

Covered Bond Programme II



Monthly Investor Report

November 2011

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	30-11-2011	30-06-2010
Portfolio Cut off Date	30-11-2011	30-06-2010
Original Principal Balance	14.747.959.336,00	4.884.632.703,00
Principal Balance	11.266.925.526,16	3.639.740.247,00
Number of Borrowers	179.095	68.622
Number of Loanparts	246.988	93.060
Number of Properties	184.106	69.543
Average Principal Balance (borrower)	62.910,33	53.040,43
Average Principal Balance (parts)	45.617,30	39.111,76
Coupon: Weighted Average	3,9	3,7
Minimum	0,0	1,7
Maximum	16,8	17,0
Weighted Average Loan to Foreclosure Value	64,97	67,08
Weighted Average Loan to Indexed Foreclosure Value	58,31	48,96
Seasoning (years): Weighted Average	4,68	4,42
Original Maturity (years): Weighted Average	23,83	18,53
Remaining Tenor (years): Weighted Average	19,19	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	56.530.555,56
Current Outstanding Balance	11.266.925.526,16
Adjusted Nominal Value Assets *	10.974.598.366,90
Outstanding Accrued Interest on Assets	19.390.532,74
Nominal Value Test Current Value **	82,22 %
<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.

1. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	10,822,527,617.22	96.06%	243,697	98.67%	3.90%
Swiss Franc	444,397,909.37	3.94%	3,291	1.33%	2.76%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,624,873,735.76	14.26%	39,944	16.17%	4.61%
Standard Amortising	9,642,051,790.83	85.73%	207,044	83.83%	3.73%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

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%	1,024,316,945.96	9.09%	11,349	4.59%	2.12%
2.5% - 2.99%	2,039,825,958.94	18.10%	32,784	13.27%	2.78%
3% - 3.49%	2,492,608,219.13	22.12%	49,243	19.94%	3.22%
3.5% - 3.99%	1,717,703,055.89	15.25%	30,214	12.23%	3.69%
4% - 4.49%	1,063,156,203.70	9.44%	18,503	7.49%	4.21%
4.5% - 4.99%	574,724,360.65	5.10%	11,569	4.68%	4.75%
5% - 5.49%	411,180,689.89	3.65%	9,762	3.95%	5.22%
5.5% - 5.99%	1,102,456,296.02	9.78%	50,566	20.47%	5.60%
6% - 6.49%	149,261,375.94	1.32%	7,603	3.08%	6.18%
6.5% - 6.99%	173,853,785.48	1.54%	5,639	2.28%	6.64%
7% - 7.49%	516,793,274.74	4.59%	19,582	7.93%	7.06%
7.5% - more	1,045,360.25	0.01%	173	0.07%	9.98%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

