

Covered Bond Programme II



Monthly Investor Report

March 2012

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	*1,260,000,000.00	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	31-03-2012	30-06-2010
Portfolio Cut off Date	31-03-2012	30-06-2010
Original Principal Balance	14.187.047.700,91	4.884.632.703,00
Principal Balance	10.648.370.351,00	3.639.740.247,00
Number of Borrowers	172.570	68.622
Number of Loanparts	237.553	93.060
Number of Properties	177.234	69.543
Average Principal Balance (borrower)	61.704,64	53.040,43
Average Principal Balance (parts)	44.825,24	39.111,76
Coupon: Weighted Average	3,6	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	64,86	67,08
Weighted Average Loan to Indexed Value	57,67	48,96
Seasoning (years): Weighted Average	4,91	4,42
Original Maturity (years): Weighted Average	24,25	18,53
Remaining Tenor (years): Weighted Average	19,38	14,15

* Balance of ISIN XS0562792886 is as of 11th of April 2012

Nominal Value Test

All amounts in EURO

Outstanding Bonds***	8.560.000.000,00
Negative Carry	179.550.000,00
Outstanding Accrued Interest on Bonds	3.767.083,33
Current Outstanding Balance	10.648.370.351,11
Adjusted Nominal Value Assets *	10.389.558.596,14
Outstanding Accrued Interest on Assets	29.716.234,69
Nominal Value Test Current Value **	83,63 %
<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.

*** The Outstanding Bonds balance is as of 11th of April 2012

1. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	10,221,268,281.65	95.99%	234,386	98.67%	3.61%
Swiss Franc	427,102,069.46	4.01%	3,167	1.33%	2.59%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,544,542,946.72	14.50%	39,280	16.54%	4.33%
Standard Amortising	9,103,827,404.39	85.50%	198,273	83.46%	3.44%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

