

Covered Bond Programme II



Monthly Investor Report

February 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B	B3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B	B3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B	B3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B	B3	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 06	XS0619512295	B	B3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-02-2014	30-06-2010
Portfolio Cut off Date	28-02-2014	30-06-2010
Original Principal Balance	12.045.459.845,00	4.884.632.703,00
Principal Balance	8.334.516.707,00	3.639.740.247,00
Number of Borrowers	140.881	68.622
Number of Loanparts	192.860	93.060
Number of Properties	145.068	69.543
Average Principal Balance (borrower)	59.159,98	53.040,43
Average Principal Balance (parts)	43.215,37	39.111,76
Coupon: Weighted Average	2,7	3,7
Minimum	0,0	1,7
Maximum	7,7	17,0
Weighted Average Loan to Value	65,71	67,08
Weighted Average Loan to Indexed Value	63,69	48,96
Seasoning (years): Weighted Average	6,54	4,42
Original Maturity (years): Weighted Average	26,68	18,53
Remaining Tenor (years): Weighted Average	20,17	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.900.000.000,00
Negative Carry	101.500.000,00
Outstanding Accrued Interest on Bonds	29.855.833,33
Current Outstanding Balance	8.334.516.706,64
Adjusted Nominal Value Assets *	7.937.296.700,84
Outstanding Accrued Interest on Assets	16,718,140.83
Nominal Value Test Current Value **	88,25 %
<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	8,073,137,427.19	96.86%	190,724	98.89%	2.73%
Swiss Franc	261,379,279.45	3.14%	2,136	1.11%	2.00%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,211,695,245.90	14.54%	32,904	17.06%	3.90%
Standard Amortising	7,122,821,460.74	85.46%	159,956	82.94%	2.50%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

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%	4,367,156,411.16	52.40%	87,900	45.58%	1.88%
2.5% - 2.99%	2,187,751,167.94	26.25%	39,396	20.43%	2.68%
3% - 3.49%	597,631,590.16	7.17%	12,862	6.67%	3.17%
3.5% - 3.99%	161,351,072.06	1.94%	2,592	1.34%	3.72%
4% - 4.49%	50,571,156.01	0.61%	835	0.43%	4.22%
4.5% - 4.99%	316,252,246.56	3.79%	23,215	12.04%	4.76%
5% - 5.49%	97,104,732.52	1.17%	2,716	1.41%	5.23%
5.5% - 5.99%	112,524,194.47	1.35%	2,806	1.45%	5.72%
6% - 6.49%	14,946,545.48	0.18%	561	0.29%	6.23%
6.5% - 6.99%	38,661,221.89	0.46%	1,940	1.01%	6.67%
7% - 7.49%	390,563,389.99	4.69%	18,036	9.35%	7.05%
7.5% - more	2,978.40	0.00%	1	0.00%	7.65%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