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%	3.76%
1989	83,202.15	0.00%	6	0.00%	4.51%
1990	38,669.01	0.00%	7	0.00%	5.15%
1991	24,314.22	0.00%	8	0.00%	5.15%
1992	137,837.52	0.00%	18	0.01%	5.02%
1993	379,225.60	0.00%	34	0.01%	4.96%
1994	536,687.31	0.00%	45	0.02%	3.85%
1995	1,218,211.24	0.01%	86	0.03%	3.90%
1996	3,410,471.20	0.03%	411	0.17%	4.25%
1997	14,480,232.65	0.13%	3,874	1.57%	4.92%
1998	30,964,968.08	0.27%	4,877	1.97%	4.68%
1999	80,855,185.09	0.72%	8,500	3.44%	4.94%
2000	141,699,041.68	1.26%	10,672	4.32%	4.71%
2001	302,582,302.25	2.69%	17,073	6.91%	4.53%
2002	444,955,993.08	3.95%	20,839	8.44%	4.71%
2003	526,597,326.99	4.67%	20,476	8.29%	4.86%
2004	655,380,468.78	5.82%	15,922	6.45%	4.29%
2005	1,184,393,434.24	10.51%	23,535	9.53%	3.92%
2006	1,307,462,042.18	11.60%	22,383	9.06%	3.54%
2007	1,399,053,063.57	12.42%	21,593	8.74%	3.18%
2008	1,577,552,414.53	14.00%	21,907	8.87%	3.62%
2009	2,141,628,477.23	19.01%	30,091	12.18%	3.75%
2010	1,190,792,566.25	10.57%	17,904	7.25%	3.94%
2011	262,678,923.04	2.33%	6,721	2.72%	4.32%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	88,042.70	0.00%	201	0.08%	5.25%
2012	14,689,525.02	0.13%	5,187	2.10%	5.13%
2013	39,421,996.71	0.35%	6,632	2.69%	4.93%
2014	77,158,277.20	0.68%	8,622	3.49%	4.95%
2015	126,992,798.89	1.13%	10,685	4.33%	4.80%
2016	234,140,796.89	2.08%	15,504	6.28%	4.77%
2017	337,668,892.94	3.00%	16,988	6.88%	4.92%
2018	297,915,529.69	2.64%	10,898	4.41%	4.61%
2019	354,403,578.92	3.15%	9,932	4.02%	4.27%
2020	453,435,333.45	4.02%	10,783	4.37%	4.00%
2021	472,033,142.21	4.19%	10,696	4.33%	3.70%
2022	409,002,754.93	3.63%	8,708	3.53%	3.33%
2023	408,102,408.84	3.62%	8,051	3.26%	3.50%
2024	577,133,398.30	5.12%	9,731	3.94%	3.38%
2025	534,599,721.64	4.74%	11,686	4.73%	3.96%
2026	305,193,812.74	2.71%	6,670	2.70%	4.51%
2027	366,454,762.46	3.25%	7,231	2.93%	4.96%
2028	304,909,791.21	2.71%	5,479	2.22%	4.47%
2029	379,412,548.33	3.37%	6,298	2.55%	4.10%
2030	311,098,692.88	2.76%	5,306	2.15%	3.81%
2031	234,983,948.24	2.09%	4,129	1.67%	3.57%
2032	221,769,588.63	1.97%	3,498	1.42%	3.41%
2033	233,367,966.60	2.07%	3,573	1.45%	3.81%
2034	375,371,065.33	3.33%	5,424	2.20%	3.69%
2035	440,644,031.46	3.91%	6,741	2.73%	3.46%
2036	319,256,863.42	2.83%	4,759	1.93%	3.34%
2037	295,593,433.48	2.62%	3,805	1.54%	3.10%
2038	335,076,310.37	2.97%	3,816	1.55%	3.62%
2039	405,151,842.17	3.60%	4,954	2.01%	3.70%
2040	231,316,625.19	2.05%	3,196	1.29%	3.91%
2041	211,512,184.50	1.88%	2,989	1.21%	3.71%
2042	132,157,695.46	1.17%	1,771	0.72%	3.32%
2043	138,060,642.22	1.23%	1,744	0.71%	3.68%
2044	161,020,779.99	1.43%	1,995	0.81%	3.71%
2045	160,954,643.21	1.43%	2,036	0.82%	3.53%
2046	236,091,427.26	2.10%	2,959	1.20%	3.30%
2047	244,021,337.21	2.17%	2,961	1.20%	3.25%
2048	236,269,700.91	2.10%	2,776	1.12%	3.59%
2049	270,973,930.09	2.41%	3,279	1.33%	3.80%
2050	183,076,260.56	1.62%	2,388	0.97%	3.87%
2051	192,770,926.67	1.71%	2,855	1.16%	3.85%
2052	218,949.23	0.00%	4	0.00%	4.24%
2053	333,150.08	0.00%	4	0.00%	3.27%
2054	230,944.97	0.00%	4	0.00%	3.26%
2055	247,588.89	0.00%	4	0.00%	3.76%
2056	2,571,117.94	0.02%	35	0.01%	3.72%
2061	26,766.56	0.00%	1	0.00%	6.07%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	100,261,098.33	0.89%	3,272	1.32%	4.56%
0.5 - 1.0	230,040,330.94	2.04%	4,659	1.89%	4.20%
1.0 - 1.5	443,293,081.96	3.93%	7,010	2.84%	4.07%
1.5 - 2.0	931,777,032.31	8.27%	13,275	5.37%	3.78%
2.0 - 2.5	1,141,255,414.69	10.13%	15,973	6.47%	3.76%
2.5 - 3.0	941,571,067.15	8.36%	13,129	5.32%	3.86%
3.0 - 4.0	1,547,443,975.55	13.73%	21,569	8.73%	3.54%
4.0 - 5.0	1,433,827,344.29	12.73%	22,373	9.06%	3.17%
5.0 - 6.0	1,369,327,230.77	12.15%	23,993	9.71%	3.57%
