

Covered Bond Programme II



Monthly Investor Report

September 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 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	30-09-2013	30-06-2010
Portfolio Cut off Date	30-09-2013	30-06-2010
Original Principal Balance	13.006.881.634,00	4.884.632.703,00
Principal Balance	9.079.502.976,00	3.639.740.247,00
Number of Borrowers	155.717	68.622
Number of Loanparts	214.389	93.060
Number of Properties	159.824	69.543
Average Principal Balance (borrower)	58.307,72	53.040,43
Average Principal Balance (parts)	42.350,60	39.111,76
Coupon: Weighted Average	3,0	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	64,45	67,08
Weighted Average Loan to Indexed Value	62,59	48,96
Seasoning (years): Weighted Average	6,18	4,42
Original Maturity (years): Weighted Average	26,26	18,53
Remaining Tenor (years): Weighted Average	20,11	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.900.000.000,00
Negative Carry	124.000.000,00
Outstanding Accrued Interest on Bonds	3.001.666,67
Current Outstanding Balance	9.079.502.976,46
Adjusted Nominal Value Assets *	8.654.159.020,90
Outstanding Accrued Interest on Assets	22.734.853,54
Nominal Value Test Current Value **	80,71 %
<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

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	8,792,143,125.28	96.84%	212,072	98.92%	3.01%
Swiss Franc	287,359,851.18	3.17%	2,317	1.08%	2.07%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,263,860,923.47	13.92%	35,013	16.33%	4.10%
Standard Amortising	7,815,642,052.99	86.08%	179,376	83.67%	2.80%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

3. Loan Coupon

Current Period					
Coupon Loan Part (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	3,475,528,180.77	38.28%	68,236	31.83%	1.94%
2.5% - 2.99%	2,624,217,217.08	28.90%	49,307	23.00%	2.70%
3% - 3.49%	1,138,113,132.98	12.53%	22,595	10.54%	3.20%
3.5% - 3.99%	402,503,646.01	4.43%	9,327	4.35%	3.64%
4% - 4.49%	132,797,939.88	1.46%	2,031	0.95%	4.17%
4.5% - 4.99%	432,047,426.06	4.76%	29,256	13.65%	4.75%
5% - 5.49%	181,790,002.86	2.00%	5,877	2.74%	5.23%
5.5% - 5.99%	175,912,774.90	1.94%	5,070	2.36%	5.70%
6% - 6.49%	25,361,600.27	0.28%	1,080	0.50%	6.26%
6.5% - 6.99%	69,778,480.57	0.77%	2,999	1.40%	6.63%
7% - 7.49%	421,302,188.95	4.64%	18,602	8.68%	7.05%
7.5% - more	150,386.13	0.00%	9	0.00%	8.25%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987					
1988	6,115.72	0.00%	2	0.00%	2.62%
1989	30,613.88	0.00%	4	0.00%	3.81%
1990	7,330.29	0.00%	6	0.00%	5.15%
1991	14,625.98	0.00%	8	0.00%	5.15%
1992	102,405.57	0.00%	15	0.01%	4.72%
1993	319,657.57	0.00%	26	0.01%	4.31%
1994	479,903.60	0.01%	43	0.02%	2.73%
1995	1,005,233.35	0.01%	85	0.04%	2.92%
1996	2,131,352.18	0.02%	184	0.09%	3.14%
1997	3,249,271.16	0.04%	311	0.15%	2.88%
