

Covered Bond Programme II



Monthly Investor Report

June 2011

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series01	XS0520508630	BBB	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series02	XS0520508713	BBB	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series03	XS0520508804	BBB	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	BBB	Ba3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	BBB	Ba3	EUR	500,000,000.00	ECB + 230bp	24-09-2013
Series 05	XS0638293075	BBB	Ba3	EUR	1,000,000,000.00	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	30-06-2011	30-06-2010
Portfolio Cut off Date	30-06-2011	30-06-2010
Original Principal Balance	14.474.906.915,00	4.884.632.703,00
Principal Balance	11.180.115.977,00	3.639.740.247,00
Number of Borrowers	175.985	68.622
Number of Loanparts	242.235	93.060
Number of Properties	183.790	69.543
Average Principal Balance (borrower)	63.528,80	53.040,43
Average Principal Balance (parts)	46.154,20	39.111,76
Coupon: Weighted Average	4,0	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Value	64,58	67,08
Weighted Average Loan to Indexed Value	57,24	48,96
Seasoning (years): Weighted Average	4,44	4,42
Original Maturity (years): Weighted Average	23,24	18,53
Remaining Tenor (years): Weighted Average	18,84	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.800.000.000,00
Negative Carry	222.000.000,00
Outstanding Accrued Interest on Bonds	5.468.055,56
Current Outstanding Balance	11.180.115.976,54
Adjusted Nominal Value Assets *	10.931.457.900,37
Outstanding Accrued Interest on Assets	22.799.093,54
Nominal Value Test Current Value **	82,05 %
<i>Nominal Value Test Maximum Value</i>	<i>83,70 %</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	10,713,772,359.57	95.83%	238,847	98.60%	3.99%
Swiss Franc	466,343,616.97	4.17%	3,388	1.40%	3.06%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,349,480,989.98	12.07%	32,042	13.19%	4.84%
Standard Amortising	9,830,634,986.56	87.92%	210,193	86.77%	3.83%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

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%	806,730,304.05	7.22%	8,530	3.52%	2.20%
2.5% - 2.99%	1,939,948,205.32	17.35%	30,690	12.67%	2.77%
3% - 3.49%	2,357,091,896.71	21.08%	46,532	19.21%	3.23%
3.5% - 3.99%	1,699,000,050.70	15.20%	28,023	11.57%	3.68%
4% - 4.49%	1,063,334,593.63	9.51%	18,214	7.52%	4.22%
4.5% - 4.99%	852,312,145.99	7.62%	16,916	6.98%	4.72%
5% - 5.49%	443,070,240.85	3.96%	10,507	4.34%	5.24%
5.5% - 5.99%	1,207,344,322.85	10.80%	53,307	22.01%	5.59%
6% - 6.49%	97,169,026.32	0.87%	4,346	1.79%	6.23%
6.5% - 6.99%	179,841,764.82	1.61%	5,280	2.18%	6.64%
7% - 7.49%	533,573,535.20	4.77%	19,724	8.14%	7.06%
7.5% - more	699,890.10	0.01%	166	0.07%	13.34%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	8,059.19	0.00%	2	0.00%	5.15%
1988	19,459.88	0.00%	4	0.00%	3.76%
1989	76,910.09	0.00%	4	0.00%	4.76%