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%	1,533,905,385.64	14.41%	19,330	8.14%	2.06%
2.5% - 2.99%	2,549,932,028.72	23.95%	50,089	21.09%	2.71%
3% - 3.49%	2,688,367,907.73	25.25%	46,965	19.77%	3.18%
3.5% - 3.99%	1,166,723,310.14	10.96%	21,778	9.17%	3.70%
4% - 4.49%	327,078,727.18	3.07%	6,080	2.56%	4.19%
4.5% - 4.99%	332,049,870.47	3.12%	6,855	2.89%	4.72%
5% - 5.49%	887,700,225.69	8.34%	36,170	15.23%	5.25%
5.5% - 5.99%	445,983,882.26	4.19%	21,932	9.23%	5.69%
6% - 6.49%	78,694,079.54	0.74%	4,293	1.81%	6.21%
6.5% - 6.99%	145,394,316.56	1.37%	4,730	1.99%	6.64%
7% - 7.49%	491,811,175.18	4.62%	19,191	8.08%	7.06%
7.5% - more	729,442.00	0.01%	140	0.06%	9.71%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	1,360.16	0.00%	1	0.00%	5.15%
1988	11,892.21	0.00%	4	0.00%	3.63%
1989	71,966.34	0.00%	6	0.00%	4.30%
1990	33,490.66	0.00%	7	0.00%	5.15%
1991	21,983.73	0.00%	8	0.00%	5.15%
1992	127,267.24	0.00%	17	0.01%	5.05%
1993	402,544.13	0.00%	36	0.02%	4.55%
1994	614,840.47	0.01%	52	0.02%	3.45%
1995	1,257,929.62	0.01%	93	0.04%	3.49%
1996	3,116,218.87	0.03%	210	0.09%	3.91%
1997	9,740,573.33	0.09%	3,234	1.36%	4.52%
1998	24,896,993.50	0.23%	4,655	1.96%	4.50%
1999	70,657,182.30	0.66%	8,206	3.45%	4.78%
2000	127,927,580.46	1.20%	10,305	4.34%	4.52%
2001	275,790,007.06	2.59%	16,400	6.90%	4.25%
2002	410,631,353.73	3.86%	19,916	8.38%	4.43%
2003	489,539,811.24	4.60%	19,781	8.33%	4.65%
2004	608,467,719.74	5.71%	15,300	6.44%	4.06%
2005	1,102,152,961.69	10.35%	22,429	9.44%	3.69%
2006	1,213,610,942.87	11.40%	21,175	8.91%	3.32%
2007	1,287,372,351.59	12.09%	20,241	8.52%	2.93%
2008	1,441,059,559.98	13.53%	20,387	8.58%	3.35%
2009	1,979,663,662.95	18.59%	28,254	11.89%	3.39%
2010	1,192,413,019.49	11.20%	17,790	7.49%	3.57%
2011	385,276,945.66	3.62%	8,324	3.50%	3.79%
2012	23,510,192.09	0.22%	722	0.30%	3.02%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2011					
2012	7,646,610.78	0.07%	4,092	1.72%	4.97%
2013	29,699,568.17	0.28%	6,235	2.62%	4.81%
2014	63,837,959.98	0.60%	8,197	3.45%	4.83%
2015	110,359,150.82	1.04%	10,172	4.28%	4.66%
2016	206,020,627.26	1.93%	14,666	6.17%	4.56%
2017	300,698,324.54	2.82%	16,126	6.79%	4.74%
2018	268,145,367.08	2.52%	10,365	4.36%	4.39%
2019	323,210,102.90	3.04%	9,439	3.97%	4.00%
2020	414,926,962.23	3.90%	10,225	4.30%	3.74%
2021	439,507,739.68	4.13%	10,334	4.35%	3.45%
2022	380,292,168.49	3.57%	8,493	3.58%	3.08%
2023	378,204,212.43	3.55%	7,657	3.22%	3.25%
2024	528,697,761.70	4.97%	9,134	3.85%	3.09%
2025	499,428,539.81	4.69%	11,201	4.72%	3.75%
2026	293,878,641.23	2.76%	6,675	2.81%	4.33%
2027	352,284,630.28	3.31%	7,288	3.07%	4.82%
2028	279,247,969.43	2.62%	5,189	2.18%	4.28%
