

Covered Bond Programme II



Monthly Investor Report

October 2010

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Bonds	ISIN	Ratings Moody's	Currency	Initial Principal Balance	Rate of Interest	Final Maturity
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

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-10-2010	30-06-2010
Portfolio Cut off Date	31-10-2010	30-06-2010
Original Principal Balance	6.893.646.546,00	5.045.907.819,00
Principal Balance	5.097.802.517,00	3.781.714.713,00
Number of Borrowers	84.259	70.068
Number of Loanparts	114.900	95.250
Number of Properties	85.933	71.061
Average Principal Balance (borrower)	60.501,58	53.972,07
Average Principal Balance (parts)	44.367,30	39.703,04
Coupon: Weighted Average	3,6	3,7
Minimum	1,2	0,0
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	68,42	67,33
Weighted Average Loan to Indexed Foreclosure Value	51,60	49,46
Seasoning (years): Weighted Average	4,27	4,40
Original Maturity (years): Weighted Average	20,63	18,95
Remaining Tenor (years): Weighted Average	16,39	14,58

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.500.000.000,00
Negative Carry	157.500.000,00
Outstanding Accrued Interest on Bonds	13.875.000,00
Current Outstanding Balance	5.097.802.516,93
Adjusted Nominal Value Assets *	5.039.930.341,31
Outstanding Accrued Interest on Assets	7.202.829,60
Nominal Value Test Current Value **	92,32%
<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	4.582.100.884,31	89,88%	110.751	96,39%	3,60%
Swiss Franc	515.701.632,62	10,12%	4.149	3,61%	3,38%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	224.689.254,52	4,41%	4.693	4,08%	3,42%
Standard Amortising	4.873.113.262,41	95,59%	110.207	95,92%	3,58%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

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%	352.980.126,16	6,92%	4.744	4,13%	2,12%
2,5% - 2,99%	1.706.274.264,82	33,47%	28.434	24,75%	2,67%
3% - 3,49%	1.088.900.307,13	21,36%	20.248	17,62%	3,24%
3,5% - 3,99%	328.463.192,23	6,44%	5.657	4,92%	3,77%
4% - 4,49%	284.729.195,84	5,59%	4.373	3,81%	4,15%
4,5% - 4,99%	378.004.443,23	7,42%	9.466	8,24%	4,72%
5% - 5,49%	710.127.600,18	13,93%	25.377	22,09%	5,27%
5,5% - 5,99%	199.012.428,50	3,90%	12.838	11,17%	5,67%
6% - 6,49%	25.646.924,90	0,50%	2.104	1,83%	6,16%
6,5% - 6,99%	15.327.665,52	0,30%	622	0,54%	6,62%
7% - 7,49%	7.418.288,59	0,15%	903	0,79%	7,21%
7,5% - more	918.079,83	0,02%	134	0,12%	13,57%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

