

Covered Bond Programme II



Monthly Investor Report

February 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	BBB-	Ba3	EUR	1,330,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	BBB-	Ba3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	29-02-2012	30-06-2010
Portfolio Cut off Date	29-02-2012	30-06-2010
Original Principal Balance	14.540.971.585,98	4.884.632.703,00
Principal Balance	10.807.546.770,96	3.639.740.247,00
Number of Borrowers	174.551	68.622
Number of Loanparts	240.417	93.060
Number of Properties	179.268	69.543
Average Principal Balance (borrower)	61.916,62	53.040,43
Average Principal Balance (parts)	44.953,34	39.111,76
Coupon: Weighted Average	3,6	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Foreclosure Value	64,88	67,08
Weighted Average Loan to Indexed Foreclosure Value	57,76	48,96
Seasoning (years): Weighted Average	4,84	4,42
Original Maturity (years): Weighted Average	24,11	18,53
Remaining Tenor (years): Weighted Average	19,30	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.630.000.000,00***
Negative Carry	193.550.000,00
Outstanding Accrued Interest on Bonds	49.155.555,56
Current Outstanding Balance	10.807.546.770,96
Adjusted Nominal Value Assets *	10.541.740.750,34
Outstanding Accrued Interest on Assets	25.222.511,68
Nominal Value Test Current Value **	83,67 %
<i>Nominal Value Test Maximum Value</i>	83,70 %

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.

*** Outstanding Bonds Balances are as of 9th of March 2012

1. Currency Type

Currency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	10,376,828,741.92	96.02%	237,220	98.67%	3.64%
Swiss Franc	430,718,029.04	3.99%	3,197	1.33%	2.62%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,598,007,199.53	14.79%	40,382	16.80%	4.32%
Standard Amortising	9,209,539,571.41	85.21%	200,035	83.20%	3.47%
	10,807,546,770.94	100.0%	240,417	100.0%	3.59%

