

Covered Bond Programme 2



Monthly Investor Report

December 2010

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
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
Series 04	XS0562792886		Baa3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-12-2010	30-06-2010
Portfolio Cut off Date	31-12-2010	30-06-2010
Original Principal Balance	9.807.252.083,00	4.884.632.703,00
Principal Balance	7.129.401.999,71	3.639.740.247,00
Number of Borrowers	128.348	68.622
Number of Loanparts	169.381	93.060
Number of Properties	133.040	69.543
Average Principal Balance (borrower)	55.547,43	53.040,43
Average Principal Balance (parts)	42.090,92	39.111,76
Coupon: Weighted Average	3,7	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	66,73	67,08
Weighted Average Loan to Indexed Foreclosure Value	49,24	48,96
Seasoning (years): Weighted Average	4,55	4,42
Original Maturity (years): Weighted Average	21,28	18,53
Remaining Tenor (years): Weighted Average	16,77	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.000.000.000,00
Negative Carry	195.000.000,00
Outstanding Accrued Interest on Bonds	6.629.166,67
Current Outstanding Balance	7.129.401.999,71
Adjusted Nominal Value Assets *	7.049.601.586,13
Outstanding Accrued Interest on Assets	10.498.588,70
Nominal Value Test Current Value **	87,50 %
<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	6,600,837,335.68	92.59%	165,438	97.67%	3.69%
Swiss Franc	528,564,664.03	7.41%	3,943	2.33%	3.32%
	7,129,401,999.71	100.%	169,381	100.%	3.66%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	287,039,017.74	4.03%	6,053	3.57%	3.31%
Standard Amortising	6,842,362,981.97	95.97%	163,328	96.43%	3.68%
	7,129,401,999.71	100.%	169,381	100.%	3.66%

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%	541,765,179.97	7.60%	7,304	4.31%	2.15%
2.5% - 2.99%	2,102,779,088.70	29.49%	40,060	23.65%	2.69%
3% - 3.49%	1,543,735,888.81	21.65%	28,577	16.87%	3.22%
3.5% - 3.99%	511,513,408.18	7.17%	9,040	5.34%	3.77%
4% - 4.49%	373,902,819.12	5.24%	5,906	3.49%	4.17%
4.5% - 4.99%	561,297,697.26	7.87%	13,548	8.00%	4.71%
5% - 5.49%	1,021,210,431.17	14.32%	39,321	23.21%	5.27%
5.5% - 5.99%	334,479,510.94	4.69%	18,114	10.69%	5.68%
6% - 6.49%	39,257,013.93	0.55%	2,806	1.66%	6.21%
6.5% - 6.99%	69,440,701.35	0.97%	2,321	1.37%	6.62%
7% - 7.49%	29,114,410.91	0.41%	2,239	1.32%	7.21%
7.5% - more	905,849.37	0.01%	145	0.09%	13.56%
	7,129,401,999.71	100.%	169,381	100.%	3.66%

