

Covered Bond Programme II



Monthly Investor Report

February 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 05	XS0619512022	B-	Caa2	EUR	1.500.000.000,00	ECB + 230bp	24-09-2013
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	28-02-2013	30-06-2010
Portfolio Cut off Date	28-02-2013	30-06-2010
Original Principal Balance	13.648.656.051,00	4.884.632.703,00
Principal Balance	9.739.756.927,00	3.639.740.247,00
Number of Borrowers	164.246	68.622
Number of Loanparts	226.033	93.060
Number of Properties	168.697	69.543
Average Principal Balance (borrower)	59.299,81	53.040,43
Average Principal Balance (parts)	43.089,98	39.111,76
Coupon: Weighted Average	3,2	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	65,08	67,08
Weighted Average Loan to Indexed Value	58,45	48,96
Seasoning (years): Weighted Average	5,81	4,42
Original Maturity (years): Weighted Average	25,59	18,53
Remaining Tenor (years): Weighted Average	19,82	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	143.500.000,00
Outstanding Accrued Interest on Bonds	44.568.333,33
Current Outstanding Balance	9.739.756.926,95
Adjusted Nominal Value Assets *	9.437.888.624,01
Outstanding Accrued Interest on Assets	21.356.427,86
Nominal Value Test Current Value **	90,65%
<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

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	9.407.047.524,70	96,58%	223.442	98,85%	3,25%
Swiss Franc	332.709.402,25	3,42%	2.591	1,15%	2,13%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1.286.180.608,58	13,21%	35.795	15,84%	4,32%
Standard Amortising	8.453.576.318,37	86,79%	190.238	84,16%	3,04%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

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%	3.007.251.437,12	30,88%	48.463	21,44%	2,04%
2.5% - 2.99%	2.867.225.619,90	29,44%	58.792	26,01%	2,75%
3% - 3.49%	1.450.219.274,71	14,89%	28.978	12,82%	3,23%
3.5% - 3.99%	538.856.377,47	5,53%	12.257	5,42%	3,66%
4% - 4.49%	169.898.344,39	1,74%	2.444	1,08%	4,20%
4.5% - 4.99%	168.504.761,68	1,73%	4.415	1,95%	4,73%
5% - 5.49%	663.550.727,14	6,81%	30.423	13,46%	5,12%
5.5% - 5.99%	290.383.727,18	2,98%	15.565	6,89%	5,71%
6% - 6.49%	31.666.928,26	0,33%	1.313	0,58%	6,27%
6.5% - 6.99%	85.321.792,02	0,88%	3.599	1,59%	6,63%
7% - 7.49%	466.529.401,78	4,79%	19.755	8,74%	7,05%
7.5% - more	348.535,30	0,00%	29	0,01%	8,47%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987					
1988	7.996,27	0,00%	4	0,00%	3,49%
1989	60.527,37	0,00%	6	0,00%	4,11%
1990	12.230,13	0,00%	6	0,00%	5,15%
1991	19.593,23	0,00%	8	0,00%	5,15%
1992	124.654,12	0,00%	17	0,01%	4,85%
1993	374.279,32	0,00%	31	0,01%	4,34%
1994	559.386,84	0,01%	43	0,02%	3,01%
1995	982.712,26	0,01%	88	0,04%	3,26%
1996	2.368.863,74	0,02%	188	0,08%	3,69%
1997	3.163.505,07	0,03%	276	0,12%	3,53%