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%	1,541,419,310.35	14.26%	19,358	8.05%	2.05%
2.5% - 2.99%	2,390,266,516.36	22.12%	46,468	19.33%	2.69%
3% - 3.49%	2,868,103,548.94	26.54%	50,091	20.84%	3.19%
3.5% - 3.99%	1,170,972,854.59	10.83%	21,852	9.09%	3.73%
4% - 4.49%	354,874,763.32	3.28%	6,453	2.68%	4.20%
4.5% - 4.99%	367,238,849.84	3.40%	7,792	3.24%	4.73%
5% - 5.49%	919,511,340.45	8.51%	36,971	15.38%	5.26%
5.5% - 5.99%	467,557,119.13	4.33%	22,740	9.46%	5.70%
6% - 6.49%	83,707,022.72	0.77%	4,480	1.86%	6.23%
6.5% - 6.99%	149,853,891.79	1.39%	4,825	2.01%	6.64%
7% - 7.49%	493,008,328.25	4.56%	19,219	7.99%	7.06%
7.5% - more	1,033,225.22	0.01%	168	0.07%	9.63%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	4,752.26	0.00%	2	0.00%	5.15%
1988	15,716.44	0.00%	4	0.00%	3.62%
1989	71,166.96	0.00%	5	0.00%	4.58%
1990	38,669.01	0.00%	7	0.00%	5.15%
1991	24,314.22	0.00%	8	0.00%	5.15%
1992	134,376.35	0.00%	18	0.01%	5.02%
1993	406,658.83	0.00%	37	0.02%	4.62%
1994	613,240.68	0.01%	51	0.02%	3.48%
1995	1,239,552.85	0.01%	90	0.04%	3.54%
1996	3,122,234.91	0.03%	209	0.09%	3.95%
1997	10,930,051.42	0.10%	3,489	1.45%	4.61%
1998	26,259,874.80	0.24%	4,700	1.95%	4.53%
1999	73,253,141.07	0.68%	8,267	3.44%	4.79%
2000	131,015,628.72	1.21%	10,368	4.31%	4.55%
2001	281,493,546.66	2.60%	16,511	6.87%	4.28%
2002	417,380,182.56	3.86%	20,128	8.37%	4.46%
2003	497,231,439.82	4.60%	19,902	8.28%	4.66%
2004	620,310,463.99	5.74%	15,462	6.43%	4.07%
2005	1,119,419,881.19	10.36%	22,667	9.43%	3.70%
2006	1,235,300,211.99	11.43%	21,468	8.93%	3.33%
2007	1,306,768,308.69	12.09%	20,478	8.52%	2.93%
2008	1,467,537,954.61	13.58%	20,695	8.61%	3.38%
2009	2,024,706,617.78	18.73%	28,795	11.98%	3.42%
2010	1,203,150,921.47	11.13%	17,945	7.46%	3.61%
2011	363,721,437.02	3.37%	8,392	3.49%	3.87%
2012	23,396,426.66	0.22%	719	0.30%	3.04%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2010					
2011	312.28	0.00%	1	0.00%	2.72%
2012	9,180,011.75	0.08%	4,467	1.86%	4.99%
2013	31,949,360.57	0.30%	6,319	2.63%	4.81%
2014	66,687,579.21	0.62%	8,270	3.44%	4.84%
2015	114,110,861.52	1.06%	10,277	4.27%	4.67%
2016	212,408,852.33	1.97%	14,870	6.19%	4.57%
2017	308,755,557.95	2.86%	16,331	6.79%	4.74%
2018	275,777,435.98	2.55%	10,504	4.37%	4.39%
2019	330,810,210.48	3.06%	9,557	3.98%	4.02%
2020	425,873,145.97	3.94%	10,388	4.32%	3.75%
2021	449,370,324.75	4.16%	10,491	4.36%	3.46%
2022	387,026,936.09	3.58%	8,543	3.55%	3.09%
2023	386,353,349.29	3.57%	7,770	3.23%	3.26%
2024	542,209,042.12	5.02%	9,325	3.88%	3.11%
2025	508,493,209.63	4.70%	11,319	4.71%	3.76%
2026	298,841,444.22	2.77%	6,774	2.82%	4.34%
2027	354,338,385.60	3.28%	7,231	3.01%	4.82%
2028	283,264,804.92	2.62%	5,249	2.18%	4.29%
2029	355,035,992.46	3.29%	6,014	2.50%	3.81%
2030	290,195,617.17	2.69%	5,023	2.09%	3.53%
2031	227,907,831.04	2.11%	4,129	1.72%	3.34%
2032	212,669,587.74	1.97%	3,533	1.47%	3.13%
2033	217,693,107.03	2.01%	3,396	1.41%	3.55%
2034	347,651,838.13	3.22%	5,113	2.13%	3.39%
2035	414,522,220.41	3.84%	6,403	2.66%	3.19%
2036	308,378,474.91	2.85%	4,676	1.94%	3.10%
2037	283,106,316.34	2.62%	3,780	1.57%	2.85%
2038	316,960,421.49	2.93%	3,671	1.53%	3.36%
2039	382,146,400.42	3.54%	4,733	1.97%	3.41%
2040	225,249,551.58	2.08%	3,110	1.29%	3.57%
2041	216,742,847.10	2.01%	3,084	1.28%	3.45%
2042	143,827,744.28	1.33%	2,014	0.84%	3.08%
2043	135,041,413.97	1.25%	1,723	0.72%	3.35%
2044	158,292,960.81	1.46%	1,987	0.83%	3.36%
2045	157,831,687.49	1.46%	1,997	0.83%	3.22%
2046	226,380,611.67	2.09%	2,865	1.19%	3.02%
2047	240,464,254.68	2.22%	2,982	1.24%	3.01%
2048	228,138,007.31	2.11%	2,719	1.13%	3.32%