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	18,781.87	0.00%	3	0.00%	3.26%
1989	34,026.53	0.00%	2	0.00%	3.90%
1990	32,236.18	0.00%	2	0.00%	5.15%
1991					
1992	159,203.85	0.00%	14	0.01%	4.97%
1993	448,784.86	0.01%	29	0.02%	4.34%
1994	138,231.84	0.00%	17	0.01%	4.75%
1995	468,933.17	0.01%	55	0.03%	4.75%
1996	4,976,117.15	0.07%	994	0.59%	5.19%
1997	25,389,791.16	0.36%	3,753	2.22%	5.10%
1998	44,330,481.70	0.62%	4,742	2.80%	4.72%
1999	104,306,200.88	1.46%	8,613	5.08%	4.97%
2000	164,396,720.18	2.31%	10,354	6.11%	4.68%
2001	333,618,036.44	4.68%	16,638	9.82%	4.33%
2002	430,438,813.28	6.04%	17,209	10.16%	4.29%
2003	403,794,810.93	5.66%	13,917	8.22%	4.41%
2004	481,037,993.60	6.75%	11,932	7.04%	3.99%
2005	818,256,972.09	11.48%	16,505	9.74%	3.53%
2006	909,913,774.98	12.76%	16,377	9.67%	3.30%
2007	948,272,030.19	13.30%	14,843	8.76%	3.52%
2008	876,717,175.41	12.30%	12,207	7.21%	3.48%
2009	763,840,010.18	10.71%	9,014	5.32%	2.97%
2010	818,801,590.13	11.48%	12,159	7.18%	3.57%
	7,129,401,999.71	100.%	169,381	100.%	3.66%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	5,391,561.46	0.08%	1,445	0.85%	4.97%
2012	32,794,721.51	0.46%	5,011	2.96%	5.06%
2013	58,305,842.09	0.82%	6,381	3.77%	4.89%
2014	97,799,136.53	1.37%	8,513	5.03%	4.98%
2015	146,275,305.37	2.05%	9,950	5.87%	4.71%
2016	256,016,703.94	3.59%	14,078	8.31%	4.42%
2017	304,370,611.02	4.27%	13,011	7.68%	4.36%
2018	286,689,463.35	4.02%	9,350	5.52%	4.35%
2019	312,514,287.82	4.38%	7,781	4.59%	4.10%
2020	465,865,469.75	6.53%	9,903	5.85%	3.80%
2021	454,051,641.94	6.37%	9,196	5.43%	3.49%
2022	406,880,690.76	5.71%	7,958	4.70%	3.21%
2023	364,847,827.40	5.12%	6,611	3.90%	3.11%
2024	443,759,094.68	6.22%	6,488	3.83%	2.88%
2025	364,642,084.29	5.11%	6,037	3.56%	3.18%
2026	122,083,468.09	1.71%	2,708	1.60%	3.47%
2027	139,204,319.28	1.95%	2,676	1.58%	3.94%
2028	130,984,480.41	1.84%	2,403	1.42%	4.10%
2029	123,694,446.44	1.73%	2,014	1.19%	3.58%
2030	212,894,395.97	2.99%	3,762	2.22%	3.74%
2031	118,172,520.23	1.66%	2,016	1.19%	3.44%
2032	137,067,343.51	1.92%	2,266	1.34%	3.83%
2033	120,816,368.40	1.69%	2,003	1.18%	3.96%
2034	139,968,059.30	1.96%	2,233	1.32%	3.50%
2035	285,508,662.36	4.00%	4,812	2.84%	3.44%
2036	164,745,212.93	2.31%	2,571	1.52%	3.22%
2037	190,492,690.54	2.67%	2,448	1.45%	3.76%
2038	209,235,510.66	2.93%	2,174	1.28%	3.69%
2039	150,471,438.30	2.11%	1,539	0.91%	3.09%
2040	146,412,783.59	2.05%	2,121	1.25%	3.62%
2041	52,252,608.56	0.73%	802	0.47%	3.38%
2042	58,560,509.58	0.82%	845	0.50%	3.74%
2043	47,929,336.75	0.67%	687	0.41%	3.69%
2044	40,758,391.87	0.57%	526	0.31%	3.47%
2045	84,136,000.00	1.18%	1,107	0.65%	3.44%
2046	97,188,855.55	1.36%	1,364	0.81%	3.22%
2047	105,449,983.04	1.48%	1,397	0.82%	3.78%
2048	73,995,101.76	1.04%	985	0.58%	3.77%
2049	54,017,803.06	0.76%	605	0.36%	3.42%
2050	123,157,267.62	1.73%	1,604	0.95%	3.49%
	7,129,401,999.71	100.0%	169,381	100.0%	3.66%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	168,674,660.85	2.37%	2,620	1.55%	4.01%
0.5 - 1.0	655,605,439.79	9.20%	9,604	5.67%	3.45%
1.0 - 1.5	418,573,605.59	5.87%	5,018	2.96%	3.00%
1.5 - 2.0	345,953,771.63	4.85%	4,009	2.37%	2.93%
2.0 - 2.5	451,904,860.28	6.34%	5,883	3.47%	3.58%
2.5 - 3.0	418,646,437.58	5.87%	6,246	3.69%	3.38%
3.0 - 4.0	948,272,030.19	13.30%	14,843	8.76%	3.52%
4.0 - 5.0	909,913,774.98	12.76%	16,377	9.67%	3.30%
5.0 - 6.0	819,620,755.71	11.50%	16,534	9.76%	3.54%
6.0 - 7.0	479,674,209.98	6.73%	11,903	7.03%	3.99%
7.0 - 8.0	403,794,810.93	5.66%	13,917	8.22%	4.41%
8.0 - 9.0	430,438,813.28	6.04%	17,209	10.16%	4.29%
9.0 - 10.0	333,618,036.44	4.68%	16,638	9.82%	4.33%
more - 10.0	344,710,792.48	4.84%	28,580	16.87%	4.81%
	7,129,401,999.71	100.0%	169,381	100.0%	3.66%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5,384,867,813.06	75.53%	130,918	77.29%	3.44%
01-02	486,011,712.91	6.82%	10,212	6.03%	4.48%
02-03	280,619,414.20	3.94%	5,446	3.22%	4.42%
03-04	182,445,754.05	2.56%	3,936	2.32%	4.70%
04-05	96,390,240.29	1.35%	2,690	1.59%	5.02%
05-06	29,428,415.66	0.41%	1,279	0.76%	4.91%
06-07	31,450,768.97	0.44%	1,356	0.80%	4.55%
07-08	34,797,368.21	0.49%	1,314	0.78%	4.98%
08-09	46,281,740.07	0.65%	1,334	0.79%	5.32%
09-10	32,722,926.25	0.46%	926	0.55%	4.77%
10-11	30,621,660.68	0.43%	874	0.52%	4.14%
11-12	30,985,927.81	0.43%	846	0.50%	4.22%
12-13	26,135,317.10	0.37%	694	0.41%	4.61%
13-14	29,689,207.03	0.42%	712	0.42%	4.95%
14-15	29,977,992.44	0.42%	664	0.39%	4.83%
15-16	31,431,385.48	0.44%	675	0.40%	4.09%
16-17	26,311,952.45	0.37%	573	0.34%	4.27%
17-18	19,248,983.15	0.27%	409	0.24%	4.49%
18-19	20,888,630.01	0.29%	398	0.23%	4.44%
19-20	19,596,314.90	0.27%	356	0.21%	4.07%
20-21	24,373,593.27	0.34%	439	0.26%	3.29%
21-22	23,487,160.28	0.33%	368	0.22%	3.13%
22-23	11,470,719.64	0.16%	233	0.14%	3.16%
23-24	11,951,336.79	0.17%	214	0.13%	3.13%
24-25	18,837,245.76	0.26%	315	0.19%	3.12%
25-26	40,637,641.95	0.57%	568	0.34%	3.14%
26-27	24,869,788.67	0.35%	344	0.20%	3.13%
27-28	10,668,206.96	0.15%	151	0.09%	3.12%
28-29	6,420,211.35	0.09%	97	0.06%	3.12%
29-30	3,798,328.36	0.05%	66	0.04%	3.15%
30 - more	82,961,651.87	1.16%	971	0.57%	3.13%
Matured	22,590.09	0.00%	3	0.00%	5.53%
	7,129,401,999.71	100.%	169,381	100.%	3.66%

8. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 66,73 %					
less - 40.00%	960,171,828.85	13.46%	34,508	25.94%	4.12%
40.01% - 50.00%	696,024,466.47	9.76%	17,026	12.80%	3.84%
50.01% - 60.00%	827,940,914.66	11.61%	17,453	13.12%	3.75%
60.01% - 70.00%	1,059,846,976.59	14.86%	18,865	14.18%	3.69%
70.01% - 80.00%	1,809,859,323.53	25.38%	27,171	20.42%	3.50%
80.01% - 85.00%	480,932,618.48	6.74%	4,795	3.60%	3.41%
85.01% - 90.00%	462,133,099.85	6.48%	4,476	3.36%	3.43%
90.01% - 95.00%	272,974,512.61	3.82%	2,477	1.86%	3.42%
95.01% - 100.00%	261,214,516.97	3.66%	3,757	2.82%	3.59%
100.01% - 105.00%	102,841,413.17	1.44%	904	0.68%	3.58%
105.01% - 110.00%	78,863,252.30	1.10%	669	0.50%	3.51%
110.01% - 115.00%	78,388,371.40	1.09%	592	0.45%	3.58%
115.01% - 120.00%	37,989,473.84	0.53%	341	0.26%	3.55%
120.01% - 125.00%	64,416.39	0.00%	1	0.00%	3.12%
128.01% - more	156,814.60	0.00%	5	0.00%	3.12%
	7,129,401,999.71	99.9%	133,040	100.0%	3.66%

9. Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 49,24 %					
less - 40.00%	2,751,495,432.90	38.59%	89,052	66.94%	4.05%
40.01% - 50.00%	923,660,874.01	12.96%	12,413	9.33%	3.58%
50.01% - 60.00%	883,175,841.63	12.39%	9,907	7.45%	3.45%
60.01% - 70.00%	956,642,276.90	13.42%	9,417	7.08%	3.41%
70.01% - 80.00%	871,302,753.48	12.22%	7,587	5.70%	3.25%
80.01% - 85.00%	283,572,181.78	3.98%	1,994	1.50%	3.37%
85.01% - 90.00%	162,145,016.33	2.27%	1,050	0.79%	3.28%
90.01% - 95.00%	107,995,751.35	1.52%	650	0.49%	3.35%
95.01% - 100.00%	68,169,343.27	0.96%	391	0.29%	3.51%
100.01% - 105.00%	43,079,762.90	0.60%	218	0.16%	3.51%
105.01% - 110.00%	41,429,592.22	0.58%	189	0.14%	3.70%
110.01% - 115.00%	20,455,163.56	0.29%	103	0.08%	3.67%
115.01% - 120.00%	16,278,009.38	0.23%	69	0.05%	3.79%
	7,129,401,999.71	100.0%	133,040	100.0%	3.66%