6.0 - 7.0	999,332,934.51	8.87%	20,487	8.29%	4.03%
7.0 - 8.0	631,564,065.80	5.61%	15,819	6.40%	4.28%
8.0 - 9.0	542,368,657.79	4.81%	21,477	8.70%	4.88%
9.0 - 10.0	407,784,335.84	3.62%	19,838	8.03%	4.73%
more - 10.0	547,078,956.66	4.86%	44,114	17.86%	4.66%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	8,931,147,637.71	79.27%	201,109	81.42%	3.76%
01-02	428,577,577.57	3.80%	8,567	3.47%	4.27%
02-03	367,014,588.64	3.26%	7,475	3.03%	5.02%
03-04	137,670,350.69	1.22%	3,735	1.51%	5.18%
04-05	49,636,830.97	0.44%	1,747	0.71%	4.96%
05-06	49,682,226.44	0.44%	1,806	0.73%	4.88%
06-07	35,351,544.30	0.31%	1,384	0.56%	4.89%
07-08	77,940,365.53	0.69%	2,107	0.85%	5.53%
08-09	39,076,456.00	0.35%	1,087	0.44%	4.91%
09-10	36,844,402.03	0.33%	1,034	0.42%	4.28%
10-11	38,730,209.69	0.34%	1,065	0.43%	4.37%
11-12	38,620,720.01	0.34%	919	0.37%	4.41%
12-13	57,917,802.08	0.51%	1,302	0.53%	5.08%
13-14	42,120,436.24	0.37%	936	0.38%	4.64%
14-15	49,300,458.81	0.44%	985	0.40%	3.88%
15-16	48,286,853.41	0.43%	919	0.37%	4.19%
16-17	40,701,875.36	0.36%	712	0.29%	4.02%
17-18	64,993,529.08	0.58%	1,076	0.44%	4.75%
18-19	47,341,256.68	0.42%	762	0.31%	3.97%
19-20	50,248,123.83	0.45%	785	0.32%	3.40%
20-21	41,059,307.51	0.36%	586	0.24%	3.18%
21-22	35,303,316.87	0.31%	533	0.22%	3.13%
22-23	38,097,875.16	0.34%	511	0.21%	3.13%
23-24	43,704,699.15	0.39%	593	0.24%	3.12%
24-25	69,364,648.25	0.62%	874	0.35%	3.14%
25-26	43,933,031.08	0.39%	529	0.21%	3.13%
26-27	38,818,842.13	0.34%	456	0.18%	3.13%
27-28	37,428,721.37	0.33%	408	0.17%	3.12%
28-29	22,341,689.55	0.20%	251	0.10%	3.12%
29-30	21,765,793.21	0.19%	246	0.10%	3.14%
30 - more	242,733,637.23	2.15%	2,474	1.00%	3.13%
Matured	1,170,720.01	0.01%	15	0.01%	3.29%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,97 %					
less - 40.00%	1,635,699,904.32	14.51%	48,615	26.41%	4.11%
40.01% - 50.00%	1,176,039,770.24	10.43%	23,495	12.76%	3.96%
50.01% - 60.00%	1,362,182,205.72	12.09%	23,525	12.78%	3.86%
60.01% - 70.00%	1,915,010,315.88	16.99%	27,853	15.13%	3.87%
70.01% - 80.00%	2,595,672,906.55	23.03%	33,689	18.30%	3.66%
80.01% - 85.00%	854,389,703.80	7.58%	7,322	3.98%	3.61%
85.01% - 90.00%	763,294,788.65	6.77%	6,766	3.68%	3.48%
90.01% - 95.00%	329,262,900.41	2.92%	3,232	1.76%	3.82%
95.01% - 100.00%	434,439,919.69	3.85%	7,289	3.96%	4.68%
100.01% - 105.00%	79,277,343.89	0.70%	868	0.47%	4.09%
105.01% - 110.00%	57,899,199.90	0.51%	645	0.35%	4.22%
110.01% - 115.00%	37,285,392.80	0.33%	442	0.24%	4.41%
115.01% - 120.00%	25,254,545.33	0.22%	354	0.19%	4.71%
120.01% - 125.00%	194,394.99	0.00%	2	0.00%	4.14%
125.01% - 128.00%	81,071.28	0.00%	1	0.00%	3.12%
128.01% - more	941,163.14	0.00%	8	0.00%	3.31%
	11,266,925,526.59	99.9%	184,106	100.0%	3.86%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,95 %					
less - 40.00%	3,036,226,420.89	26.95%	101,183	54.96%	4.25%
40.01% - 50.00%	1,284,867,700.89	11.40%	17,945	9.75%	3.91%
50.01% - 60.00%	1,348,554,558.86	11.97%	15,710	8.53%	3.76%
60.01% - 70.00%	1,586,264,977.19	14.08%	16,023	8.70%	3.72%
70.01% - 80.00%	1,658,073,708.64	14.72%	14,938	8.11%	3.61%
80.01% - 85.00%	671,745,407.54	5.96%	5,662	3.08%	3.64%
85.01% - 90.00%	517,580,902.88	4.59%	4,089	2.22%	3.67%
90.01% - 95.00%	386,096,132.43	3.43%	3,004	1.63%	3.69%
95.01% - 100.00%	242,573,855.71	2.15%	1,839	1.00%	3.64%
100.01% - 105.00%	248,281,260.70	2.20%	1,795	0.98%	3.61%
105.01% - 110.00%	140,493,825.26	1.25%	983	0.53%	3.64%
110.01% - 115.00%	86,676,770.79	0.77%	582	0.32%	3.56%
115.01% - 120.00%	57,920,858.78	0.51%	347	0.19%	3.60%
120.01% - 125.00%	370,226.33	0.00%	2	0.00%	2.80%
128.01% - more	1,198,919.70	0.01%	4	0.00%	2.77%
	11,266,925,526.59	100.0%	184,106	100.0%	3.86%

