

Covered Bond Programme II



NATIONAL BANK
OF GREECE

Monthly Investor Report

September 2011

Table of Contents

Bonds	3
Summary	3
Nominal Value Test	4
1. Currency Type	5
2. Product Type	5
3. Loan Coupon	5
4. Origination year	6
5. Legal Maturity Year	7
6. Seasoning	8
7. Remaining Tenor	9
8. Loan to Foreclosure Value	10
9. Loan to Indexed Foreclosure Value	10
10. Outstanding Motional Amount	11
11. Property Description	11
12. Geography	12
13. Mortgage Payment Frequency	14
14. Interest Payment Type	14
15. Delinquencies	14
16. Loan Purpose	15
17. Subsidized Loans	15
18. Employment	16
19. Loans to Personnel	16

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	1,500,000,000.00	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	30-09-2011	30-06-2010
Portfolio Cut off Date	30-09-2011	30-06-2010
Original Principal Balance	14.609.853.078,00	4.884.632.703,00
Principal Balance	11.190.911.251,83	3.639.740.247,00
Number of Borrowers	177.626	68.622
Number of Loanparts	242.299	93.060
Number of Properties	183.286	69.543
Average Principal Balance (borrower)	63.002,66	53.040,43
Average Principal Balance (parts)	46.186,37	39.111,76
Coupon: Weighted Average	4,0	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	64,57	67,08
Weighted Average Loan to Indexed Foreclosure Value	57,32	48,96
Seasoning (years): Weighted Average	4,57	4,42
Original Maturity (years): Weighted Average	23,54	18,53
Remaining Tenor (years): Weighted Average	19,00	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	3.561.111,11
Current Outstanding Balance	11.190.911.251,83
Adjusted Nominal Value Assets *	10.941.223.783,87
Outstanding Accrued Interest on Assets	31.814.469,61
Nominal Value Test Current Value **	81,89 %
<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	10,725,326,062.17	95.84%	238,896	98.60%	4.03%
Swiss Franc	465,585,189.66	4.16%	3,403	1.40%	2.89%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,390,372,846.29	12.42%	33,068	13.65%	4.74%
Standard Amortising	9,799,959,609.19	87.57%	209,124	86.31%	3.87%
	11,190,332,455.48	100.0%	242,299	100.0%	3.98%

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%	340,653,005.06	3.04%	3,075	1.27%	1.73%
2.5% - 2.99%	1,130,465,340.92	10.10%	14,796	6.11%	2.73%
3% - 3.49%	3,477,123,666.72	31.07%	63,029	26.01%	3.17%
3.5% - 3.99%	2,019,104,105.89	18.04%	33,755	13.93%	3.73%
4% - 4.49%	1,097,570,590.48	9.81%	19,441	8.02%	4.22%
4.5% - 4.99%	745,504,244.85	6.66%	16,631	6.86%	4.73%
5% - 5.49%	441,366,525.76	3.94%	10,259	4.23%	5.24%
5.5% - 5.99%	1,157,744,325.04	10.35%	52,217	21.55%	5.60%
6% - 6.49%	94,488,298.15	0.84%	4,321	1.78%	6.23%
6.5% - 6.99%	170,820,195.27	1.53%	5,123	2.11%	6.64%
7% - 7.49%	515,537,829.54	4.61%	19,497	8.05%	7.06%
7.5% - more	533,124.15	0.00%	155	0.06%	13.01%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