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	650,300,479.88	9.12%	50,122	37.67%	4.79%
25.000,00 - 50.000,00	1,124,399,697.98	15.77%	30,520	22.94%	4.10%
50.000,00 - 75.000,00	1,262,998,607.36	17.71%	20,448	15.37%	3.63%
75.000,00 - 100.000,00	1,218,333,781.50	17.08%	14,016	10.54%	3.48%
100.000,00 - 125.000,00	790,382,903.05	11.08%	7,080	5.32%	3.35%
125.000,00 - 150.000,00	619,479,354.16	8.68%	4,533	3.41%	3.37%
150.000,00 - 175.000,00	361,469,060.98	5.07%	2,240	1.68%	3.37%
175.000,00 - 200.000,00	269,149,071.66	3.77%	1,440	1.08%	3.41%
200.000,00 - 225.000,00	134,998,205.03	1.89%	638	0.48%	3.33%
225.000,00 - 250.000,00	121,917,434.29	1.71%	514	0.39%	3.31%
250.000,00 - 275.000,00	79,239,154.61	1.11%	303	0.23%	3.32%
275.000,00 - 300.000,00	80,566,446.04	1.13%	281	0.21%	3.25%
300.000,00 - 325.000,00	47,974,835.41	0.67%	153	0.12%	3.17%
325.000,00 - 350.000,00	48,782,184.58	0.68%	145	0.11%	3.30%
350.000,00 - 375.000,00	35,705,314.73	0.50%	99	0.07%	3.33%
375.000,00 - 400.000,00	36,372,350.09	0.51%	94	0.07%	3.39%
400.000,00 - 425.000,00	24,346,061.43	0.34%	59	0.04%	2.93%
425.000,00 - 450.000,00	22,225,887.82	0.31%	51	0.04%	3.11%
450.000,00 - 475.000,00	19,378,893.85	0.27%	42	0.03%	3.10%
475.000,00 - 500.000,00	19,945,127.74	0.27%	41	0.03%	3.28%
500.000,00 - 600.000,00	51,663,846.35	0.72%	94	0.07%	3.15%
600.000,00 - 700.000,00	32,263,290.67	0.45%	50	0.04%	3.15%
700.000,00 - 800.000,00	14,913,088.50	0.20%	20	0.02%	3.66%
800.000,00 - 900.000,00	15,226,939.77	0.21%	18	0.01%	3.21%
900.000,00 - 1.000.000,00	12,285,498.59	0.17%	13	0.01%	2.96%
1.000.000,00 - 1.250.000,00	15,949,619.67	0.22%	14	0.01%	2.89%
1.250.000,00 - 1.500.000,00	8,367,763.33	0.11%	6	0.01%	3.22%
1.500.000,00 - more	10,767,100.64	0.15%	6	0.01%	2.59%
	7,129,401,999.71	99.9%	133,040	100.0%	3.66%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	540,654,031.10	7.58%	5,723	4.30%	3.42%
Building	44,625,523.75	0.62%	540	0.41%	3.52%
House incl. land plot	6,160,847,959.19	86.41%	123,026	92.47%	3.69%
N/A	169,399,829.07	2.37%	1,700	1.28%	3.42%
Other real estate	18,747,397.28	0.26%	272	0.20%	3.32%
Professional Use	195,127,259.32	2.73%	1,779	1.34%	3.67%
	7,129,401,999.71	100.0%	133,040	100.0%	3.66%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	211,370,971.18	2.97%	4,451	3.35%	3.72%
AITOLOAKARNANIA	96,418,638.78	1.35%	2,185	1.64%	3.88%
ARGOLIDA	47,799,482.26	0.67%	913	0.69%	3.86%
ARKADIA	34,756,309.17	0.49%	711	0.53%	3.70%
ARTA	21,407,422.73	0.30%	612	0.46%	3.92%
ATTICA	3,519,235,311.65	49.36%	60,287	45.32%	3.58%
CHALKIDIKI	55,158,321.41	0.77%	1,141	0.86%	3.81%
CHANIA	89,819,229.02	1.26%	1,583	1.19%	3.63%
CHIOS	35,678,829.29	0.50%	726	0.55%	4.05%
CORFU	60,557,209.31	0.85%	1,033	0.78%	3.75%
DODEKANISA	153,867,874.22	2.16%	2,411	1.81%	3.73%
DRAMA	37,555,113.56	0.53%	821	0.62%	3.58%
EVOIA	123,156,873.05	1.73%	2,429	1.83%	3.91%
EVKITANIA	5,830,611.00	0.08%	163	0.12%	4.11%
EVROS	73,407,414.15	1.03%	1,949	1.47%	3.88%
FLORINA	13,666,798.71	0.19%	400	0.30%	4.05%
FOKIDA	16,223,781.84	0.23%	333	0.25%	3.89%
FTHIOTIDA	118,424,798.48	1.66%	2,509	1.89%	3.92%
GREVENA	11,251,318.77	0.16%	258	0.19%	3.82%
HERAKLION	117,424,167.26	1.65%	1,878	1.41%	3.58%
ILEIA	62,338,573.83	0.87%	1,490	1.12%	3.92%
IMATHIA	41,385,189.19	0.58%	952	0.72%	3.74%
IOANNINA	109,496,833.35	1.54%	2,026	1.52%	3.54%
KARDITSA	69,614,156.65	0.98%	1,548	1.16%	3.93%
KASTORIA	14,423,424.31	0.20%	345	0.26%	4.03%
KAVALA	56,184,156.30	0.79%	1,171	0.88%	3.77%
KEFALLONIA	36,245,277.33	0.51%	724	0.54%	3.99%
KILKIS	31,400,956.84	0.44%	790	0.59%	3.78%
KORINTHIA	96,652,594.15	1.36%	1,787	1.34%	3.64%
KOZANI	49,539,770.29	0.70%	1,172	0.88%	3.76%
KYKLADES	94,843,865.00	1.33%	1,393	1.05%	3.79%
LAKONIA	48,830,699.14	0.69%	874	0.66%	3.89%
LARISA	150,055,378.30	2.11%	3,028	2.28%	3.70%
LASITHI	60,447,732.74	0.85%	1,003	0.75%	3.54%
LEFKADA	16,172,932.65	0.23%	350	0.26%	3.92%
LESBOS	68,166,963.17	0.96%	1,236	0.93%	3.96%
MAGNESIA	94,822,002.10	1.33%	2,052	1.54%	3.86%
MESSINIA	88,759,411.22	1.25%	1,784	1.34%	3.91%
PELLA	43,820,912.93	0.62%	1,149	0.86%	3.73%
PIERIA	77,778,128.64	1.09%	1,367	1.03%	3.56%
PREVEZA	39,510,280.49	0.55%	819	0.62%	3.78%
RETHYMNO	90,139,046.56	1.26%	1,728	1.30%	3.77%
RODOPI	30,633,458.88	0.43%	916	0.69%	3.89%
SAMOS	54,057,946.84	0.76%	752	0.57%	3.71%
SERRES	29,478,502.96	0.41%	801	0.60%	3.86%
THESSPROTIA	21,307,500.80	0.30%	467	0.35%	3.97%
THESSALONIKI	520,013,759.81	7.29%	9,966	7.49%	3.55%
TRIKALA	40,747,526.88	0.57%	991	0.75%	3.91%
VOIOTIA	68,598,608.10	0.96%	1,548	1.16%	3.97%
XANTHI	58,236,953.07	0.82%	1,597	1.20%	3.68%
ZAKYNTHOS	22,688,981.35	0.32%	421	0.32%	3.66%
	7,129,401,999.71	100.0%	133,040	100.0%	3.66%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,129,401,999.71	100.00%	169,381	100.00%	3.66%
	7,129,401,999.71	100.0%	169,381	100.0%	3.66%