1998	5,347,868.83	0.06%	1,450	0.68%	3.05%
1999	34,394,672.95	0.38%	7,333	3.42%	3.76%
2000	79,630,381.73	0.88%	9,314	4.34%	3.54%
2001	192,583,180.24	2.12%	14,874	6.94%	3.52%
2002	299,713,707.72	3.30%	16,879	7.87%	3.74%
2003	406,755,921.45	4.48%	18,035	8.41%	4.03%
2004	534,267,703.37	5.88%	14,972	6.98%	3.43%
2005	1,001,262,085.47	11.03%	22,205	10.36%	3.13%
2006	1,069,428,240.09	11.78%	20,396	9.51%	2.73%
2007	1,113,081,449.15	12.26%	19,272	8.99%	2.28%
2008	1,163,360,989.22	12.81%	18,259	8.52%	2.59%
2009	1,531,300,366.50	16.87%	23,465	10.95%	2.90%
2010	925,942,219.09	10.20%	14,801	6.90%	3.19%
2011	399,949,165.36	4.40%	7,191	3.35%	3.47%
2012	250,512,416.88	2.76%	4,053	1.89%	3.13%
2013	64,626,099.11	0.71%	1,206	0.56%	2.92%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	889,151.22	0.01%	1,312	0.61%	3.94%
2014	19,787,506.95	0.22%	6,856	3.20%	4.13%
2015	52,241,336.93	0.58%	8,569	4.00%	3.96%
2016	113,537,830.07	1.25%	12,175	5.68%	4.13%
2017	186,871,629.26	2.06%	13,640	6.36%	4.41%
2018	165,330,698.07	1.82%	8,803	4.11%	3.79%
2019	207,284,305.07	2.28%	7,898	3.68%	3.42%
2020	287,984,830.84	3.17%	8,781	4.10%	3.16%
2021	300,206,435.09	3.31%	8,693	4.05%	2.96%
2022	278,067,084.94	3.06%	7,595	3.54%	2.52%
2023	276,826,040.44	3.05%	6,889	3.21%	2.65%
2024	358,542,655.32	3.95%	7,286	3.40%	2.59%
2025	394,785,530.73	4.35%	10,526	4.91%	3.51%
2026	231,527,638.25	2.55%	5,733	2.67%	4.10%
2027	325,468,806.16	3.58%	7,839	3.66%	4.46%
2028	247,504,265.51	2.73%	5,644	2.63%	3.56%
2029	256,177,679.50	2.82%	4,833	2.25%	3.21%
2030	229,992,851.44	2.53%	4,369	2.04%	3.02%
2031	173,810,748.89	1.91%	3,276	1.53%	2.71%
2032	193,691,911.16	2.13%	3,857	1.80%	2.50%
2033	205,915,832.14	2.27%	3,872	1.81%	2.72%
2034	263,465,765.15	2.90%	4,212	1.96%	2.84%
2035	341,946,165.60	3.77%	5,543	2.59%	2.61%
2036	248,673,075.10	2.74%	3,952	1.84%	2.47%
2037	257,395,977.30	2.83%	4,049	1.89%	2.27%
2038	255,824,106.34	2.82%	3,654	1.70%	2.54%
2039	260,643,699.12	2.87%	3,519	1.64%	2.93%
2040	189,779,422.50	2.09%	2,782	1.30%	3.07%
2041	175,789,662.69	1.94%	2,488	1.16%	2.85%
2042	183,930,093.37	2.03%	2,911	1.36%	2.56%
2043	177,239,955.03	1.95%	2,748	1.28%	2.69%
2044	139,441,744.65	1.54%	1,880	0.88%	2.81%
2045	144,778,064.56	1.59%	1,994	0.93%	2.73%
2046	201,141,459.86	2.22%	2,706	1.26%	2.46%
2047	227,005,870.61	2.50%	3,094	1.44%	2.39%
2048	213,321,939.37	2.35%	2,835	1.32%	2.62%
2049	216,657,502.90	2.39%	2,829	1.32%	2.90%
2050	174,523,261.30	1.92%	2,341	1.09%	2.98%
2051	117,957,653.32	1.30%	1,721	0.80%	2.84%
2052	127,026,731.38	1.40%	1,839	0.86%	2.69%
2053	140,403,780.47	1.55%	1,952	0.91%	2.72%
2054	79,386,416.19	0.87%	1,004	0.47%	2.79%
2055	91,959,924.36	1.01%	1,242	0.58%	2.86%
2056	95,037,294.84	1.05%	1,263	0.59%	2.98%
2057	158,712,404.87	1.75%	2,124	0.99%	2.65%
2058	89,270,133.85	0.98%	1,245	0.58%	2.53%
