

Covered Bond Programme II



Monthly Investor Report

February 2011

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series01	XS0520508630	A-	Baa3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series02	XS0520508713	A-	Baa3	EUR	1,500,000,000.00	ECB + 200bp	26-06-2017
Series03	XS0520508804	A-	Baa3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	A-	Baa3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-02-2011	30-06-2010
Portfolio Cut off Date	28-02-2011	30-06-2010
Original Principal Balance	10.500.081.033,00	4.884.632.703,00
Principal Balance	7.780.373.945,00	3.639.740.247,00
Number of Borrowers	144.636	68.622
Number of Loanparts	192.131	93.060
Number of Properties	150.246	69.543
Average Principal Balance (borrower)	53.792,79	53.040,43
Average Principal Balance (parts)	40.495,15	39.111,76
Coupon: Weighted Average	3,9	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	64,61	67,08
Weighted Average Loan to Indexed Foreclosure Value	49,55	48,96
Seasoning (years): Weighted Average	4,75	4,42
Original Maturity (years): Weighted Average	21,37	18,53
Remaining Tenor (years): Weighted Average	16,66	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.000.000.000,00
Negative Carry	195.000.000,00
Outstanding Accrued Interest on Bonds	36.375.000,00
Current Outstanding Balance	7.780.373.945,48
Adjusted Nominal Value Assets *	7.695.020.263,64
Outstanding Accrued Interest on Assets	22.543.781,80
Nominal Value Test Current Value **	80,24 %
<i>Nominal Value Test Maximum Value</i>	<i>86,20 %</i>

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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	7,274,905,202.41	93.50%	188,240	97.98%	3.90%
Swiss Franc	505,468,743.07	6.50%	3,891	2.03%	3.29%
	7,780,373,945.48	100.%	192,131	100.%	3.86%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	872,232,354.31	11.20%	25,879	13.47%	5.43%
Standard Amortising	6,908,141,591.10	88.79%	166,149	86.48%	3.66%
	7,780,373,945.48	100.%	192,028	99.9%	3.86%

3. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2.5%	644,385,079.72	8.28%	8,538	4.44%	2.10%
2.5% - 2.99%	1,969,785,258.52	25.32%	38,167	19.87%	2.66%
3% - 3.49%	1,656,514,400.41	21.29%	31,111	16.19%	3.21%
3.5% - 3.99%	542,790,894.94	6.98%	9,591	4.99%	3.75%
4% - 4.49%	402,582,905.76	5.17%	6,317	3.29%	4.16%
4.5% - 4.99%	565,049,105.91	7.26%	13,367	6.96%	4.70%
5% - 5.49%	1,004,587,948.28	12.91%	39,728	20.68%	5.27%
5.5% - 5.99%	342,578,870.74	4.40%	19,202	9.99%	5.69%
6% - 6.49%	38,657,420.41	0.50%	2,964	1.54%	6.22%
6.5% - 6.99%	82,965,698.37	1.07%	3,430	1.79%	6.66%
7% - 7.49%	529,590,558.21	6.81%	19,548	10.17%	7.06%
7.5% - more	885,804.21	0.01%	168	0.09%	13.55%
	7,780,373,945.48	100.%	192,131	100.%	3.86%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	11,283.11	0.00%	2	0.00%	5.15%
1988	18,781.87	0.00%	3	0.00%	3.26%
1989	87,610.58	0.00%	4	0.00%	4.67%
1990	48,638.98	0.00%	7	0.00%	5.15%
1991	28,801.16	0.00%	8	0.00%	5.15%
1992	183,730.60	0.00%	20	0.01%	5.00%
1993	483,445.99	0.01%	38	0.02%	4.39%
1994	180,697.05	0.00%	29	0.02%	4.70%
1995	531,677.60	0.01%	65	0.03%	4.72%
1996	4,434,583.71	0.06%	1,010	0.53%	5.18%
1997	24,293,997.88	0.31%	4,106	2.14%	5.13%
1998	43,005,050.71	0.55%	5,125	2.67%	4.73%
1999	100,676,901.84	1.29%	8,882	4.62%	4.95%
2000	165,123,397.87	2.12%	11,019	5.74%	4.70%
2001	339,336,604.69	4.36%	17,970	9.35%	4.43%
2002	489,475,850.41	6.29%	21,270	11.07%	4.65%
2003	512,551,092.87	6.59%	19,655	10.23%	4.95%
2004	569,790,598.43	7.32%	13,940	7.26%	4.38%
2005	967,926,692.83	12.44%	19,760	10.28%	4.00%
2006	1,025,059,852.64	13.17%	18,444	9.60%	3.56%
2007	970,207,433.35	12.47%	15,386	8.01%	3.54%
2008	870,683,679.93	11.19%	12,244	6.37%	3.47%
2009	764,445,683.70	9.83%	9,093	4.73%	3.00%
2010	911,598,481.03	11.72%	13,691	7.13%	3.58%
2011	20,189,376.65	0.26%	360	0.19%	3.70%
	7,780,373,945.48	100.%	192,131	100.%	3.86%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	4,244,611.84	0.05%	1,430	0.74%	5.00%
2012	31,031,438.34	0.40%	5,514	2.87%	5.09%
2013	56,554,400.78	0.73%	6,838	3.56%	4.88%
2014	94,386,413.72	1.21%	8,784	4.57%	4.97%
2015	149,732,858.53	1.92%	10,902	5.67%	4.78%
2016	271,709,699.93	3.49%	15,962	8.31%	4.62%
2017	370,992,666.24	4.77%	17,018	8.86%	4.88%
2018	299,729,068.20	3.85%	10,317	5.37%	4.49%
2019	311,630,157.32	4.01%	8,114	4.22%	4.12%
2020	467,959,592.23	6.01%	10,237	5.33%	3.81%
2021	459,661,747.44	5.91%	9,406	4.90%	3.48%
2022	400,184,120.56	5.14%	8,014	4.17%	3.21%
2023	361,192,745.50	4.64%	6,679	3.48%	3.12%
2024	446,397,530.97	5.74%	6,578	3.42%	2.88%
2025	475,361,663.31	6.11%	10,428	5.43%	3.89%
2026	205,230,742.13	2.64%	4,366	2.27%	4.73%
2027	297,205,126.57	3.82%	6,053	3.15%	5.53%
2028	184,042,948.59	2.37%	3,517	1.83%	4.89%
2029	145,409,947.59	1.87%	2,425	1.26%	3.98%
2030	224,756,207.54	2.89%	3,951	2.06%	3.77%
2031	128,249,390.65	1.65%	2,152	1.12%	3.40%
2032	139,495,008.49	1.79%	2,304	1.20%	3.80%
2033	121,783,304.51	1.57%	2,041	1.06%	3.92%
2034	150,204,344.35	1.93%	2,284	1.19%	3.45%
2035	303,227,549.01	3.90%	5,019	2.61%	3.44%
2036	177,499,067.94	2.28%	2,703	1.41%	3.19%
2037	190,748,169.43	2.45%	2,467	1.28%	3.66%
2038	209,550,750.29	2.69%	2,196	1.14%	3.66%
2039	150,885,004.45	1.94%	1,551	0.81%	3.12%
2040	163,896,865.05	2.11%	2,335	1.22%	3.67%
2041	62,626,726.60	0.80%	917	0.48%	3.36%
2042	60,321,622.85	0.78%	879	0.46%	3.65%
2043	49,971,984.59	0.64%	707	0.37%	3.58%
2044	42,198,138.38	0.54%	560	0.29%	3.45%
2045	88,902,451.45	1.14%	1,167	0.61%	3.40%
2046	104,458,333.97	1.34%	1,432	0.75%	3.16%
2047	109,279,896.05	1.40%	1,444	0.75%	3.65%
2048	74,187,902.90	0.95%	1,009	0.53%	3.69%
2049	57,478,647.17	0.74%	643	0.33%	3.37%
2050	130,224,465.87	1.67%	1,691	0.88%	3.51%
2051	7,519,322.57	0.10%	92	0.05%	3.14%
2056	251,311.58	0.00%	5	0.00%	2.97%
	7,780,373,945.48	100.0%	192,131	100.0%	3.86%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	161,452,047.63	2.08%	2,674	1.39%	3.81%
0.5 - 1.0	521,914,675.89	6.71%	7,704	4.01%	3.60%
1.0 - 1.5	544,928,704.68	7.00%	7,280	3.79%	3.21%
1.5 - 2.0	388,915,714.85	5.00%	4,523	2.35%	2.98%
2.0 - 2.5	397,843,420.92	5.11%	5,037	2.62%	3.45%
2.5 - 3.0	439,966,911.94	5.65%	6,457	3.36%	3.46%
3.0 - 4.0	964,023,215.58	12.39%	15,027	7.82%	3.53%
4.0 - 5.0	984,671,398.48	12.66%	17,502	9.11%	3.50%
5.0 - 6.0	1,047,522,339.79	13.46%	21,015	10.94%	3.95%
6.0 - 7.0	582,940,895.49	7.49%	13,813	7.19%	4.36%
7.0 - 8.0	513,821,823.27	6.60%	18,936	9.86%	4.87%
8.0 - 9.0	495,537,550.42	6.37%	20,988	10.92%	4.69%
9.0 - 10.0	356,430,507.50	4.58%	18,603	9.68%	4.46%
more - 10.0	380,404,739.04	4.89%	32,572	16.95%	4.77%
	7,780,373,945.48	100.0%	192,131	100.0%	3.86%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,087,928,841.81	78.25%	154,333	80.33%	3.74%
01-02	457,330,601.17	5.88%	9,709	5.05%	4.29%
02-03	280,613,065.33	3.61%	5,636	2.93%	4.47%
03-04	165,218,206.19	2.12%	3,812	1.98%	4.78%
04-05	82,392,441.99	1.06%	2,355	1.23%	4.99%
05-06	33,563,221.83	0.43%	1,461	0.76%	4.82%
06-07	29,458,401.38	0.38%	1,246	0.65%	4.57%
07-08	41,705,511.93	0.54%	1,463	0.76%	5.10%
08-09	40,128,977.13	0.52%	1,167	0.61%	5.24%
09-10	33,448,799.77	0.43%	931	0.48%	4.67%
10-11	33,606,872.90	0.43%	970	0.50%	4.18%
11-12	28,321,532.66	0.36%	750	0.39%	4.20%
12-13	29,274,369.06	0.38%	768	0.40%	4.77%
13-14	28,476,978.88	0.37%	651	0.34%	4.83%
14-15	31,162,503.41	0.40%	695	0.36%	4.73%
15-16	33,269,488.46	0.43%	730	0.38%	4.14%
16-17	24,470,515.07	0.31%	515	0.27%	4.19%
17-18	20,657,871.12	0.27%	434	0.23%	4.75%
18-19	19,534,662.23	0.25%	350	0.18%	4.14%
19-20	21,503,801.45	0.28%	398	0.21%	3.97%
20-21	24,312,080.33	0.31%	427	0.22%	3.34%
21-22	22,968,081.45	0.30%	377	0.20%	3.14%
22-23	9,984,987.87	0.13%	210	0.11%	3.16%
23-24	13,814,073.41	0.18%	235	0.12%	3.12%
24-25	24,139,402.21	0.31%	385	0.20%	3.12%
25-26	38,587,816.79	0.50%	536	0.28%	3.15%
26-27	23,722,615.45	0.30%	326	0.17%	3.14%
27-28	8,625,274.79	0.11%	126	0.07%	3.12%
28-29	6,079,986.36	0.08%	91	0.05%	3.12%
29-30	3,638,896.71	0.05%	64	0.03%	3.15%
30 - more	82,371,303.18	1.06%	976	0.51%	3.13%
Matured	62,763.16	0.00%	4	0.00%	2.73%
	7,780,373,945.48	100.%	192,131	100.%	3.86%