1998	10.343.548,28	0,11%	3.722	1,65%	3,91%
1999	47.936.444,92	0,49%	7.686	3,40%	4,35%
2000	97.958.314,18	1,01%	9.760	4,32%	4,12%
2001	225.397.463,97	2,31%	15.635	6,92%	3,84%
2002	350.379.557,15	3,60%	18.340	8,11%	4,06%
2003	452.371.967,17	4,64%	19.796	8,76%	4,26%
2004	584.365.103,70	6,00%	15.633	6,92%	3,67%
2005	1.083.257.096,91	11,12%	23.176	10,25%	3,33%
2006	1.170.017.446,01	12,01%	21.646	9,58%	2,95%
2007	1.282.973.192,83	13,17%	21.451	9,49%	2,64%
2008	1.318.750.377,07	13,54%	20.053	8,87%	2,84%
2009	1.680.310.005,88	17,25%	25.080	11,10%	3,04%
2010	1.017.868.656,31	10,45%	16.068	7,11%	3,34%
2011	348.536.372,41	3,58%	6.190	2,74%	3,83%
2012	61.617.631,81	0,63%	1.130	0,50%	3,62%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	8.258.998,55	0,08%	4.651	2,06%	4,45%
2014	35.751.518,44	0,37%	7.383	3,27%	4,56%
2015	74.058.059,08	0,76%	9.280	4,11%	4,42%
2016	149.134.992,45	1,53%	13.343	5,90%	4,34%
2017	238.160.222,85	2,45%	15.305	6,77%	4,58%
2018	199.494.148,60	2,05%	9.252	4,09%	4,06%
2019	254.573.060,95	2,61%	8.671	3,84%	3,67%
2020	336.480.579,55	3,45%	9.400	4,16%	3,41%
2021	349.277.030,12	3,59%	9.335	4,13%	3,19%
2022	330.994.742,19	3,40%	8.434	3,73%	2,80%
2023	312.442.248,16	3,21%	7.020	3,11%	2,91%
2024	414.208.305,95	4,25%	7.913	3,50%	2,81%
2025	438.146.943,81	4,50%	11.075	4,90%	3,64%
2026	256.409.693,02	2,63%	6.135	2,71%	4,16%
2027	357.128.456,64	3,67%	8.331	3,69%	4,60%
2028	249.971.814,14	2,57%	5.065	2,24%	3,91%
2029	286.798.094,04	2,94%	5.242	2,32%	3,42%
2030	247.348.692,92	2,54%	4.554	2,01%	3,15%
2031	192.801.451,36	1,98%	3.549	1,57%	2,89%
2032	216.941.785,06	2,23%	4.177	1,85%	2,81%
2033	194.901.253,30	2,00%	3.343	1,48%	3,00%
2034	294.742.960,00	3,03%	4.544	2,01%	2,99%
2035	373.185.006,69	3,83%	5.928	2,62%	2,79%
2036	274.382.122,22	2,82%	4.253	1,88%	2,68%
2037	290.190.078,64	2,98%	4.396	1,94%	2,59%
2038	264.767.447,62	2,72%	3.367	1,49%	2,75%
2039	291.374.730,10	2,99%	3.829	1,69%	3,07%
2040	200.147.993,41	2,05%	2.845	1,26%	3,20%
2041	187.998.627,10	1,93%	2.628	1,16%	3,02%
2042	200.571.111,38	2,06%	3.191	1,41%	2,80%
2043	132.029.695,32	1,36%	1.851	0,82%	2,87%
2044	146.529.164,84	1,50%	1.905	0,84%	2,96%
2045	146.815.412,10	1,51%	1.977	0,87%	2,88%
2046	211.560.995,94	2,17%	2.821	1,25%	2,64%
2047	261.259.001,66	2,68%	3.446	1,52%	2,65%
2048	211.773.707,69	2,17%	2.691	1,19%	2,83%
2049	228.991.997,47	2,35%	2.924	1,29%	3,04%
2050	167.042.520,41	1,72%	2.205	0,98%	3,17%
2051	124.387.632,47	1,28%	1.855	0,82%	3,05%
2052	134.650.541,10	1,38%	1.920	0,85%	2,92%
2053	69.512.005,56	0,71%	873	0,39%	2,87%
2054	65.799.413,92	0,68%	827	0,37%	2,95%
2055	64.409.745,45	0,66%	866	0,38%	3,19%
2056	73.480.759,29	0,75%	958	0,42%	3,31%
2057	159.187.111,39	1,63%	2.157	0,95%	2,75%
2058	20.463.080,43	0,21%	307	0,14%	2,65%