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	2,951,912,958.60	41.40%	59,624	35.20%	2.81%
Euribor 1M Linked	140,316,677.39	1.97%	2,095	1.24%	2.51%
Euribor 3M Linked	939,513,751.62	13.18%	14,235	8.40%	3.49%
Fixed	1,912,260,775.04	26.82%	42,092	24.85%	4.44%
Hellenic Government Bond	2,023,547.67	0.03%	101	0.06%	5.96%
Libor 1M Linked	197,258,134.46	2.77%	1,432	0.85%	2.12%
Originator Rate	986,116,154.93	13.83%	49,802	29.40%	5.34%
	7,129,401,999.71	100.0%	169,381	100.0%	3.66%

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)		160,128	4,128,638.80	6,715,060,482.36	94.54%	94.18%
31-60 days past due		6,386	3,392,112.26	277,190,525.93	3.77%	3.88%
61-90 days past due		2,867	2,620,156.44	137,150,991.42	1.69%	1.92%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		169,381	10,140,907.50	7,129,401,999.71	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	189,422.76	0.00%	6	0.00%	5.04%
Buy Primary	2,522,314,831.60	35.37%	59,296	35.01%	3.48%
Completion/construction of primary residence	1,482,609,165.27	20.79%	37,252	21.99%	3.74%
Completion/construction of secondary	648,935,858.78	9.10%	11,304	6.67%	3.78%
Refinancing loans from other banks	361,567,720.75	5.07%	5,141	3.04%	3.33%
Buy Secondary	305,899,170.52	4.29%	4,455	2.63%	3.45%
Professional use	93,143,693.05	1.30%	1,310	0.77%	3.69%
land Purchase	71,690,836.71	1.00%	1,649	0.97%	3.66%
Renovating	1,642,852,327.70	23.04%	48,957	28.90%	3.94%
Other	198,972.57	0.00%	11	0.01%	4.92%
	7,129,401,999.71	100.0%	169,381	100.0%	3.66%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,255,610,423.75	59.69%	76,772	59.82%	3.59%
Retired	670,084,663.06	9.39%	14,899	11.61%	3.74%
Self Employed	1,501,123,690.86	21.05%	20,150	15.70%	3.71%
Unemployed	320,460,934.79	4.49%	6,435	5.01%	3.86%
N/A	382,122,287.25	5.35%	10,092	7.86%	4.07%
	7,129,401,999.71	100.0%	128,348	100.0%	3.66%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	335,524,453.77	4.70%	5,623	4.38%	3.13%
Retired Employee	122,044,755.26	1.71%	1,539	1.20%	3.12%
No Employee	6,671,832,790.68	93.58%	121,186	94.42%	3.70%
	7,129,401,999.71	100.0%	128,348	100.0%	3.66%

* 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.