2049	265,140,655.01	2.45%	3,229	1.34%	3.41%
2050	171,828,802.98	1.59%	2,259	0.94%	3.52%
2051	195,997,564.97	1.81%	3,002	1.25%	3.50%
2052	42,220,176.13	0.39%	562	0.23%	3.42%
2053	9,253,071.03	0.09%	103	0.04%	3.24%
2054	10,797,900.29	0.10%	113	0.05%	3.22%
2055	11,587,086.89	0.11%	147	0.06%	3.57%
2056	12,292,001.45	0.11%	165	0.07%	3.58%
2057	14,741,801.52	0.14%	199	0.08%	3.11%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	130,203,613.68	1.20%	3,980	1.66%	3.60%
0.5 - 1.0	174,514,140.06	1.61%	3,650	1.52%	4.02%
1.0 - 1.5	363,240,367.30	3.36%	6,048	2.52%	3.81%
1.5 - 2.0	678,145,989.87	6.27%	9,750	4.06%	3.60%
2.0 - 2.5	1,018,152,752.59	9.42%	14,836	6.17%	3.38%
2.5 - 3.0	1,038,401,848.41	9.61%	14,450	6.01%	3.42%
3.0 - 4.0	1,514,709,566.18	14.02%	21,324	8.87%	3.47%
4.0 - 5.0	1,317,188,083.36	12.19%	20,399	8.48%	2.90%
5.0 - 6.0	1,199,708,506.17	11.10%	20,527	8.54%	3.28%
6.0 - 7.0	1,223,895,340.95	11.32%	24,250	10.09%	3.66%
7.0 - 8.0	635,309,110.23	5.88%	15,344	6.38%	4.05%
8.0 - 9.0	510,189,633.75	4.72%	19,408	8.07%	4.57%
9.0 - 10.0	424,899,373.78	3.93%	19,960	8.30%	4.50%
more - 10.0	578,988,444.63	5.36%	46,491	19.34%	4.43%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,640,388,165.79	79.95%	197,519	82.16%	3.45%
01-02	437,535,295.17	4.05%	8,744	3.64%	4.18%
02-03	289,026,522.82	2.67%	6,302	2.62%	5.04%
03-04	105,760,384.59	0.98%	2,948	1.23%	5.12%
04-05	47,929,207.97	0.44%	1,768	0.74%	4.93%
05-06	38,501,578.18	0.36%	1,472	0.61%	4.85%
06-07	46,522,298.09	0.43%	1,599	0.67%	5.16%
07-08	62,379,895.48	0.58%	1,719	0.72%	5.54%
08-09	34,297,210.69	0.32%	982	0.41%	4.72%
09-10	37,992,372.24	0.35%	1,114	0.46%	4.31%
10-11	32,079,453.60	0.30%	863	0.36%	4.36%
11-12	41,237,406.20	0.38%	996	0.41%	4.58%
12-13	49,943,252.53	0.46%	1,135	0.47%	5.09%
13-14	37,663,077.95	0.35%	838	0.35%	4.48%
14-15	52,259,254.07	0.48%	1,073	0.45%	3.99%
15-16	39,732,928.86	0.37%	748	0.31%	4.08%
16-17	43,199,936.43	0.40%	753	0.31%	4.35%
17-18	59,173,055.34	0.55%	970	0.40%	4.52%
18-19	40,934,438.71	0.38%	688	0.29%	3.80%
19-20	44,430,846.40	0.41%	709	0.29%	3.39%
20-21	38,285,734.05	0.35%	553	0.23%	3.19%
21-22	29,523,936.44	0.27%	459	0.19%	3.13%
22-23	35,204,438.14	0.33%	493	0.21%	3.12%
23-24	44,578,688.81	0.41%	618	0.26%	3.12%
24-25	61,804,943.87	0.57%	779	0.32%	3.14%
25-26	40,988,283.08	0.38%	500	0.21%	3.12%
26-27	35,485,449.92	0.33%	433	0.18%	3.13%
27-28	32,011,211.52	0.30%	363	0.15%	3.12%
28-29	19,776,715.22	0.18%	227	0.09%	3.13%
29-30	25,388,993.91	0.23%	291	0.12%	3.12%
30 - more	262,654,162.80	2.43%	2,748	1.14%	3.12%
Matured	857,632.09	0.01%	13	0.01%	3.36%
	10,807,546,770.96	100.%	240,417	100.%	3.59%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 64,88 %					
less - 40.00%	1,578,480,713.68	14.60%	47,553	26.53%	3.86%
40.01% - 50.00%	1,136,849,422.80	10.51%	22,957	12.81%	3.69%
50.01% - 60.00%	1,317,554,304.37	12.19%	22,983	12.82%	3.59%
60.01% - 70.00%	1,834,117,480.62	16.97%	27,026	15.08%	3.58%
70.01% - 80.00%	2,471,031,374.84	22.86%	32,585	18.18%	3.40%
80.01% - 85.00%	811,508,320.67	7.50%	7,072	3.95%	3.32%
85.01% - 90.00%	728,467,172.88	6.74%	6,480	3.62%	3.23%
90.01% - 95.00%	316,202,835.83	2.92%	3,167	1.77%	3.60%
95.01% - 100.00%	417,979,492.92	3.86%	7,158	3.99%	4.53%
100.01% - 105.00%	74,895,409.24	0.69%	851	0.48%	3.88%
105.01% - 110.00%	57,506,108.64	0.53%	611	0.34%	3.94%
110.01% - 115.00%	35,426,403.36	0.32%	444	0.25%	4.13%
115.01% - 120.00%	25,787,242.45	0.23%	366	0.20%	4.51%
120.01% - 125.00%	381,466.23	0.00%	4	0.00%	3.53%
128.01% - more	1,359,022.43	0.01%	11	0.01%	3.25%
	10,807,546,770.96	99.9%	179,268	100.0%	3.59%

