

# Covered Bond Programme II



## Monthly Investor Report

January 2011

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series01	XS0520508630		Baa3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series02	XS0520508713		Baa3	EUR	1,500,000,000.00	ECB + 200bp	26-06-2017
Series03	XS0520508804		Baa3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886		Baa3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2011	30-06-2010
Portfolio Cut off Date	31-01-2011	30-06-2010
Original Principal Balance	9.754.695.316,00	4.884.632.703,00
Principal Balance	7.032.032.882,00	3.639.740.247,00
Number of Borrowers	127.507	68.622
Number of Loanparts	168.150	93.060
Number of Properties	132.147	69.543
Average Principal Balance (borrower)	55.150,17	53.040,43
Average Principal Balance (parts)	41.820,00	39.111,76
Coupon: Weighted Average	3,7	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	66,57	67,08
Weighted Average Loan to Indexed Foreclosure Value	48,97	48,96
Seasoning (years): Weighted Average	4,62	4,42
Original Maturity (years): Weighted Average	21,31	18,53
Remaining Tenor (years): Weighted Average	16,73	14,15

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	6.000.000.000,00
Negative Carry	195.000.000,00
Outstanding Accrued Interest on Bonds	22.258.333,33
Current Outstanding Balance	7.032.032.882,38
Adjusted Nominal Value Assets *	6.958.525.077,53
Outstanding Accrued Interest on Assets	10.213.601,40
Nominal Value Test Current Value **	88,91 %
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	6,513,260,193.85	92.62%	164,170	97.63%	3.68%
Swiss Franc	518,772,688.53	7.38%	3,980	2.37%	3.31%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

### 2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	294,942,534.15	4.19%	6,212	3.69%	3.28%
Standard Amortising	6,737,090,348.23	95.81%	161,938	96.31%	3.67%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

### 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%	546,183,029.16	7.77%	7,454	4.43%	2.15%
2.5% - 2.99%	2,070,132,041.25	29.44%	39,877	23.72%	2.68%
3% - 3.49%	1,547,183,943.96	22.00%	28,773	17.11%	3.22%
3.5% - 3.99%	497,451,286.32	7.07%	8,895	5.29%	3.76%
4% - 4.49%	371,669,822.10	5.29%	5,913	3.52%	4.17%
4.5% - 4.99%	534,981,702.80	7.61%	12,937	7.69%	4.71%
5% - 5.49%	1,002,630,158.02	14.26%	38,952	23.17%	5.27%
5.5% - 5.99%	326,534,518.55	4.64%	17,912	10.65%	5.68%
6% - 6.49%	38,271,892.19	0.54%	2,780	1.65%	6.21%
6.5% - 6.99%	67,714,339.75	0.96%	2,292	1.36%	6.62%
7% - 7.49%	28,428,642.69	0.40%	2,221	1.32%	7.21%
7.5% - more	851,505.59	0.01%	144	0.09%	13.52%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	11,283.11	0.00%	2	0.00%	5.15%
1988	18,781.87	0.00%	3	0.00%	3.26%
1989	34,026.53	0.00%	2	0.00%	3.90%
1990	32,236.18	0.00%	2	0.00%	5.15%
1992	159,203.85	0.00%	14	0.01%	4.97%
1993	453,656.14	0.01%	30	0.02%	4.36%
1994	144,726.33	0.00%	18	0.01%	4.77%
1995	465,666.43	0.01%	54	0.03%	4.75%
1996	4,648,690.31	0.07%	989	0.59%	5.17%
1997	23,895,486.26	0.34%	3,721	2.21%	5.09%
1998	42,693,823.74	0.61%	4,711	2.80%	4.70%
1999	101,301,851.27	1.44%	8,541	5.08%	4.96%
2000	160,827,196.04	2.29%	10,264	6.10%	4.68%
2001	327,816,842.20	4.66%	16,528	9.83%	4.32%
2002	423,490,717.17	6.02%	17,074	10.15%	4.27%
2003	397,540,185.45	5.65%	13,826	8.22%	4.40%
2004	473,901,054.85	6.74%	11,819	7.03%	3.99%
2005	808,738,737.33	11.50%	16,351	9.72%	3.52%
2006	899,822,729.82	12.80%	16,260	9.67%	3.30%
2007	935,297,237.40	13.30%	14,738	8.76%	3.50%
2008	864,736,085.86	12.30%	12,160	7.23%	3.47%
2009	754,337,321.32	10.73%	8,958	5.33%	2.96%
2010	811,665,342.92	11.54%	12,085	7.19%	3.56%
	<b>7,032,032,882.38</b>	<b>100.%</b>	<b>168,150</b>	<b>100.%</b>	<b>3.65%</b>

