.29	100.0%	28,050	100.0%	2.18%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1,025,714,559.38	82.35%	22,529	80.32%	2.28%
Subsidized Loans	219,836,473.91	17.64%	5,521	19.68%	1.73%
	1,245,551,033.29	100.0%	28,050	100.0%	2.18%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	695,002,044.31	55.80%	12,015	53.60%	2.11%
Self Employed	202,019,678.50	16.22%	2,685	11.98%	2.23%
Unemployed	72,395,202.65	5.81%	1,730	7.72%	2.46%
Retired	266,860,084.73	21.43%	5,668	25.29%	2.23%
N/A	9,274,023.11	0.74%	317	1.41%	3.26%
	1,245,551,033.29	100.0%	22,415	100.0%	2.18%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	266,941,713.90	21.43%	5,360	19.11%	2.19%
Retired Employee	37,890,705.34	3.04%	933	3.33%	2.17%
No Employee	940,718,614.05	75.53%	21,757	77.57%	2.18%
	1,245,551,033.29	100.0%	28,050	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.