

Covered Bond Programme II



Monthly Investor Report

February 2015

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B+	Ba3	EUR	1,150,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	B+	Ba3	EUR	1,200,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	B+	Ba3	EUR	1,350,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	B+	Ba3	EUR	1,100,000,000.00	Euribor_3M + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-02-2015	30-06-2010
Portfolio Cut off Date	28-02-2015	30-06-2010
Original Principal Balance	10.442.366.828,00	4.884.632.703,00
Principal Balance	7.166.438.071,00	3.639.740.247,00
Number of Borrowers	117.250	68.622
Number of Loanparts	158.678	93.060
Number of Properties	120.054	69.543
Average Principal Balance (borrower)	61.121,01	53.040,43
Average Principal Balance (parts)	45.163,40	39.111,76
Coupon: Weighted Average	2,5	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	66,19	67,08
Weighted Average Loan to Indexed Value	71,23	48,96
Seasoning (years): Weighted Average	7,23	4,42
Original Maturity (years): Weighted Average	27,62	18,53
Remaining Tenor (years): Weighted Average	20,42	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.800.000.000,00
Negative Carry	113.500.000,00
Outstanding Accrued Interest on Bonds	21.191.133,33
Current Outstanding Balance	7.166.438.071,18
Adjusted Nominal Value Assets *	6.596.676.882,73
Outstanding Accrued Interest on Assets	15.878.419,79
Nominal Value Test Current Value **	74,18 %
<i>Nominal Value Test Maximum Value</i>	80,00 %

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	6,959,278,414.10	97.11%	157,084	99.00%	2.53%
Swiss Franc	207,159,657.08	2.89%	1,594	1.01%	1.80%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,174,251,397.74	16.39%	33,502	21.11%	3.83%
Standard Amortising	5,992,186,673.44	83.61%	125,176	78.89%	2.25%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

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%	5,172,779,762.64	72.18%	101,012	63.66%	1.87%
2.5% - 2.99%	812,638,431.68	11.34%	14,828	9.34%	2.76%
3% - 3.49%	343,225,541.52	4.79%	6,425	4.05%	3.22%
3.5% - 3.99%	94,017,257.94	1.31%	1,472	0.93%	3.71%
4% - 4.49%	32,921,000.88	0.46%	614	0.39%	4.24%
4.5% - 4.99%	161,189,366.69	2.25%	11,446	7.21%	4.76%
5% - 5.49%	48,985,538.61	0.68%	1,206	0.76%	5.19%
5.5% - 5.99%	73,071,197.28	1.02%	1,831	1.15%	5.72%
6% - 6.49%	10,934,398.33	0.15%	274	0.17%	6.20%
6.5% - 6.99%	24,185,648.52	0.34%	1,509	0.95%	6.71%
7% - 7.49%	380,780,290.35	5.31%	17,737	11.18%	7.05%
7.5% - more	11,709,636.74	0.16%	324	0.20%	8.70%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

4. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
Prior to 1987	43,275.62	0.00%	35	0.02%	2.00%	
1987	11,167.37	0.00%	5	0.00%	2.00%	
1988	18,857.27	0.00%	6	0.00%	2.05%	
1989	42,273.83	0.00%	11	0.01%	2.01%	
1990	66,160.94	0.00%	17	0.01%	2.06%	
1991	48,787.33	0.00%	19	0.01%	2.61%	
1992	87,099.65	0.00%	17	0.01%	4.19%	
1993	377,984.47	0.01%	30	0.02%	3.78%	
1994	112,500.42	0.00%	19	0.01%	2.29%	
1995	524,985.93	0.01%	56	0.04%	2.44%	
1996	1,261,720.59	0.02%	148	0.09%	2.83%	
1997	1,930,639.17	0.03%	225	0.14%	2.74%	
1998	2,619,717.97	0.04%	350	0.22%	2.67%	
1999	8,760,938.46	0.12%	920	0.58%	2.52%	
2000	29,647,474.70	0.41%	5,393	3.40%	2.78%	
2001	83,407,298.46	1.16%	8,655	5.45%	2.96%	
2002	165,470,611.34	2.31%	11,236	7.08%	3.38%	
2003	279,152,596.28	3.90%	13,639	8.60%	3.88%	
2004	390,598,535.37	5.45%	10,827	6.82%	3.14%	
2005	786,749,940.06	10.98%	17,552	11.06%	2.84%	
2006	881,611,565.00	12.30%	16,961	10.69%	2.39%	
2007	968,250,008.21	13.51%	16,792	10.58%	1.87%	
2008	954,173,951.69	13.31%	15,066	9.49%	1.97%	
2009	1,147,984,801.15	16.02%	17,297	10.90%	2.35%	
2010	673,820,276.96	9.40%	10,388	6.55%	2.64%	
2011	278,357,472.53	3.88%	4,623	2.91%	2.96%	
2012	282,700,179.00	3.94%	4,419	2.78%	2.70%	
2013	170,288,892.44	2.38%	2,870	1.81%	2.65%	
2014	55,075,868.41	0.77%	1,041	0.66%	2.81%	
2015	3,242,490.56	0.05%	61	0.04%	2.36%	
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%	