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2011	4,727,857.38	0.07%	1,426	0.85%	4.96%
2012	30,585,658.90	0.43%	4,960	2.95%	5.05%
2013	56,300,849.23	0.80%	6,342	3.77%	4.86%
2014	94,563,913.08	1.34%	8,426	5.01%	4.98%
2015	142,491,700.22	2.03%	9,844	5.85%	4.70%
2016	250,071,591.21	3.56%	13,941	8.29%	4.41%
2017	298,558,576.57	4.25%	12,909	7.68%	4.35%
2018	281,265,446.90	4.00%	9,259	5.51%	4.34%
2019	307,928,014.05	4.38%	7,730	4.60%	4.09%
2020	458,851,058.27	6.53%	9,815	5.84%	3.79%
2021	448,761,660.17	6.38%	9,149	5.44%	3.49%
2022	400,250,264.43	5.69%	7,902	4.70%	3.20%
2023	359,796,812.70	5.12%	6,572	3.91%	3.11%
2024	440,058,307.47	6.26%	6,449	3.84%	2.87%
2025	361,588,515.08	5.14%	6,017	3.58%	3.17%
2026	120,435,122.34	1.71%	2,703	1.61%	3.46%
2027	138,285,560.95	1.97%	2,662	1.58%	3.92%
2028	129,097,365.54	1.84%	2,380	1.42%	4.09%
2029	120,405,256.80	1.71%	1,978	1.18%	3.58%
2030	210,199,201.87	2.99%	3,726	2.22%	3.73%
2031	115,999,184.77	1.65%	2,017	1.20%	3.43%
2032	134,891,133.42	1.92%	2,252	1.34%	3.83%
2033	118,913,969.05	1.69%	1,999	1.19%	3.95%
2034	139,645,532.57	1.99%	2,222	1.32%	3.48%
2035	282,528,949.27	4.02%	4,763	2.83%	3.43%
2036	164,154,292.38	2.33%	2,567	1.53%	3.22%
2037	188,234,621.37	2.68%	2,434	1.45%	3.73%
2038	204,031,787.83	2.90%	2,160	1.28%	3.68%
2039	147,045,103.16	2.09%	1,513	0.90%	3.09%
2040	145,207,395.92	2.06%	2,107	1.25%	3.61%
2041	53,406,125.87	0.76%	802	0.48%	3.35%
2042	59,017,120.83	0.84%	853	0.51%	3.70%
2043	47,474,470.73	0.68%	685	0.41%	3.63%
2044	39,400,350.97	0.56%	522	0.31%	3.50%
2045	82,736,070.49	1.18%	1,096	0.65%	3.40%
2046	97,186,405.24	1.38%	1,364	0.81%	3.20%
2047	105,739,371.17	1.50%	1,398	0.83%	3.74%
2048	73,462,979.95	1.04%	987	0.59%	3.73%
2049	54,495,549.32	0.77%	609	0.36%	3.39%
2050	121,771,316.48	1.73%	1,582	0.94%	3.48%
2051	2,468,418.43	0.04%	28	0.02%	3.12%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	113,911,991.34	1.62%	1,784	1.06%	4.12%
0.5 - 1.0	591,568,482.91	8.41%	8,722	5.19%	3.49%
1.0 - 1.5	443,859,316.33	6.31%	5,692	3.39%	3.09%
1.5 - 2.0	382,542,647.06	5.44%	4,440	2.64%	2.92%
2.0 - 2.5	397,866,193.70	5.66%	5,087	3.03%	3.51%
2.5 - 3.0	452,885,627.81	6.44%	6,713	3.99%	3.42%
3.0 - 4.0	939,816,886.33	13.36%	14,687	8.73%	3.49%
4.0 - 5.0	887,005,566.62	12.61%	15,980	9.50%	3.29%
5.0 - 6.0	834,419,816.19	11.87%	16,754	9.96%	3.49%
6.0 - 7.0	478,627,181.35	6.81%	11,754	6.99%	3.98%
7.0 - 8.0	397,757,737.89	5.66%	13,600	8.09%	4.37%
8.0 - 9.0	428,379,747.88	6.09%	17,087	10.16%	4.28%
9.0 - 10.0	332,064,133.15	4.72%	16,649	9.90%	4.32%
more - 10.0	351,327,553.82	5.00%	29,201	17.37%	4.78%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5,375,970,003.60	76.45%	131,191	78.02%	3.43%
01-02	441,739,683.74	6.28%	9,397	5.59%	4.49%
02-03	278,965,163.77	3.97%	5,517	3.28%	4.44%
03-04	161,629,328.15	2.30%	3,667	2.18%	4.74%
04-05	86,250,739.07	1.23%	2,450	1.46%	5.03%
05-06	29,871,951.80	0.42%	1,306	0.78%	4.87%
06-07	29,943,585.20	0.43%	1,300	0.77%	4.54%
07-08	38,666,091.56	0.55%	1,395	0.83%	5.08%
08-09	41,659,354.88	0.59%	1,213	0.72%	5.28%
09-10	32,678,135.87	0.46%	913	0.54%	4.75%
10-11	30,758,891.87	0.44%	900	0.54%	4.10%
11-12	28,846,195.10	0.41%	779	0.46%	4.19%
12-13	27,185,494.50	0.39%	728	0.43%	4.71%
13-14	27,714,282.36	0.39%	654	0.39%	4.95%
14-15	30,511,207.46	0.43%	682	0.41%	4.77%
15-16	30,785,840.63	0.44%	676	0.40%	4.09%
16-17	25,088,485.77	0.36%	537	0.32%	4.21%
17-18	19,024,260.06	0.27%	413	0.25%	4.70%
18-19	19,514,463.81	0.28%	353	0.21%	4.29%
19-20	20,004,387.80	0.28%	362	0.22%	3.97%
20-21	23,090,632.07	0.33%	416	0.25%	3.27%
21-22	23,505,450.27	0.33%	383	0.23%	3.14%
22-23	10,179,002.09	0.14%	218	0.13%	3.18%
23-24	12,498,550.38	0.18%	219	0.13%	3.13%
24-25	22,122,722.46	0.31%	351	0.21%	3.12%
25-26	37,915,308.26	0.54%	529	0.31%	3.14%
26-27	24,601,592.94	0.35%	344	0.20%	3.14%
27-28	8,477,216.87	0.12%	124	0.07%	3.12%
28-29	6,353,979.59	0.09%	95	0.06%	3.12%
29-30	3,723,136.42	0.05%	65	0.04%	3.17%
30 - more	82,669,418.54	1.18%	969	0.58%	3.13%
Matured	88,325.49	0.00%	4	0.00%	4.48%
	<b>7,032,032,882.38</b>	<b>100.%</b>	<b>168,150</b>	<b>100.%</b>	<b>3.65%</b>