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%	3.90%
1989	65,987.83	0.00%	4	0.00%	4.85%
1990	38,669.01	0.00%	7	0.00%	5.15%
1991	24,314.22	0.00%	8	0.00%	5.15%
1992	147,379.68	0.00%	19	0.01%	5.05%
1993	408,074.09	0.00%	37	0.02%	4.99%
1994	185,947.27	0.00%	32	0.01%	5.00%
1995	449,771.25	0.00%	62	0.03%	4.77%
1996	2,254,764.15	0.02%	610	0.25%	5.04%
1997	15,435,894.72	0.14%	3,905	1.61%	5.19%
1998	32,572,650.81	0.29%	4,919	2.03%	4.84%
1999	84,113,273.62	0.75%	8,598	3.55%	5.07%
2000	145,899,784.88	1.30%	10,725	4.43%	4.83%
2001	308,630,768.80	2.76%	17,318	7.15%	4.66%
2002	455,808,975.45	4.07%	20,923	8.63%	4.83%
2003	530,500,616.30	4.74%	20,439	8.44%	4.99%
2004	655,704,376.41	5.86%	15,848	6.54%	4.43%
2005	1,194,086,383.81	10.67%	23,586	9.73%	4.09%
2006	1,302,603,533.00	11.64%	22,332	9.22%	3.73%
2007	1,366,479,548.03	12.21%	21,075	8.70%	3.42%
2008	1,592,192,770.65	14.23%	21,846	9.02%	3.77%
2009	2,209,900,045.58	19.75%	30,794	12.71%	3.82%
2010	1,123,241,211.36	10.04%	16,234	6.70%	3.95%
2011	170,146,042.21	1.52%	2,972	1.23%	3.88%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	601,483.92	0.01%	700	0.29%	5.19%
2012	18,631,326.67	0.17%	5,330	2.20%	5.18%
2013	44,457,107.87	0.40%	6,801	2.81%	5.01%
2014	84,018,476.10	0.75%	8,873	3.66%	5.04%
2015	135,570,276.80	1.21%	10,920	4.51%	4.89%
2016	246,421,983.30	2.20%	15,782	6.51%	4.86%
2017	353,072,695.34	3.15%	17,194	7.10%	5.01%
2018	311,096,381.68	2.78%	11,087	4.58%	4.71%
2019	368,512,312.14	3.29%	10,083	4.16%	4.39%
2020	466,259,175.65	4.17%	10,816	4.46%	4.16%
2021	478,684,435.54	4.28%	10,430	4.30%	3.89%
2022	421,507,897.06	3.77%	8,829	3.64%	3.54%
2023	419,509,082.54	3.75%	8,142	3.36%	3.67%
2024	595,198,071.09	5.32%	9,881	4.08%	3.56%
2025	541,256,323.46	4.84%	11,640	4.80%	4.10%
2026	294,101,348.16	2.63%	6,111	2.52%	4.57%
2027	369,333,037.09	3.30%	7,208	2.97%	5.05%
2028	307,872,452.41	2.75%	5,436	2.24%	4.57%
2029	390,375,031.26	3.49%	6,346	2.62%	4.16%
2030	311,451,577.66	2.78%	5,158	2.13%	3.91%
2031	220,553,470.19	1.97%	3,511	1.45%	3.62%
2032	219,432,968.83	1.96%	3,341	1.38%	3.55%
2033	234,687,673.39	2.10%	3,503	1.45%	3.94%
2034	378,214,058.97	3.38%	5,370	2.22%	3.79%
2035	442,409,507.75	3.95%	6,641	2.74%	3.62%
2036	303,233,797.02	2.71%	4,334	1.79%	3.46%
2037	286,694,365.30	2.56%	3,618	1.49%	3.36%
2038	337,639,864.57	3.02%	3,696	1.53%	3.71%
2039	410,797,427.01	3.67%	4,892	2.02%	3.73%
2040	222,665,313.96	1.99%	2,969	1.23%	3.95%
2041	178,947,350.86	1.60%	2,329	0.96%	3.74%
2042	121,092,713.64	1.08%	1,585	0.65%	3.46%
2043	129,275,954.93	1.16%	1,557	0.64%	3.82%
2044	154,363,080.02	1.38%	1,819	0.75%	3.77%
2045	151,987,430.03	1.36%	1,815	0.75%	3.61%
2046	214,528,207.91	1.92%	2,548	1.05%	3.37%
2047	219,938,109.52	1.97%	2,572	1.06%	3.45%
2048	222,788,118.94	1.99%	2,503	1.03%	3.74%
2049	270,896,886.11	2.42%	3,196	1.32%	3.84%
2050	175,852,886.62	1.57%	2,138	0.88%	3.85%
2051	134,005,861.77	1.20%	1,561	0.64%	3.70%
2053	69,243.27	0.00%	2	0.00%	5.85%
2054	30,843.88	0.00%	1	0.00%	5.85%
2055	73,870.97	0.00%	2	0.00%	5.85%
2056	2,801,770.63	0.03%	29	0.01%	4.29%
	11,190,911,251.83	100.0%	242,298	100.0%	3.98%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	78,638,339.53	0.70%	1,408	0.58%	3.91%
0.5 - 1.0	235,196,132.27	2.10%	3,840	1.58%	4.00%
1.0 - 1.5	539,786,499.00	4.82%	7,638	3.15%	4.01%
1.5 - 2.0	1,077,406,468.51	9.63%	15,450	6.38%	3.81%
2.0 - 2.5	1,166,418,609.31	10.42%	15,885	6.56%	3.81%
2.5 - 3.0	937,489,097.31	8.38%	12,955	5.35%	4.08%
3.0 - 4.0	1,444,026,851.93	12.90%	20,262	8.36%	3.61%
4.0 - 5.0	1,368,117,091.40	12.23%	21,727	8.97%	3.39%
5.0 - 6.0	1,440,585,264.43	12.87%	25,844	10.67%	3.81%