2059	1,746,103.75	0.02%	16	0.01%	2.74%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	26,880,923.19	0.30%	543	0.25%	2.90%
0.5 - 1.0	76,291,101.16	0.84%	1,295	0.60%	2.99%
1.0 - 1.5	129,182,841.26	1.42%	1,935	0.90%	3.14%
1.5 - 2.0	180,587,087.53	1.99%	3,182	1.48%	3.20%
2.0 - 2.5	183,121,495.66	2.02%	3,341	1.56%	3.52%
2.5 - 3.0	272,691,080.83	3.00%	4,746	2.21%	3.64%
3.0 - 4.0	1,215,389,805.79	13.39%	19,125	8.92%	3.02%
4.0 - 5.0	1,437,418,674.82	15.83%	21,906	10.22%	2.91%
5.0 - 6.0	1,109,241,750.50	12.22%	17,800	8.30%	2.44%
6.0 - 7.0	1,140,022,837.49	12.56%	20,091	9.37%	2.31%
7.0 - 8.0	1,164,466,954.78	12.83%	23,428	10.93%	2.86%
8.0 - 9.0	744,669,456.56	8.20%	17,591	8.21%	3.31%
9.0 - 10.0	489,796,466.68	5.39%	15,123	7.05%	3.42%
more - 10.0	909,742,500.21	10.02%	64,283	29.98%	3.84%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,678,547,998.64	84.57%	184,318	85.97%	2.95%
01-02	311,086,670.56	3.43%	7,757	3.62%	2.27%
02-03	737,252,840.72	8.12%	13,085	6.10%	2.71%
03-04	57,507,747.87	0.63%	1,750	0.82%	4.06%
04-05	16,985,185.29	0.19%	735	0.34%	5.37%
05-06	37,431,187.49	0.41%	1,242	0.58%	5.88%
06-07	19,135,980.05	0.21%	621	0.29%	5.59%
07-08	12,501,617.85	0.14%	415	0.19%	5.48%
08-09	24,582,733.28	0.27%	594	0.28%	4.22%
09-10	12,185,595.56	0.13%	342	0.16%	5.35%
10-11	25,109,965.75	0.28%	682	0.32%	5.82%
11-12	15,732,566.52	0.17%	411	0.19%	5.71%
12-13	11,686,607.80	0.13%	300	0.14%	5.45%
13-14	17,595,395.66	0.19%	401	0.19%	5.31%
14-15	9,672,200.91	0.11%	219	0.10%	5.20%
15-16	19,821,451.33	0.22%	385	0.18%	5.55%
16-17	9,701,812.66	0.11%	198	0.09%	5.16%
17-18	7,317,226.96	0.08%	138	0.06%	4.85%
18-19	5,038,760.82	0.06%	81	0.04%	4.20%
19-20	3,295,608.32	0.04%	60	0.03%	3.22%
20-21	2,865,678.82	0.03%	49	0.02%	3.11%
21-22	2,417,699.49	0.03%	46	0.02%	3.11%
22-23	4,908,608.41	0.05%	77	0.04%	3.15%
23-24	2,656,782.48	0.03%	41	0.02%	3.12%
24-25	2,979,469.07	0.03%	41	0.02%	3.29%
25-26	3,144,294.44	0.03%	47	0.02%	3.07%
26-27	3,169,380.75	0.03%	41	0.02%	3.15%
27-28	1,323,117.26	0.01%	23	0.01%	3.25%
28-29	2,824,755.55	0.03%	36	0.02%	3.13%
29-30	1,483,543.05	0.02%	23	0.01%	3.24%
30 - more	19,540,493.10	0.22%	231	0.11%	3.12%
Matured	0.00	0.00%	0	0.00%	0.00%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,45 %					
less - 40.00%	1,371,358,990.65	15.10%	42,945	26.87%	3.19%
40.01% - 50.00%	983,020,820.05	10.82%	20,484	12.82%	3.02%
50.01% - 60.00%	1,137,924,424.78	12.53%	20,481	12.82%	2.95%
60.01% - 70.00%	1,554,811,177.53	17.12%	23,773	14.87%	2.97%
70.01% - 80.00%	2,063,812,112.44	22.73%	28,887	18.07%	2.78%
80.01% - 85.00%	665,410,531.21	7.32%	6,201	3.88%	2.74%
85.01% - 90.00%	583,216,347.40	6.42%	5,637	3.53%	2.57%
90.01% - 95.00%	240,410,039.89	2.64%	2,625	1.64%	2.99%
95.01% - 100.00%	311,853,380.54	3.43%	6,170	3.86%	4.28%
100.01% - 105.00%	46,745,482.96	0.51%	615	0.39%	3.54%
