

Covered Bond Programme II



Monthly Investor Report

January 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B	B3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B	B3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B	B3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B	B3	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 06	XS0619512295	B	B3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2014	30-06-2010
Portfolio Cut off Date	31-01-2014	30-06-2010
Original Principal Balance	12.203.853.451,00	4.884.632.703,00
Principal Balance	8.484.305.329,00	3.639.740.247,00
Number of Borrowers	142.574	68.622
Number of Loanparts	195.325	93.060
Number of Properties	146.813	69.543
Average Principal Balance (borrower)	59.508,08	53.040,43
Average Principal Balance (parts)	43.436,86	39.111,76
Coupon: Weighted Average	2,8	3,7
Minimum	0,0	1,7
Maximum	7,7	17,0
Weighted Average Loan to Value	65,02	67,08
Weighted Average Loan to Indexed Value	63,11	48,96
Seasoning (years): Weighted Average	6,47	4,42
Original Maturity (years): Weighted Average	26,66	18,53
Remaining Tenor (years): Weighted Average	20,23	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.900.000.000,00
Negative Carry	101.500.000,00
Outstanding Accrued Interest on Bonds	17.189.722,22
Current Outstanding Balance	8.484.305.328,95
Adjusted Nominal Value Assets *	8.076.551.306,03
Outstanding Accrued Interest on Assets	16.391.504,26
Nominal Value Test Current Value **	86,56 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	8,218,343,181.59	96.87%	193,146	98.88%	2.78%
Swiss Franc	265,962,147.36	3.14%	2,179	1.12%	2.02%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,224,363,026.84	14.43%	33,108	16.95%	3.89%
Standard Amortising	7,259,942,302.11	85.57%	162,217	83.05%	2.56%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

3. Loan Coupon

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	4,279,404,320.74	50.44%	86,895	44.49%	1.86%
2.5% - 2.99%	2,207,152,039.21	26.01%	38,651	19.79%	2.72%
3% - 3.49%	614,310,514.29	7.24%	12,718	6.51%	3.24%
3.5% - 3.99%	281,402,071.87	3.32%	5,230	2.68%	3.65%
4% - 4.49%	98,306,516.13	1.16%	1,533	0.78%	4.21%
4.5% - 4.99%	328,422,692.55	3.87%	23,730	12.15%	4.76%
5% - 5.49%	110,238,928.43	1.30%	3,002	1.54%	5.25%
5.5% - 5.99%	116,212,535.57	1.37%	2,879	1.47%	5.72%
6% - 6.49%	15,469,434.07	0.18%	591	0.30%	6.23%
6.5% - 6.99%	42,168,032.25	0.50%	2,025	1.04%	6.66%
7% - 7.49%	391,215,226.37	4.61%	18,070	9.25%	7.05%
7.5% - more	3,017.47	0.00%	1	0.00%	7.65%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	12,630.43	0.00%	5	0.00%	2.00%
1988	21,074.98	0.00%	6	0.00%	2.12%
1989	57,665.83	0.00%	17	0.01%	2.15%
1990	72,283.22	0.00%	19	0.01%	2.32%
1991	59,523.71	0.00%	18	0.01%	2.77%
1992	126,761.10	0.00%	19	0.01%	4.30%
1993	292,839.33	0.00%	26	0.01%	4.21%
1994	387,271.03	0.00%	41	0.02%	2.49%