1990	43,717.36	0.00%	7	0.00%	5.15%
1991	26,586.20	0.00%	8	0.00%	5.15%
1992	150,231.63	0.00%	18	0.01%	5.02%
1993	430,062.09	0.00%	35	0.01%	4.67%
1994	190,726.45	0.00%	30	0.01%	4.88%
1995	416,438.42	0.00%	54	0.02%	4.65%
1996	3,052,504.84	0.03%	881	0.36%	5.12%
1997	19,387,497.86	0.17%	4,024	1.66%	5.17%
1998	37,049,496.23	0.33%	5,015	2.07%	4.79%
1999	91,639,269.40	0.82%	8,751	3.61%	5.01%
2000	154,807,388.72	1.38%	10,880	4.49%	4.77%
2001	324,569,221.71	2.90%	17,750	7.33%	4.60%
2002	474,781,383.64	4.25%	21,197	8.75%	4.78%
2003	551,860,198.68	4.94%	20,769	8.57%	4.93%
2004	680,311,392.01	6.09%	16,087	6.64%	4.34%
2005	1,224,519,282.16	10.95%	23,919	9.87%	3.97%
2006	1,328,505,779.66	11.88%	22,635	9.34%	3.61%
2007	1,391,031,405.80	12.44%	21,295	8.79%	3.53%
2008	1,567,912,952.19	14.02%	21,536	8.89%	3.80%
2009	2,228,157,344.48	19.93%	31,004	12.80%	3.78%
2010	1,018,293,690.37	9.11%	14,929	6.16%	3.87%
2011	82,874,977.48	0.74%	1,401	0.58%	4.46%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	1,934,543.81	0.02%	1,207	0.50%	5.09%
2012	24,720,806.90	0.22%	5,496	2.27%	5.14%
2013	51,594,083.03	0.46%	6,959	2.87%	4.95%
2014	93,179,496.92	0.83%	9,079	3.75%	4.97%
2015	146,348,832.71	1.31%	11,116	4.59%	4.82%
2016	262,563,331.86	2.35%	16,097	6.65%	4.79%
2017	372,349,830.93	3.33%	17,490	7.22%	4.97%
2018	327,942,826.64	2.93%	11,289	4.66%	4.64%
2019	384,527,854.06	3.44%	10,230	4.22%	4.30%
2020	483,721,447.83	4.33%	10,966	4.53%	4.00%
2021	490,893,819.88	4.39%	10,405	4.30%	3.71%
2022	437,076,721.33	3.91%	8,943	3.69%	3.43%
2023	430,870,835.89	3.85%	8,193	3.38%	3.51%
2024	614,550,570.17	5.50%	10,060	4.15%	3.42%
2025	541,176,510.25	4.84%	11,652	4.81%	4.00%
2026	287,009,901.38	2.57%	5,806	2.40%	4.55%
2027	379,180,914.93	3.39%	7,268	3.00%	5.13%
2028	310,544,348.86	2.78%	5,439	2.25%	4.62%
2029	398,492,215.83	3.56%	6,427	2.65%	4.13%
2030	310,858,566.45	2.78%	5,111	2.11%	3.86%
2031	205,840,688.20	1.84%	3,208	1.32%	3.54%
2032	218,370,957.09	1.95%	3,324	1.37%	3.69%
2033	233,506,251.73	2.09%	3,468	1.43%	3.99%
2034	382,450,866.52	3.42%	5,385	2.22%	3.75%
2035	436,109,181.91	3.90%	6,585	2.72%	3.54%
2036	294,321,321.02	2.63%	4,139	1.71%	3.36%
2037	276,634,565.71	2.47%	3,548	1.46%	3.51%
2038	325,811,789.75	2.91%	3,550	1.47%	3.78%
2039	407,792,120.67	3.65%	4,876	2.01%	3.73%
2040	217,446,378.55	1.94%	2,913	1.20%	3.90%
2041	153,171,138.92	1.37%	1,959	0.81%	3.70%
2042	119,144,508.67	1.07%	1,548	0.64%	3.57%
2043	123,131,546.84	1.10%	1,481	0.61%	3.89%
2044	151,215,498.41	1.35%	1,776	0.73%	3.79%
2045	144,367,910.85	1.29%	1,756	0.72%	3.57%
2046	200,792,846.30	1.80%	2,402	0.99%	3.33%
2047	211,719,318.12	1.89%	2,488	1.03%	3.61%
2048	201,372,322.93	1.80%	2,302	0.95%	3.89%
2049	259,486,640.34	2.32%	3,102	1.28%	3.87%
2050	177,552,101.46	1.59%	2,159	0.89%	3.80%
2051	85,794,401.60	0.77%	992	0.41%	3.64%
2052	241,652.82	0.00%	3	0.00%	4.54%
