

Covered Bond Programme II



Monthly Investor Report

August 2012

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	31-08-2012	30-06-2010
Portfolio Cut off Date	31-08-2012	30-06-2010
Original Principal Balance	14.520.473.711,00	4.884.632.703,00
Principal Balance	10.655.104.547,00	3.639.740.247,00
Number of Borrowers	174.188	68.622
Number of Loanparts	241.310	93.060
Number of Properties	178.962	69.543
Average Principal Balance (borrower)	61.170,14	53.040,43
Average Principal Balance (parts)	44.155,25	39.111,76
Coupon: Weighted Average	3,3	3,7
Minimum	0,0	1,7
Maximum	13,8	17,0
Weighted Average Loan to Value	65,34	67,08
Weighted Average Loan to Indexed Value	59,57	48,96
Seasoning (years): Weighted Average	5,37	4,42
Original Maturity (years): Weighted Average	25,03	18,53
Remaining Tenor (years): Weighted Average	19,70	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	166.000.000,00
Outstanding Accrued Interest on Bonds	46.176.944,44
Current Outstanding Balance	10.655.104.546,69
Adjusted Nominal Value Assets *	10.320.593.835,45
Outstanding Accrued Interest on Assets	25.800.252,50
Nominal Value Test Current Value **	82,97 %
<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

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	10,295,843,224.03	96.63%	238,552	98.86%	3.35%
Swiss Franc	359,261,322.66	3.37%	2,758	1.14%	2.36%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,436,693,850.17	13.48%	38,736	16.05%	4.26%
Standard Amortising	9,218,410,696.52	86.52%	202,574	83.95%	3.17%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

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%	3,232,732,772.56	30.34%	50,479	20.92%	2.06%
2.5% - 2.99%	2,196,825,710.42	20.62%	46,570	19.30%	2.79%
3% - 3.49%	2,347,246,073.41	22.03%	42,665	17.68%	3.19%
3.5% - 3.99%	579,194,166.94	5.44%	12,782	5.30%	3.66%
4% - 4.49%	197,007,590.60	1.85%	2,589	1.07%	4.20%
4.5% - 4.99%	243,957,278.31	2.29%	6,040	2.50%	4.75%
5% - 5.49%	842,611,287.86	7.91%	36,216	15.01%	5.12%
5.5% - 5.99%	358,542,867.60	3.36%	17,985	7.45%	5.71%
6% - 6.49%	41,215,648.45	0.39%	1,508	0.62%	6.28%
6.5% - 6.99%	123,254,257.66	1.16%	4,307	1.78%	6.64%
7% - 7.49%	492,048,754.60	4.62%	20,103	8.33%	7.06%
7.5% - more	468,138.28	0.00%	66	0.03%	8.90%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