4. Origination Year

Current Period

Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	68,481.54	0.00%	53	0.03%	2.00%
1988	20,872.63	0.00%	6	0.00%	2.12%
1989	70,724.90	0.00%	18	0.01%	2.73%
1990	71,698.56	0.00%	19	0.01%	2.32%
1991	59,033.69	0.00%	18	0.01%	2.78%
1992	126,628.79	0.00%	19	0.01%	4.30%
1993	307,171.27	0.00%	26	0.01%	4.26%
1994	335,106.05	0.00%	33	0.02%	2.45%
1995	723,134.34	0.01%	77	0.04%	2.80%
1996	1,898,891.46	0.02%	171	0.09%	2.97%
1997	2,971,916.75	0.04%	285	0.15%	2.73%
1998	4,091,622.90	0.05%	439	0.23%	2.75%
1999	24,625,923.18	0.30%	6,665	3.46%	3.52%
2000	66,205,514.90	0.79%	9,021	4.68%	3.36%
2001	164,965,221.08	1.98%	13,912	7.21%	3.32%
2002	239,483,723.65	2.87%	13,639	7.07%	3.52%
2003	355,079,167.51	4.26%	15,419	7.99%	3.84%
2004	478,699,685.29	5.74%	13,123	6.80%	3.19%
2005	926,615,382.36	11.12%	20,151	10.45%	2.95%
2006	1,027,480,485.57	12.33%	19,694	10.21%	2.53%
2007	1,075,004,821.25	12.90%	18,629	9.66%	2.01%
2008	1,086,663,715.79	13.04%	16,982	8.81%	2.31%
2009	1,389,624,171.78	16.67%	21,202	10.99%	2.58%
2010	819,518,505.03	9.83%	12,732	6.60%	2.85%
2011	359,277,855.06	4.31%	5,767	2.99%	3.10%
2012	241,982,752.33	2.90%	3,503	1.82%	2.80%
2013	68,461,811.36	0.82%	1,256	0.65%	2.75%
2014	82,687.30	0.00%	1	0.00%	3.56%
Total	8,334,516,706.31	100.0%	192,860	100.0%	2.70%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	8,756,688.75	0.11%	5,756	2.98%	4.13%
2015	34,793,498.28	0.42%	7,754	4.02%	3.93%
2016	82,819,487.13	0.99%	10,694	5.54%	4.08%
2017	121,024,641.18	1.45%	9,743	5.05%	4.50%
2018	109,200,051.52	1.31%	6,177	3.20%	3.47%
2019	131,189,610.18	1.57%	5,412	2.81%	3.12%
2020	217,164,777.62	2.61%	6,764	3.51%	2.90%
2021	274,940,485.80	3.30%	8,464	4.39%	2.73%
2022	258,302,203.37	3.10%	7,544	3.91%	2.26%
2023	260,125,396.74	3.12%	6,927	3.59%	2.38%
2024	332,060,612.77	3.98%	7,097	3.68%	2.31%
2025	367,661,059.68	4.41%	10,216	5.30%	3.30%
2026	223,151,847.10	2.68%	5,543	2.87%	3.83%
2027	312,966,136.52	3.76%	7,565	3.92%	4.28%
2028	237,556,936.58	2.85%	5,512	2.86%	3.31%
2029	243,652,347.22	2.92%	4,703	2.44%	2.89%
2030	222,593,078.97	2.67%	4,221	2.19%	2.70%
2031	165,075,631.36	1.98%	3,053	1.58%	2.46%
2032	186,496,783.47	2.24%	3,617	1.88%	2.22%
2033	202,056,654.66	2.42%	3,811	1.98%	2.45%
2034	249,613,808.75	2.99%	4,086	2.12%	2.53%
2035	319,668,668.57	3.84%	5,228	2.71%	2.35%
2036	236,347,711.11	2.84%	3,749	1.94%	2.24%
2037	246,667,581.58	2.96%	3,868	2.01%	1.99%
2038	245,553,812.51	2.95%	3,536	1.83%	2.27%
2039	241,592,779.31	2.90%	3,357	1.74%	2.63%
2040	176,210,292.86	2.11%	2,619	1.36%	2.75%
2041	170,781,539.07	2.05%	2,340	1.21%	2.59%
2042	171,288,172.12	2.06%	2,670	1.38%	2.32%
2043	175,721,232.34	2.11%	2,673	1.39%	2.44%
2044	137,691,166.41	1.65%	1,894	0.98%	2.52%
2045	138,733,309.19	1.66%	1,889	0.98%	2.46%
2046	189,559,617.71	2.27%	2,538	1.32%	2.20%
2047	219,293,551.01	2.63%	2,952	1.53%	2.08%
2048	207,060,667.32	2.48%	2,738	1.42%	2.35%
2049	205,668,671.19	2.47%	2,707	1.40%	2.60%
2050	164,413,860.95	1.97%	2,196	1.14%	2.72%
2051	102,294,733.77	1.23%	1,445	0.75%	2.57%
2052	117,650,775.44	1.41%	1,628	0.84%	2.50%
2053	134,260,327.57	1.61%	1,822	0.94%	2.53%
2054	88,023,532.65	1.06%	1,108	0.57%	2.59%
2055	83,459,711.91	1.00%	1,040	0.54%	2.64%
2056	74,653,438.06	0.90%	920	0.48%	2.68%
2057	137,074,446.72	1.64%	1,780	0.92%	2.48%
2058	95,174,474.45	1.14%	1,329	0.69%	2.39%
2059	14,470,895.17	0.17%	175	0.09%	2.75%
	8,334,516,706.64	100.%	192,860	100.%	2.70%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,616,677.18	0.02%	21	0.01%	2.95%
0.5 - 1.0	46,120,759.75	0.55%	863	0.45%	2.74%
1.0 - 1.5	80,686,979.34	0.97%	1,276	0.66%	2.77%
1.5 - 2.0	139,556,595.34	1.67%	1,990	1.03%	2.83%
2.0 - 2.5	169,669,224.12	2.04%	2,465	1.28%	2.81%
2.5 - 3.0	161,201,335.22	1.93%	2,751	1.43%	3.26%