8. Loan to Foreclosure Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 64,61 %					
Unknown	293,060.66	0.00%	7	0.01%	4.00%
less - 40.00%	1,177,947,234.83	15.13%	39,997	26.62%	4.13%
40.01% - 50.00%	821,740,397.93	10.56%	19,167	12.76%	3.93%
50.01% - 60.00%	969,010,584.99	12.45%	19,701	13.11%	3.83%
60.01% - 70.00%	1,204,647,354.77	15.48%	21,201	14.11%	3.80%
70.01% - 80.00%	1,927,685,528.09	24.77%	28,827	19.19%	3.59%
80.01% - 85.00%	505,844,772.70	6.50%	5,224	3.48%	3.56%
85.01% - 90.00%	480,747,746.81	6.17%	4,874	3.24%	3.62%
90.01% - 95.00%	209,092,943.83	2.68%	2,535	1.69%	4.04%
95.01% - 100.00%	337,161,556.60	4.33%	6,717	4.47%	5.05%
100.01% - 105.00%	55,189,262.56	0.70%	718	0.48%	4.25%
105.01% - 110.00%	39,853,167.82	0.51%	540	0.36%	4.35%
110.01% - 115.00%	28,067,688.47	0.36%	382	0.25%	4.50%
115.01% - 120.00%	22,768,542.92	0.29%	352	0.23%	4.95%
120.01% - 125.00%	142,822.28	0.00%	3	0.00%	3.60%
128.01% - more	319,030.74	0.00%	2	0.00%	3.27%
	7,780,511,696.00	99.9%	150,247	100.0%	3.86%