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	23.148,30	0,00%	4	0,00%	3,61%
1989	92.785,62	0,00%	4	0,00%	4,69%
1990	32.236,18	0,00%	2	0,00%	5,15%
1991	4.679,25	0,00%	1	0,00%	5,15%
1992	82.491,94	0,00%	9	0,01%	4,88%
1993	214.797,90	0,00%	17	0,01%	5,32%
1994	134.761,24	0,00%	16	0,01%	5,12%
1995	532.813,92	0,01%	64	0,06%	4,93%
1996	5.107.689,88	0,10%	962	0,84%	5,29%
1997	19.929.913,38	0,39%	2.900	2,52%	5,44%
1998	28.553.465,05	0,56%	3.112	2,71%	5,29%
1999	49.461.326,98	0,97%	4.844	4,22%	5,30%
2000	70.395.795,13	1,38%	5.138	4,47%	5,03%
2001	143.147.890,51	2,81%	7.888	6,87%	4,64%
2002	227.643.861,90	4,47%	9.307	8,10%	4,35%
2003	297.794.322,41	5,84%	9.424	8,20%	4,19%
2004	400.348.057,62	7,85%	9.530	8,29%	3,90%
2005	690.552.062,16	13,55%	13.889	12,09%	3,52%
2006	710.382.764,46	13,94%	13.230	11,51%	3,36%
2007	781.836.611,31	15,34%	12.273	10,68%	3,45%
2008	741.630.085,44	14,55%	10.193	8,87%	3,39%
2009	588.073.844,24	11,54%	7.093	6,17%	2,84%
2010	341.815.829,00	6,71%	4.998	4,35%	3,37%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010	29.841,56	0,00%	19	0,02%	4,40%
2011	5.474.896,87	0,11%	1.312	1,14%	5,07%
2012	23.981.595,56	0,47%	3.725	3,24%	5,32%
2013	33.968.708,62	0,67%	3.938	3,43%	5,23%
2014	48.740.320,15	0,96%	4.876	4,24%	5,26%
2015	68.367.681,28	1,34%	5.219	4,54%	4,99%
2016	125.634.079,38	2,46%	7.111	6,19%	4,75%
2017	188.668.698,66	3,70%	7.503	6,53%	4,40%
2018	232.887.213,63	4,57%	6.877	5,99%	4,17%
2019	277.413.744,10	5,44%	6.479	5,64%	4,01%
2020	404.362.997,39	7,93%	7.947	6,92%	3,72%
2021	389.698.060,54	7,64%	7.107	6,19%	3,38%
2022	340.610.699,16	6,68%	6.096	5,31%	3,00%
2023	323.648.557,09	6,35%	5.442	4,74%	2,88%
2024	391.107.229,42	7,67%	5.510	4,80%	2,75%
2025	228.026.693,60	4,47%	3.751	3,26%	3,02%
2026	73.512.337,45	1,44%	1.760	1,53%	3,63%
2027	93.345.894,60	1,83%	1.780	1,55%	3,90%
2028	90.554.604,95	1,78%	1.644	1,43%	4,00%
2029	78.423.035,12	1,54%	1.366	1,19%	3,55%
2030	109.971.917,40	2,16%	2.064	1,80%	3,64%
2031	77.659.820,71	1,52%	1.389	1,21%	3,51%
2032	86.534.519,15	1,70%	1.476	1,28%	3,82%
2033	85.151.473,21	1,67%	1.424	1,24%	3,91%
2034	95.969.882,02	1,88%	1.607	1,40%	3,45%
2035	180.408.577,15	3,54%	3.312	2,88%	3,38%
2036	115.062.564,60	2,26%	1.955	1,70%	3,31%
2037	163.106.064,07	3,20%	2.057	1,79%	3,80%
2038	182.116.708,62	3,57%	1.879	1,64%	3,71%
2039	106.880.439,49	2,10%	1.113	0,97%	2,97%
2040	58.466.785,60	1,15%	923	0,80%	3,53%
2041	28.673.177,15	0,56%	515	0,45%	3,43%
2042	36.597.100,71	0,72%	578	0,50%	3,81%
2043	30.358.387,01	0,60%	447	0,39%	3,70%
2044	20.438.066,32	0,40%	306	0,27%	3,48%
2045	45.688.518,51	0,90%	651	0,57%	3,43%
2046	58.079.558,14	1,14%	951	0,83%	3,35%
2047	64.122.359,94	1,26%	983	0,86%	3,89%
2048	51.509.756,33	1,01%	725	0,63%	3,75%
2049	25.089.567,19	0,49%	335	0,29%	3,40%
2050	57.460.384,48	1,13%	748	0,65%	3,44%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	149.727.924,10	2,94%	2.064	1,80%	3,59%
0.5 - 1.0	309.201.854,18	6,07%	4.432	3,86%	3,09%
1.0 - 1.5	299.222.136,50	5,87%	3.589	3,12%	2,83%
1.5 - 2.0	305.832.275,59	6,00%	3.545	3,09%	3,01%
2.0 - 2.5	397.889.688,42	7,81%	5.450	4,74%	3,48%
2.5 - 3.0	365.196.947,67	7,16%	5.425	4,72%	3,33%
3.0 - 4.0	784.615.856,33	15,39%	12.917	11,24%	3,49%
4.0 - 5.0	777.788.924,02	15,26%	14.694	12,79%	3,28%
5.0 - 6.0	539.875.598,84	10,59%	11.251	9,79%	3,68%
6.0 - 7.0	382.094.026,81	7,50%	9.426	8,20%	3,92%
7.0 - 8.0	303.065.144,36	5,95%	9.957	8,67%	4,23%
8.0 - 9.0	191.884.460,14	3,76%	8.536	7,43%	4,44%
9.0 - 10.0	131.633.277,06	2,58%	7.477	6,51%	4,67%
more - 10.0	159.774.402,91	3,13%	16.137	14,04%	5,23%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	3.938.672.023,97	77,26%	91.384	79,53%	3,39%
01-02	372.995.031,96	7,32%	7.437	6,47%	4,39%
02-03	217.536.962,21	4,27%	3.747	3,26%	4,20%
03-04	135.833.752,47	2,66%	2.507	2,18%	4,36%
04-05	78.627.572,57	1,54%	1.611	1,40%	4,52%
05-06	15.837.154,78	0,31%	626	0,54%	4,50%
06-07	18.939.804,81	0,37%	845	0,74%	4,31%
07-08	15.581.721,81	0,31%	609	0,53%	4,33%
08-09	26.171.130,86	0,51%	721	0,63%	5,08%
09-10	15.506.323,54	0,30%	425	0,37%	4,29%
10-11	18.189.071,64	0,36%	482	0,42%	3,61%
11-12	22.223.049,00	0,44%	608	0,53%	4,00%
12-13	15.105.185,53	0,30%	377	0,33%	3,97%
13-14	14.012.562,10	0,27%	348	0,30%	4,29%
14-15	12.309.846,15	0,24%	277	0,24%	4,17%
15-16	16.587.669,24	0,33%	329	0,29%	3,62%
16-17	19.689.815,96	0,39%	432	0,38%	4,33%
17-18	8.892.119,99	0,17%	191	0,17%	4,42%
18-19	11.257.854,91	0,22%	217	0,19%	4,40%
19-20	9.011.430,10	0,18%	156	0,14%	3,80%
20-21	12.233.757,60	0,24%	214	0,19%	3,29%
21-22	11.828.100,52	0,23%	169	0,15%	3,15%
22-23	6.406.310,86	0,13%	113	0,10%	3,15%
23-24	5.761.996,21	0,11%	92	0,08%	3,12%
24-25	6.976.022,04	0,14%	105	0,09%	3,14%
25-26	14.456.940,31	0,28%	206	0,18%	3,13%
26-27	9.355.352,92	0,18%	126	0,11%	3,17%
27-28	6.098.249,93	0,12%	77	0,07%	3,19%
28-29	4.453.290,91	0,09%	53	0,05%	3,12%
29-30	2.274.627,28	0,04%	31	0,03%	3,17%
30 - more	34.761.478,88	0,68%	378	0,33%	3,17%
Matured	216.305,87	0,00%	7	0,01%	5,47%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

8. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 68,42 %					
less - 40.00%	558.443.049,71	10,95%	19.284	22,44%	3,90%
40.01% - 50.00%	475.366.356,25	9,32%	10.668	12,41%	3,71%
50.01% - 60.00%	588.656.947,68	11,54%	11.185	13,02%	3,67%
60.01% - 70.00%	740.632.649,90	14,52%	12.014	13,98%	3,58%
70.01% - 80.00%	1.361.945.362,28	26,71%	19.308	22,47%	3,43%
80.01% - 85.00%	397.111.415,94	7,78%	3.844	4,47%	3,39%
85.01% - 90.00%	382.251.227,14	7,49%	3.697	4,30%	3,45%
90.01% - 95.00%	188.992.985,95	3,70%	1.770	2,06%	3,56%
95.01% - 100.00%	169.992.530,99	3,33%	2.053	2,39%	3,51%
100.01% - 105.00%	110.149.002,07	2,16%	912	1,06%	3,75%
105.01% - 110.00%	57.411.242,87	1,12%	543	0,63%	3,67%
110.01% - 115.00%	37.294.271,55	0,73%	365	0,43%	3,67%
115.01% - 120.00%	29.530.579,04	0,57%	289	0,34%	3,73%
128.01% - more	24.895,56	0,00%	1	0,00%	3,12%
	5.097.802.516,93	99,9%	85.933	100,%	3,58%

