

Covered Bond Programme II



Monthly Investor Report

May 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 05	XS0619512022	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
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	31-05-2013	30-06-2010
Portfolio Cut off Date	31-05-2013	30-06-2010
Original Principal Balance	13.257.424.615,00	4.884.632.703,00
Principal Balance	9.388.751.560,00	3.639.740.247,00
Number of Borrowers	158.951	68.622
Number of Loanparts	218.752	93.060
Number of Properties	163.012	69.543
Average Principal Balance (borrower)	59.066,95	53.040,43
Average Principal Balance (parts)	42.919,61	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	65,14	67,08
Weighted Average Loan to Indexed Value	58,30	48,96
Seasoning (years): Weighted Average	5,98	4,42
Original Maturity (years): Weighted Average	25,96	18,53
Remaining Tenor (years): Weighted Average	20,01	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	131.750.000,00
Outstanding Accrued Interest on Bonds	43.226.666,67
Current Outstanding Balance	9.388.751.560,06
Adjusted Nominal Value Assets *	9.096.312.932,30
Outstanding Accrued Interest on Assets	14.170.835,55
Nominal Value Test Current Value **	94,04 %
<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	9,067,701,454.64	96.58%	216,194	98.83%	3.07%
Swiss Franc	321,050,105.42	3.42%	2,558	1.17%	2.13%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,276,499,443.18	13.60%	35,010	16.00%	4.15%
Standard Amortising	8,112,252,116.88	86.40%	183,742	84.00%	2.86%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

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%	3,577,450,526.94	38.10%	67,963	31.07%	1.94%
2.5% - 2.99%	2,641,221,070.29	28.13%	48,690	22.26%	2.71%
3% - 3.49%	1,079,752,913.15	11.50%	21,599	9.87%	3.21%
3.5% - 3.99%	424,445,204.84	4.52%	9,724	4.45%	3.64%
4% - 4.49%	148,765,409.56	1.58%	2,173	0.99%	4.18%
4.5% - 4.99%	490,022,035.31	5.22%	27,453	12.55%	4.75%
5% - 5.49%	237,790,944.34	2.53%	8,719	3.99%	5.22%
5.5% - 5.99%	231,999,332.82	2.47%	8,999	4.11%	5.69%
6% - 6.49%	29,155,443.95	0.31%	1,249	0.57%	6.26%
6.5% - 6.99%	75,463,434.31	0.80%	3,212	1.47%	6.63%
7% - 7.49%	452,371,000.83	4.82%	18,949	8.66%	7.05%
7.5% - more	314,243.72	0.00%	22	0.01%	8.21%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1988	2,913.88	0.00%	3	0.00%	3.91%
1989	48,761.43	0.00%	6	0.00%	3.89%
1990	9,811.35	0.00%	6	0.00%	5.15%
1991	17,141.18	0.00%	8	0.00%	5.15%
1992	112,215.78	0.00%	16	0.01%	5.01%
1993	318,776.51	0.00%	26	0.01%	4.29%
1994	546,279.11	0.01%	46	0.02%	2.79%
1995	1,002,818.06	0.01%	85	0.04%	3.04%
1996	2,457,938.65	0.03%	197	0.09%	3.21%
1997	3,425,032.57	0.04%	301	0.14%	3.05%
1998	7,718,803.51	0.08%	2,671	1.22%	3.38%
1999	41,535,465.62	0.44%	7,458	3.41%	3.99%
2000	88,427,349.66	0.94%	9,460	4.32%	3.74%