9. Loan to Indexed Foreclosure Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 49,55 %					
less - 40.00%	2,942,661,726.62	37.82%	97,560	64.93%	4.18%
40.01% - 50.00%	1,024,385,928.49	13.17%	14,504	9.65%	3.77%
50.01% - 60.00%	980,526,415.24	12.60%	11,589	7.71%	3.64%
60.01% - 70.00%	1,046,026,617.27	13.44%	10,839	7.21%	3.57%
70.01% - 80.00%	961,951,237.45	12.36%	9,207	6.13%	3.57%
80.01% - 85.00%	325,132,130.83	4.18%	2,697	1.80%	3.75%
85.01% - 90.00%	180,090,511.83	2.32%	1,532	1.02%	3.83%
90.01% - 95.00%	122,765,281.72	1.58%	957	0.64%	3.78%
95.01% - 100.00%	73,344,059.47	0.94%	561	0.37%	3.87%
100.01% - 105.00%	53,071,014.74	0.68%	381	0.25%	4.06%
105.01% - 110.00%	33,555,203.43	0.43%	217	0.14%	4.00%
110.01% - 115.00%	23,670,309.12	0.30%	133	0.09%	3.84%
115.01% - 120.00%	13,331,259.79	0.17%	69	0.05%	3.96%
	7,780,511,696.00	100.0%	150,246	100.0%	3.86%