9 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 51,60 %					
less - 40.00%	1.717.315.277,18	33,69%	51.574	60,02%	3,97%
40.01% - 50.00%	715.359.311,63	14,03%	9.614	11,19%	3,52%
50.01% - 60.00%	694.262.977,41	13,62%	7.863	9,15%	3,38%
60.01% - 70.00%	730.417.101,11	14,33%	7.131	8,30%	3,33%
70.01% - 80.00%	677.966.386,72	13,30%	6.019	7,00%	3,20%
80.01% - 85.00%	213.263.556,42	4,18%	1.589	1,85%	3,33%
85.01% - 90.00%	123.230.763,82	2,42%	840	0,98%	3,40%
90.01% - 95.00%	87.341.084,26	1,71%	555	0,65%	3,47%
95.01% - 100.00%	63.130.904,17	1,24%	366	0,43%	3,65%
100.01% - 105.00%	30.291.214,92	0,59%	160	0,19%	3,72%
105.01% - 110.00%	24.223.313,08	0,48%	120	0,14%	3,84%
110.01% - 115.00%	16.356.439,61	0,32%	81	0,09%	3,81%
115.01% - 120.00%	4.644.186,60	0,09%	21	0,02%	3,74%
	5.097.802.516,93	100,%	85.933	100,%	3,58%