3.0 - 4.0	715,953,610.22	8.59%	11,171	5.79%	2.96%
4.0 - 5.0	1,419,985,444.29	17.04%	21,672	11.24%	2.59%
5.0 - 6.0	1,105,383,322.79	13.26%	17,104	8.87%	2.37%
6.0 - 7.0	1,065,528,728.98	12.78%	18,331	9.51%	1.97%
7.0 - 8.0	1,004,974,797.74	12.06%	18,859	9.78%	2.45%
8.0 - 9.0	1,014,697,899.95	12.17%	21,705	11.26%	2.92%
9.0 - 10.0	496,028,951.97	5.95%	13,222	6.86%	3.17%
more - 10.0	913,112,379.75	10.96%	61,430	31.86%	3.56%
	8,334,516,706.64	100.%	192,860	100.%	2.70%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,170,504,333.89	86.03%	169,110	87.69%	2.64%
01-02	196,098,288.82	2.35%	4,943	2.56%	2.13%
02-03	707,154,401.19	8.48%	12,549	6.51%	2.70%
03-04	28,347,661.49	0.34%	785	0.41%	4.19%
04-05	16,593,400.53	0.20%	516	0.27%	5.52%
05-06	18,658,013.29	0.22%	502	0.26%	5.90%
06-07	7,924,240.19	0.10%	220	0.11%	5.47%
07-08	19,101,349.15	0.23%	422	0.22%	3.81%
08-09	11,989,871.15	0.14%	415	0.22%	5.29%
09-10	16,107,845.92	0.19%	456	0.24%	5.53%
10-11	18,634,367.35	0.22%	517	0.27%	5.93%
11-12	12,348,450.54	0.15%	323	0.17%	5.61%
12-13	12,801,174.42	0.15%	339	0.18%	5.32%
13-14	12,037,590.71	0.14%	261	0.14%	5.24%
14-15	12,713,747.49	0.15%	286	0.15%	5.40%
15-16	14,747,922.16	0.18%	299	0.16%	5.57%
16-17	6,432,746.39	0.08%	127	0.07%	5.03%
17-18	5,535,159.27	0.07%	114	0.06%	4.71%
18-19	3,649,452.96	0.04%	55	0.03%	3.70%
19-20	2,849,292.13	0.03%	53	0.03%	3.19%
20-21	2,244,371.34	0.03%	42	0.02%	3.16%
21-22	2,487,478.85	0.03%	45	0.02%	3.12%
22-23	4,319,344.50	0.05%	65	0.03%	3.14%
23-24	2,139,720.42	0.03%	34	0.02%	3.12%
24-25	1,964,037.96	0.02%	34	0.02%	3.12%
25-26	2,496,315.54	0.03%	37	0.02%	3.00%
26-27	1,768,643.85	0.02%	27	0.01%	3.18%
27-28	1,901,362.95	0.02%	29	0.02%	3.16%
28-29	1,781,839.85	0.02%	25	0.01%	3.14%
29-30	2,544,888.32	0.03%	33	0.02%	3.17%
30 - more	16,639,394.02	0.20%	197	0.10%	3.09%
Matured	0.00	0.00%	0	0.00%	0.00%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,71 %					
less - 40.00%	1,146,404,408.70	13.75%	35,279	24.32%	2.88%
40.01% - 50.00%	861,663,404.67	10.33%	18,163	12.52%	2.74%
50.01% - 60.00%	1,025,048,729.18	12.29%	18,738	12.92%	2.68%
60.01% - 70.00%	1,407,611,904.60	16.88%	21,769	15.01%	2.68%
70.01% - 80.00%	1,909,768,620.05	22.91%	27,095	18.68%	2.53%
80.01% - 85.00%	650,650,484.95	7.80%	6,316	4.35%	2.46%
85.01% - 90.00%	594,272,718.85	7.13%	5,861	4.04%	2.30%
90.01% - 95.00%	244,430,966.85	2.93%	2,739	1.89%	2.73%
95.01% - 100.00%	318,759,403.64	3.82%	6,206	4.28%	3.99%
100.01% - 105.00%	48,274,818.41	0.57%	664	0.46%	3.15%
105.01% - 110.00%	34,112,747.38	0.40%	490	0.34%	3.27%
110.01% - 115.00%	22,627,749.28	0.27%	328	0.23%	3.49%
115.01% - 120.00%	15,661,532.33	0.18%	300	0.21%	3.95%
120.01% - 125.00%	11,130,305.54	0.13%	209	0.14%	3.53%
125.01% - 128.00%	6,846,473.22	0.08%	127	0.09%	3.87%
128.01% - more	37,252,438.99	0.44%	784	0.54%	4.02%
	8,334,516,706.64	100.0%	145,068	100.0%	2.70%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 62,76 %					
less - 40.00%	1,962,815,681.95	23.55%	74,336	51.24%	3.00%
40.01% - 50.00%	855,527,535.64	10.27%	13,598	9.37%	2.72%
50.01% - 60.00%	928,302,436.47	11.14%	12,349	8.51%	2.65%
60.01% - 70.00%	1,007,452,932.02	12.09%	11,739	8.09%	2.62%
70.01% - 80.00%	1,111,933,746.48	13.34%	11,418	7.87%	2.56%
80.01% - 85.00%	512,368,500.53	6.15%	4,816	3.32%	2.59%
85.01% - 90.00%	462,337,548.96	5.55%	4,562	3.15%	2.84%
90.01% - 95.00%	384,931,646.04	4.62%	3,305	2.28%	2.60%
95.01% - 100.00%	336,205,100.96	4.03%	2,771	1.91%	2.55%
100.01% - 105.00%	293,652,241.05	3.52%	2,378	1.64%	2.44%
105.01% - 110.00%	220,900,047.18	2.65%	1,838	1.27%	2.52%
110.01% - 115.00%	155,585,025.91	1.87%	1,194	0.82%	2.38%
115.01% - 120.00%	102,256,393.43	1.23%	762	0.53%	2.36%
120.01% - 125.00%	247,870.02	0.00%	2	0.00%	1.22%
	8,334,516,706.64	100.0%	145,068	100.0%	2.70%