9 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 57,41 %					
less - 40.00%	2,973,587,512.18	27.51%	99,981	55.77%	3.99%
40.01% - 50.00%	1,237,709,496.94	11.45%	17,363	9.69%	3.63%
50.01% - 60.00%	1,311,413,257.74	12.13%	15,288	8.53%	3.50%
60.01% - 70.00%	1,534,612,266.47	14.20%	15,534	8.67%	3.44%
70.01% - 80.00%	1,595,877,523.56	14.77%	14,509	8.09%	3.35%
80.01% - 85.00%	613,001,525.29	5.67%	5,196	2.90%	3.41%
85.01% - 90.00%	485,884,195.95	4.50%	3,823	2.13%	3.43%
90.01% - 95.00%	345,957,294.75	3.20%	2,582	1.44%	3.33%
95.01% - 100.00%	240,108,520.70	2.22%	1,829	1.02%	3.40%
100.01% - 105.00%	211,444,024.05	1.96%	1,490	0.83%	3.26%
105.01% - 110.00%	128,563,725.24	1.19%	863	0.48%	3.26%
110.01% - 115.00%	80,858,439.76	0.75%	536	0.30%	3.30%
115.01% - 120.00%	47,373,326.48	0.44%	267	0.15%	3.37%
120.01% - 125.00%	171,798.40	0.00%	1	0.00%	3.18%
128.01% - more	983,863.45	0.01%	6	0.00%	3.15%
	10,807,546,770.96	100.0%	179,268	100.0%	3.59%

