

Covered Bond Programme II



Monthly Investor Report

April 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	30-04-2013	30-06-2010
Portfolio Cut off Date	30-04-2013	30-06-2010
Original Principal Balance	13.278.710.009,00	4.884.632.703,00
Principal Balance	9.424.423.968,46	3.639.740.247,00
Number of Borrowers	159.381	68.622
Number of Loanparts	219.519	93.060
Number of Properties	163.420	69.543
Average Principal Balance (borrower)	59.131,41	53.040,43
Average Principal Balance (parts)	42.932,15	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	65,21	67,08
Weighted Average Loan to Indexed Value	58,44	48,96
Seasoning (years): Weighted Average	5,93	4,42
Original Maturity (years): Weighted Average	25,84	18,53
Remaining Tenor (years): Weighted Average	19,94	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	132.500.000,00
Outstanding Accrued Interest on Bonds	23.634.722,22
Current Outstanding Balance	9.424.423.968,46
Adjusted Nominal Value Assets *	9.129.268.058,70
Outstanding Accrued Interest on Assets	11.414.238,86
Nominal Value Test Current Value **	93,51 %
<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	9,100,306,859.69	96.56%	216,975	98.84%	3.23%
Swiss Franc	324,117,108.77	3.44%	2,544	1.16%	2.13%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,277,275,875.41	13.55%	35,144	16.01%	4.25%
Standard Amortising	8,147,148,093.05	86.45%	184,375	83.99%	3.02%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

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%	2,902,193,884.20	30.79%	47,726	21.74%	2.02%
2.5% - 2.99%	2,840,587,503.12	30.14%	58,721	26.75%	2.75%
3% - 3.49%	1,419,187,403.57	15.06%	28,457	12.96%	3.23%
3.5% - 3.99%	523,665,920.06	5.56%	12,041	5.49%	3.66%
4% - 4.49%	172,608,484.84	1.83%	2,505	1.14%	4.20%
4.5% - 4.99%	134,030,020.84	1.42%	3,618	1.65%	4.72%
5% - 5.49%	599,214,590.48	6.36%	28,069	12.79%	5.12%
5.5% - 5.99%	272,254,937.02	2.89%	14,825	6.75%	5.71%
6% - 6.49%	29,092,774.40	0.31%	1,250	0.57%	6.27%
6.5% - 6.99%	78,042,641.07	0.83%	3,297	1.50%	6.63%
7% - 7.49%	453,165,169.10	4.81%	18,982	8.65%	7.05%
7.5% - more	380,639.76	0.00%	27	0.01%	8.44%
	9,424,423,968.46	100.0%	219,518	100.0%	3.19%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1988	4,032.98	0.00%	4	0.00%	3.50%
1989	48,795.01	0.00%	6	0.00%	4.00%
1990	9,811.35	0.00%	6	0.00%	5.15%
1991	17,141.18	0.00%	8	0.00%	5.15%
1992	112,215.78	0.00%	16	0.01%	5.01%
1993	362,589.08	0.00%	32	0.01%	4.29%
1994	501,612.13	0.01%	45	0.02%	3.01%
1995	945,661.48	0.01%	87	0.04%	3.29%
1996	2,327,069.11	0.02%	186	0.08%	3.58%
1997	3,088,051.12	0.03%	278	0.13%	3.46%
1998	8,295,650.45	0.09%	2,944	1.34%	3.78%
1999	43,207,424.76	0.46%	7,495	3.41%	4.32%
2000	90,500,591.02	0.96%	9,506	4.33%	4.08%
2001	211,909,433.59	2.25%	15,208	6.93%	3.80%