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%	3.49%
1989	71,966.34	0.00%	6	0.00%	4.17%
1990	33,490.66	0.00%	7	0.00%	5.15%
1991	21,983.73	0.00%	8	0.00%	5.15%
1992	129,967.37	0.00%	17	0.01%	4.84%
1993	349,395.60	0.00%	32	0.01%	4.19%
1994	645,951.67	0.01%	52	0.02%	3.13%
1995	1,150,515.80	0.01%	94	0.04%	3.27%
1996	2,851,932.90	0.03%	206	0.09%	3.72%
1997	5,248,459.81	0.05%	1,771	0.73%	3.91%
1998	18,232,176.64	0.17%	4,518	1.87%	4.14%
1999	60,809,915.72	0.57%	8,043	3.33%	4.48%
2000	115,466,732.50	1.08%	10,151	4.21%	4.24%
2001	254,753,575.32	2.39%	16,189	6.71%	3.94%
2002	388,631,423.84	3.65%	19,472	8.07%	4.16%
2003	496,977,651.60	4.66%	20,771	8.61%	4.34%
2004	639,208,345.15	6.00%	16,405	6.80%	3.73%
2005	1,178,491,586.39	11.06%	24,450	10.13%	3.38%
2006	1,290,213,856.89	12.11%	23,171	9.60%	3.05%
2007	1,410,331,035.85	13.24%	23,233	9.63%	2.76%
2008	1,453,883,907.56	13.64%	21,706	9.00%	3.06%
2009	1,848,617,350.66	17.35%	27,018	11.20%	3.12%
2010	1,126,897,470.52	10.58%	17,482	7.24%	3.40%
2011	342,613,103.95	3.22%	5,903	2.45%	3.92%
2012	19,459,497.85	0.18%	600	0.25%	4.31%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	1,815,220.91	0.02%	1,923	0.80%	4.64%
2013	19,700,045.92	0.18%	5,992	2.48%	4.55%
2014	51,497,648.61	0.48%	7,923	3.28%	4.57%
2015	94,960,894.44	0.89%	9,905	4.10%	4.45%
2016	181,962,353.52	1.71%	14,236	5.90%	4.35%
2017	280,685,995.51	2.63%	16,233	6.73%	4.58%
2018	245,337,730.14	2.30%	10,168	4.21%	4.13%
2019	296,567,726.98	2.78%	9,271	3.84%	3.74%
2020	386,787,658.06	3.63%	10,094	4.18%	3.46%
2021	401,319,037.29	3.77%	10,081	4.18%	3.23%
2022	371,632,431.04	3.49%	8,881	3.68%	2.87%
2023	354,337,922.82	3.33%	7,523	3.12%	3.00%
2024	480,680,700.26	4.51%	8,693	3.60%	2.84%
2025	487,123,293.52	4.57%	11,660	4.83%	3.62%
2026	288,162,277.80	2.70%	6,705	2.78%	4.16%
2027	375,434,336.07	3.52%	8,336	3.45%	4.63%
2028	275,213,372.89	2.58%	5,301	2.20%	4.04%
2029	325,865,000.49	3.06%	5,731	2.37%	3.51%
2030	276,267,904.38	2.59%	4,948	2.05%	3.23%
2031	218,973,720.80	2.06%	3,965	1.64%	3.03%
2032	227,723,880.22	2.14%	4,211	1.75%	2.93%
2033	215,070,161.19	2.02%	3,477	1.44%	3.21%
2034	324,853,036.28	3.05%	4,972	2.06%	3.10%
2035	418,696,697.82	3.93%	6,518	2.70%	2.87%
2036	308,078,335.58	2.89%	4,733	1.96%	2.83%
2037	312,299,061.65	2.93%	4,583	1.90%	2.71%
2038	291,904,039.98	2.74%	3,550	1.47%	3.00%
2039	326,913,118.39	3.07%	4,208	1.74%	3.16%
2040	213,009,356.30	2.00%	2,997	1.24%	3.28%
2041	208,767,168.44	1.96%	2,933	1.22%	3.14%
2042	198,741,978.37	1.87%	3,042	1.26%	2.89%
2043	138,235,387.34	1.30%	1,817	0.75%	3.05%
2044	154,129,554.65	1.45%	1,974	0.82%	3.04%
2045	160,314,284.70	1.50%	2,122	0.88%	2.95%
2046	234,529,306.99	2.20%	3,022	1.25%	2.75%
2047	280,442,027.29	2.63%	3,588	1.49%	2.77%
2048	226,763,466.15	2.13%	2,783	1.15%	3.01%
2049	250,943,460.72	2.36%	3,114	1.29%	3.14%
2050	166,232,125.53	1.56%	2,203	0.91%	3.27%
2051	145,180,361.57	1.36%	2,121	0.88%	3.16%
2052	126,199,824.98	1.18%	1,680	0.70%	3.05%
2053	35,587,178.06	0.33%	433	0.18%	3.08%
2054	44,355,724.66	0.42%	545	0.23%	3.07%
2055	52,528,610.50	0.49%	734	0.30%	3.28%
2056	59,286,630.06	0.56%	735	0.30%	3.36%
2057	119,994,497.82	1.13%	1,646	0.68%	2.77%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	5,710,663.33	0.05%	227	0.09%	4.87%
0.5 - 1.0	81,328,200.57	0.76%	1,621	0.67%	3.88%
1.0 - 1.5	200,396,344.80	1.88%	3,356	1.39%	3.92%
1.5 - 2.0	341,946,463.76	3.21%	5,661	2.35%	3.83%
2.0 - 2.5	628,704,154.80	5.90%	9,620	3.99%	3.35%
2.5 - 3.0	938,795,311.56	8.81%	13,994	5.80%	3.08%
3.0 - 4.0	1,725,477,914.98	16.19%	24,941	10.34%	3.25%
4.0 - 5.0	1,389,244,623.15	13.04%	21,622	8.96%	2.78%