2059	1.221.973,57	0,01%	11	0,00%	2,80%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	487.868,24	0,01%	12	0,01%	3,54%
0.5 - 1.0	34.760.147,85	0,36%	594	0,26%	3,60%
1.0 - 1.5	114.375.234,35	1,17%	2.100	0,93%	3,72%
1.5 - 2.0	185.293.122,54	1,90%	3.279	1,45%	3,88%
2.0 - 2.5	314.647.277,55	3,23%	5.376	2,38%	3,77%
2.5 - 3.0	568.759.578,39	5,84%	8.812	3,90%	3,29%
3.0 - 4.0	1.714.940.273,34	17,61%	25.574	11,31%	3,04%
4.0 - 5.0	1.344.429.099,51	13,80%	20.311	8,99%	2,90%
5.0 - 6.0	1.279.933.578,12	13,14%	21.194	9,38%	2,63%
6.0 - 7.0	1.144.436.179,35	11,75%	20.841	9,22%	2,88%
7.0 - 8.0	1.177.927.819,95	12,09%	24.702	10,93%	3,29%
8.0 - 9.0	601.581.412,78	6,18%	15.550	6,88%	3,64%
9.0 - 10.0	468.163.629,42	4,81%	19.528	8,64%	4,17%
more - 10.0	790.021.705,56	8,11%	58.160	25,73%	4,03%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8.134.978.597,15	83,52%	192.209	85,04%	3,15%
01-02	359.471.248,66	3,69%	8.407	3,72%	3,44%
02-03	76.970.627,08	0,79%	2.467	1,09%	5,00%
03-04	780.195.103,57	8,01%	13.370	5,92%	2,73%
04-05	27.902.842,52	0,29%	1.072	0,47%	5,15%
05-06	31.954.543,58	0,33%	1.139	0,50%	5,54%
06-07	37.606.189,58	0,39%	1.119	0,50%	5,91%
07-08	18.009.574,76	0,18%	558	0,25%	5,48%
08-09	26.187.615,76	0,27%	596	0,26%	4,34%
09-10	17.314.040,39	0,18%	534	0,24%	5,22%
10-11	22.089.097,79	0,23%	587	0,26%	5,53%
11-12	27.475.863,81	0,28%	687	0,30%	5,82%
12-13	16.171.933,12	0,17%	398	0,18%	5,57%
13-14	17.119.695,68	0,18%	429	0,19%	5,28%
14-15	17.540.747,94	0,18%	362	0,16%	5,28%
15-16	18.108.245,16	0,19%	374	0,17%	5,37%
16-17	20.987.197,80	0,22%	399	0,18%	5,46%
17-18	10.796.987,63	0,11%	192	0,08%	5,02%
18-19	7.401.594,64	0,08%	144	0,06%	4,58%
19-20	5.956.215,90	0,06%	86	0,04%	3,66%
20-21	3.902.280,78	0,04%	71	0,03%	3,18%
21-22	3.646.436,05	0,04%	62	0,03%	3,12%
22-23	4.429.363,66	0,05%	78	0,03%	3,12%
23-24	6.528.388,64	0,07%	91	0,04%	3,18%
24-25	4.004.186,59	0,04%	55	0,02%	3,21%
25-26	2.535.746,75	0,03%	46	0,02%	3,17%
26-27	3.678.675,54	0,04%	45	0,02%	3,07%
27-28	2.884.313,68	0,03%	39	0,02%	3,18%
28-29	2.594.077,25	0,03%	39	0,02%	3,15%
29-30	3.133.670,12	0,03%	44	0,02%	3,10%
30 - more	28.181.825,37	0,29%	334	0,15%	3,13%
Matured	0,00	0,00%	0	0,00%	3,07%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,08 %					
less - 40.00%	1.441.853.281,23	14,80%	44.940	26,64%	3,44%
40.01% - 50.00%	1.023.398.927,17	10,50%	21.439	12,71%	3,27%
50.01% - 60.00%	1.183.510.383,23	12,15%	21.357	12,66%	3,20%
60.01% - 70.00%	1.624.739.950,33	16,68%	24.831	14,72%	3,19%
70.01% - 80.00%	2.214.938.675,67	22,74%	30.561	18,12%	3,01%
80.01% - 85.00%	723.064.250,19	7,42%	6.612	3,92%	2,94%
85.01% - 90.00%	687.135.693,24	7,05%	6.365	3,77%	2,83%
90.01% - 95.00%	284.586.403,90	2,92%	2.982	1,77%	3,19%
95.01% - 100.00%	365.702.609,47	3,75%	6.713	3,98%	4,31%
100.01% - 105.00%	55.135.594,17	0,56%	681	0,40%	3,63%