105.01% - 110.00%	31,917,420.91	0.35%	427	0.27%	3.65%
110.01% - 115.00%	19,291,476.27	0.21%	296	0.19%	3.84%
115.01% - 120.00%	13,139,853.36	0.14%	253	0.16%	4.47%
120.01% - 125.00%	10,835,820.63	0.11%	182	0.11%	3.89%
125.01% - 128.00%	5,425,546.42	0.05%	109	0.07%	4.49%
128.01% - more	40,329,551.42	0.44%	739	0.46%	4.16%
	9,079,502,976.46	100.0%	159,824	100.0%	2.98%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 62,39 %					
less - 40.00%	2,213,473,840.87	24.38%	84,197	52.68%	3.30%
40.01% - 50.00%	931,133,037.41	10.26%	14,705	9.20%	2.98%
50.01% - 60.00%	997,036,521.72	10.98%	13,184	8.25%	2.92%
60.01% - 70.00%	1,062,202,492.68	11.70%	12,283	7.69%	2.90%
70.01% - 80.00%	1,185,599,760.16	13.06%	12,122	7.59%	2.83%
80.01% - 85.00%	570,879,818.16	6.29%	5,314	3.33%	2.83%
85.01% - 90.00%	504,756,826.08	5.56%	4,823	3.02%	2.96%
90.01% - 95.00%	425,201,531.73	4.68%	3,762	2.35%	2.93%
95.01% - 100.00%	360,347,840.46	3.97%	2,916	1.83%	2.81%
100.01% - 105.00%	278,873,296.39	3.07%	2,259	1.41%	2.81%
105.01% - 110.00%	235,614,515.15	2.60%	1,866	1.17%	2.74%
110.01% - 115.00%	182,244,572.49	2.01%	1,431	0.90%	2.76%
115.01% - 120.00%	131,601,129.36	1.45%	959	0.60%	2.65%
120.01% - 125.00%	537,793.80	0.01%	3	0.00%	1.35%
	9,079,502,976.46	100.0%	159,824	100.0%	2.98%

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	648,868,977.18	7.14%	56,233	35.18%	4.07%
25.000,00 - 50.000,00	1,508,680,722.19	16.61%	39,925	24.98%	3.84%
50.000,00 - 75.000,00	1,454,384,873.74	16.01%	23,732	14.85%	2.98%
75.000,00 - 100.000,00	1,355,029,850.26	14.92%	15,645	9.79%	2.76%
100.000,00 - 125.000,00	959,660,314.80	10.56%	8,591	5.38%	2.63%
125.000,00 - 150.000,00	769,325,562.43	8.47%	5,642	3.53%	2.61%
150.000,00 - 175.000,00	505,973,793.24	5.57%	3,134	1.96%	2.60%
175.000,00 - 200.000,00	398,139,259.01	4.38%	2,137	1.34%	2.61%
200.000,00 - 225.000,00	259,448,669.56	2.85%	1,224	0.77%	2.56%
225.000,00 - 250.000,00	204,822,059.09	2.25%	866	0.54%	2.56%
250.000,00 - 275.000,00	166,126,522.09	1.82%	634	0.40%	2.52%
275.000,00 - 300.000,00	140,530,232.69	1.54%	491	0.31%	2.53%
300.000,00 - 325.000,00	102,149,353.64	1.12%	327	0.21%	2.51%
325.000,00 - 350.000,00	85,683,365.91	0.94%	255	0.16%	2.49%
350.000,00 - 375.000,00	59,624,012.69	0.65%	165	0.10%	2.44%
375.000,00 - 400.000,00	55,614,006.37	0.61%	144	0.09%	2.56%
400.000,00 - 425.000,00	45,432,466.94	0.50%	110	0.07%	2.48%
425.000,00 - 450.000,00	39,786,138.69	0.43%	91	0.06%	2.62%
450.000,00 - 475.000,00	29,104,890.98	0.32%	63	0.04%	2.67%
475.000,00 - 500.000,00	29,123,124.91	0.32%	60	0.04%	2.55%
500.000,00 - 600.000,00	94,471,958.16	1.04%	173	0.11%	2.44%
600.000,00 - 700.000,00	35,283,982.61	0.38%	55	0.03%	2.49%
700.000,00 - 800.000,00	36,440,573.48	0.40%	49	0.03%	2.44%
800.000,00 - 900.000,00	17,589,204.02	0.19%	21	0.01%	2.36%