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	731,312,430.17	9.39%	57,208	38.08%	5.04%
25.000,00 - 50.000,00	1,263,435,335.54	16.23%	34,434	22.92%	4.41%
50.000,00 - 75.000,00	1,547,534,134.38	19.89%	25,685	17.10%	4.21%
75.000,00 - 100.000,00	1,258,709,025.63	16.17%	14,495	9.65%	3.50%
100.000,00 - 125.000,00	815,031,419.47	10.47%	7,296	4.86%	3.36%
125.000,00 - 150.000,00	627,271,757.48	8.06%	4,587	3.05%	3.36%
150.000,00 - 175.000,00	375,545,471.71	4.82%	2,327	1.55%	3.35%
175.000,00 - 200.000,00	278,411,684.16	3.57%	1,490	0.99%	3.41%
200.000,00 - 225.000,00	141,542,321.93	1.81%	668	0.45%	3.28%
225.000,00 - 250.000,00	126,690,388.04	1.62%	534	0.36%	3.31%
250.000,00 - 275.000,00	84,250,361.41	1.08%	321	0.21%	3.30%
275.000,00 - 300.000,00	79,610,918.66	1.02%	278	0.19%	3.26%
300.000,00 - 325.000,00	51,313,882.84	0.65%	164	0.11%	3.07%
325.000,00 - 350.000,00	50,569,209.58	0.64%	150	0.10%	3.30%
350.000,00 - 375.000,00	34,692,480.14	0.44%	96	0.06%	3.34%
375.000,00 - 400.000,00	33,763,326.69	0.43%	87	0.06%	3.19%
400.000,00 - 425.000,00	23,993,266.27	0.30%	58	0.04%	2.99%
425.000,00 - 450.000,00	20,504,892.04	0.26%	47	0.03%	2.99%
450.000,00 - 475.000,00	18,003,169.56	0.23%	39	0.03%	2.98%
475.000,00 - 500.000,00	20,441,786.34	0.26%	42	0.03%	3.40%
500.000,00 - 600.000,00	53,064,129.06	0.68%	96	0.06%	3.13%
600.000,00 - 700.000,00	31,492,634.04	0.40%	49	0.03%	3.22%
700.000,00 - 800.000,00	12,680,627.80	0.16%	17	0.01%	3.75%
800.000,00 - 900.000,00	19,569,633.61	0.25%	23	0.02%	2.87%
900.000,00 - 1.000.000,00	14,233,710.00	0.18%	15	0.01%	2.82%
1.000.000,00 - 1.250.000,00	19,266,382.46	0.24%	17	0.01%	2.97%
1.250.000,00 - 1.500.000,00	12,575,160.10	0.16%	9	0.01%	3.19%
1.500.000,00 - more	34,864,406.37	0.44%	14	0.01%	2.81%
	7,780,373,945.48	99.9%	150,246	100.0%	3.86%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	578,825,736.11	7.43%	6,163	4.10%	3.46%
Building	45,224,807.10	0.58%	567	0.38%	3.62%
House incl. land plot	6,669,180,852.42	85.71%	138,519	92.20%	3.93%
N/A	168,637,141.45	2.16%	1,689	1.12%	3.40%
Other real estate	18,812,683.50	0.24%	277	0.18%	3.37%
Professional Use	299,692,724.90	3.85%	3,031	2.02%	3.53%
	7,780,373,945.48	100.0%	150,246	100.0%	3.86%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	229,148,907.32	2.95%	5,032	3.35%	3.91%
AITOLOAKARNANIA	115,365,186.16	1.48%	2,556	1.70%	4.28%
ARGOLIDA	52,654,483.90	0.68%	975	0.65%	3.92%
ARKADIA	36,232,234.57	0.47%	744	0.50%	3.71%
ARTA	21,611,534.92	0.28%	619	0.41%	3.87%
ATTICA	3,721,924,622.91	47.84%	64,483	42.92%	3.66%
CHALKIDIKI	69,301,628.96	0.89%	1,529	1.02%	4.36%
CHANIA	105,593,812.19	1.36%	1,814	1.21%	3.95%
CHIOS	37,058,995.59	0.48%	744	0.50%	3.96%
CORFU	61,208,675.86	0.79%	1,065	0.71%	3.78%
DODEKANISA	160,488,384.80	2.06%	2,553	1.70%	3.79%
DRAMA	52,630,044.05	0.68%	1,548	1.03%	4.57%
EVOIA	126,768,316.09	1.63%	2,535	1.69%	3.96%
EVKITANIA	5,922,956.22	0.08%	168	0.11%	4.12%
EVROS	94,593,619.51	1.22%	2,769	1.84%	4.55%
FLORINA	18,136,996.89	0.23%	561	0.37%	4.72%
FOKIDA	16,193,926.48	0.21%	350	0.23%	3.94%
FTHIOTIDA	121,467,919.05	1.56%	2,627	1.75%	3.98%
GREVENA	12,360,235.57	0.16%	299	0.20%	3.96%
HERAKLION	122,902,686.73	1.58%	1,951	1.30%	3.68%
ILEIA	74,038,396.07	0.95%	1,858	1.24%	4.46%
IMATHIA	49,003,166.69	0.63%	1,170	0.78%	4.28%
IOANNINA	110,825,234.74	1.42%	2,086	1.39%	3.54%
KARDITSA	72,967,270.16	0.94%	1,646	1.10%	3.99%
KASTORIA	14,726,294.10	0.19%	362	0.24%	4.15%
KAVALA	67,478,740.69	0.87%	1,681	1.12%	4.20%
KEFALLONIA	37,044,979.86	0.48%	744	0.50%	3.96%
KILKIS	39,528,835.45	0.51%	1,088	0.72%	4.44%
KORINTHIA	103,501,524.02	1.33%	1,951	1.30%	3.76%
KOZANI	54,149,686.17	0.70%	1,335	0.89%	3.89%
KYKLADES	92,192,710.91	1.19%	1,399	0.93%	3.79%
LAKONIA	52,285,151.98	0.67%	942	0.63%	3.98%
LARISA	163,304,271.67	2.10%	3,405	2.27%	3.90%
LASITHI	62,615,524.52	0.81%	1,041	0.69%	3.59%
LEFKADA	16,524,920.29	0.21%	381	0.25%	4.03%
LESBOS	69,083,614.68	0.89%	1,285	0.86%	4.01%
MAGNESIA	102,653,519.06	1.32%	2,224	1.48%	4.06%
MESSINIA	87,981,933.70	1.13%	1,851	1.23%	3.90%
PELLA	59,929,690.74	0.77%	1,687	1.12%	4.54%
PIERIA	92,372,132.52	1.19%	1,688	1.12%	3.98%
PREVEZA	41,089,414.90	0.53%	879	0.59%	3.83%
RETHYMNO	95,277,380.17	1.23%	1,806	1.20%	3.71%
RODOPI	39,643,865.31	0.51%	1,265	0.84%	4.45%
SAMOS	54,282,375.11	0.70%	776	0.52%	3.68%
SERRES	40,500,064.34	0.52%	1,143	0.76%	4.75%
THESSPROTIA	21,709,256.00	0.28%	485	0.32%	4.02%
THESSALONIKI	660,877,312.46	8.49%	13,529	9.01%	4.25%
TRIKALA	49,882,808.92	0.64%	1,164	0.78%	4.35%
VOIOTIA	72,929,063.78	0.94%	1,655	1.10%	4.13%
XANTHI	78,021,225.55	1.00%	2,351	1.57%	4.34%
ZAKYNTHOS	22,388,413.15	0.29%	447	0.30%	3.71%
Total	7,780,373,945.48	100.0%	150,246	100.0%	3.86%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,780,373,945.48	100.00%	192,131	100.00%	3.86%
	7,780,373,945.48	100.0%	192,131	100.0%	3.86%