**8. Loan to Foreclosure Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 66,57 %</b>					
less - 40.00%	951,307,668.40	13.52%	34,302	25.96%	4.10%
40.01% - 50.00%	692,702,065.89	9.85%	16,954	12.83%	3.82%
50.01% - 60.00%	815,512,784.34	11.59%	17,345	13.13%	3.74%
60.01% - 70.00%	1,052,927,065.10	14.97%	18,788	14.22%	3.67%
70.01% - 80.00%	1,778,929,699.64	25.29%	26,953	20.40%	3.49%
80.01% - 85.00%	481,059,034.12	6.84%	4,772	3.61%	3.41%
85.01% - 90.00%	482,525,454.48	6.86%	4,548	3.44%	3.38%
90.01% - 95.00%	241,297,290.46	3.43%	2,339	1.77%	3.48%
95.01% - 100.00%	256,570,633.22	3.64%	3,712	2.81%	3.55%
100.01% - 105.00%	100,681,294.25	1.43%	889	0.67%	3.54%
105.01% - 110.00%	93,214,575.36	1.32%	748	0.57%	3.58%
110.01% - 115.00%	54,245,374.60	0.77%	484	0.37%	3.57%
115.01% - 120.00%	30,678,322.64	0.43%	303	0.23%	3.53%
120.01% - 125.00%	45,427.47	0.00%	2	0.00%	3.12%
125.01% - 128.00%	49,487.38	0.00%	1	0.00%	3.12%
128.01% - more	286,705.03	0.00%	7	0.01%	3.12%
	<b>7,032,032,882.38</b>	<b>99.9%</b>	<b>132,147</b>	<b>100.0%</b>	<b>3.65%</b>