2002	322,151,826.61	3.42%	17,171	7.82%	4.00%
2003	433,317,947.98	4.60%	18,999	8.65%	4.24%
2004	564,870,198.84	5.99%	15,282	6.96%	3.67%
2005	1,053,973,044.85	11.18%	22,780	10.38%	3.33%
2006	1,138,327,939.06	12.08%	21,294	9.70%	2.95%
2007	1,222,301,158.15	12.97%	20,507	9.34%	2.58%
2008	1,266,281,917.65	13.44%	19,390	8.83%	2.82%
2009	1,614,367,145.37	17.13%	24,362	11.10%	3.01%
2010	983,735,304.49	10.44%	15,666	7.14%	3.33%
2011	363,166,512.45	3.85%	6,554	2.99%	3.80%
2012	100,554,619.49	1.07%	1,692	0.77%	3.53%
2013	46,274.48	0.00%	1	0.00%	1.12%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	5,260,428.33	0.06%	3,559	1.62%	4.42%
2014	30,386,302.38	0.32%	7,136	3.25%	4.57%
2015	66,137,608.67	0.70%	8,943	4.07%	4.42%
2016	135,048,377.84	1.43%	12,736	5.80%	4.34%
2017	212,630,033.20	2.26%	14,131	6.44%	4.57%
2018	186,758,245.84	1.98%	9,047	4.12%	4.03%
2019	236,615,622.55	2.51%	8,339	3.80%	3.66%
2020	319,311,306.07	3.39%	9,156	4.17%	3.40%
2021	332,352,962.74	3.53%	9,083	4.14%	3.19%
2022	303,689,697.83	3.22%	7,902	3.60%	2.78%
2023	294,439,834.91	3.12%	6,861	3.13%	2.91%
2024	391,651,275.05	4.16%	7,630	3.48%	2.80%
2025	420,903,753.47	4.47%	10,733	4.89%	3.65%
2026	249,781,554.93	2.65%	5,975	2.72%	4.20%
2027	345,011,697.57	3.66%	8,064	3.67%	4.62%
2028	248,019,812.35	2.63%	5,246	2.39%	3.88%
2029	272,754,521.61	2.89%	5,047	2.30%	3.36%
2030	239,698,834.72	2.54%	4,475	2.04%	3.16%
2031	184,891,440.66	1.96%	3,414	1.56%	2.88%
2032	205,431,552.32	2.18%	3,996	1.82%	2.78%
2033	195,057,606.08	2.07%	3,484	1.59%	2.97%
2034	278,414,318.19	2.95%	4,386	2.00%	2.98%
2035	360,401,991.82	3.82%	5,746	2.62%	2.78%
2036	257,810,172.52	2.74%	4,083	1.86%	2.66%
2037	277,552,599.07	2.95%	4,253	1.94%	2.53%
2038	260,382,613.86	2.76%	3,428	1.56%	2.71%
2039	276,960,425.68	2.94%	3,686	1.68%	3.04%
2040	193,963,555.82	2.06%	2,767	1.26%	3.17%
2041	182,476,395.16	1.94%	2,545	1.16%	3.01%
2042	188,941,421.53	2.00%	3,055	1.39%	2.77%
2043	142,862,947.18	1.52%	2,105	0.96%	2.84%
2044	144,177,665.24	1.53%	1,909	0.87%	2.96%
2045	147,058,937.93	1.56%	1,998	0.91%	2.89%
2046	209,112,590.82	2.22%	2,802	1.28%	2.64%
2047	254,681,817.59	2.70%	3,377	1.54%	2.61%
2048	211,149,450.70	2.24%	2,715	1.24%	2.82%
2049	222,519,556.65	2.36%	2,850	1.30%	3.01%
2050	169,176,825.04	1.80%	2,232	1.02%	3.13%
2051	118,431,151.83	1.26%	1,741	0.79%	3.01%
2052	130,273,896.12	1.38%	1,883	0.86%	2.86%
2053	96,159,429.33	1.02%	1,243	0.57%	2.93%
2054	70,154,422.41	0.74%	899	0.41%	2.94%
2055	70,166,855.36	0.74%	939	0.43%	3.16%
2056	78,312,353.68	0.83%	1,053	0.48%	3.31%
2057	157,558,586.18	1.67%	2,143	0.98%	2.76%
2058	48,427,672.66	0.51%	711	0.32%	2.72%
2059	1,463,846.97	0.02%	13	0.01%	2.77%
Total	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,148,866.98	0.01%	22	0.01%	3.21%