2029	345,941,144.93	3.25%	5,884	2.48%	3.78%
2030	281,617,583.65	2.64%	4,904	2.06%	3.51%
2031	220,253,107.30	2.07%	3,996	1.68%	3.30%
2032	210,696,713.60	1.98%	3,556	1.50%	3.11%
2033	213,785,851.28	2.01%	3,353	1.41%	3.52%
2034	337,346,128.62	3.17%	4,998	2.10%	3.36%
2035	404,862,329.37	3.80%	6,270	2.64%	3.16%
2036	298,850,303.33	2.81%	4,551	1.92%	3.07%
2037	284,052,147.06	2.67%	3,824	1.61%	2.85%
2038	304,567,125.28	2.86%	3,542	1.49%	3.31%
2039	369,673,405.65	3.47%	4,599	1.94%	3.38%
2040	220,025,243.97	2.07%	3,067	1.29%	3.53%
2041	209,147,455.76	1.96%	2,990	1.26%	3.43%
2042	153,020,510.41	1.44%	2,163	0.91%	3.08%
2043	133,415,049.81	1.25%	1,712	0.72%	3.32%
2044	155,468,917.06	1.46%	1,947	0.82%	3.30%
2045	157,546,149.35	1.48%	1,989	0.84%	3.19%
2046	221,912,426.31	2.08%	2,787	1.17%	2.98%
2047	242,950,707.88	2.28%	2,999	1.26%	3.00%
2048	223,008,480.46	2.09%	2,675	1.13%	3.29%
2049	259,640,454.23	2.44%	3,159	1.33%	3.37%
2050	169,658,300.98	1.59%	2,213	0.93%	3.48%
2051	182,118,592.55	1.71%	2,749	1.16%	3.45%
2052	59,727,524.44	0.56%	781	0.33%	3.37%
2053	14,790,911.04	0.14%	163	0.07%	3.27%
2054	17,594,037.21	0.17%	187	0.08%	3.19%
2055	21,572,235.67	0.20%	271	0.11%	3.51%
2056	24,576,641.24	0.23%	292	0.12%	3.49%
2057	34,464,535.86	0.32%	444	0.19%	3.06%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	103,226,587.21	0.97%	3,108	1.31%	3.37%
0.5 - 1.0	173,441,375.44	1.63%	3,640	1.53%	3.94%
1.0 - 1.5	327,823,663.04	3.08%	5,492	2.31%	3.80%
1.5 - 2.0	596,925,245.77	5.61%	8,728	3.67%	3.63%
2.0 - 2.5	979,803,171.46	9.20%	14,343	6.04%	3.35%
2.5 - 3.0	1,015,846,694.16	9.54%	14,220	5.99%	3.38%
3.0 - 4.0	1,563,343,468.93	14.68%	22,074	9.29%	3.46%
4.0 - 5.0	1,254,422,173.34	11.78%	19,267	8.11%	2.87%
5.0 - 6.0	1,203,891,060.87	11.31%	20,384	8.58%	3.23%
6.0 - 7.0	1,259,783,023.17	11.83%	24,804	10.44%	3.63%
7.0 - 8.0	637,782,263.10	5.99%	15,259	6.42%	3.99%
8.0 - 9.0	518,616,143.95	4.87%	19,115	8.05%	4.51%
9.0 - 10.0	420,216,019.67	3.95%	19,735	8.31%	4.49%
more - 10.0	593,249,461.00	5.57%	47,384	19.95%	4.40%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	8,547,599,249.49	80.27%	195,721	82.39%	3.43%
01-02	434,502,308.74	4.08%	8,759	3.69%	4.26%
02-03	263,898,070.47	2.48%	5,874	2.47%	4.96%
03-04	88,381,629.91	0.83%	2,669	1.12%	5.14%
04-05	45,177,765.28	0.42%	1,710	0.72%	4.94%
05-06	36,684,076.63	0.34%	1,422	0.60%	4.82%
06-07	50,697,654.21	0.48%	1,691	0.71%	5.23%
07-08	55,626,216.12	0.52%	1,574	0.66%	5.49%
08-09	33,565,477.52	0.32%	962	0.40%	4.71%
09-10	37,299,412.41	0.35%	1,096	0.46%	4.29%
10-11	29,767,807.76	0.28%	808	0.34%	4.36%
11-12	43,965,300.77	0.41%	1,057	0.44%	4.66%
12-13	46,123,877.04	0.43%	1,064	0.45%	5.07%