**9 . Loan to Indexed Foreclosure Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 48,97 %</b>					
less - 40.00%	2,725,984,012.07	38.77%	88,764	67.17%	4.04%
40.01% - 50.00%	919,122,052.12	13.07%	12,312	9.32%	3.56%
50.01% - 60.00%	882,889,586.20	12.56%	9,865	7.47%	3.43%
60.01% - 70.00%	943,279,895.62	13.41%	9,332	7.06%	3.39%
70.01% - 80.00%	856,402,402.43	12.18%	7,423	5.62%	3.25%
80.01% - 85.00%	282,767,667.15	4.02%	1,964	1.49%	3.32%
85.01% - 90.00%	143,979,985.95	2.05%	966	0.73%	3.32%
90.01% - 95.00%	105,062,682.99	1.49%	631	0.48%	3.30%
95.01% - 100.00%	63,870,490.68	0.91%	365	0.28%	3.52%
100.01% - 105.00%	44,738,336.16	0.64%	223	0.17%	3.60%
105.01% - 110.00%	28,990,747.28	0.41%	142	0.11%	3.68%
110.01% - 115.00%	19,905,202.12	0.28%	94	0.07%	3.68%
115.01% - 120.00%	13,264,523.91	0.19%	59	0.05%	3.77%
120.01% - 125.00%	1,775,297.70	0.03%	7	0.01%	3.55%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>132,147</b>	<b>100.0%</b>	<b>3.65%</b>

**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	645,672,647.41	9.18%	50,198	37.99%	4.78%
25.000,00 - 50.000,00	1,114,009,284.57	15.84%	30,219	22.87%	4.09%
50.000,00 - 75.000,00	1,251,222,223.74	17.79%	20,263	15.33%	3.62%
75.000,00 - 100.000,00	1,202,764,822.63	17.10%	13,847	10.48%	3.47%
100.000,00 - 125.000,00	779,058,699.17	11.07%	6,981	5.28%	3.34%
125.000,00 - 150.000,00	607,480,718.02	8.63%	4,442	3.36%	3.35%
150.000,00 - 175.000,00	354,896,241.13	5.04%	2,198	1.66%	3.35%
175.000,00 - 200.000,00	261,600,320.33	3.72%	1,402	1.06%	3.40%
200.000,00 - 225.000,00	135,813,090.13	1.93%	642	0.49%	3.33%
225.000,00 - 250.000,00	119,552,450.84	1.70%	504	0.38%	3.29%
250.000,00 - 275.000,00	79,465,252.13	1.13%	303	0.23%	3.32%
275.000,00 - 300.000,00	76,221,161.17	1.08%	266	0.20%	3.28%
300.000,00 - 325.000,00	48,792,591.01	0.69%	156	0.12%	3.11%
325.000,00 - 350.000,00	51,251,062.83	0.72%	152	0.12%	3.28%
350.000,00 - 375.000,00	33,986,587.06	0.48%	94	0.07%	3.34%
375.000,00 - 400.000,00	32,974,221.70	0.46%	85	0.06%	3.18%
400.000,00 - 425.000,00	24,004,695.26	0.34%	58	0.04%	3.10%
425.000,00 - 450.000,00	19,211,447.70	0.27%	44	0.03%	3.03%
450.000,00 - 475.000,00	17,040,344.81	0.24%	37	0.03%	3.08%
475.000,00 - 500.000,00	18,957,158.63	0.26%	39	0.03%	3.34%
500.000,00 - 600.000,00	51,195,644.91	0.72%	93	0.07%	3.16%
600.000,00 - 700.000,00	30,231,598.24	0.42%	47	0.04%	3.22%
700.000,00 - 800.000,00	15,617,905.10	0.22%	21	0.02%	3.59%
800.000,00 - 900.000,00	14,408,101.95	0.20%	17	0.01%	3.02%
900.000,00 - 1.000.000,00	13,204,621.20	0.18%	14	0.01%	2.63%
1.000.000,00 - 1.250.000,00	15,917,681.51	0.22%	14	0.01%	3.01%
1.250.000,00 - 1.500.000,00	8,445,219.67	0.12%	6	0.01%	3.20%
1.500.000,00 - more	9,037,089.53	0.12%	5	0.00%	2.40%
	<b>7,032,032,882.38</b>	<b>99.9%</b>	<b>132,147</b>	<b>100.0%</b>	<b>3.65%</b>