0.5 - 1.0	36,176,812.29	0.38%	475	0.22%	3.35%
1.0 - 1.5	111,552,835.98	1.18%	2,089	0.95%	3.66%
1.5 - 2.0	163,180,721.55	1.73%	2,887	1.32%	3.81%
2.0 - 2.5	269,128,308.48	2.86%	4,787	2.18%	3.81%
2.5 - 3.0	434,110,766.38	4.61%	7,053	3.21%	3.47%
3.0 - 4.0	1,628,804,362.81	17.28%	24,562	11.19%	3.03%
4.0 - 5.0	1,348,858,595.09	14.31%	20,393	9.29%	2.93%
5.0 - 6.0	1,196,214,942.80	12.69%	19,566	8.91%	2.59%
6.0 - 7.0	1,170,646,253.09	12.42%	21,098	9.61%	2.76%
7.0 - 8.0	1,180,903,285.05	12.53%	24,579	11.20%	3.28%
8.0 - 9.0	618,501,144.83	6.56%	15,580	7.10%	3.57%
9.0 - 10.0	480,889,262.65	5.10%	18,752	8.54%	4.05%
more - 10.0	784,307,810.48	8.32%	57,676	26.27%	3.98%
Total	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,907,528,296.76	83.90%	187,319	85.33%	3.15%
01-02	339,907,518.68	3.61%	8,172	3.72%	3.06%
02-03	56,788,377.85	0.60%	2,000	0.91%	5.04%
03-04	771,325,876.55	8.18%	13,350	6.08%	2.73%
04-05	22,609,283.21	0.24%	898	0.41%	5.17%
05-06	36,031,299.85	0.38%	1,218	0.55%	5.63%
06-07	29,689,308.28	0.32%	922	0.42%	5.91%
07-08	16,182,838.08	0.17%	495	0.23%	5.54%
08-09	25,409,280.40	0.27%	584	0.27%	4.34%
09-10	14,155,132.26	0.15%	435	0.20%	5.27%
10-11	24,484,461.38	0.26%	652	0.30%	5.63%
11-12	23,198,713.16	0.25%	585	0.27%	5.82%
12-13	13,296,090.18	0.14%	330	0.15%	5.55%
13-14	18,540,637.52	0.20%	446	0.20%	5.37%
14-15	13,759,065.41	0.15%	292	0.13%	5.22%
15-16	19,251,138.10	0.20%	391	0.18%	5.46%
16-17	16,999,786.95	0.18%	326	0.15%	5.45%
17-18	8,720,404.21	0.09%	160	0.07%	4.95%
18-19	6,176,667.52	0.07%	117	0.05%	4.65%
19-20	5,512,347.78	0.06%	72	0.03%	3.42%
20-21	3,322,782.38	0.04%	62	0.03%	3.19%
21-22	2,869,472.18	0.03%	48	0.02%	3.08%
22-23	4,424,568.84	0.05%	74	0.03%	3.22%
23-24	4,610,452.06	0.05%	70	0.03%	3.11%
24-25	3,388,078.02	0.04%	51	0.02%	2.99%
25-26	3,213,253.18	0.03%	46	0.02%	3.09%
26-27	2,628,438.46	0.03%	34	0.02%	3.08%
27-28	2,773,288.30	0.03%	34	0.02%	3.18%
28-29	2,618,541.23	0.03%	35	0.02%	3.12%
29-30	3,014,369.29	0.03%	32	0.01%	3.16%
30 - more	21,994,200.39	0.23%	269	0.12%	3.09%
Matured	0.00	0.00%	0	0.00%	0.00%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,21 %					
less - 40.00%	1,383,717,853.37	14.68%	43,388	26.55%	3.41%
40.01% - 50.00%	989,541,495.73	10.49%	20,744	12.69%	3.25%
50.01% - 60.00%	1,143,645,109.26	12.13%	20,665	12.65%	3.17%
60.01% - 70.00%	1,567,914,289.13	16.63%	24,050	14.72%	3.17%
70.01% - 80.00%	2,136,617,692.70	22.67%	29,637	18.14%	2.99%
80.01% - 85.00%	709,265,036.06	7.52%	6,482	3.97%	2.92%
85.01% - 90.00%	669,765,411.60	7.10%	6,212	3.80%	2.80%
90.01% - 95.00%	274,119,713.29	2.90%	2,878	1.76%	3.20%
95.01% - 100.00%	357,599,033.98	3.79%	6,510	3.98%	4.34%
100.01% - 105.00%	54,873,984.03	0.58%	678	0.42%	3.67%
105.01% - 110.00%	36,665,595.27	0.38%	477	0.29%	3.74%
110.01% - 115.00%	23,856,872.20	0.25%	338	0.21%	3.92%