900.000,00 - 1.000.000,00	15,020,156.05	0.16%	16	0.01%	2.25%
1.000.000,00 - 1.250.000,00	19,592,442.67	0.21%	18	0.01%	2.27%
1.250.000,00 - 1.500.000,00	10,733,815.87	0.11%	8	0.01%	2.12%
1.500.000,00 - more	32,862,647.19	0.36%	15	0.01%	1.77%
	9,079,502,976.46	100.0%	159,824	100.0%	2.98%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,061,388,863.22	11.68%	11,200	7.01%	2.91%
Building	3,492,608.10	0.03%	41	0.03%	2.79%
House incl. land plot	7,539,348,623.11	83.03%	143,504	89.79%	3.00%
N/A	322,806.90	0.00%	5	0.00%	2.10%
Other real estate	48,296,804.11	0.53%	772	0.48%	2.91%
Professional Use	426,653,271.02	4.69%	4,302	2.69%	2.80%
	9,079,502,976.46	100.0%	159,824	100.0%	2.98%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	271,538,024.48	2.99%	5,323	3.33%	2.98%
AITOLOAKARNANIA	126,030,268.45	1.39%	2,704	1.69%	3.41%
ARGOLIDA	73,672,025.03	0.81%	1,210	0.76%	3.03%
ARKADIA	45,361,092.75	0.50%	865	0.54%	2.94%
ARTA	24,039,091.51	0.27%	635	0.40%	2.92%
ATTICA	4,412,418,820.29	48.60%	67,800	42.42%	2.82%
CHALKIDIKI	84,567,171.32	0.93%	1,789	1.12%	3.42%
CHANIA	123,644,980.77	1.36%	1,860	1.16%	2.95%
CHIOS	46,636,026.18	0.51%	822	0.51%	2.94%
CORFU	78,057,642.26	0.86%	1,225	0.77%	2.85%
DODEKANISA	234,400,017.09	2.58%	3,188	2.00%	2.93%
DRAMA	49,357,129.26	0.54%	1,541	0.96%	3.65%
EVOIA	134,621,197.78	1.48%	2,691	1.68%	3.09%
EVKITANIA	7,130,647.60	0.08%	187	0.12%	3.26%
EVROS	92,200,515.09	1.02%	2,697	1.69%	3.66%
FLORINA	19,349,449.86	0.21%	535	0.34%	3.76%
FOKIDA	18,498,285.51	0.20%	358	0.22%	3.20%
FTHIOTIDA	119,739,952.08	1.32%	2,600	1.63%	3.09%
GREVENA	17,021,352.36	0.19%	370	0.23%	3.06%
HERAKLION	145,401,689.11	1.60%	2,117	1.33%	2.78%
ILEIA	90,036,472.57	0.99%	2,054	1.29%	3.46%
IMATHIA	53,986,288.18	0.60%	1,216	0.76%	3.39%
IOANNINA	127,073,345.72	1.40%	2,289	1.43%	2.73%
KARDITSA	66,552,083.32	0.73%	1,588	0.99%	2.98%
KASTORIA	19,601,441.90	0.22%	432	0.27%	3.01%
KAVALA	74,186,905.30	0.82%	1,728	1.08%	3.19%
KEFALLONIA	52,478,384.32	0.58%	844	0.53%	2.87%
KILKIS	45,380,614.65	0.50%	1,199	0.75%	3.49%
KORINTHIA	126,152,028.36	1.39%	2,066	1.29%	2.85%
KOZANI	60,844,992.10	0.67%	1,471	0.92%	3.02%
KYKLADES	139,758,097.36	1.54%	1,695	1.06%	2.78%
LAKONIA	67,361,101.47	0.74%	1,132	0.71%	2.96%
LARISA	177,182,672.17	1.95%	3,689	2.31%	3.05%
LASITHI	70,092,500.79	0.77%	1,082	0.68%	2.64%
LEFKADA	21,943,918.96	0.24%	424	0.27%	3.04%
LESBOS	88,759,326.40	0.98%	1,531	0.96%	3.08%
MAGNESIA	127,300,118.10	1.40%	2,533	1.59%	3.21%
MESSINIA	93,109,233.20	1.03%	1,853	1.16%	2.95%
PELLA	64,699,113.15	0.71%	1,765	1.10%	3.65%
PIERIA	98,516,445.30	1.09%	1,897	1.19%	3.25%
PREVEZA	53,725,698.14	0.59%	992	0.62%	2.90%
RETHYMNO	105,968,859.88	1.17%	1,786	1.12%	2.74%
RODOPI	49,045,581.50	0.54%	1,362	0.85%	3.41%
SAMOS	57,799,685.01	0.64%	815	0.51%	2.85%
SERRES	45,497,804.79	0.50%	1,139	0.71%	3.75%