1995	791,007.94	0.01%	77	0.04%	2.76%
1996	1,981,197.18	0.02%	174	0.09%	2.95%
1997	3,026,913.46	0.04%	290	0.15%	2.72%
1998	4,213,697.64	0.05%	459	0.24%	2.75%
1999	26,388,648.92	0.31%	6,995	3.58%	3.57%
2000	68,872,229.92	0.81%	9,127	4.67%	3.38%
2001	169,527,796.54	2.00%	14,074	7.21%	3.33%
2002	244,410,996.90	2.88%	13,746	7.04%	3.52%
2003	360,812,132.87	4.25%	15,533	7.95%	3.83%
2004	486,008,110.70	5.73%	13,314	6.82%	3.19%
2005	941,463,099.71	11.10%	20,331	10.41%	2.94%
2006	1,039,737,234.30	12.25%	19,813	10.15%	2.53%
2007	1,092,155,582.58	12.87%	18,823	9.64%	2.01%
2008	1,105,504,921.04	13.03%	17,201	8.81%	2.33%
2009	1,414,542,251.56	16.67%	21,494	11.01%	2.77%
2010	834,875,291.03	9.84%	12,903	6.61%	3.00%
2011	370,960,077.20	4.37%	5,914	3.03%	3.12%
2012	251,327,545.67	2.96%	3,628	1.86%	2.80%
2013	66,619,005.24	0.79%	1,228	0.63%	2.72%
	8,484,247,790.03	100.0%	195,275	100.0%	2.75%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	10,619,611.80	0.13%	6,189	3.17%	4.10%
2015	37,169,118.22	0.44%	7,865	4.03%	3.92%
2016	86,656,877.33	1.02%	10,856	5.56%	4.06%
2017	124,092,196.52	1.46%	9,846	5.04%	4.46%
2018	112,327,350.07	1.32%	6,253	3.20%	3.47%
2019	136,279,695.53	1.61%	5,507	2.82%	3.15%
2020	222,994,112.52	2.63%	6,851	3.51%	2.91%
2021	281,337,909.68	3.32%	8,550	4.38%	2.74%
2022	264,046,524.46	3.11%	7,617	3.90%	2.27%
2023	265,772,692.57	3.13%	7,015	3.59%	2.40%
2024	342,213,929.62	4.03%	7,239	3.71%	2.40%
2025	374,878,721.34	4.42%	10,312	5.28%	3.32%
2026	226,708,072.19	2.67%	5,613	2.87%	3.82%
2027	318,919,605.08	3.76%	7,658	3.92%	4.26%
2028	241,600,818.35	2.85%	5,566	2.85%	3.32%
2029	250,895,810.05	2.96%	4,776	2.45%	3.07%
2030	229,034,472.54	2.70%	4,305	2.20%	2.80%
2031	168,499,971.54	1.99%	3,093	1.58%	2.48%
2032	189,596,607.50	2.23%	3,654	1.87%	2.23%
2033	206,732,431.15	2.44%	3,867	1.98%	2.47%
2034	254,895,389.31	3.00%	4,110	2.10%	2.68%
2035	328,146,766.43	3.87%	5,299	2.71%	2.41%
2036	239,707,120.12	2.83%	3,799	1.94%	2.26%
2037	252,840,317.16	2.98%	3,939	2.02%	2.01%
2038	249,253,190.12	2.94%	3,581	1.83%	2.32%
2039	246,597,872.54	2.91%	3,400	1.74%	2.84%
2040	180,426,033.43	2.13%	2,653	1.36%	2.89%
2041	171,502,589.85	2.02%	2,347	1.20%	2.61%
2042	173,709,229.51	2.05%	2,702	1.38%	2.34%
2043	177,045,637.37	2.09%	2,700	1.38%	2.47%
2044	135,115,126.53	1.59%	1,819	0.93%	2.65%
2045	140,395,591.99	1.65%	1,907	0.98%	2.51%
2046	192,754,430.85	2.27%	2,571	1.32%	2.22%
2047	221,910,868.13	2.62%	2,985	1.53%	2.10%
2048	207,636,999.69	2.45%	2,750	1.41%	2.37%
2049	204,965,736.95	2.42%	2,676	1.37%	2.79%
2050	164,638,100.76	1.94%	2,190	1.12%	2.85%
2051	105,462,153.78	1.24%	1,486	0.76%	2.59%
2052	119,846,595.90	1.41%	1,650	0.84%	2.52%
2053	137,044,472.21	1.62%	1,846	0.95%	2.53%
2054	78,744,819.53	0.93%	969	0.50%	2.63%
2055	83,708,731.31	0.99%	1,041	0.53%	2.66%
2056	80,840,873.04	0.95%	994	0.51%	2.70%