5.0 - 6.0	1,353,421,473.53	12.70%	22,856	9.47%	2.85%
6.0 - 7.0	1,468,294,543.88	13.78%	28,019	11.61%	3.16%
7.0 - 8.0	775,153,000.43	7.27%	17,370	7.20%	3.58%
8.0 - 9.0	595,590,405.02	5.59%	17,801	7.38%	3.84%
9.0 - 10.0	458,536,622.46	4.30%	20,779	8.61%	4.35%
more - 10.0	692,504,824.42	6.50%	53,443	22.15%	4.14%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,705,470,809.64	81.70%	201,336	83.43%	3.17%
01-02	442,941,327.21	4.16%	9,330	3.87%	4.14%
02-03	201,286,540.43	1.89%	5,196	2.15%	4.02%
03-04	53,544,916.02	0.50%	1,837	0.76%	4.69%
04-05	49,592,987.95	0.47%	1,922	0.80%	4.97%
05-06	29,658,939.53	0.28%	1,266	0.52%	4.84%
06-07	63,357,580.58	0.59%	1,938	0.80%	5.48%
07-08	34,801,778.83	0.33%	1,047	0.43%	5.08%
08-09	31,606,237.18	0.30%	953	0.39%	4.39%
09-10	43,509,606.23	0.41%	1,100	0.46%	4.09%
10-11	29,548,031.10	0.28%	738	0.31%	4.37%
11-12	50,009,408.21	0.47%	1,193	0.49%	5.08%
12-13	34,913,217.04	0.33%	817	0.34%	4.81%
13-14	39,292,835.29	0.37%	859	0.36%	4.03%
14-15	46,249,586.50	0.43%	973	0.40%	4.29%
15-16	32,820,323.31	0.31%	626	0.26%	4.10%
16-17	53,699,343.09	0.50%	931	0.39%	4.62%
17-18	37,723,783.37	0.35%	657	0.27%	4.08%
18-19	40,689,799.24	0.38%	694	0.29%	3.53%
19-20	34,464,871.70	0.32%	525	0.22%	3.31%
20-21	29,273,233.19	0.27%	461	0.19%	3.13%
21-22	30,366,433.30	0.28%	456	0.19%	3.12%
22-23	33,405,554.90	0.31%	474	0.20%	3.12%
23-24	57,716,949.31	0.54%	773	0.32%	3.14%
24-25	38,242,528.06	0.36%	486	0.20%	3.12%
25-26	35,700,887.16	0.34%	460	0.19%	3.13%
26-27	33,205,176.64	0.31%	403	0.17%	3.11%
27-28	25,240,752.43	0.24%	298	0.12%	3.12%
28-29	22,649,689.03	0.21%	279	0.12%	3.12%
29-30	24,290,751.89	0.23%	299	0.12%	3.12%
30 - more	268,659,831.14	2.52%	2,969	1.23%	3.12%
Matured	1,170,837.19	0.01%	14	0.01%	3.17%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,34 %					
less - 40.00%	1,548,874,250.88	14.53%	47,197	26.37%	3.57%
40.01% - 50.00%	1,110,078,145.88	10.41%	22,637	12.65%	3.40%
50.01% - 60.00%	1,279,770,596.09	12.01%	22,573	12.61%	3.32%
60.01% - 70.00%	1,776,725,182.62	16.67%	26,421	14.76%	3.30%
70.01% - 80.00%	2,435,993,472.06	22.86%	32,709	18.28%	3.11%
80.01% - 85.00%	803,219,774.77	7.53%	7,182	4.01%	3.05%
85.01% - 90.00%	765,192,510.13	7.18%	6,931	3.87%	2.94%
90.01% - 95.00%	312,583,851.10	2.93%	3,187	1.78%	3.27%
95.01% - 100.00%	403,561,020.20	3.78%	7,014	3.92%	4.31%
100.01% - 105.00%	60,163,118.42	0.56%	747	0.42%	3.67%
105.01% - 110.00%	43,166,575.46	0.40%	537	0.30%	3.79%
110.01% - 115.00%	27,024,936.41	0.25%	366	0.21%	3.92%
115.01% - 120.00%	20,321,433.07	0.19%	311	0.17%	4.35%
120.01% - 125.00%	12,713,597.21	0.11%	204	0.11%	4.12%
125.01% - 128.00%	7,234,014.46	0.06%	123	0.07%	4.47%
128.01% - more	48,482,067.93	0.45%	823	0.46%	4.37%
	10,655,104,546.69	99.9%	178,962	100.0%	3.31%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 59,36 %					
less - 40.00%	2,777,300,353.98	26.07%	96,718	54.04%	3.68%
40.01% - 50.00%	1,182,592,128.84	11.10%	17,183	9.60%	3.34%
50.01% - 60.00%	1,241,753,668.81	11.65%	15,076	8.42%	3.23%
60.01% - 70.00%	1,418,254,338.28	13.31%	15,054	8.41%	3.20%
70.01% - 80.00%	1,507,291,985.42	14.15%	14,297	7.99%	3.09%
80.01% - 85.00%	624,410,233.77	5.86%	5,548	3.10%	3.10%
85.01% - 90.00%	534,426,212.98	5.02%	4,631	2.59%	3.27%
90.01% - 95.00%	429,810,188.60	4.03%	3,422	1.91%	3.16%
95.01% - 100.00%	304,000,554.54	2.85%	2,313	1.29%	3.04%
100.01% - 105.00%	277,615,489.22	2.61%	2,200	1.23%	3.08%
105.01% - 110.00%	180,355,718.94	1.69%	1,275	0.71%	3.05%
110.01% - 115.00%	108,524,662.08	1.02%	786	0.44%	3.19%
115.01% - 120.00%	68,769,011.23	0.65%	459	0.26%	3.08%
	10,655,104,546.69	100.0%	178,962	100.0%	3.31%