13-14	37,880,686.12	0.36%	833	0.35%	4.36%
14-15	49,884,656.80	0.47%	1,045	0.44%	4.02%
15-16	39,200,426.06	0.37%	718	0.30%	4.02%
16-17	44,952,576.21	0.42%	782	0.33%	4.50%
17-18	54,670,489.88	0.51%	901	0.38%	4.46%
18-19	39,498,077.37	0.37%	667	0.28%	3.71%
19-20	42,241,282.28	0.40%	677	0.28%	3.38%
20-21	35,905,799.17	0.34%	528	0.22%	3.18%
21-22	28,721,558.67	0.27%	435	0.18%	3.13%
22-23	33,844,045.92	0.32%	473	0.20%	3.12%
23-24	47,840,499.69	0.45%	660	0.28%	3.13%
24-25	57,117,637.74	0.54%	732	0.31%	3.15%
25-26	40,242,349.99	0.38%	487	0.21%	3.12%
26-27	36,043,675.35	0.34%	447	0.19%	3.14%
27-28	30,658,745.70	0.29%	349	0.15%	3.12%
28-29	18,635,945.80	0.18%	220	0.09%	3.13%
29-30	27,013,711.45	0.25%	309	0.13%	3.13%
30 - more	269,880,633.86	2.53%	2,870	1.21%	3.12%
Matured	848,706.70	0.01%	13	0.01%	3.06%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,86 %					
less - 40.00%	1,560,182,215.37	14.65%	47,018	26.53%	3.83%
40.01% - 50.00%	1,112,791,166.79	10.45%	22,655	12.78%	3.66%
50.01% - 60.00%	1,296,921,886.36	12.17%	22,728	12.82%	3.57%
60.01% - 70.00%	1,810,154,852.89	16.99%	26,707	15.07%	3.55%
70.01% - 80.00%	2,438,570,468.96	22.90%	32,265	18.21%	3.37%
80.01% - 85.00%	802,519,689.32	7.53%	7,031	3.97%	3.29%
85.01% - 90.00%	713,765,936.04	6.70%	6,384	3.60%	3.21%
90.01% - 95.00%	312,337,463.62	2.93%	3,153	1.78%	3.58%
95.01% - 100.00%	413,070,649.14	3.87%	7,107	4.01%	4.52%
100.01% - 105.00%	72,043,069.39	0.67%	809	0.46%	3.87%
105.01% - 110.00%	56,392,810.97	0.52%	599	0.34%	3.94%
110.01% - 115.00%	34,085,571.81	0.32%	421	0.24%	4.12%
115.01% - 120.00%	24,317,610.21	0.22%	348	0.20%	4.56%
120.01% - 125.00%	123,363.61	0.00%	2	0.00%	3.62%
128.01% - more	1,093,596.63	0.01%	7	0.00%	3.02%
	10,648,370,351.11	100.0%	177,234	100.0%	3.57%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,26 %					
less - 40.00%	2,944,983,528.74	27.66%	99,104	55.92%	3.96%
40.01% - 50.00%	1,227,498,257.14	11.53%	17,230	9.72%	3.60%
50.01% - 60.00%	1,299,411,803.50	12.20%	15,152	8.55%	3.48%
60.01% - 70.00%	1,511,996,315.06	14.20%	15,353	8.66%	3.41%
70.01% - 80.00%	1,565,365,566.44	14.70%	14,240	8.04%	3.33%
80.01% - 85.00%	601,428,744.49	5.65%	5,051	2.85%	3.40%
85.01% - 90.00%	469,140,235.61	4.41%	3,716	2.10%	3.41%
90.01% - 95.00%	332,833,552.91	3.13%	2,506	1.41%	3.32%
95.01% - 100.00%	242,159,736.00	2.27%	1,837	1.04%	3.39%
100.01% - 105.00%	203,787,727.68	1.91%	1,437	0.81%	3.23%
105.01% - 110.00%	122,652,810.89	1.15%	821	0.46%	3.22%
110.01% - 115.00%	80,479,113.51	0.76%	526	0.30%	3.26%
115.01% - 120.00%	46,422,217.74	0.44%	260	0.15%	3.27%
128.01% - more	210,741.40	0.00%	1	0.00%	3.12%
	10,648,370,351.11	100.0%	177,234	100.0%	3.57%