2057	142,547,401.03	1.68%	1,845	0.94%	2.49%
2058	97,204,533.58	1.15%	1,351	0.69%	2.40%
2059	6,988,219.77	0.08%	83	0.04%	2.76%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	295,523.69	0.00%	5	0.00%	2.05%
0.5 - 1.0	57,983,845.06	0.68%	1,080	0.55%	2.71%
1.0 - 1.5	80,761,402.80	0.95%	1,231	0.63%	2.78%
1.5 - 2.0	156,164,604.12	1.84%	2,224	1.14%	2.82%
2.0 - 2.5	173,260,697.08	2.04%	2,465	1.26%	2.84%
2.5 - 3.0	188,942,506.22	2.23%	3,267	1.67%	3.29%
3.0 - 4.0	789,660,745.78	9.31%	12,200	6.25%	3.04%
4.0 - 5.0	1,432,301,671.83	16.88%	21,790	11.16%	2.78%
5.0 - 6.0	1,107,617,513.62	13.05%	17,134	8.77%	2.36%
6.0 - 7.0	1,095,459,811.50	12.91%	18,772	9.61%	1.99%
7.0 - 8.0	1,002,392,695.99	11.81%	18,944	9.70%	2.50%
8.0 - 9.0	998,935,186.41	11.77%	21,412	10.96%	2.92%
9.0 - 10.0	495,872,689.79	5.84%	13,400	6.86%	3.20%
more - 10.0	904,656,435.06	10.66%	61,401	31.44%	3.58%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,288,324,762.33	85.90%	170,852	87.47%	2.70%
01-02	213,066,071.05	2.51%	5,389	2.76%	2.15%
02-03	713,900,596.48	8.41%	12,606	6.45%	2.70%
03-04	28,985,415.78	0.34%	853	0.44%	4.24%
04-05	15,620,413.56	0.18%	490	0.25%	5.50%
05-06	19,759,539.28	0.23%	537	0.27%	5.90%
06-07	9,031,629.28	0.11%	240	0.12%	5.49%
07-08	17,878,316.17	0.21%	374	0.19%	3.73%
08-09	13,439,457.70	0.16%	461	0.24%	5.25%
09-10	16,790,940.83	0.20%	462	0.24%	5.50%
10-11	19,800,459.14	0.23%	550	0.28%	5.92%
11-12	13,202,786.21	0.16%	345	0.18%	5.63%
12-13	12,009,087.84	0.14%	319	0.16%	5.36%
13-14	13,398,229.91	0.16%	295	0.15%	5.24%
14-15	12,369,123.74	0.15%	280	0.14%	5.38%
15-16	15,893,062.19	0.19%	320	0.16%	5.52%
16-17	6,721,852.75	0.08%	133	0.07%	5.10%
17-18	6,031,755.62	0.07%	122	0.06%	4.71%
18-19	3,736,960.14	0.04%	61	0.03%	3.74%
19-20	2,976,637.68	0.04%	56	0.03%	3.19%
20-21	2,430,298.85	0.03%	43	0.02%	3.16%
21-22	2,515,979.09	0.03%	46	0.02%	3.11%
22-23	4,399,342.49	0.05%	67	0.03%	3.14%
23-24	1,917,457.92	0.02%	30	0.02%	3.12%
24-25	2,001,230.88	0.02%	35	0.02%	3.12%
25-26	2,884,672.17	0.03%	41	0.02%	3.06%
26-27	1,806,099.47	0.02%	28	0.01%	3.18%
27-28	1,920,737.12	0.02%	30	0.02%	3.16%
28-29	2,012,029.23	0.02%	27	0.01%	3.14%
29-30	2,604,645.39	0.03%	34	0.02%	3.17%
30 - more	16,875,738.66	0.20%	199	0.10%	3.08%
Matured	0.00	0.00%	0	0.00%	0.00%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,02 %					
less - 40.00%	1,206,263,679.95	14.21%	36,633	24.95%	2.94%
40.01% - 50.00%	901,807,639.87	10.62%	18,619	12.68%	2.80%
50.01% - 60.00%	1,058,371,881.11	12.47%	19,042	12.97%	2.73%
60.01% - 70.00%	1,462,172,747.71	17.23%	22,276	15.17%	2.76%
70.01% - 80.00%	1,948,899,312.97	22.97%	27,352	18.63%	2.56%
80.01% - 85.00%	640,886,292.72	7.55%	6,127	4.17%	2.52%
85.01% - 90.00%	586,255,342.00	6.90%	5,658	3.85%	2.29%
90.01% - 95.00%	228,718,899.84	2.70%	2,557	1.74%	2.75%
95.01% - 100.00%	309,442,391.72	3.64%	6,094	4.15%	4.03%