**11. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	534,126,394.73	7.59%	5,691	4.31%	3.40%
Building	43,539,137.04	0.61%	534	0.40%	3.50%
House incl. land plot	6,079,728,444.42	86.45%	122,218	92.49%	3.68%
N/A	166,475,907.13	2.36%	1,691	1.28%	3.41%
Other real estate	20,431,917.77	0.29%	278	0.21%	3.40%
Professional Use	187,731,081.29	2.66%	1,735	1.31%	3.64%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>132,147</b>	<b>100.0%</b>	<b>3.65%</b>

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	208,705,700.18	2.97%	4,426	3.35%	3.71%
AITOLOAKARNANIA	95,414,260.08	1.36%	2,169	1.64%	3.87%
ARGOLIDA	46,510,146.70	0.66%	906	0.69%	3.86%
ARKADIA	34,382,804.32	0.49%	707	0.54%	3.69%
ARTA	20,991,106.88	0.30%	605	0.46%	3.92%
ATTICA	3,479,810,492.00	49.49%	59,958	45.37%	3.57%
CHALKIDIKI	54,308,500.37	0.77%	1,127	0.85%	3.80%
CHANIA	89,406,226.40	1.27%	1,574	1.19%	3.60%
CHIOS	35,350,387.10	0.50%	725	0.55%	4.04%
CORFU	59,861,166.18	0.85%	1,029	0.78%	3.75%
DODEKANISA	150,812,907.40	2.15%	2,387	1.81%	3.72%
DRAMA	37,156,247.40	0.53%	811	0.61%	3.60%
EVOIA	120,761,047.62	1.72%	2,404	1.82%	3.90%
EVKITANIA	5,790,505.79	0.08%	164	0.12%	4.10%
EVROS	72,116,456.87	1.03%	1,939	1.47%	3.87%
FLORINA	13,635,226.74	0.19%	401	0.30%	4.04%
FOKIDA	15,964,177.93	0.23%	331	0.25%	3.90%
FTHIOTIDA	116,153,705.10	1.65%	2,481	1.88%	3.90%
GREVENA	10,601,124.83	0.15%	254	0.19%	3.87%
HERAKLION	114,397,153.64	1.63%	1,850	1.40%	3.55%
ILEIA	59,848,314.58	0.85%	1,467	1.11%	3.91%
IMATHIA	40,597,134.47	0.58%	949	0.72%	3.74%
IOANNINA	107,700,754.04	1.53%	2,009	1.52%	3.52%
KARDITSA	68,483,223.85	0.97%	1,542	1.17%	3.90%
KASTORIA	14,315,784.51	0.20%	344	0.26%	4.02%
KAVALA	55,212,051.74	0.79%	1,161	0.88%	3.77%
KEFALLONIA	35,475,163.86	0.50%	718	0.54%	3.97%
KILKIS	30,602,133.80	0.44%	776	0.59%	3.76%
KORINTHIA	96,374,499.65	1.37%	1,779	1.35%	3.62%
KOZANI	48,976,129.60	0.70%	1,165	0.88%	3.75%
KYKLADES	93,712,371.15	1.33%	1,385	1.05%	3.78%
LAKONIA	48,227,713.84	0.69%	874	0.66%	3.90%
LARISA	148,052,426.52	2.11%	2,999	2.27%	3.68%
LASITHI	60,032,968.58	0.85%	1,005	0.76%	3.52%
LEFKADA	15,532,617.60	0.22%	340	0.26%	3.89%
LESBOS	65,815,638.12	0.94%	1,218	0.92%	3.98%
MAGNESIA	93,330,611.11	1.33%	2,038	1.54%	3.85%
MESSINIA	86,149,278.41	1.23%	1,758	1.33%	3.89%
PELLA	43,030,965.91	0.61%	1,142	0.86%	3.71%
PIERIA	77,555,027.13	1.10%	1,364	1.03%	3.50%
PREVEZA	38,649,092.79	0.55%	809	0.61%	3.76%
RETHYMNO	89,932,813.60	1.28%	1,726	1.31%	3.75%
RODOPI	30,441,641.49	0.43%	916	0.69%	3.88%
SAMOS	52,650,143.55	0.75%	750	0.57%	3.72%
SERRES	28,852,830.52	0.41%	788	0.60%	3.84%
THESSPROTIA	20,867,618.32	0.30%	459	0.35%	3.96%
THESSALONIKI	511,061,565.06	7.27%	9,887	7.48%	3.54%
TRIKALA	40,188,089.42	0.57%	982	0.74%	3.88%
VOIOTIA	68,224,579.08	0.97%	1,545	1.17%	3.95%
XANTHI	57,396,624.05	0.82%	1,587	1.20%	3.68%
ZAKYNTHOS	22,613,732.50	0.32%	417	0.32%	3.61%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>132,147</b>	<b>100.0%</b>	<b>3.65%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,032,032,882.38	100.00%	168,150	100.00%	3.65%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