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	756,022,585.96	6.71%	61,337	33.32%	5.08%
25.000,00 - 50.000,00	1,477,678,486.23	13.11%	39,929	21.69%	4.46%
50.000,00 - 75.000,00	1,886,208,966.74	16.74%	31,152	16.92%	4.27%
75.000,00 - 100.000,00	1,728,131,101.97	15.33%	19,829	10.77%	3.71%
100.000,00 - 125.000,00	1,208,247,518.89	10.72%	10,800	5.87%	3.54%
125.000,00 - 150.000,00	1,054,473,075.01	9.35%	7,712	4.19%	3.52%
150.000,00 - 175.000,00	671,917,796.94	5.96%	4,161	2.26%	3.45%
175.000,00 - 200.000,00	554,843,839.40	4.92%	2,970	1.61%	3.48%
200.000,00 - 225.000,00	337,157,119.32	2.99%	1,593	0.87%	3.41%
225.000,00 - 250.000,00	274,324,759.98	2.43%	1,158	0.63%	3.41%
250.000,00 - 275.000,00	200,423,085.56	1.77%	764	0.42%	3.28%
275.000,00 - 300.000,00	184,124,295.05	1.63%	642	0.35%	3.35%
300.000,00 - 325.000,00	127,368,128.84	1.13%	407	0.22%	3.20%
325.000,00 - 350.000,00	121,025,688.16	1.07%	360	0.20%	3.29%
350.000,00 - 375.000,00	82,955,110.68	0.73%	229	0.12%	3.28%
375.000,00 - 400.000,00	65,673,412.10	0.58%	170	0.09%	3.32%
400.000,00 - 425.000,00	59,350,663.40	0.52%	144	0.08%	3.15%
425.000,00 - 450.000,00	50,230,197.09	0.44%	115	0.06%	3.30%
450.000,00 - 475.000,00	42,003,660.80	0.37%	91	0.05%	3.25%
475.000,00 - 500.000,00	42,846,561.35	0.38%	88	0.05%	3.35%
500.000,00 - 600.000,00	115,890,127.21	1.02%	211	0.12%	3.11%
600.000,00 - 700.000,00	56,452,979.01	0.50%	88	0.05%	3.10%
700.000,00 - 800.000,00	32,978,338.40	0.29%	44	0.02%	3.08%
800.000,00 - 900.000,00	27,961,311.46	0.24%	33	0.02%	3.10%
900.000,00 - 1.000.000,00	20,075,721.64	0.17%	21	0.01%	3.07%
1.000.000,00 - 1.250.000,00	30,754,385.32	0.27%	28	0.02%	2.69%
1.250.000,00 - 1.500.000,00	18,228,903.37	0.16%	13	0.01%	2.73%
1.500.000,00 - more	39,577,706.71	0.35%	17	0.01%	2.76%
	11,266,925,526.59	99.9%	184,106	100.0%	3.86%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,155,153,212.62	10.25%	10,818	5.88%	3.76%
Building	54,176,593.36	0.48%	619	0.34%	3.72%
House incl. land plot	9,465,213,380.93	84.00%	166,724	90.56%	3.88%
N/A	32,518,607.50	0.28%	525	0.29%	3.58%
Other real estate	54,759,453.51	0.48%	706	0.38%	3.58%
Professional Use	505,104,278.67	4.48%	4,714	2.56%	3.70%
	11,266,925,526.59	100.0%	184,106	100.0%	3.86%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	340,371,376.66	3.02%	6,242	3.39%	3.91%
AITOLOAKARNANIA	157,820,886.92	1.40%	3,142	1.71%	4.33%
ARGOLIDA	85,818,388.87	0.76%	1,315	0.71%	3.92%