100.01% - 105.00%	36,309,697.62	0.42%	549	0.37%	3.34%
105.01% - 110.00%	25,878,342.84	0.30%	388	0.26%	3.54%
110.01% - 115.00%	17,186,917.27	0.20%	280	0.19%	3.80%
115.01% - 120.00%	12,195,207.96	0.14%	248	0.17%	4.38%
120.01% - 125.00%	9,306,368.49	0.10%	170	0.12%	3.78%
125.01% - 128.00%	5,843,214.04	0.06%	112	0.08%	4.06%
128.01% - more	34,767,392.84	0.40%	708	0.48%	4.14%
	8,484,305,328.95	100.0%	146,813	100.0%	2.75%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 62,89 %					
less - 40.00%	1,987,061,460.22	23.42%	75,040	51.11%	3.05%
40.01% - 50.00%	866,369,575.38	10.21%	13,670	9.31%	2.76%
50.01% - 60.00%	946,581,968.43	11.16%	12,517	8.53%	2.71%
60.01% - 70.00%	1,021,711,583.14	12.04%	11,874	8.09%	2.68%
70.01% - 80.00%	1,130,900,081.14	13.33%	11,585	7.89%	2.63%
80.01% - 85.00%	527,653,756.72	6.22%	4,944	3.37%	2.64%
85.01% - 90.00%	471,606,884.13	5.56%	4,650	3.17%	2.90%
90.01% - 95.00%	394,974,529.05	4.66%	3,392	2.31%	2.65%
95.01% - 100.00%	340,562,626.65	4.01%	2,806	1.91%	2.59%
100.01% - 105.00%	302,058,942.96	3.56%	2,435	1.66%	2.46%
105.01% - 110.00%	231,272,292.32	2.73%	1,902	1.30%	2.52%
110.01% - 115.00%	157,245,835.79	1.85%	1,200	0.82%	2.40%
115.01% - 120.00%	106,142,318.24	1.25%	797	0.54%	2.35%
120.01% - 125.00%	163,474.78	0.00%	1	0.00%	1.22%
	8,484,305,328.95	100.0%	146,813	100.0%	2.75%

10. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	541,187,584.57	6.37%	49,231	33.53%	3.83%
25.000,00 - 50.000,00	1,424,169,044.00	16.78%	37,563	25.59%	3.67%
50.000,00 - 75.000,00	1,361,184,194.57	16.04%	22,146	15.08%	2.68%
75.000,00 - 100.000,00	1,280,189,049.90	15.08%	14,781	10.07%	2.54%
100.000,00 - 125.000,00	926,374,420.53	10.91%	8,296	5.65%	2.41%
125.000,00 - 150.000,00	729,946,503.36	8.60%	5,355	3.65%	2.39%
150.000,00 - 175.000,00	483,578,184.50	5.69%	2,997	2.04%	2.37%
175.000,00 - 200.000,00	374,019,401.35	4.40%	2,008	1.37%	2.40%
200.000,00 - 225.000,00	250,430,289.59	2.95%	1,182	0.81%	2.34%
225.000,00 - 250.000,00	187,060,734.72	2.20%	790	0.54%	2.35%
250.000,00 - 275.000,00	158,448,790.24	1.86%	605	0.41%	2.36%
275.000,00 - 300.000,00	125,334,465.73	1.47%	438	0.30%	2.34%
300.000,00 - 325.000,00	94,060,576.18	1.10%	301	0.21%	2.28%
325.000,00 - 350.000,00	79,072,891.49	0.93%	235	0.16%	2.29%
350.000,00 - 375.000,00	54,209,532.90	0.63%	150	0.10%	2.24%
375.000,00 - 400.000,00	45,514,812.03	0.53%	118	0.08%	2.42%
400.000,00 - 425.000,00	43,291,424.50	0.51%	105	0.07%	2.35%
425.000,00 - 450.000,00	35,058,557.02	0.41%	80	0.05%	2.30%
450.000,00 - 475.000,00	25,893,872.52	0.30%	56	0.04%	2.49%
475.000,00 - 500.000,00	27,207,928.61	0.32%	56	0.04%	2.31%
500.000,00 - 600.000,00	84,854,795.52	1.00%	156	0.11%	2.21%
600.000,00 - 700.000,00	29,048,030.61	0.34%	45	0.03%	2.28%
700.000,00 - 800.000,00	34,938,353.41	0.41%	47	0.03%	2.31%
800.000,00 - 900.000,00	15,994,683.27	0.18%	19	0.01%	2.30%