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	535,285,574.98	6.42%	48,791	33.63%	3.81%
25.000,00 - 50.000,00	1,415,634,666.64	16.98%	37,329	25.73%	3.63%
50.000,00 - 75.000,00	1,341,865,803.48	16.10%	21,833	15.05%	2.63%
75.000,00 - 100.000,00	1,257,054,486.40	15.08%	14,519	10.01%	2.47%
100.000,00 - 125.000,00	911,949,106.89	10.94%	8,167	5.63%	2.35%
125.000,00 - 150.000,00	711,570,242.22	8.53%	5,222	3.60%	2.33%
150.000,00 - 175.000,00	474,842,054.13	5.69%	2,943	2.03%	2.32%
175.000,00 - 200.000,00	361,529,806.44	4.33%	1,942	1.34%	2.33%
200.000,00 - 225.000,00	244,834,214.71	2.93%	1,156	0.80%	2.29%
225.000,00 - 250.000,00	188,120,746.44	2.25%	794	0.55%	2.29%
250.000,00 - 275.000,00	151,523,257.04	1.81%	579	0.40%	2.30%
275.000,00 - 300.000,00	123,006,232.92	1.47%	430	0.30%	2.27%
300.000,00 - 325.000,00	93,188,493.06	1.11%	298	0.21%	2.25%
325.000,00 - 350.000,00	73,087,728.89	0.87%	217	0.15%	2.24%
350.000,00 - 375.000,00	51,340,465.95	0.61%	142	0.10%	2.14%
375.000,00 - 400.000,00	42,035,890.61	0.50%	109	0.08%	2.38%
400.000,00 - 425.000,00	42,432,849.73	0.50%	103	0.07%	2.26%
425.000,00 - 450.000,00	34,574,785.21	0.41%	79	0.05%	2.28%
450.000,00 - 475.000,00	24,491,623.45	0.29%	53	0.04%	2.40%
475.000,00 - 500.000,00	24,798,839.95	0.29%	51	0.04%	2.24%
500.000,00 - 600.000,00	83,720,871.31	1.00%	154	0.11%	2.18%
600.000,00 - 700.000,00	29,043,287.24	0.34%	45	0.03%	2.23%
700.000,00 - 800.000,00	31,213,509.18	0.37%	42	0.03%	2.27%
800.000,00 - 900.000,00	16,011,420.20	0.19%	19	0.01%	2.30%
900.000,00 - 1.000.000,00	13,184,635.03	0.15%	14	0.01%	1.96%
1.000.000,00 - 1.250.000,00	16,461,404.32	0.19%	15	0.01%	2.06%
1.250.000,00 - 1.500.000,00	12,282,913.60	0.14%	9	0.01%	1.84%
1.500.000,00 - more	29,431,796.62	0.35%	13	0.01%	1.51%
	8,334,516,706.64	100.0%	145,068	100.0%	2.70%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	981,499,923.44	11.77%	10,676	7.36%	2.60%
Building	4,852,282.90	0.05%	50	0.03%	2.27%
House incl. land plot	6,941,866,733.35	83.29%	130,161	89.72%	2.73%
N/A	18,723.26	0.00%	1	0.00%	2.41%
Other real estate	9,370,821.03	0.11%	106	0.07%	2.50%
Professional Use	396,908,222.66	4.76%	4,074	2.81%	2.51%
	8,334,516,706.64	100.0%	145,068	100.0%	2.70%

12. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	247,709,616.02	2.97%	4,790	3.30%		2.70%
AITOLOAKARNANIA	116,197,975.19	1.39%	2,457	1.69%		3.14%
ARGOLIDA	67,657,644.74	0.81%	1,103	0.76%		2.71%
ARKADIA	44,331,412.71	0.53%	819	0.57%		2.59%
ARTA	22,237,283.80	0.27%	565	0.39%		2.60%
ATTICA	4,073,155,645.35	48.87%	61,593	42.46%		2.53%
CHALKIDIKI	78,484,719.36	0.94%	1,631	1.12%		3.11%
CHANIA	116,527,766.78	1.40%	1,739	1.20%		2.66%
CHIOS	43,352,384.58	0.52%	753	0.52%		2.66%
CORFU	69,095,753.74	0.83%	1,098	0.76%		2.57%
DODEKANISA	216,501,927.41	2.60%	2,912	2.01%		2.64%
DRAMA	47,877,561.37	0.57%	1,480	1.02%		3.34%
EVOIA	123,232,156.79	1.48%	2,427	1.67%		2.81%
EVRITANIA	6,334,317.48	0.08%	165	0.11%		3.01%
EVROS	83,631,598.76	1.00%	2,496	1.72%		3.42%
FLORINA	17,529,122.72	0.21%	498	0.34%		3.48%
FOKIDA	16,411,600.17	0.20%	303	0.21%		2.93%
FTHIOTIDA	108,906,551.01	1.31%	2,325	1.60%		2.80%
GREVENA	15,819,906.13	0.19%	335	0.23%		2.84%
HERAKLION	132,744,230.67	1.59%	1,908	1.32%		2.49%
ILEIA	82,069,734.34	0.99%	1,845	1.27%		3.23%
IMATHIA	50,207,292.94	0.60%	1,137	0.78%		3.15%
IOANNINA	119,583,406.41	1.44%	2,113	1.46%		2.43%
KARDITSA	59,210,303.05	0.71%	1,459	1.01%		2.75%
KASTORIA	18,228,731.29	0.22%	387	0.27%		2.80%
KAVALA	67,947,932.93	0.82%	1,602	1.10%		2.88%
KEFALLONIA	19,789,609.82	0.24%	276	0.19%		2.45%
KILKIS	43,930,191.55	0.53%	1,127	0.78%		3.22%
KORINTHIA	116,065,822.16	1.39%	1,851	1.28%		2.58%
KOZANI	56,715,723.68	0.68%	1,337	0.92%		2.70%
KYKLADES	122,360,189.68	1.47%	1,455	1.00%		2.50%
LAKONIA	62,016,237.26	0.74%	1,043	0.72%		2.66%
LARISA	166,418,258.31	2.00%	3,413	2.35%		2.75%
LASITHI	63,708,086.73	0.76%	980	0.68%		2.34%
LEFKADA	18,781,116.41	0.23%	361	0.25%		2.69%
LESBOS	83,517,074.99	1.00%	1,413	0.97%		2.79%
MAGNESIA	115,756,011.97	1.39%	2,245	1.55%		2.91%
MESSINIA	85,960,115.99	1.03%	1,653	1.14%		2.69%
PELLA	59,454,199.51	0.71%	1,632	1.13%		3.39%
PIERIA	89,770,106.97	1.08%	1,719	1.19%		2.99%
PREVEZA	50,981,517.91	0.61%	891	0.61%		2.59%
RETHYMNO	97,739,590.03	1.17%	1,636	1.13%		2.47%
RODOPI	46,869,494.29	0.56%	1,262	0.87%		3.06%
SAMOS	50,846,407.91	0.61%	712	0.49%		2.50%
SERRES	41,881,533.55	0.50%	1,052	0.73%		3.55%
THESPROTIA	25,019,067.07	0.30%	492	0.34%		2.68%
THESSALONIKI	653,673,415.14	7.84%	13,361	9.21%		3.24%
TRIKALA	49,589,476.38	0.60%	1,134	0.78%		3.20%
VOIOTIA	69,125,673.47	0.83%	1,512	1.04%		2.90%
XANTHI	67,708,279.49	0.81%	2,087	1.44%		3.34%
ZAKYNTHOS	31,852,930.63	0.38%	484	0.33%		2.57%
	8,334,516,706.64	100.0%	145,068	100.0%		2.70%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	8,334,516,706.64	100.00%	192,860	100.00%	2.70%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