2053	38,022.43	0.00%	1	0.00%	5.60%
2055	74,129.34	0.00%	2	0.00%	5.60%
2056	3,823,659.37	0.03%	31	0.01%	3.99%
2061	368,697.33	0.00%	4	0.00%	3.50%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	87,039,196.89	0.78%	1,469	0.61%	4.45%
0.5 - 1.0	281,299,260.84	2.52%	4,464	1.84%	4.02%
1.0 - 1.5	766,073,608.51	6.85%	10,845	4.48%	3.80%
1.5 - 2.0	1,215,209,457.54	10.87%	17,050	7.04%	3.76%
2.0 - 2.5	1,026,299,427.76	9.18%	14,065	5.81%	3.83%
2.5 - 3.0	870,051,121.57	7.78%	11,747	4.85%	4.07%
3.0 - 4.0	1,383,707,184.55	12.38%	20,135	8.31%	3.63%
4.0 - 5.0	1,390,945,560.48	12.44%	22,411	9.25%	3.38%
5.0 - 6.0	1,469,229,737.67	13.14%	27,298	11.27%	3.86%
6.0 - 7.0	723,640,557.02	6.47%	15,620	6.45%	4.17%
7.0 - 8.0	630,956,950.45	5.64%	19,505	8.05%	4.62%
8.0 - 9.0	500,280,115.85	4.47%	20,226	8.35%	4.85%
9.0 - 10.0	378,386,097.94	3.38%	19,311	7.97%	4.71%
more - 10.0	456,997,699.47	4.09%	38,089	15.72%	4.78%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,790,838,978.81	78.63%	193,946	80.07%	3.83%
01-02	438,571,470.74	3.92%	9,166	3.78%	4.51%
02-03	438,363,253.18	3.92%	8,530	3.52%	4.96%
03-04	215,904,825.83	1.93%	4,947	2.04%	5.18%
04-05	64,084,258.66	0.57%	2,099	0.87%	5.33%
05-06	47,893,149.70	0.43%	1,824	0.75%	4.87%
06-07	33,357,736.68	0.30%	1,320	0.54%	4.68%
07-08	76,893,430.19	0.69%	2,148	0.89%	5.43%
08-09	51,247,325.35	0.46%	1,369	0.57%	5.25%
09-10	39,512,660.74	0.35%	1,057	0.44%	4.43%
10-11	40,924,339.27	0.37%	1,148	0.47%	4.31%
11-12	35,864,900.52	0.32%	838	0.35%	4.26%
12-13	58,080,316.46	0.52%	1,329	0.55%	4.96%
13-14	47,816,636.21	0.43%	1,048	0.43%	4.88%
14-15	47,671,756.37	0.43%	972	0.40%	4.05%
15-16	47,675,310.64	0.43%	943	0.39%	4.17%
16-17	40,836,901.96	0.37%	689	0.28%	3.97%
17-18	60,991,624.58	0.55%	1,007	0.42%	4.79%
18-19	53,387,760.84	0.48%	875	0.36%	4.39%
19-20	47,354,741.02	0.42%	759	0.31%	3.52%
20-21	39,224,531.91	0.35%	583	0.24%	3.21%
21-22	33,809,125.88	0.30%	491	0.20%	3.14%
22-23	31,028,013.38	0.28%	444	0.18%	3.12%
23-24	32,667,819.35	0.29%	459	0.19%	3.12%
24-25	59,604,390.71	0.53%	804	0.33%	3.14%
25-26	44,170,371.91	0.40%	543	0.22%	3.13%
26-27	35,627,393.13	0.32%	436	0.18%	3.13%
27-28	25,549,312.75	0.23%	297	0.12%	3.15%
28-29	19,987,892.80	0.18%	237	0.10%	3.12%
29-30	13,542,663.27	0.12%	155	0.06%	3.15%
30 - more	167,326,248.37	1.50%	1,767	0.73%	3.13%
Matured	306,835.33	0.00%	5	0.00%	3.12%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,58 %					
less - 40.00%	1,634,819,303.71	14.62%	48,213	26.23%	4.20%
40.01% - 50.00%	1,180,897,281.33	10.56%	23,512	12.79%	4.04%
50.01% - 60.00%	1,386,541,503.46	12.40%	23,773	12.94%	3.95%
60.01% - 70.00%	1,963,431,138.33	17.56%	28,243	15.37%	3.95%
70.01% - 80.00%	2,636,246,323.16	23.57%	34,207	18.61%	3.75%
80.01% - 85.00%	808,207,766.01	7.22%	7,033	3.83%	3.73%
85.01% - 90.00%	674,540,396.37	6.03%	6,160	3.35%	3.67%
90.01% - 95.00%	293,998,278.23	2.62%	3,046	1.66%	3.92%