900.000,00 - 1.000.000,00	14,015,834.29	0.16%	15	0.01%	2.09%
1.000.000,00 - 1.250.000,00	17,470,043.07	0.20%	16	0.01%	2.07%
1.250.000,00 - 1.500.000,00	12,296,735.28	0.14%	9	0.01%	1.86%
1.500.000,00 - more	29,454,595.19	0.34%	13	0.01%	1.54%
	8,484,305,328.95	100.0%	146,813	100.0%	2.75%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,003,103,478.95	11.82%	10,778	7.34%	2.69%
Building	3,622,765.64	0.04%	48	0.03%	2.58%
House incl. land plot	7,062,598,893.97	83.24%	131,772	89.76%	2.77%
N/A	193,631.36	0.00%	3	0.00%	2.49%
Other real estate	9,725,177.34	0.11%	103	0.07%	2.58%
Professional Use	405,061,381.69	4.77%	4,109	2.80%	2.59%
	8,484,305,328.95	100.0%	146,813	100.0%	2.75%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	250,902,031.55	2.96%	4,834	3.29%	2.75%
AITOLOAKARNANIA	116,988,627.42	1.38%	2,475	1.69%	3.20%
ARGOLIDA	68,872,742.87	0.81%	1,115	0.76%	2.76%
ARKADIA	44,838,357.91	0.53%	828	0.56%	2.67%
ARTA	22,797,949.90	0.27%	574	0.39%	2.69%
ATTICA	4,135,049,082.74	48.74%	62,184	42.36%	2.58%
CHALKIDIKI	79,244,158.63	0.93%	1,633	1.11%	3.16%
CHANIA	119,428,886.59	1.41%	1,758	1.20%	2.72%
CHIOS	44,657,617.58	0.53%	760	0.52%	2.70%
CORFU	70,236,073.95	0.83%	1,110	0.76%	2.64%
DODEKANISA	219,672,453.69	2.59%	2,943	2.01%	2.68%
DRAMA	48,681,451.28	0.57%	1,494	1.02%	3.37%
EVOIA	126,031,619.77	1.49%	2,470	1.68%	2.86%
EVKITANIA	6,123,647.54	0.07%	165	0.11%	3.02%
EVROS	83,711,380.23	0.99%	2,507	1.71%	3.46%
FLORINA	17,509,786.34	0.21%	497	0.34%	3.54%
FOKIDA	16,378,052.70	0.19%	303	0.21%	2.96%
FTHIOTIDA	110,016,359.91	1.30%	2,349	1.60%	2.85%
GREVENA	16,147,054.28	0.19%	337	0.23%	2.86%
HERAKLION	134,621,522.06	1.59%	1,934	1.32%	2.54%
ILEIA	82,657,232.65	0.97%	1,854	1.26%	3.26%
IMATHIA	51,165,689.33	0.60%	1,151	0.78%	3.19%
IOANNINA	122,381,233.03	1.44%	2,130	1.45%	2.47%
KARDITSA	59,881,397.85	0.71%	1,470	1.00%	2.77%
KASTORIA	18,997,663.40	0.22%	396	0.27%	2.77%
KAVALA	68,845,353.83	0.81%	1,608	1.10%	2.92%
KEFALLONIA	46,884,123.01	0.55%	735	0.50%	2.62%
KILKIS	44,097,798.38	0.52%	1,127	0.77%	3.25%
KORINTHIA	117,975,702.97	1.39%	1,874	1.28%	2.63%
KOZANI	57,468,719.56	0.68%	1,348	0.92%	2.77%
KYKLADES	125,999,054.06	1.49%	1,483	1.01%	2.56%
LAKONIA	62,468,030.51	0.74%	1,045	0.71%	2.72%
LARISA	167,556,151.12	1.98%	3,429	2.34%	2.80%
LASITHI	65,707,021.91	0.77%	991	0.68%	2.39%
LEFKADA	19,351,600.09	0.23%	363	0.25%	2.77%
LESBOS	85,017,644.01	1.00%	1,425	0.97%	2.85%
MAGNESIA	116,802,642.44	1.38%	2,270	1.55%	2.98%
MESSINIA	86,479,804.21	1.02%	1,655	1.13%	2.73%
PELLA	60,283,079.75	0.71%	1,640	1.12%	3.42%
PIERIA	91,077,099.70	1.07%	1,734	1.18%	3.06%
PREVEZA	51,967,473.13	0.61%	901	0.61%	2.65%
RETHYMNO	100,244,413.00	1.18%	1,656	1.13%	2.52%
RODOPI	46,979,078.76	0.55%	1,271	0.87%	3.13%
SAMOS	51,620,075.78	0.61%	713	0.49%	2.52%
SERRES	42,500,167.04	0.50%	1,059	0.72%	3.58%
THESSALONIA	25,202,424.73	0.30%	497	0.34%	2.79%