2001	207,892,282.50	2.21%	15,124	6.91%	3.60%
2002	317,417,697.60	3.38%	17,059	7.80%	3.81%
2003	428,244,784.85	4.56%	18,782	8.59%	4.07%
2004	561,149,978.51	5.98%	15,242	6.97%	3.49%
2005	1,045,408,788.31	11.13%	22,690	10.37%	3.15%
2006	1,124,626,185.45	11.98%	21,092	9.64%	2.77%
2007	1,212,991,284.89	12.92%	20,444	9.35%	2.39%
2008	1,255,828,788.24	13.38%	19,300	8.82%	2.67%
2009	1,595,214,331.27	16.99%	24,156	11.04%	2.92%
2010	987,231,182.65	10.52%	15,672	7.16%	3.22%
2011	373,298,895.11	3.98%	6,705	3.07%	3.63%
2012	127,995,397.06	1.36%	2,110	0.96%	3.39%
2013	5,828,656.31	0.06%	93	0.04%	3.66%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	4,082,231.38	0.04%	3,124	1.43%	4.11%
2014	28,249,094.17	0.30%	7,074	3.23%	4.27%
2015	63,186,591.79	0.67%	8,845	4.04%	4.10%
2016	130,504,499.62	1.39%	12,587	5.75%	4.17%
2017	207,869,209.57	2.21%	14,022	6.41%	4.41%
2018	181,928,496.41	1.94%	8,983	4.11%	3.85%
2019	230,672,870.39	2.46%	8,257	3.77%	3.47%
2020	312,382,174.80	3.33%	9,067	4.14%	3.18%
2021	323,945,483.91	3.45%	8,976	4.10%	2.98%
2022	298,493,853.68	3.18%	7,846	3.59%	2.57%
2023	289,105,793.76	3.08%	6,834	3.12%	2.70%
2024	382,614,078.86	4.08%	7,530	3.44%	2.62%
2025	416,956,690.54	4.44%	10,701	4.89%	3.51%
2026	246,687,952.38	2.63%	5,931	2.71%	4.11%
2027	343,408,596.95	3.66%	8,081	3.69%	4.53%
2028	248,066,207.97	2.64%	5,315	2.43%	3.76%
2029	270,369,185.25	2.88%	5,008	2.29%	3.27%
2030	239,796,761.33	2.55%	4,452	2.04%	3.04%
2031	182,973,616.78	1.95%	3,383	1.55%	2.72%
2032	204,137,360.84	2.17%	3,985	1.82%	2.62%
2033	196,425,066.12	2.09%	3,542	1.62%	2.81%
2034	274,285,650.38	2.92%	4,328	1.98%	2.86%
2035	357,160,219.17	3.80%	5,707	2.61%	2.62%
2036	256,110,488.15	2.73%	4,074	1.86%	2.49%
2037	276,300,827.79	2.94%	4,262	1.95%	2.37%
2038	262,222,414.96	2.79%	3,471	1.59%	2.60%
2039	273,905,314.13	2.92%	3,667	1.68%	2.97%
2040	194,286,140.94	2.07%	2,783	1.27%	3.09%
2041	180,731,427.83	1.92%	2,524	1.15%	2.86%
2042	191,952,234.39	2.04%	3,067	1.40%	2.61%
2043	153,494,248.81	1.63%	2,291	1.05%	2.69%
2044	141,641,604.33	1.51%	1,897	0.87%	2.85%
2045	149,318,242.70	1.59%	2,023	0.92%	2.75%
2046	205,811,201.47	2.19%	2,760	1.26%	2.46%
2047	251,408,495.54	2.68%	3,357	1.53%	2.43%
2048	212,899,534.62	2.27%	2,760	1.26%	2.69%
2049	221,030,077.85	2.35%	2,838	1.30%	2.93%
2050	172,141,472.45	1.83%	2,283	1.04%	3.02%
2051	121,353,080.01	1.29%	1,781	0.81%	2.86%
2052	132,382,749.86	1.41%	1,874	0.86%	2.70%
2053	106,419,637.99	1.13%	1,398	0.64%	2.77%
2054	72,723,472.19	0.77%	931	0.43%	2.82%
2055	74,266,893.75	0.79%	990	0.45%	2.99%
2056	82,305,038.36	0.88%	1,102	0.50%	3.13%
2057	162,306,939.43	1.73%	2,178	1.00%	2.62%
2058	58,974,342.01	0.63%	850	0.39%	2.56%
2059	1,463,994.45	0.02%	13	0.01%	2.77%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	7,557,905.58	0.08%	129	0.06%	3.72%