6.0 - 7.0	863,823,217.97	7.72%	18,161	7.50%	4.28%
7.0 - 8.0	608,089,984.95	5.43%	16,112	6.65%	4.46%
8.0 - 9.0	532,205,469.48	4.76%	21,729	8.97%	5.04%
9.0 - 10.0	388,265,588.02	3.47%	19,372	8.00%	4.86%
more - 10.0	510,862,637.72	4.56%	41,916	17.30%	4.79%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,752,770,208.25	78.21%	194,469	80.26%	3.91%
01-02	439,110,603.61	3.92%	8,902	3.67%	4.30%
02-03	397,753,070.46	3.55%	7,951	3.28%	5.00%
03-04	166,878,265.62	1.49%	4,265	1.76%	5.20%
04-05	50,536,184.71	0.45%	1,780	0.73%	5.06%
05-06	51,462,478.26	0.46%	1,875	0.77%	4.86%
06-07	32,801,098.87	0.29%	1,316	0.54%	4.74%
07-08	81,915,431.09	0.73%	2,235	0.92%	5.54%
08-09	42,216,779.51	0.38%	1,156	0.48%	4.95%
09-10	38,452,148.67	0.34%	1,055	0.44%	4.29%
10-11	40,594,283.00	0.36%	1,135	0.47%	4.37%
11-12	35,850,313.42	0.32%	843	0.35%	4.28%
12-13	61,900,171.14	0.55%	1,395	0.58%	5.03%
13-14	43,571,364.37	0.39%	961	0.40%	4.71%
14-15	50,430,763.18	0.45%	1,015	0.42%	3.93%
15-16	51,732,888.70	0.46%	973	0.40%	4.19%
16-17	36,277,275.10	0.32%	644	0.27%	3.94%
17-18	69,944,257.60	0.63%	1,136	0.47%	4.73%
18-19	50,011,904.41	0.45%	808	0.33%	4.09%
19-20	53,500,216.05	0.48%	835	0.34%	3.42%
20-21	41,303,417.52	0.37%	582	0.24%	3.18%
21-22	35,576,295.73	0.32%	523	0.22%	3.14%
22-23	37,370,917.75	0.33%	517	0.21%	3.12%
23-24	41,653,718.96	0.37%	564	0.23%	3.13%
24-25	72,125,996.57	0.64%	905	0.37%	3.14%
25-26	45,796,969.78	0.41%	547	0.23%	3.13%
26-27	40,931,244.21	0.37%	490	0.20%	3.13%
27-28	37,547,731.02	0.34%	415	0.17%	3.12%
28-29	24,292,216.90	0.22%	271	0.11%	3.12%
29-30	20,031,478.05	0.18%	217	0.09%	3.14%
30 - more	245,712,686.68	2.20%	2,506	1.03%	3.13%
Matured	858,872.64	0.01%	13	0.01%	3.24%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,57 %					
less - 40.00%	1,652,322,145.87	14.76%	48,644	26.54%	4.21%
40.01% - 50.00%	1,178,770,773.78	10.53%	23,520	12.83%	4.08%
50.01% - 60.00%	1,378,522,028.58	12.31%	23,621	12.89%	3.98%
60.01% - 70.00%	1,931,630,032.14	17.26%	27,924	15.24%	3.99%
70.01% - 80.00%	2,617,841,445.73	23.39%	33,753	18.42%	3.81%
80.01% - 85.00%	842,827,148.15	7.53%	7,185	3.92%	3.73%
85.01% - 90.00%	690,927,870.87	6.17%	6,161	3.36%	3.65%
90.01% - 95.00%	295,520,453.27	2.64%	2,998	1.64%	3.95%
95.01% - 100.00%	417,546,233.61	3.73%	7,200	3.93%	4.79%
100.01% - 105.00%	69,994,775.75	0.62%	841	0.46%	4.15%
105.01% - 110.00%	52,164,305.73	0.46%	615	0.34%	4.26%
110.01% - 115.00%	36,327,627.86	0.32%	445	0.24%	4.36%
115.01% - 120.00%	25,423,834.60	0.22%	366	0.20%	4.76%
120.01% - 125.00%	180,500.17	0.00%	2	0.00%	3.60%
125.01% - 128.00%	87,816.01	0.00%	1	0.00%	4.30%
128.01% - more	824,259.71	0.00%	10	0.01%	3.67%
	11,190,911,251.83	99.9%	183,286	100.%	3.98%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,32 %					
less - 40.00%	3,042,659,025.58	27.19%	100,633	54.91%	4.36%
40.01% - 50.00%	1,293,759,264.80	11.56%	18,079	9.86%	4.04%
50.01% - 60.00%	1,344,505,810.90	12.01%	15,718	8.58%	3.91%
60.01% - 70.00%	1,602,287,425.72	14.32%	16,126	8.80%	3.85%
70.01% - 80.00%	1,709,645,896.38	15.28%	15,577	8.50%	3.77%
80.01% - 85.00%	682,341,323.97	6.10%	5,681	3.10%	3.70%
85.01% - 90.00%	540,494,761.00	4.83%	4,363	2.38%	3.81%
90.01% - 95.00%	377,347,400.61	3.37%	2,874	1.57%	3.71%
95.01% - 100.00%	235,554,297.62	2.11%	1,794	0.98%	3.72%
100.01% - 105.00%	157,759,126.61	1.41%	1,115	0.61%	3.63%
105.01% - 110.00%	95,811,336.79	0.86%	666	0.36%	3.67%
110.01% - 115.00%	62,730,455.05	0.56%	417	0.23%	3.58%
115.01% - 120.00%	42,777,638.55	0.38%	227	0.12%	3.57%
120.01% - 125.00%	2,012,168.25	0.02%	10	0.01%	3.60%
128.01% - more	1,225,320.00	0.01%	6	0.00%	3.17%
	11,190,911,251.83	100.%	183,286	100.%	3.98%