105.01% - 110.00%	36.593.891,77	0,37%	478	0,28%	3,79%
110.01% - 115.00%	23.927.063,78	0,24%	338	0,20%	3,90%
115.01% - 120.00%	17.703.978,99	0,18%	297	0,18%	4,48%
120.01% - 125.00%	10.389.818,40	0,10%	198	0,12%	4,54%
125.01% - 128.00%	6.491.001,55	0,06%	120	0,07%	4,47%
128.01% - more	40.585.403,86	0,41%	785	0,47%	4,62%
	9.739.756.926,95	100,%	168.697	100,%	3,21%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,25 %					
less - 40.00%	2.651.074.844,54	27,22%	93.694	55,54%	3,56%
40.01% - 50.00%	1.109.365.787,97	11,39%	16.201	9,60%	3,21%
50.01% - 60.00%	1.155.217.041,02	11,86%	14.268	8,46%	3,12%
60.01% - 70.00%	1.302.076.039,22	13,37%	13.945	8,27%	3,08%
70.01% - 80.00%	1.390.137.227,48	14,27%	13.198	7,82%	3,03%
80.01% - 85.00%	524.649.554,69	5,39%	4.648	2,76%	3,04%
85.01% - 90.00%	463.301.425,81	4,76%	4.023	2,39%	3,15%
90.01% - 95.00%	357.227.760,26	3,67%	2.803	1,66%	3,03%
95.01% - 100.00%	267.287.871,36	2,74%	2.088	1,24%	2,93%
100.01% - 105.00%	233.024.414,50	2,39%	1.775	1,05%	2,93%
105.01% - 110.00%	140.286.335,56	1,44%	1.055	0,63%	2,99%
110.01% - 115.00%	92.908.463,75	0,95%	650	0,39%	3,07%
115.01% - 120.00%	53.200.160,79	0,55%	349	0,21%	2,98%
	9.739.756.926,95	100,%	168.697	100,%	3,21%

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	697.061.226,64	7,15%	58.929	34,93%	4,45%
25.000,00 - 50.000,00	1.520.130.062,89	15,60%	40.319	23,90%	4,00%
50.000,00 - 75.000,00	1.597.171.260,46	16,39%	26.241	15,56%	3,38%
75.000,00 - 100.000,00	1.450.778.181,35	14,89%	16.742	9,92%	3,00%
100.000,00 - 125.000,00	1.041.972.073,21	10,69%	9.325	5,53%	2,85%
125.000,00 - 150.000,00	835.488.436,88	8,57%	6.122	3,63%	2,83%
150.000,00 - 175.000,00	564.450.695,82	5,79%	3.498	2,07%	2,79%
175.000,00 - 200.000,00	441.067.931,99	4,52%	2.366	1,40%	2,79%
200.000,00 - 225.000,00	278.447.379,57	2,85%	1.314	0,78%	2,73%
225.000,00 - 250.000,00	226.278.453,68	2,32%	956	0,57%	2,74%
250.000,00 - 275.000,00	176.031.018,87	1,80%	672	0,40%	2,69%
275.000,00 - 300.000,00	152.405.031,97	1,56%	532	0,32%	2,65%
300.000,00 - 325.000,00	110.657.548,40	1,13%	354	0,21%	2,63%
325.000,00 - 350.000,00	95.296.186,96	0,97%	283	0,17%	2,61%
350.000,00 - 375.000,00	67.771.962,89	0,69%	187	0,11%	2,67%
375.000,00 - 400.000,00	54.272.277,36	0,55%	140	0,08%	2,72%
400.000,00 - 425.000,00	48.689.665,53	0,49%	118	0,07%	2,50%
425.000,00 - 450.000,00	39.823.322,32	0,40%	91	0,05%	2,72%
450.000,00 - 475.000,00	32.864.848,95	0,33%	71	0,04%	2,77%
475.000,00 - 500.000,00	27.682.398,59	0,28%	57	0,03%	2,60%
500.000,00 - 600.000,00	98.595.479,30	1,01%	181	0,11%	2,61%
600.000,00 - 700.000,00	43.354.445,48	0,44%	68	0,04%	2,62%
700.000,00 - 800.000,00	34.491.656,53	0,35%	46	0,03%	2,42%
800.000,00 - 900.000,00	20.232.529,27	0,20%	24	0,01%	2,59%
900.000,00 - 1.000.000,00	17.047.704,68	0,17%	18	0,01%	2,50%