95.01% - 100.00%	404,922,505.65	3.62%	7,174	3.90%	4.85%
100.01% - 105.00%	76,710,942.11	0.68%	901	0.49%	4.08%
105.01% - 110.00%	53,201,204.23	0.47%	655	0.36%	4.23%
110.01% - 115.00%	37,981,299.62	0.33%	467	0.25%	4.33%
115.01% - 120.00%	25,957,315.79	0.23%	379	0.21%	4.70%
120.01% - 125.00%	792,841.92	0.00%	8	0.00%	3.39%
125.01% - 128.00%	357,629.21	0.00%	4	0.00%	3.80%
128.01% - more	1,510,247.41	0.01%	15	0.01%	3.90%
	11,180,115,976.54	99.9%	183,790	100.0%	3.95%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,24 %					
less - 40.00%	3,056,001,653.85	27.33%	100,596	54.73%	4.31%
40.01% - 50.00%	1,290,890,588.85	11.55%	18,245	9.93%	3.99%
50.01% - 60.00%	1,338,169,995.20	11.97%	15,767	8.58%	3.86%
60.01% - 70.00%	1,593,171,234.58	14.25%	16,085	8.75%	3.82%
70.01% - 80.00%	1,694,905,145.11	15.16%	15,349	8.35%	3.69%
80.01% - 85.00%	707,713,862.97	6.33%	6,019	3.28%	3.70%
85.01% - 90.00%	528,850,651.10	4.73%	4,279	2.33%	3.81%
90.01% - 95.00%	368,626,909.34	3.30%	2,953	1.61%	3.83%
95.01% - 100.00%	241,222,870.36	2.16%	1,897	1.03%	3.87%
100.01% - 105.00%	153,928,435.42	1.38%	1,156	0.63%	3.83%
105.01% - 110.00%	105,760,670.44	0.95%	748	0.41%	3.84%
110.01% - 115.00%	60,205,079.83	0.54%	428	0.23%	3.82%
115.01% - 120.00%	40,562,142.11	0.36%	267	0.15%	3.87%
120.01% - 125.00%	106,737.38	0.00%	1	0.00%	4.60%
	11,180,115,976.54	100.0%	183,790	100.0%	3.95%

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	758,679,963.46	6.78%	60,328	32.82%	5.10%
25.000,00 - 50.000,00	1,512,190,610.83	13.52%	40,933	22.27%	4.54%
50.000,00 - 75.000,00	1,898,376,533.85	16.97%	31,300	17.03%	4.35%
75.000,00 - 100.000,00	1,763,328,769.64	15.77%	20,203	10.99%	3.80%
100.000,00 - 125.000,00	1,181,759,759.93	10.57%	10,570	5.75%	3.62%
125.000,00 - 150.000,00	1,053,242,479.58	9.42%	7,698	4.19%	3.63%
150.000,00 - 175.000,00	640,924,513.28	5.73%	3,971	2.16%	3.55%
175.000,00 - 200.000,00	556,482,260.62	4.97%	2,973	1.62%	3.61%
200.000,00 - 225.000,00	311,540,741.51	2.78%	1,470	0.80%	3.45%
225.000,00 - 250.000,00	254,716,010.61	2.27%	1,074	0.58%	3.53%
250.000,00 - 275.000,00	183,740,171.18	1.64%	701	0.38%	3.39%
275.000,00 - 300.000,00	178,173,736.06	1.59%	621	0.34%	3.47%
300.000,00 - 325.000,00	117,977,059.90	1.05%	378	0.21%	3.43%
325.000,00 - 350.000,00	115,054,820.93	1.02%	342	0.19%	3.37%
350.000,00 - 375.000,00	74,908,051.71	0.67%	207	0.11%	3.39%
375.000,00 - 400.000,00	67,899,424.28	0.60%	176	0.10%	3.38%
400.000,00 - 425.000,00	49,471,307.28	0.44%	120	0.07%	3.19%
425.000,00 - 450.000,00	48,784,002.41	0.43%	112	0.06%	3.21%
450.000,00 - 475.000,00	43,012,292.86	0.38%	93	0.05%	3.31%
475.000,00 - 500.000,00	41,965,240.91	0.37%	86	0.05%	3.46%
500.000,00 - 600.000,00	108,609,010.82	0.97%	198	0.11%	3.26%
600.000,00 - 700.000,00	57,914,624.48	0.51%	90	0.05%	3.29%
700.000,00 - 800.000,00	31,418,306.56	0.28%	42	0.02%	3.22%