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	2,682,385,203.62	32.18%	60,628	31.44%	1.93%
Euribor 1M Linked	385,608,334.17	4.63%	6,414	3.33%	1.69%
Euribor 3M Linked	2,920,272,761.86	35.04%	53,156	27.56%	2.74%
Fixed	1,300,902,703.86	15.61%	27,222	14.11%	3.02%
Hellenic Government Bond	393,112,253.24	4.72%	17,818	9.24%	7.04%
Liibor 1M Linked	241,845,490.88	2.90%	1,953	1.01%	1.82%
Originator Rate	410,389,959.01	4.92%	25,669	13.31%	3.83%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

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)	179,151	6,366,318.46	7,612,671,302.56	92.89%	91.33%
31-60 days past due	9,242	3,983,454.82	466,209,675.66	4.79%	5.59%
61-90 days past due	4,467	3,276,425.63	255,635,728.42	2.32%	3.06%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	192,860	13,626,198.91	8,334,516,706.64	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	2,324,260,665.58	27.88%	58,474	30.32%	2.97%
Completion/construction of primary residence	1,130,452,328.21	13.56%	33,395	17.32%	2.84%
Completion/construction of secondary	856,841,841.18	10.28%	12,721	6.60%	2.31%
Refinancing loans from other banks	1,649,835,877.14	19.79%	29,710	15.41%	2.47%
Buy Secondary	359,049,799.38	4.30%	5,205	2.70%	2.55%
Professional use	112,267,256.46	1.34%	1,633	0.85%	2.67%
Land Purchase For Residence Construction	64,560,223.01	0.77%	1,501	0.78%	4.30%
Renovating	1,832,492,935.69	21.98%	49,720	25.78%	2.65%
Other	2,800,157.40	0.03%	482	0.25%	6.85%
Refinancing NBG loans	1,951,879.64	0.02%	14	0.01%	2.00%
Refinancing Interest on primary residence loans	3,742.95	0.00%	5	0.00%	0.00%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	7,164,131,535.49	85.95%	160,299	83.12%	2.74%
Subsidized Loans	1,170,385,171.15	14.04%	32,561	16.88%	2.48%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

18. Employment

Current Period					
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,093,768,517.71	49.11%	69,732	49.50%	2.66%
Self Employed	2,044,222,770.43	24.52%	24,781	17.59%	2.58%
Unemployed	905,962,568.71	10.87%	17,418	12.36%	2.82%
Retired	1,099,280,552.28	13.18%	23,133	16.42%	2.75%
N/A	191,282,297.51	2.29%	5,817	4.13%	4.11%
	8,334,516,706.64	100.0%	140,881	100.0%	2.70%

19. Loans to Personnel

Current Period					
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	677,287,055.99	8.12%	11,784	6.11%	2.67%
Retired Employee	86,428,604.55	1.03%	1,808	0.94%	2.66%
No Employee	7,570,801,046.10	90.83%	179,268	92.95%	2.71%
	8,334,516,706.64	100.0%	192,860	100.0%	2.70%

* 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.