1.000.000,00 - 1.250.000,00	18.553.002,69	0,19%	17	0,01%	2,58%
1.250.000,00 - 1.500.000,00	12.219.545,45	0,12%	9	0,01%	2,08%
1.500.000,00 - more	36.922.599,22	0,37%	17	0,01%	2,11%
	9.739.756.926,95	99,8%	168.697	100,%	3,21%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1.041.863.153,50	10,69%	10.657	6,32%	3,11%
Building	23.203.830,49	0,23%	278	0,17%	3,14%
House incl. land plot	8.133.984.867,29	83,51%	151.844	90,01%	3,24%
N/A	26.618.095,77	0,27%	458	0,27%	3,22%
Other real estate	68.881.385,20	0,70%	1.007	0,60%	3,04%
Professional Use	445.205.594,70	4,57%	4.453	2,64%	3,01%
	9.739.756.926,95	100,%	168.697	100,%	3,21%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	285.830.434,29	2,94%	5.526	3,28%	3,22%
AITOLOAKARNANIA	133.760.858,27	1,37%	2.839	1,68%	3,68%
ARGOLIDA	78.419.072,63	0,81%	1.266	0,75%	3,28%
ARKADIA	48.777.136,62	0,50%	897	0,53%	3,12%
ARTA	26.363.342,65	0,27%	664	0,39%	3,21%
ATTICA	4.772.508.946,45	49,00%	72.201	42,80%	3,04%
CHALKIDIKI	88.909.978,85	0,91%	1.886	1,12%	3,70%
CHANIA	133.107.066,34	1,37%	1.962	1,16%	3,23%
CHIOS	48.298.352,40	0,50%	854	0,51%	3,33%
CORFU	80.939.948,11	0,83%	1.304	0,77%	3,13%
DODEKANISA	238.196.412,76	2,45%	3.263	1,93%	3,24%
DRAMA	54.481.736,76	0,56%	1.620	0,96%	3,88%
EVOIA	141.866.982,23	1,46%	2.752	1,63%	3,39%
EVKITANIA	7.272.231,23	0,08%	191	0,11%	3,60%
EVROS	100.202.166,01	1,03%	2.840	1,68%	3,89%
FLORINA	21.452.116,30	0,22%	578	0,34%	4,02%
FOKIDA	18.580.008,90	0,19%	373	0,22%	3,46%
FTHIOTIDA	129.336.058,26	1,33%	2.741	1,63%	3,41%
GREVENA	18.374.554,46	0,19%	395	0,23%	3,29%
HERAKLION	154.873.062,12	1,59%	2.230	1,32%	3,03%
ILEIA	93.097.980,95	0,96%	2.133	1,26%	3,70%
IMATHIA	56.560.010,12	0,58%	1.279	0,76%	3,66%
IOANNINA	136.571.242,47	1,40%	2.412	1,43%	2,96%
KARDITSA	69.873.918,67	0,72%	1.678	1,00%	3,25%
KASTORIA	21.196.325,47	0,22%	459	0,27%	3,33%
KAVALA	78.681.965,61	0,81%	1.813	1,08%	3,44%
KEFALLONIA	52.405.955,61	0,54%	847	0,50%	3,15%
KILKIS	47.110.354,37	0,48%	1.212	0,72%	3,69%
KORINTHIA	134.026.044,79	1,38%	2.163	1,28%	3,05%
KOZANI	66.172.222,75	0,68%	1.557	0,92%	3,32%
KYKLADES	140.999.701,01	1,45%	1.690	1,00%	3,00%
LAKONIA	71.737.975,22	0,74%	1.196	0,71%	3,25%
LARISA	186.258.162,56	1,91%	3.805	2,26%	3,26%
LASITHI	74.428.745,81	0,76%	1.127	0,67%	2,98%
LEFKADA	22.074.581,78	0,23%	425	0,25%	3,30%
LESBOS	93.073.780,68	0,96%	1.595	0,95%	3,34%
MAGNESIA	132.831.091,71	1,36%	2.611	1,55%	3,41%
MESSINIA	104.185.502,35	1,07%	1.981	1,17%	3,22%
PELLA	68.517.868,44	0,70%	1.833	1,09%	3,83%
PIERIA	104.835.540,82	1,08%	1.953	1,16%	3,47%
PREVEZA	56.281.757,91	0,58%	1.039	0,62%	3,11%
RETHYMNO	113.860.060,28	1,17%	1.881	1,12%	2,99%
RODOPI	54.334.420,23	0,56%	1.438	0,85%	3,63%
SAMOS	59.085.836,32	0,61%	836	0,50%	3,06%
SERRES	49.033.936,17	0,50%	1.298	0,77%	4,06%