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	741,380,555.80	6.85%	60,937	33.99%	4.89%
25.000,00 - 50.000,00	1,479,160,763.38	13.68%	39,674	22.13%	4.28%
50.000,00 - 75.000,00	1,782,828,163.26	16.49%	29,432	16.42%	3.95%
75.000,00 - 100.000,00	1,642,952,625.61	15.20%	18,868	10.53%	3.43%
100.000,00 - 125.000,00	1,160,669,269.53	10.73%	10,377	5.79%	3.25%
125.000,00 - 150.000,00	995,708,395.69	9.21%	7,287	4.07%	3.24%
150.000,00 - 175.000,00	640,678,026.12	5.92%	3,966	2.21%	3.17%
175.000,00 - 200.000,00	527,668,140.53	4.88%	2,825	1.58%	3.19%
200.000,00 - 225.000,00	312,283,179.76	2.88%	1,477	0.82%	3.12%
225.000,00 - 250.000,00	255,817,015.75	2.36%	1,081	0.60%	3.15%
250.000,00 - 275.000,00	200,746,730.61	1.85%	766	0.43%	3.01%
275.000,00 - 300.000,00	173,792,010.00	1.60%	606	0.34%	3.05%
300.000,00 - 325.000,00	124,724,465.28	1.15%	399	0.22%	2.96%
325.000,00 - 350.000,00	115,652,482.62	1.07%	344	0.19%	3.01%
350.000,00 - 375.000,00	79,671,689.74	0.73%	220	0.12%	3.02%
375.000,00 - 400.000,00	63,030,214.37	0.58%	163	0.09%	3.03%
400.000,00 - 425.000,00	58,584,560.21	0.54%	142	0.08%	2.88%
425.000,00 - 450.000,00	44,160,358.89	0.40%	101	0.06%	2.96%
450.000,00 - 475.000,00	38,324,146.77	0.35%	83	0.05%	3.02%
475.000,00 - 500.000,00	39,988,242.16	0.37%	82	0.05%	3.01%
500.000,00 - 600.000,00	112,559,876.12	1.04%	205	0.11%	2.91%
600.000,00 - 700.000,00	53,312,658.56	0.49%	83	0.05%	2.80%
700.000,00 - 800.000,00	32,049,690.46	0.29%	43	0.02%	2.82%
800.000,00 - 900.000,00	26,176,766.07	0.24%	31	0.02%	2.77%
900.000,00 - 1.000.000,00	18,197,764.36	0.16%	19	0.01%	2.98%
1.000.000,00 - 1.250.000,00	28,515,087.78	0.26%	26	0.02%	2.59%
1.250.000,00 - 1.500.000,00	19,594,152.18	0.18%	14	0.01%	2.57%
1.500.000,00 - more	39,319,739.35	0.36%	17	0.01%	2.39%
	10,807,546,770.96	99.9%	179,268	100.%	3.59%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,117,578,481.66	10.34%	10,652	5.94%	3.45%
Building	30,083,170.64	0.27%	310	0.17%	3.49%
House incl. land plot	9,067,793,887.72	83.90%	162,194	90.48%	3.63%
N/A	32,407,214.53	0.29%	523	0.29%	3.38%
Other real estate	70,730,545.01	0.65%	970	0.54%	3.39%
Professional Use	488,953,471.40	4.52%	4,619	2.58%	3.40%
	10,807,546,770.96	100.%	179,268	100.%	3.59%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	326,597,756.79	3.02%	6,049	3.37%	3.63%
AITOLOAKARNANIA	150,903,068.26	1.40%	3,062	1.71%	4.08%
ARGOLIDA	82,096,637.39	0.76%	1,290	0.72%	3.70%
ARKADIA	56,343,835.21	0.52%	963	0.54%	3.50%
ARTA	29,398,770.97	0.27%	722	0.40%	3.71%
ATTICA	5,314,212,653.23	49.17%	77,542	43.26%	3.43%
CHALKIDIKI	92,222,279.41	0.85%	1,853	1.03%	4.06%
CHANIA	153,922,046.05	1.42%	2,148	1.20%	3.59%
CHIOS	50,580,580.30	0.47%	867	0.48%	3.77%
CORFU	83,539,033.95	0.77%	1,354	0.76%	3.68%
DODEKANISA	254,615,232.10	2.36%	3,417	1.91%	3.65%
DRAMA	61,098,102.53	0.57%	1,672	0.93%	4.19%
EVOIA	163,184,927.21	1.51%	2,978	1.66%	3.79%
EVKITANIA	8,079,506.06	0.08%	201	0.11%	4.09%
EVROS	109,173,064.56	1.01%	2,958	1.65%	4.21%
FLORINA	23,317,455.96	0.22%	622	0.35%	4.32%
FOKIDA	22,800,236.34	0.21%	415	0.23%	3.83%
FTHIOTIDA	152,243,132.50	1.41%	2,994	1.67%	3.81%
GREVENA	18,623,636.31	0.17%	409	0.23%	3.75%
HERAKLION	179,674,244.56	1.66%	2,455	1.37%	3.42%
ILEIA	103,009,271.60	0.95%	2,251	1.26%	4.09%
IMATHIA	64,359,407.08	0.60%	1,352	0.75%	3.94%
IOANNINA	148,697,533.53	1.38%	2,511	1.40%	3.30%
KARDITSA	83,008,140.39	0.77%	1,839	1.03%	3.76%
KASTORIA	21,259,728.57	0.20%	463	0.26%	3.73%
KAVALA	87,742,827.46	0.81%	1,899	1.06%	3.80%
KEFALLONIA	60,409,325.59	0.56%	916	0.51%	3.58%
KILKIS	50,278,452.46	0.47%	1,260	0.70%	4.08%
KORINTHIA	152,621,965.89	1.41%	2,361	1.32%	3.42%
KOZANI	72,044,519.72	0.67%	1,606	0.90%	3.70%
KYKLADES	153,830,426.14	1.42%	1,800	1.00%	3.46%
LAKONIA	77,354,299.87	0.72%	1,238	0.69%	3.67%
LARISA	199,929,572.30	1.85%	3,952	2.21%	3.69%
LASITHI	84,096,263.08	0.78%	1,201	0.67%	3.32%
LEFKADA	23,975,347.99	0.22%	431	0.24%	3.72%
LESBOS	99,321,047.39	0.92%	1,617	0.90%	3.76%
MAGNESIA	147,276,625.43	1.36%	2,737	1.53%	3.80%
MESSINIA	114,493,784.84	1.06%	2,102	1.17%	3.66%
PELLA	74,403,960.28	0.69%	1,881	1.05%	4.21%
PIERIA	120,174,721.49	1.11%	2,070	1.16%	3.73%
PREVEZA	62,240,483.64	0.58%	1,109	0.62%	3.54%
RETHYMNO	126,857,472.98	1.17%	2,075	1.16%	3.43%
RODOPI	57,175,871.23	0.53%	1,473	0.82%	3.99%
SAMOS	67,248,965.54	0.62%	893	0.50%	3.45%
SERRES	54,685,203.01	0.51%	1,371	0.77%	4.42%
THESPROTIA	32,288,487.05	0.30%	629	0.35%	3.81%
THESSALONIKI	853,079,037.51	7.89%	15,857	8.85%	3.89%
TRIKALA	62,913,506.96	0.58%	1,375	0.77%	4.06%
VOIOTIA	93,886,220.28	0.87%	1,950	1.09%	3.88%
XANTHI	88,058,187.03	0.82%	2,495	1.39%	4.06%
ZAKYNTHOS	38,199,914.94	0.35%	583	0.33%	3.48%
	10,807,546,770.96	100.0%	179,268	100.0%	3.59%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,807,546,770.96	100.00%	240,417	100.00%	3.59%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