800.000,00 - 900.000,00	26,433,164.01	0.23%	31	0.02%	2.96%
900.000,00 - 1.000.000,00	14,309,919.33	0.12%	15	0.01%	3.27%
1.000.000,00 - 1.250.000,00	32,331,045.83	0.28%	29	0.02%	2.93%
1.250.000,00 - 1.500.000,00	18,325,589.61	0.16%	13	0.01%	2.62%
1.500.000,00 - more	38,546,565.07	0.34%	16	0.01%	3.01%
	11,180,115,976.54	99.9%	183,790	100.0%	3.95%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,051,243,314.32	9.40%	9,903	5.39%	3.77%
Building	61,333,358.66	0.54%	718	0.39%	3.88%
House incl. land plot	9,272,920,660.34	82.94%	165,498	90.05%	3.99%
N/A	264,401,160.03	2.36%	2,703	1.47%	3.50%
Other real estate	32,858,078.08	0.29%	415	0.23%	3.71%
Professional Use	497,359,405.11	4.44%	4,553	2.48%	3.82%
	11,180,115,976.54	100.0%	183,790	100.0%	3.95%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	336,555,226.12	3.01%	6,273	3.41%	4.00%
AITOLOAKARNANIA	156,605,283.79	1.40%	3,111	1.69%	4.36%
ARGOLIDA	85,174,383.28	0.76%	1,314	0.72%	4.03%
ARKADIA	57,232,372.93	0.51%	962	0.52%	3.87%
ARTA	29,730,814.72	0.27%	736	0.40%	4.07%
ATTICA	5,459,275,206.86	48.83%	79,766	43.40%	3.79%
CHALKIDIKI	94,748,172.82	0.85%	1,866	1.02%	4.39%
CHANIA	162,606,463.24	1.45%	2,231	1.21%	3.95%
CHIOS	51,638,553.21	0.46%	882	0.48%	4.02%
CORFU	89,652,184.07	0.80%	1,366	0.74%	4.01%
DODEKANISA	261,817,563.81	2.34%	3,402	1.85%	3.99%
DRAMA	63,291,744.96	0.57%	1,691	0.92%	4.53%
EVOIA	166,106,209.98	1.49%	2,986	1.63%	4.16%
EVKITANIA	8,189,853.82	0.07%	196	0.11%	4.39%
EVROS	115,434,526.53	1.03%	3,052	1.66%	4.55%
FLORINA	24,949,497.53	0.22%	640	0.35%	4.61%
FOKIDA	22,336,202.27	0.20%	424	0.23%	4.10%
FTHIOTIDA	157,310,610.42	1.41%	3,075	1.67%	4.13%
GREVENA	19,321,066.14	0.17%	408	0.22%	4.09%
HERAKLION	184,466,604.53	1.65%	2,482	1.35%	3.83%
ILEIA	106,466,777.26	0.95%	2,289	1.25%	4.43%
IMATHIA	66,242,568.48	0.59%	1,381	0.75%	4.27%
IOANNINA	154,875,660.42	1.39%	2,582	1.41%	3.70%
KARDITSA	89,075,876.35	0.80%	1,908	1.04%	4.11%
KASTORIA	22,024,183.92	0.20%	465	0.25%	4.21%
KAVALA	89,839,674.48	0.80%	1,939	1.06%	4.20%
KEFALLONIA	60,685,715.79	0.54%	920	0.50%	4.01%
KILKIS	53,319,951.80	0.48%	1,290	0.70%	4.38%
KORINTHIA	154,608,318.11	1.38%	2,422	1.32%	3.85%
KOZANI	74,438,059.76	0.67%	1,620	0.88%	4.02%
KYKLADES	155,993,348.87	1.40%	1,824	0.99%	3.85%
LAKONIA	78,359,102.27	0.70%	1,223	0.67%	4.05%
LARISA	211,144,521.11	1.89%	4,049	2.20%	4.02%
LASITHI	87,839,873.10	0.79%	1,223	0.67%	3.67%
LEFKADA	25,356,151.46	0.23%	450	0.25%	4.16%
LESBOS	103,564,106.96	0.93%	1,667	0.91%	4.10%
MAGNESIA	150,270,001.51	1.34%	2,777	1.51%	4.16%
MESSINIA	120,622,181.05	1.08%	2,182	1.19%	4.01%
PELLA	78,800,589.08	0.71%	1,934	1.05%	4.49%
PIERIA	129,030,430.13	1.15%	2,142	1.17%	4.06%
PREVEZA	65,312,366.41	0.58%	1,143	0.62%	3.92%
RETHYMNO	133,010,030.50	1.19%	2,129	1.16%	3.78%
RODOPI	57,795,793.84	0.52%	1,519	0.83%	4.37%
SAMOS	72,830,459.11	0.65%	923	0.50%	3.86%
SERRES	56,880,887.39	0.51%	1,388	0.76%	4.65%