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	732,791,566.34	6.88%	60,437	34.10%	4.86%
25.000,00 - 50.000,00	1,465,241,724.78	13.76%	39,305	22.18%	4.25%
50.000,00 - 75.000,00	1,760,293,742.43	16.53%	29,075	16.41%	3.93%
75.000,00 - 100.000,00	1,619,355,580.40	15.20%	18,603	10.50%	3.40%
100.000,00 - 125.000,00	1,141,871,112.38	10.72%	10,210	5.76%	3.23%
125.000,00 - 150.000,00	974,995,899.48	9.15%	7,135	4.03%	3.21%
150.000,00 - 175.000,00	628,227,785.16	5.89%	3,890	2.20%	3.14%
175.000,00 - 200.000,00	513,839,108.17	4.82%	2,752	1.55%	3.16%
200.000,00 - 225.000,00	311,048,630.89	2.92%	1,471	0.83%	3.08%
225.000,00 - 250.000,00	253,041,217.93	2.37%	1,070	0.60%	3.13%
250.000,00 - 275.000,00	198,031,021.91	1.85%	756	0.43%	2.99%
275.000,00 - 300.000,00	167,860,557.29	1.57%	585	0.33%	3.03%
300.000,00 - 325.000,00	123,502,522.01	1.15%	395	0.22%	2.93%
325.000,00 - 350.000,00	110,898,736.84	1.04%	330	0.19%	2.99%
350.000,00 - 375.000,00	81,745,680.27	0.76%	226	0.13%	3.01%
375.000,00 - 400.000,00	62,612,822.19	0.58%	162	0.09%	3.00%
400.000,00 - 425.000,00	57,724,566.01	0.54%	140	0.08%	2.83%
425.000,00 - 450.000,00	42,812,532.70	0.40%	98	0.06%	2.91%
450.000,00 - 475.000,00	37,469,855.44	0.35%	81	0.05%	2.99%
475.000,00 - 500.000,00	34,130,058.49	0.32%	70	0.04%	2.93%
500.000,00 - 600.000,00	115,210,055.55	1.08%	210	0.12%	2.90%
600.000,00 - 700.000,00	53,975,920.48	0.50%	84	0.05%	2.82%
700.000,00 - 800.000,00	30,599,655.02	0.28%	41	0.02%	2.76%
800.000,00 - 900.000,00	26,130,363.31	0.24%	31	0.02%	2.79%
900.000,00 - 1.000.000,00	19,098,539.18	0.17%	20	0.01%	2.96%
1.000.000,00 - 1.250.000,00	29,642,376.79	0.27%	27	0.02%	2.57%
1.250.000,00 - 1.500.000,00	19,555,777.75	0.18%	14	0.01%	2.56%
1.500.000,00 - more	36,662,941.92	0.34%	16	0.01%	2.31%
	10,648,370,351.11	100.0%	177,234	100.0%	3.57%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,104,869,437.34	10.37%	10,567	5.96%	3.42%
Building	29,901,380.19	0.28%	322	0.18%	3.50%
House incl. land plot	8,923,362,588.75	83.80%	160,216	90.40%	3.60%
N/A	31,911,836.34	0.29%	515	0.29%	3.38%
Other real estate	71,469,347.10	0.67%	1,011	0.57%	3.37%
Professional Use	486,855,761.39	4.57%	4,603	2.60%	3.36%
	10,648,370,351.11	100.0%	177,234	100.0%	3.57%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	319,618,509.97	3.00%	5,979	3.37%	3.60%
AITOLOAKARNANIA	148,888,704.90	1.40%	3,023	1.71%	4.03%
ARGOLIDA	80,560,879.68	0.76%	1,274	0.72%	3.66%
ARKADIA	55,749,712.36	0.52%	956	0.54%	3.46%
ARTA	28,502,171.06	0.27%	713	0.40%	3.66%
ATTICA	5,240,559,104.43	49.22%	76,639	43.24%	3.40%
CHALKIDIKI	90,912,561.77	0.85%	1,830	1.03%	4.02%
CHANIA	151,285,282.45	1.42%	2,121	1.20%	3.57%
CHIOS	49,397,499.21	0.46%	855	0.48%	3.75%
CORFU	84,670,973.12	0.80%	1,346	0.76%	3.63%
DODEKANISA	249,134,941.60	2.34%	3,359	1.90%	3.61%
DRAMA	60,098,192.47	0.56%	1,662	0.94%	4.19%
EVOIA	160,141,022.14	1.50%	2,944	1.66%	3.76%
EVKITANIA	8,105,589.69	0.08%	201	0.11%	4.05%
EVROS	108,990,690.42	1.02%	2,932	1.65%	4.19%
FLORINA	23,382,278.31	0.22%	621	0.35%	4.30%
FOKIDA	22,527,992.94	0.21%	412	0.23%	3.80%
FTHIOTIDA	149,569,499.06	1.41%	2,971	1.68%	3.79%
GREVENA	18,169,584.12	0.17%	395	0.22%	3.70%
HERAKLION	174,781,045.40	1.64%	2,406	1.36%	3.40%
ILEIA	100,762,025.91	0.95%	2,223	1.25%	4.07%
IMATHIA	63,212,137.37	0.59%	1,332	0.75%	3.93%
IOANNINA	146,220,336.98	1.37%	2,482	1.40%	3.27%
KARDITSA	80,729,635.36	0.76%	1,816	1.03%	3.73%
KASTORIA	21,657,868.50	0.20%	462	0.26%	3.66%
KAVALA	84,868,438.11	0.80%	1,866	1.05%	3.80%
KEFALLONIA	58,174,297.76	0.55%	892	0.50%	3.56%
KILKIS	48,978,245.63	0.46%	1,240	0.70%	4.06%
KORINTHIA	151,299,806.31	1.42%	2,339	1.32%	3.40%
KOZANI	70,782,575.68	0.67%	1,588	0.90%	3.67%
KYKLADES	152,253,619.93	1.43%	1,777	1.00%	3.42%
LAKONIA	77,291,389.75	0.73%	1,231	0.70%	3.62%
LARISA	197,646,461.10	1.86%	3,921	2.21%	3.66%
LASITHI	83,894,373.88	0.79%	1,188	0.67%	3.28%
LEFKADA	22,491,744.18	0.21%	420	0.24%	3.67%
LESBOS	98,705,113.59	0.93%	1,612	0.91%	3.73%
MAGNESIA	145,953,507.92	1.37%	2,713	1.53%	3.76%
MESSINIA	112,816,343.76	1.06%	2,086	1.18%	3.64%
PELLA	73,731,298.57	0.69%	1,874	1.06%	4.19%
PIERIA	118,175,997.62	1.11%	2,040	1.15%	3.70%
PREVEZA	61,736,339.25	0.58%	1,096	0.62%	3.50%
RETHYMNO	122,834,259.34	1.15%	2,028	1.14%	3.42%
RODOPI	55,866,679.93	0.53%	1,455	0.82%	3.99%
SAMOS	66,208,104.03	0.62%	887	0.50%	3.42%
SERRES	53,619,438.84	0.50%	1,353	0.76%	4.40%
THESPROTIA	31,402,317.32	0.30%	615	0.35%	3.78%
THESSALONIKI	841,919,644.79	7.91%	15,704	8.86%	3.88%
TRIKALA	62,585,912.26	0.59%	1,368	0.77%	4.04%
VOIOTIA	93,148,955.73	0.88%	1,934	1.09%	3.85%
XANTHI	87,289,785.03	0.82%	2,476	1.40%	4.04%
ZAKYNTHOS	37,067,461.58	0.35%	577	0.33%	3.44%
	10,648,370,351.11	100.0%	177,234	100.0%	3.57%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,648,370,351.11	100.00%	237,553	100.00%	3.57%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