THESSALONIA	28.695.575,66	0,30%	588	0,35%	3,30%
THESSALONIKI	788.348.861,01	8,09%	15.478	9,18%	3,62%
TRIKALA	55.965.042,05	0,58%	1.282	0,76%	3,72%
VOIOTIA	82.452.376,24	0,85%	1.800	1,07%	3,53%
XANTHI	79.120.726,49	0,81%	2.331	1,38%	3,77%
ZAKYNTHOS	36.388.897,76	0,37%	575	0,34%	3,07%
	9.739.756.926,95	100,%	168.697	100,%	3,21%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9.739.756.926,95	100,00%	226.033	100,00%	3,21%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

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	3.345.008.292,81	34,34%	73.981	32,73%	2,46%
Euribor 1M Linked	434.032.794,80	4,46%	6.559	2,90%	2,18%
Euribor 3M Linked	2.949.546.636,60	30,28%	52.551	23,25%	3,23%
Fixed	1.783.135.226,82	18,31%	37.814	16,73%	3,59%
Hellenic Government Bond	466.090.994,67	4,79%	19.442	8,60%	7,04%
Liibor 1M Linked	287.785.758,32	2,95%	2.176	0,96%	1,81%
Originator Rate	474.157.222,93	4,87%	33.510	14,83%	5,09%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

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)	206.517	8.386.424,48	8.761.613.782,16	91,37%	89,95%
31-60 days past due	13.256	5.979.252,92	649.130.714,94	5,87%	6,66%
61-90 days past due	6.260	4.621.839,09	329.012.429,85	2,77%	3,37%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	226.033	18.987.516,49	9.739.756.926,95	100,%	100,%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2.739.450.416,36	28,12%	66.588	29,46%	3,43%
Completion/construction of primary residence	1.363.743.106,92	14,00%	38.938	17,23%	3,37%
Completion/construction of secondary	1.043.078.540,32	10,70%	15.797	6,99%	2,84%
Refinancing loans from other banks	1.589.179.117,15	16,31%	29.191	12,91%	3,00%
Buy Secondary	436.275.230,17	4,47%	6.388	2,83%	3,01%
Professional use	139.379.634,07	1,43%	1.932	0,86%	3,17%
Land Purchase For Residence Construction	107.543.409,08	1,10%	2.353	1,04%	4,07%
Renovating	2.316.793.667,69	23,78%	64.246	28,42%	3,17%
Other	4.313.805,19	0,04%	600	0,27%	6,84%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Subsidized Loans	1.552.175.282,28	15,93%	39.580	17,51%	3,02%
Non-Subsidized Loans	8.187.581.644,67	84,06%	186.453	82,49%	3,25%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	4.907.440.714,55	50,38%	83.070	50,58%	3,17%
Self Employed	2.419.759.084,71	24,84%	29.330	17,86%	3,11%
Unemployed	913.048.216,66	9,37%	17.324	10,55%	3,31%
Retired	1.187.221.937,49	12,18%	25.412	15,47%	3,24%
N/A	312.286.973,54	3,20%	9.110	5,55%	4,34%
	9.739.756.926,95	100,%	164.246	100,%	3,21%

19.Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	769.754.932,28	7,90%	13.026	5,76%	2,70%
Retired Employee	98.223.146,65	1,00%	2.009	0,89%	2,69%
No Employee	8.871.778.848,02	91,08%	210.998	93,35%	3,26%
	9.739.756.926,95	100,%	226.033	100,%	3,21%

* 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.