THESPROTIA	33,810,190.26	0.30%	643	0.35%	4.17%
THESSALONIKI	909,234,545.39	8.13%	16,407	8.93%	4.21%
TRIKALA	66,286,800.60	0.59%	1,397	0.76%	4.37%
VOIOTIA	96,766,611.00	0.87%	1,971	1.07%	4.23%
XANTHI	92,232,563.82	0.83%	2,541	1.38%	4.39%
ZAKYNTHOS	36,956,095.28	0.33%	579	0.32%	3.86%
	11,180,115,976.54	100.0%	183,790	100.0%	3.95%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,180,115,976.54	100.00%	242,235	100.00%	3.95%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

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	3,663,892,914.65	32.77%	71,843	29.66%	3.00%
Euribor 1M Linked	388,145,327.48	3.47%	5,291	2.18%	2.71%
Euribor 3M Linked	2,618,912,403.83	23.42%	38,469	15.88%	3.89%
Fixed	2,870,634,688.32	25.68%	56,760	23.43%	4.49%
Hellenic Government Bond	524,490,394.71	4.69%	18,997	7.84%	7.04%
Libor 1M Linked	232,838,929.30	2.08%	1,625	0.67%	2.06%
Originator Rate	881,201,318.25	7.88%	49,250	20.33%	5.55%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

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)	216,736	7,616,816.54	10,045,972,558.51	89.47%	89.85%
31-60 days past due	11,088	6,122,780.00	560,925,131.62	4.58%	5.01%
61-90 days past due	14,411	16,626,137.99	573,218,286.41	5.95%	5.12%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	242,235	30,365,734.53	11,180,115,976.54	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	3,448,047,953.48	30.84%	78,559	32.43%	4.04%
Completion/construction of primary residence	1,834,785,376.07	16.41%	46,450	19.18%	4.06%
Completion/construction of secondary	1,215,249,688.70	10.86%	17,187	7.10%	3.71%
Refinancing loans from other banks	948,394,719.05	8.48%	13,252	5.47%	3.56%
Buy Secondary	509,996,077.00	4.56%	6,833	2.82%	3.73%
Professional use	178,840,297.62	1.59%	2,201	0.91%	3.95%
Land Purchase for Residence Construction	134,632,575.41	1.20%	2,694	1.11%	4.64%
Renovating	2,903,600,597.47	25.97%	74,399	30.71%	4.01%
Other	6,568,691.74	0.05%	660	0.27%	6.80%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Non-Subsidized Loans	8,845,807,621.18	79.12%	189,404	78.19%	4.04%
Subsidized Loans	2,334,308,355.36	20.87%	52,831	21.81%	3.63%
	11,180,115,976.54	100.0%	242,235	100.0%	3.95%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	6,102,189,480.95	54.58%	97,378	55.33%	3.88%
Retired	1,111,662,238.82	9.94%	21,785	12.38%	3.93%
Self Employed	2,763,697,374.86	24.71%	31,089	17.67%	3.89%
Unemployed	704,077,453.78	6.29%	12,675	7.20%	4.33%
N/A	498,489,428.13	4.45%	13,058	7.42%	4.77%
	11,180,115,976.54	100.0%	175,985	100.0%	3.95%

19.Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	430,377,658.09	3.84%	5,656	3.21%	3.13%
Retired Employee	120,012,772.97	1.07%	1,509	0.86%	3.13%
No Employee	10,629,725,545.48	95.07%	168,820	86.93%	4.04%
	11,180,115,976.54	100.0%	175,895	91.0%	3.95%

* 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.