### 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	2,931,953,895.71	41.69%	59,658	35.48%	2.81%
Euribor 1M Linked	140,943,720.00	2.00%	2,136	1.27%	2.51%
Euribor 3M Linked	937,827,465.78	13.34%	14,284	8.49%	3.47%
Fixed	1,859,336,239.59	26.44%	41,220	24.51%	4.44%
Hellenic Government Bond	1,948,063.88	0.03%	99	0.06%	5.96%
Liibor 1M Linked	194,914,567.96	2.77%	1,446	0.86%	2.12%
Originator Rate	965,108,929.46	13.72%	49,307	29.32%	5.34%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

### 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)	158,754	4,976,554.04	6,605,193,850.51	94.41%	93.93%
31-60 days past due	6,449	3,470,675.96	282,529,247.85	3.84%	4.01%
61-90 days past due	2,947	2,716,665.52	144,309,784.02	1.75%	2.05%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>168,150</b>	<b>11,163,895.52</b>	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>100.0%</b>

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	187,818.07	0.00%	6	0.00%	5.04%
Buy Primary	2,489,100,085.72	35.39%	58,934	35.05%	3.47%
Completion/construction of primary residence	1,461,454,298.05	20.78%	36,953	21.98%	3.73%
Completion/construction of secondary	636,024,401.62	9.04%	11,180	6.65%	3.77%
Refinancing loans from other banks	365,290,337.31	5.19%	5,269	3.13%	3.30%
Buy Secondary	302,191,823.24	4.29%	4,428	2.63%	3.44%
Professional use	91,521,613.19	1.30%	1,300	0.77%	3.69%
land Purchase	70,728,902.77	1.00%	1,631	0.97%	3.65%
Renovating	1,615,336,728.80	22.97%	48,438	28.81%	3.93%
Other	196,873.61	0.00%	11	0.01%	4.91%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>168,150</b>	<b>100.0%</b>	<b>3.65%</b>

**17. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,192,062,128.04	59.61%	76,025	59.62%	3.58%
Retired	674,158,481.45	9.58%	15,108	11.85%	3.73%
Self Employed	1,472,392,750.63	20.93%	19,985	15.67%	3.69%
Unemployed	322,643,723.84	4.58%	6,506	5.10%	3.84%
N/A	370,775,798.42	5.27%	9,883	7.75%	4.06%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>127,507</b>	<b>100.0%</b>	<b>3.65%</b>

**18.Loans to Personnel**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	331,043,374.33	4.70%	5,580	4.38%	3.13%
Retired Employee	120,825,209.98	1.71%	1,534	1.20%	3.12%
No Employee	6,580,164,298.07	93.57%	120,393	94.42%	3.69%
	<b>7,032,032,882.38</b>	<b>100.0%</b>	<b>127,507</b>	<b>100.0%</b>	<b>3.65%</b>

\* 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.