115.01% - 120.00%	17,851,309.86	0.18%	285	0.17%	4.42%
120.01% - 125.00%	9,640,736.40	0.10%	182	0.11%	4.38%
125.01% - 128.00%	6,334,008.97	0.06%	117	0.07%	4.60%
128.01% - more	43,015,826.61	0.45%	777	0.48%	4.43%
	9,424,423,968.46	100. %	163,420	100. %	3.19%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,24 %					
less - 40.00%	2,564,680,243.01	27.21%	90,876	55.61%	3.52%
40.01% - 50.00%	1,081,562,175.21	11.48%	15,638	9.57%	3.17%
50.01% - 60.00%	1,119,790,176.52	11.88%	13,864	8.48%	3.09%
60.01% - 70.00%	1,268,029,317.32	13.46%	13,594	8.32%	3.06%
70.01% - 80.00%	1,325,643,098.73	14.07%	12,419	7.60%	2.97%
80.01% - 85.00%	502,409,279.46	5.33%	4,541	2.78%	3.08%
85.01% - 90.00%	437,669,887.44	4.64%	3,808	2.33%	3.15%
90.01% - 95.00%	351,713,339.78	3.73%	2,810	1.72%	3.09%
95.01% - 100.00%	260,908,086.56	2.77%	2,063	1.26%	2.96%
100.01% - 105.00%	224,866,841.01	2.39%	1,725	1.06%	2.96%
105.01% - 110.00%	137,714,804.84	1.46%	1,054	0.65%	3.02%
110.01% - 115.00%	90,849,294.49	0.96%	629	0.39%	3.06%
115.01% - 120.00%	54,618,607.40	0.58%	390	0.24%	3.14%
120.01% - 125.00%	3,968,816.69	0.04%	9	0.01%	2.25%
	9,424,423,968.46	100. %	163,420	100. %	3.19%

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	666,590,622.57	7.07%	56,880	34.81%	4.39%
25.000,00 - 50.000,00	1,422,153,060.19	15.09%	38,090	23.31%	3.84%
50.000,00 - 75.000,00	1,608,846,473.89	17.07%	26,624	16.29%	3.50%
75.000,00 - 100.000,00	1,409,227,831.63	14.95%	16,270	9.96%	2.97%
100.000,00 - 125.000,00	1,008,671,444.42	10.70%	9,029	5.53%	2.83%
125.000,00 - 150.000,00	809,159,400.46	8.58%	5,930	3.63%	2.80%
150.000,00 - 175.000,00	541,080,892.76	5.74%	3,352	2.05%	2.77%
175.000,00 - 200.000,00	430,199,515.81	4.56%	2,308	1.41%	2.77%
200.000,00 - 225.000,00	267,029,133.64	2.83%	1,260	0.77%	2.73%
225.000,00 - 250.000,00	215,376,804.35	2.28%	909	0.56%	2.73%
250.000,00 - 275.000,00	171,093,664.82	1.81%	653	0.40%	2.70%
275.000,00 - 300.000,00	147,808,455.61	1.56%	516	0.32%	2.65%
300.000,00 - 325.000,00	105,915,218.45	1.12%	339	0.21%	2.67%
325.000,00 - 350.000,00	88,548,946.73	0.93%	263	0.16%	2.57%
350.000,00 - 375.000,00	64,185,042.08	0.68%	177	0.11%	2.64%
375.000,00 - 400.000,00	51,925,946.62	0.55%	134	0.08%	2.69%
400.000,00 - 425.000,00	43,342,522.60	0.45%	105	0.06%	2.56%
425.000,00 - 450.000,00	37,143,029.78	0.39%	85	0.05%	2.77%
450.000,00 - 475.000,00	32,862,874.43	0.34%	71	0.04%	2.79%
475.000,00 - 500.000,00	26,602,672.14	0.28%	55	0.03%	2.67%
500.000,00 - 600.000,00	97,149,972.06	1.03%	178	0.11%	2.57%
600.000,00 - 700.000,00	37,689,813.60	0.39%	59	0.04%	2.71%
700.000,00 - 800.000,00	37,530,078.83	0.39%	50	0.03%	2.49%
800.000,00 - 900.000,00	16,847,965.02	0.17%	20	0.01%	2.65%
900.000,00 - 1.000.000,00	18,855,880.40	0.20%	20	0.01%	2.38%