ARKADIA	57,562,193.03	0.51%	975	0.53%	3.78%
ARTA	30,440,631.42	0.27%	742	0.40%	3.98%
ATTICA	5,532,460,891.72	49.10%	79,763	43.32%	3.69%
CHALKIDIKI	96,272,541.87	0.85%	1,905	1.04%	4.32%
CHANIA	162,611,983.20	1.44%	2,222	1.21%	3.86%
CHIOS	52,169,367.76	0.46%	890	0.48%	3.97%
CORFU	90,443,163.60	0.80%	1,402	0.76%	3.97%
DODEKANISA	270,771,932.21	2.40%	3,530	1.92%	3.92%
DRAMA	62,377,646.58	0.55%	1,679	0.91%	4.41%
EVOIA	167,697,974.37	1.49%	3,027	1.64%	4.07%
EVKITANIA	8,313,119.90	0.07%	204	0.11%	4.31%
EVROS	115,720,082.09	1.03%	3,048	1.66%	4.41%
FLORINA	24,624,777.37	0.22%	637	0.35%	4.56%
FOKIDA	22,760,491.20	0.20%	422	0.23%	4.07%
FTHIOTIDA	157,473,009.08	1.40%	3,072	1.67%	4.08%
GREVENA	19,986,180.33	0.18%	423	0.23%	3.93%
HERAKLION	185,966,378.52	1.65%	2,521	1.37%	3.73%
ILEIA	108,433,495.67	0.96%	2,312	1.26%	4.35%
IMATHIA	67,982,445.15	0.60%	1,408	0.77%	4.18%
IOANNINA	154,199,039.37	1.37%	2,567	1.39%	3.58%
KARDITSA	86,509,860.86	0.77%	1,887	1.03%	4.02%
KASTORIA	22,078,510.36	0.20%	471	0.26%	4.09%
KAVALA	90,987,555.92	0.81%	1,944	1.06%	4.04%
KEFALLONIA	62,265,443.90	0.55%	930	0.51%	3.92%
KILKIS	53,517,949.78	0.48%	1,287	0.70%	4.30%
KORINTHIA	157,730,833.97	1.40%	2,448	1.33%	3.70%
KOZANI	75,036,507.94	0.67%	1,638	0.89%	3.96%
KYKLADES	159,063,951.01	1.41%	1,847	1.00%	3.77%
LAKONIA	80,294,558.05	0.71%	1,251	0.68%	3.95%
LARISA	209,269,981.44	1.86%	4,035	2.19%	3.95%
LASITHI	86,517,977.28	0.77%	1,236	0.67%	3.58%
LEFKADA	25,609,071.88	0.23%	447	0.24%	4.01%
LESBOS	106,308,572.69	0.94%	1,671	0.91%	4.01%
MAGNESIA	150,329,348.67	1.33%	2,785	1.51%	4.07%
MESSINIA	118,071,664.94	1.05%	2,156	1.17%	3.90%
PELLA	78,358,661.89	0.70%	1,934	1.05%	4.41%
PIERIA	127,288,004.38	1.13%	2,133	1.16%	4.00%
PREVEZA	66,657,222.41	0.59%	1,150	0.63%	3.82%
RETHYMNO	130,693,942.12	1.16%	2,119	1.15%	3.71%
RODOPI	59,512,031.60	0.53%	1,520	0.83%	4.23%
SAMOS	73,019,978.47	0.65%	930	0.51%	3.71%
SERRES	56,016,265.87	0.50%	1,380	0.75%	4.63%
THESPROTIA	33,788,253.94	0.30%	653	0.36%	4.10%
THESSALONIKI	886,644,759.25	7.87%	16,241	8.82%	4.13%
TRIKALA	65,642,970.62	0.58%	1,394	0.76%	4.30%
VOIOTIA	98,023,164.23	0.87%	1,996	1.08%	4.11%
XANTHI	93,250,578.90	0.83%	2,567	1.39%	4.29%
ZAKYNTHOS	42,159,907.33	0.37%	608	0.33%	3.76%
	11,266,925,526.59	100.0%	184,106	100.0%	3.86%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,266,925,526.59	100.00%	246,988	100.00%	3.86%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