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	3,572,227,144.96	33.55%	73,738	31.04%	2.73%
Euribor 1M Linked	438,924,422.96	4.12%	6,099	2.57%	2.42%
Euribor 3M Linked	2,935,905,514.89	27.57%	48,924	20.59%	3.50%
Fixed	2,227,070,486.85	20.91%	45,212	19.03%	4.16%
Hellenic Government Bond	486,830,451.62	4.57%	18,611	7.83%	7.04%
Liibor 1M Linked	298,460,756.56	2.80%	2,141	0.90%	1.92%
Originator Rate	688,951,573.27	6.47%	42,828	18.03%	5.33%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

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)		216,433	7,145,702.13	9,560,626,266.22	91.11%	89.78%
31-60 days past due		14,385	6,896,910.03	727,348,789.32	6.06%	6.83%
61-90 days past due		6,735	5,308,083.90	360,395,295.57	2.84%	3.38%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		237,553	19,350,696.06	10,648,370,351.11	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					
Buy Primary	3,156,743,852.46	29.64%	73,707	31.03%	3.70%
Completion/construction of primary residence	1,624,801,523.76	15.25%	43,013	18.11%	3.71%
Completion/construction of secondary	1,127,817,964.55	10.59%	16,229	6.83%	3.24%
Refinancing loans from other banks	1,377,155,727.92	12.93%	24,200	10.19%	3.38%
Buy Secondary	479,550,252.16	4.50%	6,632	2.79%	3.37%
Professional use	161,399,516.22	1.51%	2,084	0.88%	3.53%
Land Purchase For Residence Construction	117,813,785.77	1.10%	2,460	1.04%	4.29%
Renovating	2,597,450,880.86	24.39%	68,588	28.87%	3.57%
Other	5,636,847.41	0.05%	640	0.27%	6.81%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,631,126,666.58	81.05%	189,623	79.82%	3.63%
Subsidized Loans	2,017,243,684.53	18.94%	47,930	20.18%	3.33%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,657,615,847.65	53.13%	92,107	53.37%	3.51%
Self Employed	2,608,156,123.46	24.49%	30,534	17.69%	3.47%
Unemployed	821,955,169.83	7.71%	15,014	8.70%	3.72%
Retired	1,159,628,667.30	10.89%	23,800	13.79%	3.62%
N/A	401,014,542.87	3.76%	11,115	6.44%	4.54%
	10,648,370,351.11	100.0%	172,570	100.0%	3.57%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	841,973,952.80	7.90%	13,769	5.80%	3.12%
Retired Employee	108,408,112.26	1.01%	2,127	0.90%	3.12%
No Employee	9,697,988,286.05	91.07%	221,657	93.31%	3.61%
	10,648,370,351.11	100.0%	237,553	100.0%	3.57%

* 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.