1.000.000,00 - 1.250.000,00	18,582,844.10	0.19%	17	0.01%	2.62%
1.250.000,00 - 1.500.000,00	10,765,231.11	0.11%	8	0.01%	2.12%
1.500.000,00 - more	39,238,630.36	0.41%	18	0.01%	2.25%
	9,424,423,968.46	100.0%	163,420	100.0%	3.19%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,026,947,309.29	10.89%	10,650	6.52%	3.09%
Building	2,700,267.59	0.02%	34	0.02%	2.86%
House incl. land plot	7,919,810,190.27	84.03%	147,662	90.36%	3.21%
N/A	288,977.54	0.00%	8	0.01%	2.82%
Other real estate	46,951,636.36	0.49%	755	0.46%	3.04%
Professional Use	427,725,587.41	4.53%	4,311	2.64%	3.00%
	9,424,423,968.46	100.0%	163,420	100.0%	3.19%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	279,226,589.41	2.96%	5,401	3.31%	3.21%
AITOLOAKARNANIA	131,200,562.75	1.39%	2,763	1.69%	3.68%
ARGOLIDA	75,389,966.48	0.80%	1,221	0.75%	3.27%
ARKADIA	47,656,399.63	0.51%	879	0.54%	3.12%
ARTA	25,681,921.21	0.27%	649	0.40%	3.16%
ATTICA	4,637,809,653.15	49.21%	69,970	42.82%	3.01%
CHALKIDIKI	85,030,414.79	0.90%	1,786	1.09%	3.64%
CHANIA	129,960,677.70	1.38%	1,917	1.17%	3.21%
CHIOS	47,805,200.20	0.51%	843	0.52%	3.30%
CORFU	76,440,606.44	0.81%	1,218	0.75%	3.09%
DODEKANISA	227,891,728.94	2.42%	3,144	1.92%	3.21%
DRAMA	53,183,059.97	0.56%	1,580	0.97%	3.85%
EVOIA	136,485,999.90	1.45%	2,686	1.64%	3.35%
EVKITANIA	6,871,936.21	0.07%	179	0.11%	3.62%
EVROS	97,643,507.87	1.04%	2,763	1.69%	3.87%
FLORINA	20,104,956.68	0.21%	543	0.33%	3.99%
FOKIDA	17,694,989.17	0.19%	358	0.22%	3.44%
FTHIOTIDA	125,587,779.67	1.33%	2,672	1.64%	3.37%
GREVENA	17,119,708.94	0.18%	376	0.23%	3.28%
HERAKLION	151,538,913.14	1.61%	2,184	1.34%	3.00%
ILEIA	91,340,733.20	0.97%	2,060	1.26%	3.69%
IMATHIA	53,290,188.98	0.57%	1,215	0.74%	3.66%
IOANNINA	131,200,470.03	1.39%	2,327	1.42%	2.95%
KARDITSA	68,322,999.63	0.73%	1,647	1.01%	3.23%
KASTORIA	20,524,896.85	0.22%	445	0.27%	3.30%
KAVALA	76,366,588.31	0.81%	1,773	1.09%	3.44%
KEFALLONIA	49,933,840.45	0.53%	821	0.50%	3.10%
KILKIS	46,497,401.21	0.49%	1,212	0.74%	3.66%
KORINTHIA	131,180,367.07	1.39%	2,103	1.29%	3.04%
KOZANI	62,798,595.88	0.67%	1,490	0.91%	3.29%
KYKLADES	134,494,509.74	1.43%	1,644	1.01%	2.97%
LAKONIA	69,994,873.63	0.74%	1,172	0.72%	3.24%
LARISA	179,746,041.30	1.91%	3,702	2.27%	3.25%
LASITHI	72,217,628.11	0.77%	1,113	0.68%	2.96%
LEFKADA	21,289,204.60	0.23%	421	0.26%	3.27%
LESBOS	87,672,521.92	0.93%	1,523	0.93%	3.34%
MAGNESIA	128,550,551.46	1.36%	2,554	1.56%	3.41%
MESSINIA	99,312,145.92	1.05%	1,900	1.16%	3.20%
PELLA	67,400,393.39	0.72%	1,799	1.10%	3.83%
PIERIA	101,064,921.40	1.07%	1,915	1.17%	3.43%
PREVEZA	55,501,062.43	0.59%	1,005	0.62%	3.08%
RETHYMNO	112,296,627.68	1.19%	1,849	1.13%	2.96%
RODOPI	52,161,859.18	0.55%	1,407	0.86%	3.61%
SAMOS	57,851,013.10	0.61%	817	0.50%	3.05%
SERRES	46,775,862.87	0.50%	1,169	0.72%	3.98%