THESPROTIA	27,277,700.22	0.30%	558	0.35%	3.02%
THESSALONIKI	711,492,329.18	7.84%	14,423	9.02%	3.45%
TRIKALA	53,006,726.03	0.58%	1,242	0.78%	3.43%
VOIOTIA	77,308,963.45	0.85%	1,731	1.08%	3.20%
XANTHI	73,990,415.04	0.82%	2,225	1.39%	3.55%
ZAKYNTHOS	35,688,751.12	0.39%	546	0.34%	2.83%
	9,079,502,976.46	100.0%	159,824	100.0%	2.98%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9,079,502,976.46	100.00%	214,389	100.00%	2.98%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

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	2,936,474,332.72	32.34%	67,871	31.66%	2.21%
Euribor 1M Linked	407,953,145.07	4.49%	6,751	3.15%	1.94%
Euribor 3M Linked	3,156,824,946.60	34.77%	58,176	27.14%	3.06%
Fixed	1,533,537,380.48	16.89%	33,087	15.43%	3.23%
Hellenic Government Bond	421,825,600.49	4.65%	18,254	8.51%	7.04%
Libor 1M Linked	261,165,126.86	2.88%	2,069	0.97%	1.85%
Originator Rate	361,722,444.24	3.98%	28,181	13.14%	4.76%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

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)	198,184	6,726,346.50	8,274,361,249.10	91.13%	92.44%
31-60 days past due	10,994	4,682,611.21	532,823,293.98	5.87%	5.13%
61-90 days past due	5,211	3,615,843.38	272,318,433.38	3.00%	2.43%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	214,389	15,024,801.09	9,079,502,976.46	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	2,413,452,728.97	26.58%	60,608	28.27%	3.25%
Completion/construction of primary residence	1,213,624,831.21	13.36%	35,797	16.70%	3.11%
Completion/construction of secondary	947,498,640.25	10.43%	14,807	6.91%	2.60%
Refinancing loans from other banks	1,831,451,233.86	20.17%	33,985	15.85%	2.74%
Buy Secondary	397,332,097.58	4.37%	5,969	2.78%	2.84%
Professional use	122,021,538.46	1.34%	1,767	0.82%	2.99%
Land Purchase For Residence Construction	98,445,985.30	1.08%	2,159	1.01%	3.88%
Renovating	2,052,398,504.09	22.60%	58,794	27.42%	2.96%
Other	3,277,416.74	0.03%	503	0.24%	6.86%
	9,079,502,976.46	99.95%	214,389	100.00%	2.98%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	7,786,239,323.23	85.75%	179,699	83.82%	3.02%
Subsidized Loans	1,293,263,653.23	14.24%	34,690	16.18%	2.72%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	4,404,803,626.06	48.51%	76,278	48.99%	2.95%
Self Employed	2,290,461,853.97	25.22%	28,179	18.10%	2.88%
Unemployed	972,031,970.81	10.70%	18,433	11.84%	3.00%
Retired	1,175,255,466.20	12.94%	25,536	16.40%	3.04%
N/A	236,950,059.41	2.60%	7,291	4.68%	4.25%
	9,079,502,976.46	100.0%	155,717	100.0%	2.98%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	718,016,404.92	7.90%	12,413	5.79%	2.69%
Retired Employee	92,477,981.11	1.01%	1,946	0.91%	2.68%
No Employee	8,269,008,590.43	91.07%	200,030	93.30%	3.01%
	9,079,502,976.46	100.0%	214,389	100.0%	2.98%

* 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.