0.5 - 1.0	40,618,284.28	0.43%	576	0.26%	3.37%
1.0 - 1.5	114,504,160.22	1.22%	2,011	0.92%	3.42%
1.5 - 2.0	149,480,658.38	1.59%	2,653	1.21%	3.59%
2.0 - 2.5	271,256,534.10	2.89%	4,774	2.18%	3.68%
2.5 - 3.0	384,835,897.02	4.10%	6,414	2.93%	3.44%
3.0 - 4.0	1,580,935,398.22	16.84%	23,922	10.94%	2.95%
4.0 - 5.0	1,349,837,534.47	14.38%	20,411	9.33%	2.85%
5.0 - 6.0	1,203,378,752.74	12.82%	19,567	8.94%	2.43%
6.0 - 7.0	1,180,891,129.30	12.58%	21,178	9.68%	2.53%
7.0 - 8.0	1,186,853,541.51	12.64%	24,625	11.26%	3.10%
8.0 - 9.0	620,740,227.93	6.61%	15,343	7.01%	3.34%
9.0 - 10.0	494,836,444.69	5.27%	18,684	8.54%	3.84%
more - 10.0	803,025,091.62	8.55%	58,465	26.73%	3.77%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	7,890,727,176.12	84.04%	186,987	85.48%	2.98%
01-02	334,678,982.03	3.56%	8,085	3.70%	2.90%
02-03	71,344,251.73	0.76%	2,121	0.97%	4.15%
03-04	758,104,894.08	8.07%	13,204	6.04%	2.74%
04-05	21,179,761.02	0.23%	852	0.39%	5.21%
05-06	36,715,698.78	0.39%	1,232	0.56%	5.69%
06-07	26,213,342.83	0.28%	827	0.38%	5.86%
07-08	15,277,091.17	0.16%	470	0.21%	5.53%
08-09	25,766,543.15	0.27%	606	0.28%	4.29%
09-10	14,022,104.88	0.15%	412	0.19%	5.26%
10-11	25,167,525.99	0.27%	674	0.31%	5.69%
11-12	20,311,121.63	0.22%	515	0.24%	5.78%
12-13	12,643,270.24	0.13%	317	0.14%	5.57%
13-14	18,579,613.59	0.20%	451	0.21%	5.36%
14-15	13,200,047.91	0.14%	279	0.13%	5.20%
15-16	20,323,539.35	0.22%	401	0.18%	5.55%
16-17	13,960,652.60	0.15%	271	0.12%	5.31%
17-18	8,490,962.83	0.09%	159	0.07%	4.93%
18-19	5,498,935.76	0.06%	108	0.05%	4.64%
19-20	4,704,307.96	0.05%	63	0.03%	3.42%
20-21	2,938,794.09	0.03%	61	0.03%	3.20%
21-22	2,671,593.74	0.03%	42	0.02%	3.04%
22-23	4,125,870.21	0.04%	72	0.03%	3.22%
23-24	4,346,790.60	0.05%	62	0.03%	3.13%
24-25	3,142,538.83	0.03%	45	0.02%	3.17%
25-26	3,372,952.77	0.04%	50	0.02%	3.10%
26-27	2,927,876.83	0.03%	37	0.02%	3.12%
27-28	2,492,118.81	0.03%	31	0.01%	3.15%
28-29	2,753,569.07	0.03%	36	0.02%	3.12%
29-30	2,348,134.60	0.03%	28	0.01%	3.17%
30 - more	20,721,496.86	0.22%	254	0.12%	3.13%
Matured	0.00	0.00%	0	0.00%	0.00%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,14 %					
less - 40.00%	1,385,614,841.21	14.75%	43,404	26.63%	3.26%
40.01% - 50.00%	983,682,444.21	10.47%	20,668	12.68%	3.09%
50.01% - 60.00%	1,143,858,193.05	12.18%	20,630	12.66%	3.01%
60.01% - 70.00%	1,562,277,909.55	16.63%	23,972	14.71%	3.02%
70.01% - 80.00%	2,121,251,412.60	22.59%	29,462	18.07%	2.82%
80.01% - 85.00%	705,795,551.11	7.51%	6,472	3.97%	2.78%
85.01% - 90.00%	667,298,998.58	7.10%	6,201	3.80%	2.62%
90.01% - 95.00%	270,914,092.79	2.88%	2,860	1.75%	3.02%
95.01% - 100.00%	356,134,581.51	3.79%	6,502	3.99%	4.24%
100.01% - 105.00%	55,063,088.44	0.58%	669	0.41%	3.52%
105.01% - 110.00%	36,377,705.70	0.38%	471	0.29%	3.62%