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	3,032,515,104.57	38.98%	61,027	31.76%	2.80%
Euribor 1M Linked	149,002,828.92	1.92%	2,268	1.18%	2.49%
Euribor 3M Linked	1,013,754,335.96	13.03%	15,434	8.03%	3.58%
Fixed	1,914,436,356.98	24.61%	42,337	22.04%	4.39%
Hellenic Government Bond	518,812,145.90	6.67%	18,724	9.75%	7.04%
Liibor 1M Linked	195,954,395.57	2.52%	1,454	0.76%	2.11%
Originator Rate	955,898,777.58	12.29%	50,887	26.49%	5.34%
	7,780,373,945.48	100.0%	192,131	100.0%	3.86%

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)	181,950	6,394,178.61	7,332,661,704.59	94.70%	94.24%
31-60 days past due	7,204	3,973,021.90	306,469,305.97	3.75%	3.93%
61-90 days past due	2,977	2,690,625.21	141,242,934.92	1.55%	1.81%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	192,131	13,057,825.72	7,780,373,945.48	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	62,580,528.30	0.80%	2,798	1.46%	6.96%
Buy Primary	2,854,385,473.51	36.68%	70,343	36.61%	3.90%
Completion/construction of primary residence	1,590,066,989.76	20.43%	43,111	22.44%	3.95%
Completion/construction of secondary	729,698,748.58	9.37%	12,411	6.46%	3.69%
Refinancing loans from other banks	394,206,819.66	5.06%	5,649	2.94%	3.26%
Buy Secondary	317,465,608.19	4.08%	4,724	2.46%	3.49%
Professional use	123,249,718.78	1.58%	1,668	0.87%	3.66%
land Purchase	70,537,663.17	0.90%	1,648	0.86%	3.68%
Renovating	1,637,812,507.71	21.05%	49,749	25.89%	3.91%
Other	369,887.82	0.00%	30	0.02%	5.83%
	7,780,373,945.48	100.0%	192,131	100.0%	3.86%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Non-Subsidized Loans	5,341,028,659.60	68.64%	138,185	71.92%	4.06%
Subsidized Loans	2,439,345,285.88	31.35%	53,946	28.08%	3.42%
	7,780,373,945.48	100.0%	192,131	100.0%	3.86%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,488,413,517.57	57.68%	83,376	57.65%	3.75%
Retired	715,671,355.72	9.19%	16,440	11.37%	3.82%
Self Employed	1,631,023,073.69	20.96%	22,178	15.33%	3.78%
Unemployed	456,264,449.27	5.86%	9,558	6.61%	4.36%
N/A	489,001,549.23	6.28%	13,084	9.05%	4.73%
	7,780,373,945.48	100.0%	144,636	100.0%	3.86%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	351,926,131.64	4.52%	5,772	3.99%	3.13%
Retired Employee	120,149,254.95	1.54%	1,532	1.06%	3.13%
No Employee	7,308,298,558.64	93.94%	137,332	94.95%	3.91%
	7,780,373,945.48	100.0%	144,636	100.0%	3.86%

* 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.