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	749,213,752.83	6.69%	60,526	33.02%	5.13%
25.000,00 - 50.000,00	1,498,898,252.89	13.39%	40,501	22.10%	4.61%
50.000,00 - 75.000,00	1,873,327,378.30	16.73%	30,961	16.89%	4.39%
75.000,00 - 100.000,00	1,742,622,209.41	15.57%	19,973	10.90%	3.86%
100.000,00 - 125.000,00	1,183,785,612.06	10.57%	10,579	5.77%	3.68%
125.000,00 - 150.000,00	1,053,809,526.59	9.41%	7,702	4.20%	3.65%
150.000,00 - 175.000,00	651,454,012.79	5.82%	4,035	2.20%	3.58%
175.000,00 - 200.000,00	557,318,535.72	4.98%	2,980	1.63%	3.59%
200.000,00 - 225.000,00	320,134,610.36	2.86%	1,513	0.83%	3.49%
225.000,00 - 250.000,00	264,931,756.24	2.36%	1,118	0.61%	3.51%
250.000,00 - 275.000,00	191,463,631.77	1.71%	730	0.40%	3.39%
275.000,00 - 300.000,00	188,898,849.71	1.68%	658	0.36%	3.43%
300.000,00 - 325.000,00	120,132,570.50	1.07%	384	0.21%	3.37%
325.000,00 - 350.000,00	120,354,173.80	1.07%	358	0.20%	3.36%
350.000,00 - 375.000,00	81,462,070.05	0.72%	225	0.12%	3.36%
375.000,00 - 400.000,00	64,148,452.45	0.57%	166	0.09%	3.43%
400.000,00 - 425.000,00	52,700,211.11	0.47%	128	0.07%	3.23%
425.000,00 - 450.000,00	50,953,127.82	0.45%	117	0.06%	3.19%
450.000,00 - 475.000,00	40,631,861.01	0.36%	88	0.05%	3.35%
475.000,00 - 500.000,00	42,928,582.82	0.38%	88	0.05%	3.45%
500.000,00 - 600.000,00	116,747,484.11	1.04%	213	0.12%	3.26%
600.000,00 - 700.000,00	56,446,164.98	0.50%	88	0.05%	3.25%
700.000,00 - 800.000,00	32,168,672.09	0.28%	43	0.02%	3.29%
800.000,00 - 900.000,00	28,784,637.60	0.25%	34	0.02%	3.18%
900.000,00 - 1.000.000,00	17,224,982.16	0.15%	18	0.01%	3.16%
1.000.000,00 - 1.250.000,00	36,440,580.98	0.32%	33	0.02%	2.85%
1.250.000,00 - 1.500.000,00	14,124,384.88	0.12%	10	0.01%	2.52%
1.500.000,00 - more	39,805,166.80	0.35%	17	0.01%	3.14%
	11,190,911,251.83	99.9%	183,286	100.%	3.98%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,120,170,020.62	10.00%	10,438	5.70%	3.80%
Building	55,144,790.39	0.49%	642	0.35%	3.90%
House incl. land plot	9,420,267,192.38	84.17%	166,312	90.74%	4.01%
N/A	33,449,625.07	0.29%	530	0.29%	3.76%
Other real estate	53,582,594.78	0.47%	688	0.38%	3.67%
Professional Use	508,297,028.59	4.54%	4,676	2.55%	3.84%
	11,190,911,251.83	100.%	183,286	100.%	3.98%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	339,347,502.61	3.03%	6,261	3.42%	4.01%
AITOLOAKARNANIA	155,371,944.52	1.39%	3,097	1.69%	4.41%
ARGOLIDA	85,322,621.65	0.76%	1,311	0.72%	4.07%