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	729,028,310.87	6.84%	60,676	33.90%	4.57%
25.000,00 - 50.000,00	1,533,988,867.17	14.39%	40,991	22.91%	4.02%
50.000,00 - 75.000,00	1,765,445,329.62	16.56%	29,112	16.27%	3.61%
75.000,00 - 100.000,00	1,608,171,340.54	15.09%	18,515	10.35%	3.12%
100.000,00 - 125.000,00	1,158,464,334.36	10.87%	10,362	5.79%	2.96%
125.000,00 - 150.000,00	949,436,519.74	8.91%	6,954	3.89%	2.94%
150.000,00 - 175.000,00	628,813,260.42	5.90%	3,895	2.18%	2.90%
175.000,00 - 200.000,00	500,445,301.37	4.69%	2,684	1.50%	2.91%
200.000,00 - 225.000,00	313,948,461.28	2.94%	1,484	0.83%	2.84%
225.000,00 - 250.000,00	246,803,934.70	2.31%	1,043	0.58%	2.89%
250.000,00 - 275.000,00	199,989,236.97	1.87%	764	0.43%	2.79%
275.000,00 - 300.000,00	163,946,897.24	1.53%	572	0.32%	2.80%
300.000,00 - 325.000,00	127,283,511.73	1.19%	408	0.23%	2.73%
325.000,00 - 350.000,00	105,566,434.96	0.99%	314	0.18%	2.78%
350.000,00 - 375.000,00	74,104,677.00	0.69%	205	0.12%	2.70%
375.000,00 - 400.000,00	63,707,048.02	0.59%	165	0.09%	2.83%
400.000,00 - 425.000,00	55,481,213.22	0.52%	135	0.08%	2.62%
425.000,00 - 450.000,00	47,976,835.65	0.45%	110	0.06%	2.73%
450.000,00 - 475.000,00	38,399,781.13	0.36%	83	0.05%	2.83%
475.000,00 - 500.000,00	34,963,652.90	0.32%	72	0.04%	2.69%
500.000,00 - 600.000,00	106,403,641.92	0.99%	195	0.11%	2.68%
600.000,00 - 700.000,00	52,953,106.53	0.49%	83	0.05%	2.61%
700.000,00 - 800.000,00	33,757,015.50	0.31%	45	0.03%	2.64%
800.000,00 - 900.000,00	24,607,944.20	0.23%	29	0.02%	2.50%
900.000,00 - 1.000.000,00	19,292,226.90	0.18%	20	0.01%	2.66%
1.000.000,00 - 1.250.000,00	20,979,552.42	0.19%	19	0.01%	2.53%
1.250.000,00 - 1.500.000,00	15,277,667.06	0.14%	11	0.01%	2.27%
1.500.000,00 - more	35,868,443.27	0.33%	16	0.01%	2.46%
	10,655,104,546.69	99.9%	178,962	100.0%	3.31%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,086,914,860.63	10.20%	10,619	5.93%	3.19%
Building	27,850,730.86	0.26%	310	0.17%	3.24%
House incl. land plot	8,951,770,251.11	84.01%	161,793	90.41%	3.34%
N/A	29,789,832.32	0.27%	494	0.28%	3.21%
Other real estate	75,522,982.31	0.70%	1,073	0.60%	3.14%
Professional Use	483,255,889.46	4.53%	4,673	2.61%	3.09%
	10,655,104,546.69	100.0%	178,962	100.0%	3.31%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	318,620,165.47	2.99%	5,986	3.35%	3.32%
AITOLOAKARNANIA	148,105,490.07	1.39%	3,040	1.70%	3.72%
ARGOLIDA	85,575,849.44	0.80%	1,337	0.75%	3.35%