110.01% - 115.00%	23,067,776.27	0.24%	333	0.20%	3.86%
115.01% - 120.00%	17,135,678.00	0.18%	287	0.18%	4.35%
120.01% - 125.00%	11,541,411.51	0.12%	192	0.12%	3.94%
125.01% - 128.00%	6,458,898.52	0.06%	119	0.07%	4.46%
128.01% - more	42,278,977.01	0.45%	770	0.47%	4.34%
	9,388,751,560.06	100.0%	163,012	100.0%	3.04%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,10 %					
less - 40.00%	2,571,900,657.18	27.39%	90,893	55.76%	3.34%
40.01% - 50.00%	1,079,743,055.69	11.50%	15,595	9.57%	3.02%
50.01% - 60.00%	1,121,783,546.98	11.95%	13,869	8.51%	2.93%
60.01% - 70.00%	1,262,184,362.75	13.44%	13,545	8.31%	2.91%
70.01% - 80.00%	1,307,238,445.71	13.92%	12,245	7.51%	2.83%
80.01% - 85.00%	495,348,425.80	5.28%	4,470	2.74%	2.96%
85.01% - 90.00%	438,693,008.56	4.67%	3,799	2.33%	3.02%
90.01% - 95.00%	350,868,528.67	3.74%	2,780	1.71%	2.94%
95.01% - 100.00%	255,534,747.65	2.72%	2,058	1.26%	2.84%
100.01% - 105.00%	225,748,004.98	2.40%	1,720	1.06%	2.80%
105.01% - 110.00%	138,450,638.39	1.48%	1,046	0.64%	2.86%
110.01% - 115.00%	85,233,760.42	0.91%	610	0.37%	2.99%
115.01% - 120.00%	54,624,723.39	0.58%	376	0.23%	3.00%
120.01% - 125.00%	1,399,653.89	0.02%	6	0.00%	2.46%
	9,388,751,560.06	100.0%	163,012	100.0%	3.04%

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	663,866,760.32	7.07%	56,769	34.83%	4.18%
25.000,00 - 50.000,00	1,424,411,301.53	15.17%	38,142	23.40%	3.68%
50.000,00 - 75.000,00	1,601,878,342.35	17.06%	26,505	16.26%	3.34%
75.000,00 - 100.000,00	1,401,593,262.31	14.92%	16,184	9.93%	2.82%
100.000,00 - 125.000,00	999,566,235.91	10.64%	8,948	5.49%	2.67%
125.000,00 - 150.000,00	801,305,891.90	8.53%	5,875	3.60%	2.65%
150.000,00 - 175.000,00	541,922,863.26	5.77%	3,359	2.06%	2.63%
175.000,00 - 200.000,00	424,518,279.06	4.52%	2,278	1.40%	2.63%
200.000,00 - 225.000,00	270,179,704.40	2.87%	1,275	0.78%	2.59%
225.000,00 - 250.000,00	213,304,859.78	2.27%	901	0.55%	2.60%
250.000,00 - 275.000,00	172,650,687.36	1.83%	659	0.40%	2.55%
275.000,00 - 300.000,00	150,290,997.78	1.60%	525	0.32%	2.55%
300.000,00 - 325.000,00	106,545,327.81	1.13%	341	0.21%	2.53%
325.000,00 - 350.000,00	84,722,192.41	0.90%	252	0.16%	2.46%
350.000,00 - 375.000,00	64,367,811.87	0.68%	178	0.11%	2.52%
375.000,00 - 400.000,00	55,768,335.59	0.59%	144	0.09%	2.50%
400.000,00 - 425.000,00	41,748,289.74	0.44%	101	0.06%	2.49%
425.000,00 - 450.000,00	36,246,411.59	0.38%	83	0.05%	2.60%
450.000,00 - 475.000,00	32,365,357.77	0.34%	70	0.04%	2.62%
475.000,00 - 500.000,00	28,563,855.61	0.30%	59	0.04%	2.51%
500.000,00 - 600.000,00	96,273,913.01	1.02%	176	0.11%	2.45%
600.000,00 - 700.000,00	38,057,080.75	0.40%	59	0.04%	2.53%
700.000,00 - 800.000,00	36,191,164.21	0.38%	48	0.03%	2.38%
800.000,00 - 900.000,00	15,185,108.80	0.16%	18	0.01%	2.33%
900.000,00 - 1.000.000,00	16,919,126.48	0.18%	18	0.01%	2.32%