ARKADIA	57,188,322.29	0.51%	966	0.53%	3.94%
ARTA	29,472,081.65	0.26%	734	0.40%	4.12%
ATTICA	5,486,734,559.99	49.03%	79,490	43.37%	3.82%
CHALKIDIKI	96,085,620.53	0.86%	1,878	1.03%	4.41%
CHANIA	161,069,575.15	1.44%	2,200	1.20%	3.98%
CHIOS	51,687,751.42	0.46%	882	0.48%	4.08%
CORFU	87,383,375.47	0.78%	1,364	0.74%	4.07%
DODEKANISA	263,323,592.76	2.35%	3,438	1.88%	4.04%
DRAMA	61,978,841.18	0.55%	1,677	0.92%	4.55%
EVOIA	167,505,578.16	1.50%	3,003	1.64%	4.17%
EVKITANIA	7,960,631.11	0.07%	193	0.11%	4.44%
EVROS	113,054,668.48	1.01%	3,019	1.65%	4.56%
FLORINA	24,468,529.11	0.22%	636	0.35%	4.62%
FOKIDA	22,360,751.25	0.20%	422	0.23%	4.15%
FTHIOTIDA	157,973,237.98	1.41%	3,072	1.68%	4.16%
GREVENA	18,926,004.14	0.17%	402	0.22%	4.05%
HERAKLION	182,320,519.40	1.63%	2,485	1.36%	3.87%
ILEIA	108,081,371.15	0.97%	2,293	1.25%	4.43%
IMATHIA	67,474,096.12	0.60%	1,389	0.76%	4.28%
IOANNINA	154,399,277.26	1.38%	2,576	1.41%	3.76%
KARDITSA	86,661,432.51	0.77%	1,889	1.03%	4.14%
KASTORIA	21,475,900.11	0.19%	463	0.25%	4.22%
KAVALA	87,156,297.40	0.78%	1,909	1.04%	4.22%
KEFALLONIA	62,603,721.32	0.56%	935	0.51%	4.06%
KILKIS	52,227,674.68	0.47%	1,273	0.70%	4.44%
KORINTHIA	155,514,079.11	1.39%	2,429	1.33%	3.83%
KOZANI	74,030,468.73	0.66%	1,622	0.89%	4.08%
KYKLADES	161,059,981.03	1.44%	1,853	1.01%	3.87%
LAKONIA	78,129,256.45	0.70%	1,222	0.67%	4.05%
LARISA	208,800,105.38	1.87%	4,022	2.19%	4.08%
LASITHI	89,234,465.47	0.80%	1,246	0.68%	3.73%
LEFKADA	25,255,413.23	0.23%	452	0.25%	4.20%
LESBOS	104,613,125.56	0.94%	1,668	0.91%	4.10%
MAGNESIA	150,685,855.09	1.35%	2,770	1.51%	4.17%
MESSINIA	120,632,278.96	1.08%	2,168	1.18%	4.03%
PELLA	77,933,313.72	0.70%	1,923	1.05%	4.52%
PIERIA	126,957,290.47	1.13%	2,133	1.16%	4.12%
PREVEZA	65,388,359.19	0.58%	1,136	0.62%	3.95%
RETHYMNO	131,548,117.17	1.18%	2,111	1.15%	3.85%
RODOPI	57,973,775.60	0.52%	1,515	0.83%	4.38%
SAMOS	74,588,990.87	0.67%	935	0.51%	3.90%
SERRES	54,821,829.03	0.49%	1,368	0.75%	4.70%
THESPROTIA	32,698,976.44	0.29%	638	0.35%	4.23%
THESSALONIKI	897,174,330.66	8.02%	16,313	8.90%	4.24%
TRIKALA	66,494,735.09	0.59%	1,403	0.77%	4.40%
VOIOTIA	96,444,484.75	0.86%	1,968	1.07%	4.27%
XANTHI	91,865,108.35	0.82%	2,547	1.39%	4.41%
ZAKYNTHOS	39,451,432.08	0.35%	587	0.32%	3.89%
	11,190,911,251.83	100.0%	183,286	100.0%	3.98%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,190,911,251.83	100.00%	242,299	100.00%	3.98%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