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	3,760,606,808.84	33.38%	75,237	30.46%	2.98%
Euribor 1M Linked	462,822,162.16	4.11%	6,292	2.55%	2.72%
Euribor 3M Linked	2,950,549,272.30	26.19%	47,926	19.40%	3.97%
Fixed	2,537,400,000.96	22.52%	50,554	20.47%	4.28%
Hellenic Government Bond	505,315,347.20	4.48%	18,796	7.61%	7.04%
Liibor 1M Linked	266,033,999.38	2.36%	1,886	0.76%	1.87%
Originator Rate	784,197,935.75	6.96%	46,297	18.74%	5.55%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

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)		216,235	8,412,363.19	9,907,521,647.22	87.55%	87.93%
31-60 days past due		24,788	21,452,354.04	1,037,099,662.47	10.04%	9.20%
61-90 days past due		5,964	5,374,614.96	322,304,216.90	2.42%	2.86%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		246,987	35,239,332.19	11,266,925,526.59	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	251,433.57	0.00%	13	0.01%	5.54%
Buy Primary	3,374,267,686.40	29.94%	77,155	31.24%	3.97%
Completion/construction of primary residence	1,769,150,163.26	15.70%	45,365	18.37%	3.96%
Completion/construction of secondary	1,205,843,955.47	10.70%	17,061	6.91%	3.53%
Refinancing loans from other banks	1,287,067,786.97	11.42%	22,363	9.05%	3.73%
Buy Secondary	506,825,291.70	4.49%	6,892	2.79%	3.67%
Professional use	170,193,298.12	1.51%	2,159	0.87%	3.89%
Land Purchase For Residence Construction	127,101,822.18	1.12%	2,576	1.04%	4.49%
Renovating	2,820,145,919.67	25.03%	72,745	29.45%	3.85%
Other	6,078,169.25	0.05%	659	0.27%	6.81%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Subsidized Loans	2,187,852,343.03	19.41%	50,823	20.58%	3.60%
Non-Subsidized Loans	9,079,073,183.56	80.58%	196,165	79.42%	3.92%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	6,091,451,105.94	54.06%	97,153	54.25%	3.79%
Self Employed	2,766,058,639.21	24.55%	31,957	17.84%	3.80%
Unemployed	782,537,590.05	6.94%	14,222	7.94%	4.08%
Retired	1,184,374,275.18	10.51%	23,755	13.26%	3.87%
N/A	442,503,916.22	3.92%	12,008	6.70%	4.75%
	11,266,925,526.59	100.0%	179,095	100.0%	3.86%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	881,232,048.38	7.82%	14,232	5.76%	3.12%
Retired Employee	112,018,340.64	0.99%	2,160	0.87%	3.12%
No Employee	10,273,675,137.57	91.18%	230,596	93.36%	3.93%
	11,266,925,526.59	100.0%	246,988	100.0%	3.86%

* 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.