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	300.735.734,79	5,89%	26.090	30,36%	5,00%
25.000,00 - 50.000,00	707.626.993,16	13,88%	18.799	21,88%	4,04%
50.000,00 - 75.000,00	1.011.934.360,62	19,85%	16.341	19,02%	3,54%
75.000,00 - 100.000,00	953.862.591,02	18,71%	11.005	12,81%	3,40%
100.000,00 - 125.000,00	659.861.026,29	12,94%	5.931	6,90%	3,33%
125.000,00 - 150.000,00	469.715.524,48	9,21%	3.444	4,01%	3,33%
150.000,00 - 175.000,00	275.884.083,42	5,41%	1.710	1,99%	3,37%
175.000,00 - 200.000,00	163.141.507,80	3,20%	874	1,02%	3,34%
200.000,00 - 225.000,00	94.281.948,12	1,84%	445	0,52%	3,41%
225.000,00 - 250.000,00	72.029.014,85	1,41%	305	0,36%	3,29%
250.000,00 - 275.000,00	54.359.699,11	1,06%	207	0,24%	3,37%
275.000,00 - 300.000,00	46.806.043,09	0,91%	163	0,19%	3,37%
300.000,00 - 325.000,00	33.179.236,40	0,65%	106	0,12%	3,06%
325.000,00 - 350.000,00	37.747.756,73	0,74%	112	0,13%	3,39%
350.000,00 - 375.000,00	22.449.874,47	0,44%	62	0,07%	3,26%
375.000,00 - 400.000,00	22.893.376,32	0,44%	59	0,07%	3,12%
400.000,00 - 425.000,00	15.700.306,71	0,30%	38	0,04%	3,11%
425.000,00 - 450.000,00	12.260.575,25	0,24%	28	0,03%	3,24%
450.000,00 - 475.000,00	11.054.626,59	0,21%	24	0,03%	3,27%
475.000,00 - 500.000,00	12.622.407,85	0,24%	26	0,03%	2,99%
500.000,00 - 600.000,00	43.050.364,01	0,84%	78	0,09%	3,26%
600.000,00 - 700.000,00	19.453.633,89	0,38%	30	0,04%	3,21%
700.000,00 - 800.000,00	9.692.338,68	0,19%	13	0,02%	3,18%
800.000,00 - 900.000,00	12.748.710,28	0,25%	15	0,02%	2,93%
900.000,00 - 1.000.000,00	4.708.999,03	0,09%	5	0,01%	2,70%
1.000.000,00 - 1.250.000,00	13.365.795,09	0,26%	12	0,01%	3,10%
1.250.000,00 - 1.500.000,00	9.556.372,21	0,18%	7	0,01%	3,09%
1.500.000,00 - more	7.079.616,67	0,13%	4	0,01%	2,25%
	5.097.802.516,93	99,9%	85.933	100,%	3,58%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	320.434.498,36	6,28%	3.273	3,81%	3,30%
Building	25.491.286,67	0,50%	319	0,37%	3,48%
House incl. land plot	4.479.867.878,83	87,87%	79.863	92,94%	3,60%
N/A	147.368.833,90	2,89%	1.486	1,73%	3,36%
Other real estate	9.652.312,15	0,18%	86	0,10%	3,43%
Professional Use	114.987.707,02	2,25%	906	1,05%	3,54%
	5.097.802.516,93	100,%	85.933	100,%	3,58%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	140.913.115,56	2,76%	2.673	3,11%	3,62%
AITOLOAKARNANIA	69.938.646,21	1,37%	1.430	1,66%	3,78%
ARGOLIDA	31.660.037,85	0,62%	560	0,65%	3,70%
ARKADIA	23.328.255,96	0,46%	449	0,52%	3,63%
ARTA	15.319.916,51	0,30%	402	0,47%	3,81%
ATTICA	2.545.717.545,43	49,94%	39.512	45,98%	3,48%
CHALKIDIKI	37.478.438,53	0,74%	698	0,81%	3,63%
CHANIA	63.591.121,40	1,25%	1.009	1,17%	3,56%
CHIOS	25.866.234,97	0,51%	520	0,61%	3,97%
CORFU	42.758.683,35	0,84%	664	0,77%	3,63%
DODEKANISA	100.073.461,99	1,96%	1.440	1,68%	3,63%
DRAMA	28.884.275,60	0,57%	563	0,66%	3,55%
EVOIA	89.793.504,84	1,76%	1.554	1,81%	3,82%
EVKITANIA	4.034.602,01	0,08%	88	0,10%	3,75%
EVROS	52.971.969,54	1,04%	1.269	1,48%	3,86%
FLORINA	9.842.414,62	0,19%	259	0,30%	3,99%
FOKIDA	9.867.135,02	0,19%	179	0,21%	3,71%
FTHIOTIDA	82.146.343,11	1,61%	1.512	1,76%	3,81%
GREVENA	6.217.683,29	0,12%	135	0,16%	3,83%
HERAKLION	87.663.910,50	1,72%	1.215	1,41%	3,49%
ILEIA	41.687.217,88	0,82%	835	0,97%	3,73%
IMATHIA	30.935.923,49	0,61%	641	0,75%	3,64%
IOANNINA	82.916.226,89	1,63%	1.368	1,59%	3,53%
KARDITSA	53.929.032,40	1,06%	1.046	1,22%	3,91%
KASTORIA	9.942.301,22	0,20%	220	0,26%	4,03%
KAVALA	42.869.116,80	0,84%	785	0,91%	3,69%
KEFALLONIA	24.395.493,03	0,48%	432	0,50%	3,81%
KILKIS	22.769.033,81	0,45%	507	0,59%	3,71%
KORINTHIA	68.344.732,88	1,34%	1.156	1,35%	3,55%
KOZANI	35.870.065,18	0,70%	778	0,91%	3,78%
KYKLADES	50.254.691,31	0,99%	673	0,78%	3,80%
LAKONIA	32.380.874,33	0,64%	487	0,57%	3,67%
LARISA	117.417.072,44	2,30%	2.229	2,59%	3,71%
LASITHI	42.997.113,66	0,84%	614	0,72%	3,42%
LEFKADA	10.127.319,33	0,20%	202	0,24%	3,81%
LESBOS	48.992.954,90	0,96%	806	0,94%	3,88%
MAGNESIA	62.348.052,70	1,22%	1.249	1,45%	3,77%
MESSINIA	57.241.178,55	1,12%	1.035	1,20%	3,82%
PELLA	30.500.885,01	0,60%	733	0,85%	3,74%
PIERIA	58.020.539,98	1,14%	943	1,10%	3,53%
PREVEZA	25.563.531,05	0,50%	462	0,54%	3,62%
RETHYMNO	63.176.219,37	1,24%	1.030	1,20%	3,70%
RODOPI	21.479.465,23	0,42%	583	0,68%	3,95%
SAMOS	39.162.901,45	0,77%	464	0,54%	3,56%
SERRES	20.750.456,70	0,41%	503	0,59%	3,68%
THESSPROTIA	13.639.706,21	0,27%	282	0,33%	3,96%
THESSALONIKI	384.455.573,34	7,54%	6.792	7,90%	3,48%
TRIKALA	30.018.696,01	0,59%	669	0,78%	3,94%
VOIOTIA	49.976.089,36	0,98%	944	1,10%	3,79%
XANTHI	43.594.298,09	0,86%	1.102	1,28%	3,73%
ZAKYNTHOS	13.978.458,04	0,27%	232	0,27%	3,45%
	5.097.802.516,93	100, %	85.933	100, %	3,58%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5.097.802.516,93	100,00%	114.900	100,00%	3,58%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