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	3,731,290,765.16	33.34%	73,995	30.54%	3.23%
Euribor 1M Linked	451,943,806.59	4.04%	6,080	2.51%	2.92%
Euribor 3M Linked	2,679,020,266.02	23.94%	39,813	16.43%	3.97%
Fixed	2,740,112,450.70	24.49%	53,996	22.28%	4.34%
Hellenic Government Bond	507,760,763.93	4.54%	18,790	7.75%	7.04%
Liibor 1M Linked	252,550,830.58	2.26%	1,784	0.74%	1.90%
Originator Rate	828,232,368.85	7.40%	47,841	19.74%	5.55%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

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)	227,370	7,242,237.19	10,406,341,490.09	93.84%	92.98%
31-60 days past due	10,203	5,554,853.21	517,842,599.50	4.21%	4.62%
61-90 days past due	4,726	4,393,523.25	266,727,162.24	1.95%	2.38%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	242,299	17,190,613.65	11,190,911,251.83	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	3,423,942,951.41	30.59%	78,132	32.25%	4.11%
Completion/construction of primary residence	1,819,858,758.91	16.26%	46,192	19.06%	4.12%
Completion/construction of secondary	1,231,263,893.94	11.00%	17,299	7.14%	3.70%
Refinancing loans from other banks	1,008,690,434.08	9.01%	14,295	5.90%	3.62%
Buy Secondary	518,141,959.41	4.63%	6,981	2.88%	3.78%
Professional use	176,107,972.65	1.57%	2,192	0.91%	4.03%
Land Purchase for Residence Construction	128,152,432.21	1.14%	2,620	1.08%	4.59%
Renovating	2,878,331,788.25	25.72%	73,933	30.51%	3.99%
Other	6,421,060.97	0.05%	655	0.27%	6.81%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Non-Subsidized Loans	8,932,015,681.16	79.81%	190,388	78.58%	4.02%
Subsidized Loans	2,258,895,570.67	20.18%	51,911	21.42%	3.81%
	11,190,911,251.83	100.0%	242,299	100.0%	3.98%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	5,605,197,831.44	50.09%	91,291	51.40%	3.92%
Retired	1,157,464,866.12	10.34%	23,180	13.05%	3.95%
Self Employed	3,234,988,404.44	28.91%	37,397	21.05%	3.91%
Unemployed	733,474,776.49	6.55%	13,365	7.52%	4.20%
N/A	459,785,373.29	4.11%	12,393	6.98%	4.87%
	11,190,911,251.83	100.0%	177,626	100.0%	3.98%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Current Employee	873,655,433.45	7.81%	8,971	5.05%	3.13%
Retired Employee	118,043,302.63	1.05%	1,501	0.85%	3.14%
No Employee	10,199,212,515.75	91.14%	167,154	94.10%	4.07%
	11,190,911,251.83	100.0%	177,626	100.0%	3.98%

* 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.