THESSALOTIA	28,035,302.63	0.30%	571	0.35%	3.26%
THESSALONIKI	738,734,100.41	7.84%	14,758	9.03%	3.63%
TRIKALA	55,457,378.34	0.59%	1,267	0.78%	3.68%
VOIOTIA	82,438,216.05	0.88%	1,769	1.08%	3.42%
XANTHI	77,751,451.93	0.83%	2,289	1.40%	3.75%
ZAKYNTHOS	33,897,648.51	0.36%	551	0.34%	3.09%
TOTAL	9,424,423,968.46	100.0%	163,420	100.0%	3.19%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	9,424,423,968.46	100.00%	219,519	100.00%	3.19%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

14. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	3,176,787,330.38	33.71%	71,273	32.47%	2.46%
Euribor 1M Linked	417,717,705.28	4.43%	6,426	2.93%	2.18%
Euribor 3M Linked	2,952,079,395.57	31.32%	53,285	24.27%	3.23%
Fixed	1,714,667,096.02	18.19%	36,671	16.71%	3.46%
Hellenic Government Bond	452,332,246.08	4.80%	18,620	8.48%	7.04%
Liibor 1M Linked	283,709,992.78	3.01%	2,175	0.99%	1.84%
Originator Rate	427,130,202.35	4.53%	31,069	14.15%	5.09%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

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)	200,942	25,298,559.59	8,482,583,382.29	91.54%	90.00%
31-60 days past due	12,289	5,673,113.65	606,691,122.60	5.60%	6.43%
61-90 days past due	6,288	4,725,814.13	335,149,463.57	2.86%	3.55%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	219,519	35,697,487.37	9,424,423,968.46	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2,622,513,256.13	27.82%	63,950	29.13%	3.42%
Completion/construction of primary residence	1,298,269,544.86	13.77%	37,382	17.03%	3.33%
Completion/construction of secondary	991,637,687.16	10.52%	15,195	6.92%	2.82%
Refinancing loans from other banks	1,638,823,117.65	17.38%	30,407	13.85%	2.99%
Buy Secondary	419,434,441.41	4.45%	6,156	2.80%	2.99%
Professional use	131,917,232.95	1.39%	1,844	0.84%	3.16%
Land Purchase For Residence Construction	102,558,329.69	1.08%	2,228	1.02%	4.07%
Renovating	2,215,713,380.37	23.51%	61,834	28.17%	3.14%
Other	3,556,978.24	0.03%	523	0.24%	6.87%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	7,976,664,462.52	84.63%	182,117	82.96%	3.22%
Subsidized Loans	1,447,759,505.94	15.36%	37,402	17.04%	3.01%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,711,729,417.93	49.99%	79,792	50.06%	3.15%
Self Employed	2,316,110,244.62	24.57%	28,363	17.80%	3.10%
Unemployed	942,969,194.64	10.00%	17,742	11.13%	3.22%
Retired	1,173,599,000.34	12.45%	25,248	15.84%	3.22%
N/A	280,016,110.93	2.97%	8,236	5.17%	4.38%
	9,424,423,968.46	100.0%	159,381	100.0%	3.19%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	751,114,050.62	7.96%	12,750	5.81%	2.69%
Retired Employee	96,509,550.76	1.02%	1,991	0.91%	2.68%
No Employee	8,576,800,367.08	91.00%	204,778	93.28%	3.24%
	9,424,423,968.46	100.0%	219,519	100.0%	3.19%

* 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.