1.000.000,00 - 1.250.000,00	20,565,502.74	0.21%	19	0.01%	2.46%
1.250.000,00 - 1.500.000,00	10,699,918.71	0.11%	8	0.01%	1.98%
1.500.000,00 - more	39,042,977.01	0.41%	18	0.01%	2.09%
	9,388,751,560.06	99.9%	163,012	100.0%	3.04%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,048,930,013.65	11.17%	10,908	6.69%	2.96%
Building	2,645,154.40	0.02%	35	0.02%	2.69%
House incl. land plot	7,869,224,940.35	83.81%	147,008	90.18%	3.06%
N/A	282,951.36	0.00%	7	0.00%	2.68%
Other real estate	47,206,641.33	0.50%	760	0.47%	2.93%
Professional Use	420,461,858.97	4.47%	4,294	2.63%	2.84%
	9,388,751,560.06	100.0%	163,012	100.0%	3.04%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	276,639,446.14	2.95%	5,392	3.31%	3.06%
AITOLOAKARNANIA	130,909,209.23	1.39%	2,766	1.70%	3.53%
ARGOLIDA	75,447,524.22	0.80%	1,221	0.75%	3.10%
ARKADIA	47,941,090.16	0.51%	877	0.54%	2.96%
ARTA	25,838,985.04	0.28%	654	0.40%	2.98%
ATTICA	4,621,454,662.65	49.22%	69,792	42.81%	2.86%
CHALKIDIKI	84,844,144.98	0.90%	1,780	1.09%	3.49%
CHANIA	129,265,192.33	1.38%	1,911	1.17%	3.04%
CHIOS	47,931,861.92	0.51%	841	0.52%	3.11%
CORFU	76,261,956.37	0.81%	1,217	0.75%	2.94%
DODEKANISA	228,767,429.72	2.44%	3,138	1.93%	3.03%
DRAMA	51,448,381.17	0.55%	1,567	0.96%	3.76%
EVOIA	137,165,725.13	1.46%	2,703	1.66%	3.19%
EVKITANIA	6,867,921.92	0.07%	180	0.11%	3.45%
EVROS	96,562,981.90	1.03%	2,757	1.69%	3.72%
FLORINA	20,498,800.06	0.22%	546	0.34%	3.87%
FOKIDA	17,696,229.28	0.19%	358	0.22%	3.27%
FTHIOTIDA	126,805,447.45	1.35%	2,687	1.65%	3.20%
GREVENA	16,859,699.15	0.18%	375	0.23%	3.13%
HERAKLION	149,692,052.91	1.59%	2,164	1.33%	2.84%
ILEIA	90,706,766.20	0.97%	2,059	1.26%	3.55%
IMATHIA	53,061,302.10	0.57%	1,220	0.75%	3.50%
IOANNINA	132,090,541.07	1.41%	2,341	1.44%	2.78%
KARDITSA	67,830,529.91	0.72%	1,632	1.00%	3.07%
KASTORIA	20,192,364.45	0.22%	441	0.27%	3.09%
KAVALA	75,702,248.63	0.81%	1,754	1.08%	3.27%
KEFALLONIA	51,017,213.86	0.54%	835	0.51%	2.91%
KILKIS	46,723,930.61	0.50%	1,211	0.74%	3.54%
KORINTHIA	130,234,363.61	1.39%	2,094	1.29%	2.89%
KOZANI	62,739,264.54	0.67%	1,486	0.91%	3.12%
KYKLADES	134,258,136.53	1.43%	1,640	1.01%	2.80%
LAKONIA	70,651,742.08	0.75%	1,173	0.72%	3.09%
LARISA	179,531,611.14	1.91%	3,711	2.28%	3.09%
LASITHI	72,696,558.32	0.77%	1,108	0.68%	2.77%
LEFKADA	21,155,954.78	0.23%	417	0.26%	3.09%
LESBOS	88,195,425.03	0.94%	1,535	0.94%	3.17%
MAGNESIA	127,849,788.14	1.36%	2,550	1.56%	3.25%
MESSINIA	99,124,188.00	1.06%	1,915	1.18%	3.05%
PELLA	66,245,851.76	0.71%	1,765	1.08%	3.69%
PIERIA	101,143,910.04	1.08%	1,908	1.17%	3.30%
PREVEZA	56,155,166.46	0.60%	1,014	0.62%	2.92%
RETHYMNO	110,047,201.62	1.17%	1,825	1.12%	2.77%
RODOPI	52,175,192.84	0.56%	1,403	0.86%	3.44%
SAMOS	57,044,536.49	0.61%	816	0.50%	2.90%
SERRES	46,174,335.59	0.49%	1,160	0.71%	3.85%
THESSALONIKI	28,360,593.93	0.30%	575	0.35%	3.08%