ARKADIA	53,244,251.11	0.50%	947	0.53%	3.24%
ARTA	29,276,077.69	0.28%	713	0.40%	3.35%
ATTICA	5,222,442,564.55	49.01%	76,963	43.01%	3.15%
CHALKIDIKI	94,041,401.52	0.88%	1,943	1.09%	3.80%
CHANIA	146,427,385.44	1.37%	2,109	1.18%	3.29%
CHIOS	50,865,104.18	0.48%	895	0.50%	3.47%
CORFU	87,222,658.95	0.82%	1,373	0.77%	3.32%
DODEKANISA	262,676,551.83	2.47%	3,486	1.95%	3.32%
DRAMA	58,362,896.06	0.55%	1,668	0.93%	3.94%
EVOIA	158,423,045.77	1.49%	2,957	1.65%	3.52%
EVKITANIA	8,226,270.06	0.08%	206	0.12%	3.81%
EVROS	107,769,522.75	1.01%	2,934	1.64%	3.97%
FLORINA	23,941,327.22	0.23%	620	0.35%	4.08%
FOKIDA	20,518,521.50	0.19%	402	0.23%	3.59%
FTHIOTIDA	145,207,520.72	1.36%	2,962	1.66%	3.53%
GREVENA	19,938,861.47	0.19%	411	0.23%	3.38%
HERAKLION	171,176,260.60	1.61%	2,386	1.33%	3.11%
ILEIA	104,374,919.64	0.98%	2,265	1.27%	3.76%
IMATHIA	61,753,453.87	0.58%	1,336	0.75%	3.70%
IOANNINA	149,578,190.16	1.40%	2,547	1.42%	3.00%
KARDITSA	77,237,543.75	0.73%	1,773	0.99%	3.36%
KASTORIA	23,195,762.69	0.22%	485	0.27%	3.36%
KAVALA	84,134,592.62	0.79%	1,898	1.06%	3.56%
KEFALLONIA	57,840,722.03	0.54%	893	0.50%	3.30%
KILKIS	50,241,446.60	0.47%	1,257	0.70%	3.77%
KORINTHIA	151,494,313.02	1.42%	2,361	1.32%	3.12%
KOZANI	70,429,227.57	0.66%	1,624	0.91%	3.46%
KYKLADES	157,741,824.96	1.48%	1,833	1.02%	3.17%
LAKONIA	80,106,689.45	0.75%	1,273	0.71%	3.38%
LARISA	199,738,142.02	1.88%	3,966	2.22%	3.34%
LASITHI	83,074,285.36	0.78%	1,208	0.68%	3.04%
LEFKADA	25,684,362.88	0.24%	446	0.25%	3.43%
LESBOS	101,202,257.46	0.95%	1,677	0.94%	3.45%
MAGNESIA	143,918,251.49	1.35%	2,749	1.54%	3.52%
MESSINIA	109,270,919.48	1.03%	2,074	1.16%	3.36%
PELLA	73,723,402.65	0.69%	1,901	1.06%	3.92%
PIERIA	114,672,036.14	1.08%	2,051	1.15%	3.46%
PREVEZA	63,834,228.67	0.60%	1,116	0.62%	3.21%
RETHYMNO	122,997,004.39	1.15%	1,967	1.10%	3.11%
RODOPI	57,484,526.35	0.54%	1,507	0.84%	3.71%
SAMOS	65,849,782.05	0.62%	885	0.50%	3.14%
SERRES	52,025,853.20	0.49%	1,358	0.76%	4.18%
THESSALONIKA	31,875,281.40	0.30%	622	0.35%	3.42%
THESSALONIKI	855,091,019.60	8.03%	16,232	9.07%	3.69%
TRIKALA	60,809,724.80	0.57%	1,357	0.76%	3.80%
VOIOTIA	89,990,718.60	0.85%	1,901	1.06%	3.61%
XANTHI	86,393,106.26	0.81%	2,466	1.38%	3.82%
ZAKYNTHOS	37,279,231.13	0.35%	596	0.33%	3.12%
TOTAL	10,655,104,546.69	100.0%	178,962	100.0%	3.31%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	10,655,104,546.69	100.00%	241,310	100.00%	3.31%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