THESSALONIKI	661,801,085.31	7.80%	13,461	9.17%	3.28%
TRIKALA	49,491,272.20	0.58%	1,140	0.78%	3.25%
VOIOTIA	71,305,609.83	0.84%	1,537	1.05%	2.93%
XANTHI	68,397,687.59	0.81%	2,096	1.43%	3.38%
ZAKYNTHOS	31,790,142.83	0.38%	484	0.33%	2.64%
Total	8,484,305,328.95	100.0%	146,813	100.0%	2.75%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	8,484,305,328.95	100.00%	195,325	100.00%	2.75%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

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	2,736,626,147.86	32.26%	61,494	31.48%	1.93%
Euribor 1M Linked	392,258,239.17	4.62%	6,483	3.32%	1.69%
Euribor 3M Linked	2,961,303,764.24	34.90%	53,493	27.39%	2.87%
Fixed	1,333,072,949.94	15.71%	27,802	14.23%	3.05%
Hellenic Government Bond	393,325,880.62	4.64%	17,822	9.12%	7.04%
Liibor 1M Linked	244,636,766.54	2.88%	1,979	1.01%	1.83%
Originator Rate	423,081,580.58	4.99%	26,252	13.44%	3.84%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

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)	180,705	5,385,283.81	7,703,836,247.67	92.52%	90.80%
31-60 days past due	9,706	4,002,012.25	507,031,833.39	4.97%	5.97%
61-90 days past due	4,913	3,501,800.69	273,435,062.03	2.52%	3.22%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	195,324	12,889,096.75	8,484,303,143.09	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	2,355,265,633.60	27.76%	59,101	30.26%	3.02%
Completion/construction of primary residence	1,153,397,705.28	13.59%	33,899	17.36%	2.87%
Completion/construction of secondary	878,533,915.20	10.35%	12,992	6.65%	2.37%
Refinancing loans from other banks	1,683,242,764.42	19.83%	30,066	15.39%	2.48%
Buy Secondary	365,584,559.59	4.30%	5,269	2.70%	2.65%
Professional use	114,237,921.44	1.34%	1,653	0.85%	2.82%
Land Purchase For Residence Construction	66,225,140.22	0.78%	1,528	0.78%	4.27%
Renovating	1,862,968,112.28	21.95%	50,315	25.76%	2.72%
Other	2,801,762.00	0.03%	482	0.25%	6.85%
Refinancing NBG loans	2,043,993.30	0.02%	15	0.01%	2.00%
Refinancing Interest on primary residence loans	3,821.62	0.00%	5	0.00%	0.00%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	7,289,700,269.89	85.91%	162,295	83.09%	2.80%
Subsidized Loans	1,194,605,059.06	14.08%	33,030	16.91%	2.49%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,162,468,966.68	49.06%	70,691	49.58%	2.71%
Self Employed	2,100,155,244.10	24.75%	25,243	17.71%	2.64%
Unemployed	917,332,352.65	10.81%	17,496	12.27%	2.86%
Retired	1,109,560,585.92	13.07%	23,239	16.30%	2.79%
N/A	194,785,993.74	2.29%	5,905	4.14%	4.11%
	8,484,303,143.09	100.0%	142,574	100.0%	2.75%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	683,757,293.52	8.05%	11,846	6.06%	2.67%
Retired Employee	87,261,019.15	1.02%	1,817	0.93%	2.66%
No Employee	7,713,287,016.28	90.91%	181,662	93.00%	2.76%
	8,484,305,328.95	100.0%	195,325	100.0%	2.75%

* 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.