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	2.494.455.439,97	48,93%	45.522	39,62%	2,84%
Euribor 1M Linked	83.506.612,32	1,64%	1.237	1,08%	2,65%
Euribor 3M Linked	388.596.430,68	7,62%	6.209	5,40%	3,43%
Fixed	1.227.879.288,87	24,09%	25.684	22,35%	4,34%
Hellenic Government Bond	2.182.738,87	0,04%	105	0,09%	5,96%
Liibor 1M Linked	176.323.927,28	3,46%	1.385	1,21%	2,12%
Originator Rate	724.858.078,94	14,22%	34.758	30,25%	5,35%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

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)		107.735	3.141.064,61	4.756.965.153,34	93,76%	93,31%
31-60 days past due		5.167	2.672.742,24	239.426.166,93	4,50%	4,69%
61-90 days past due		1.998	1.753.937,80	101.411.196,66	1,74%	1,98%
91+ days past due		0	0,00	0,00	0,00%	0,00%
		114.900	7.567.744,65	5.097.802.516,93	100,%	100,%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	192.611,92	0,00%	6	0,01%	5,04%
Buy Primary	2.033.453.993,16	39,88%	45.341	39,46%	3,43%
Completion/construction of primary residence	1.144.423.850,02	22,44%	27.811	24,21%	3,71%
Completion/construction of secondary	334.077.563,74	6,55%	5.176	4,51%	3,55%
Refinancing loans from other banks	257.262.384,76	5,04%	3.396	2,96%	3,39%
Buy Secondary	190.318.247,35	3,73%	1.903	1,66%	3,17%
Professional use	53.332.603,12	1,04%	507	0,44%	3,36%
land Purchase	37.468.763,97	0,73%	939	0,82%	3,71%
Renovating	1.047.223.269,24	20,54%	29.819	25,95%	3,85%
Other	49.229,65	0,00%	2	0,00%	3,56%
	5.097.802.516,93	100,%	114.900	100,%	3,58%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3.215.625.326,82	63,07%	53.793	63,84%	3,51%
Retired	440.856.629,57	8,64%	8.673	10,29%	3,58%
Self Employed	954.491.317,49	18,72%	11.559	13,72%	3,62%
Unemployed	191.939.714,87	3,76%	3.513	4,17%	3,75%
N/A	294.889.528,18	5,78%	6.721	7,98%	3,95%
	5.097.802.516,93	100,%	84.259	100,%	3,58%

18.Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	125.978.479,13	2,47%	2.761	3,28%	3,15%
Retired Employee	123.349.169,48	2,41%	1.545	1,83%	3,12%
No Employee	4.848.474.868,32	95,10%	79.953	94,89%	3,60%
	5.097.802.516,93	100,%	84.259	100,%	3,58%

* 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.