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	3,716,532,557.03	34.88%	78,956	32.72%	2.46%
Euribor 1M Linked	479,692,867.42	4.50%	7,063	2.93%	2.18%
Euribor 3M Linked	3,030,123,981.35	28.44%	52,036	21.56%	3.24%
Fixed	2,071,311,205.16	19.44%	42,857	17.76%	4.03%
Hellenic Government Bond	489,605,721.78	4.60%	19,662	8.15%	7.04%
Liibor 1M Linked	281,148,917.55	2.64%	2,101	0.87%	1.84%
Originator Rate	586,689,296.40	5.51%	38,635	16.01%	5.10%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

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)	221,028	6,990,393.52	9,606,472,176.13	91.60%	90.15%
31-60 days past due	13,726	6,147,897.81	700,558,673.88	5.69%	6.57%
61-90 days past due	6,556	4,863,539.05	348,073,696.68	2.72%	3.26%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	241,310	18,001,830.38	10,655,104,546.69	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	3,047,978,012.96	28.60%	72,096	29.88%	3.47%
Completion/construction of primary residence	1,534,522,229.77	14.40%	42,001	17.41%	3.46%
Completion/construction of secondary	1,136,183,979.97	10.66%	16,857	6.99%	2.98%
Refinancing loans from other banks	1,586,348,032.01	14.88%	28,314	11.73%	3.09%
Buy Secondary	473,923,954.52	4.44%	6,762	2.80%	3.14%
Professional use	152,038,174.88	1.42%	2,058	0.85%	3.27%
Land Purchase For Residence Construction	117,138,088.20	1.09%	2,486	1.03%	4.09%
Renovating	2,602,041,358.59	24.42%	70,107	29.05%	3.32%
Other	4,930,715.79	0.04%	629	0.26%	6.83%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,859,633,694.46	83.14%	197,176	81.71%	3.37%
Subsidized Loans	1,795,470,852.23	16.85%	44,134	18.29%	3.06%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,497,448,660.10	51.59%	90,291	51.84%	3.27%
Self Employed	2,663,746,064.71	24.99%	31,371	18.01%	3.19%
Unemployed	906,895,523.32	8.51%	16,649	9.56%	3.42%
Retired	1,214,115,053.97	11.39%	25,326	14.54%	3.40%
N/A	372,899,244.59	3.49%	10,551	6.06%	4.31%
	10,655,104,546.69	100.0%	174,188	100.0%	3.31%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	812,541,571.96	7.62%	13,527	5.61%	3.12%
Retired Employee	104,871,155.00	0.98%	2,113	0.88%	3.12%
No Employee	9,737,691,819.73	91.38%	225,670	93.52%	3.33%
	10,655,104,546.69	100.0%	241,310	100.0%	3.31%

* 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.