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	3,630,594,856.40	33.59%	74,194	30.86%	2.73%
Euribor 1M Linked	442,303,185.41	4.09%	6,121	2.55%	2.42%
Euribor 3M Linked	2,936,773,714.30	27.17%	48,949	20.36%	3.56%
Fixed	2,304,770,258.42	21.33%	46,714	19.43%	4.18%
Hellenic Government Bond	487,152,015.67	4.51%	18,613	7.74%	7.04%
Liibor 1M Linked	292,513,433.57	2.71%	2,102	0.87%	1.91%
Originator Rate	713,439,307.19	6.60%	43,724	18.19%	5.33%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

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)		220,147	9,159,926.95	9,751,199,250.00	91.57%	90.22%
31-60 days past due		14,332	7,318,025.20	724,364,969.12	5.96%	6.70%
61-90 days past due		5,938	5,210,989.08	331,982,551.84	2.47%	3.07%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		240,417	21,688,941.23	10,807,546,770.96	100.0%	100.0%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A					
Buy Primary	3,218,729,410.52	29.78%	74,732	31.08%	3.71%
Completion/construction of primary residence	1,664,483,442.97	15.40%	43,646	18.15%	3.72%
Completion/construction of secondary	1,148,790,815.17	10.62%	16,453	6.84%	3.27%
Refinancing loans from other banks	1,347,476,068.61	12.46%	23,982	9.98%	3.44%
Buy Secondary	489,172,414.24	4.52%	6,725	2.80%	3.40%
Professional use	162,105,580.62	1.49%	2,093	0.87%	3.55%
Land Purchase For Residence Construction	119,937,476.50	1.10%	2,487	1.03%	4.30%
Renovating	2,651,187,359.31	24.53%	69,656	28.97%	3.60%
Other	5,664,203.02	0.05%	643	0.27%	6.81%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	8,741,711,765.41	80.88%	191,621	79.70%	3.66%
Subsidized Loans	2,065,835,005.55	19.11%	48,796	20.30%	3.34%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,768,328,404.41	53.37%	93,583	53.61%	3.54%
Self Employed	2,648,342,901.91	24.50%	30,987	17.75%	3.50%
Unemployed	819,837,085.57	7.58%	14,944	8.56%	3.74%
Retired	1,162,069,472.41	10.75%	23,707	13.58%	3.65%
N/A	408,968,906.67	3.78%	11,330	6.49%	4.55%
	10,807,546,770.96	100.0%	174,551	100.0%	3.59%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	847,854,065.05	7.84%	13,823	5.75%	3.12%
Retired Employee	109,060,687.39	1.00%	2,125	0.88%	3.12%
No Employee	9,850,632,018.52	91.14%	224,469	93.37%	3.64%
	10,807,546,770.96	100.0%	240,417	100.0%	3.59%

* 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.