THESSALONIKI	732,351,174.96	7.80%	14,661	8.99%	3.51%
TRIKALA	55,294,825.51	0.59%	1,263	0.78%	3.53%
VOIOTIA	82,345,538.21	0.88%	1,747	1.07%	3.24%
XANTHI	77,089,378.50	0.82%	2,285	1.40%	3.59%
ZAKYNTHOS	31,663,183.42	0.34%	542	0.33%	2.89%
TOTAL	9,388,751,560.06	100.0%	163,012	100.0%	3.04%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	9,388,751,560.06	100.00%	218,752	100.00%	3.04%
	9,388,751,560.06	100.%	218,752	100.%	3.04%

14. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	3,123,774,138.92	33.27%	70,517	32.24%	2.21%
Euribor 1M Linked	415,299,722.55	4.42%	6,511	2.98%	1.98%
Euribor 3M Linked	3,011,724,240.93	32.08%	54,391	24.86%	3.10%
Fixed	1,693,152,140.69	18.03%	36,129	16.52%	3.41%
Hellenic Government Bond	451,962,607.29	4.81%	18,603	8.50%	7.04%
Liibor 1M Linked	281,632,671.08	3.00%	2,194	1.00%	1.84%
Originator Rate	411,206,038.60	4.38%	30,407	13.90%	4.81%
	9,388,751,560.06	100.%	218,752	100.%	3.04%

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)	186,593	6,267,905.04	8,082,708,357.74	85.30%	86.08%
31-60 days past due	26,243	23,337,316.76	995,343,496.42	12.00%	10.60%
61-90 days past due	5,916	4,255,224.78	310,699,705.90	2.70%	3.30%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	218,752	33,860,446.58	9,388,751,560.06	100.%	100.%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,589,929,461.80	27.58%	63,329	28.95%	3.27%
Completion/construction of primary residence	1,288,007,391.10	13.71%	37,130	16.97%	3.16%
Completion/construction of secondary	983,820,407.11	10.47%	15,141	6.92%	2.67%
Refinancing loans from other banks	1,692,262,259.78	18.02%	31,295	14.31%	2.81%
Buy Secondary	417,445,599.74	4.44%	6,149	2.81%	2.88%
Professional use	128,337,051.83	1.36%	1,813	0.83%	3.02%
Land Purchase For Residence Construction	103,796,516.64	1.10%	2,237	1.02%	3.96%
Renovating	2,181,565,504.34	23.23%	61,136	27.95%	3.00%
Other	3,587,367.72	0.03%	522	0.24%	6.86%
	9,388,751,560.06	99.9%	218,752	100.0%	3.04%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Subsidized Loans	1,411,322,045.59	15.03%	36,769	16.81%	2.75%
Non-Subsidized Loans	7,977,429,514.47	84.96%	181,983	83.19%	3.09%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	4,673,330,960.92	49.77%	79,327	49.91%	2.99%
Self Employed	2,313,406,989.56	24.64%	28,290	17.80%	2.94%
Unemployed	955,407,656.85	10.17%	17,943	11.29%	3.08%
Retired	1,173,712,257.42	12.50%	25,335	15.94%	3.09%
N/A	272,893,695.31	2.90%	8,056	5.07%	4.24%
	9,388,751,560.06	100.0%	158,951	100.0%	3.04%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	744,167,487.88	7.92%	12,663	5.79%	2.69%
Retired Employee	96,437,089.20	1.02%	1,990	0.91%	2.68%
No Employee	8,548,146,982.98	91.04%	204,099	93.30%	3.07%
	9,388,751,560.06	100.0%	218,752	100.0%	3.04%

* 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.