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	7,512,823.35	0.10%	4,234	2.67%	3.85%
2016	34,042,293.11	0.48%	6,719	4.23%	4.20%
2017	77,669,160.07	1.08%	8,287	5.22%	4.80%
2018	74,632,565.91	1.04%	5,307	3.34%	3.46%
2019	89,114,715.90	1.24%	4,467	2.82%	2.96%
2020	133,597,957.55	1.86%	5,001	3.15%	2.69%
2021	157,693,004.04	2.20%	5,109	3.22%	2.47%
2022	159,049,464.24	2.22%	4,872	3.07%	2.02%
2023	169,167,701.93	2.36%	4,830	3.04%	1.99%
2024	197,069,143.54	2.75%	4,427	2.79%	1.95%
2025	244,694,286.96	3.41%	7,882	4.97%	3.48%
2026	178,981,945.02	2.50%	4,596	2.90%	3.97%
2027	299,693,095.71	4.18%	7,539	4.75%	4.27%
2028	229,795,209.30	3.21%	5,516	3.48%	3.20%
2029	242,503,854.08	3.38%	5,053	3.18%	2.78%
2030	216,048,010.64	3.01%	4,253	2.68%	2.52%
2031	159,739,996.11	2.23%	3,037	1.91%	2.26%
2032	176,557,438.10	2.46%	3,448	2.17%	2.08%
2033	196,514,685.16	2.74%	3,750	2.36%	2.19%
2034	254,973,689.08	3.56%	4,368	2.75%	2.29%
2035	305,084,425.51	4.26%	5,126	3.23%	2.10%
2036	231,380,341.71	3.23%	3,713	2.34%	2.03%
2037	237,272,780.94	3.31%	3,756	2.37%	1.78%
2038	227,494,999.21	3.17%	3,376	2.13%	1.98%
2039	240,372,246.51	3.35%	3,475	2.19%	2.40%
2040	172,634,383.22	2.41%	2,545	1.60%	2.49%
2041	156,654,511.25	2.19%	2,238	1.41%	2.35%
2042	155,011,096.38	2.16%	2,432	1.53%	2.12%
2043	169,094,955.34	2.36%	2,577	1.62%	2.21%
2044	155,836,542.74	2.17%	2,257	1.42%	2.35%
2045	132,939,076.39	1.86%	1,835	1.16%	2.24%
2046	176,062,360.70	2.46%	2,414	1.52%	1.99%
2047	203,714,881.60	2.84%	2,818	1.78%	1.85%
2048	191,294,763.13	2.67%	2,558	1.61%	2.05%
2049	189,270,128.77	2.64%	2,538	1.60%	2.36%
2050	152,653,799.78	2.13%	2,084	1.31%	2.48%
2051	90,086,838.13	1.26%	1,274	0.80%	2.38%
2052	94,421,611.51	1.32%	1,350	0.85%	2.35%
2053	122,851,833.17	1.71%	1,601	1.01%	2.39%
2054	102,077,816.79	1.42%	1,293	0.81%	2.45%
2055	66,680,803.71	0.93%	854	0.54%	2.57%
2056	54,102,393.92	0.75%	699	0.44%	2.49%
2057	88,568,527.65	1.24%	1,155	0.73%	2.45%
2058	83,100,756.16	1.16%	1,149	0.72%	2.41%
2059	64,775,741.21	0.90%	821	0.52%	2.66%
2060	3,949,415.95	0.06%	45	0.03%	2.81%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	14,414,072.44	0.20%	259	0.16%	3.02%
0.5 - 1.0	36,814,219.06	0.51%	699	0.44%	2.75%
1.0 - 1.5	46,397,207.57	0.65%	766	0.48%	2.51%
1.5 - 2.0	99,810,293.16	1.39%	1,682	1.06%	2.69%
2.0 - 2.5	123,536,285.82	1.72%	2,000	1.26%	2.65%
2.5 - 3.0	147,833,840.03	2.06%	2,307	1.45%	2.73%
3.0 - 4.0	271,231,333.09	3.78%	4,482	2.83%	2.91%
4.0 - 5.0	576,905,939.33	8.05%	8,937	5.63%	2.74%
5.0 - 6.0	1,178,321,552.90	16.44%	17,739	11.18%	2.36%
6.0 - 7.0	952,106,514.70	13.29%	14,910	9.40%	2.02%
7.0 - 8.0	964,521,071.75	13.46%	16,586	10.45%	1.85%
8.0 - 9.0	875,714,615.37	12.22%	16,459	10.37%	2.29%
9.0 - 10.0	858,231,768.32	11.98%	18,860	11.89%	2.82%
more - 10.0	1,020,599,357.64	14.24%	52,992	33.40%	3.33%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,280,622,303.11	87.64%	142,086	89.54%	2.49%
01-02	55,500,502.09	0.77%	1,286	0.81%	2.51%
02-03	665,646,951.68	9.29%	11,766	7.42%	2.18%
03-04	15,166,127.75	0.21%	419	0.26%	4.96%
04-05	11,752,858.52	0.16%	329	0.21%	5.88%
05-06	5,029,645.75	0.07%	143	0.09%	5.57%
06-07	11,944,415.94	0.17%	156	0.10%	2.87%
07-08	4,680,345.74	0.07%	145	0.09%	5.14%
08-09	8,397,172.56	0.12%	220	0.14%	5.40%
09-10	7,143,780.35	0.10%	187	0.12%	5.86%
10-11	4,059,576.58	0.06%	107	0.07%	5.44%
11-12	7,019,180.70	0.10%	178	0.11%	5.19%
12-13	10,770,182.46	0.15%	238	0.15%	5.20%
13-14	11,308,302.67	0.16%	269	0.17%	5.42%
14-15	11,973,631.18	0.17%	256	0.16%	5.51%
15-16	5,229,091.37	0.07%	109	0.07%	4.82%
16-17	4,314,203.56	0.06%	98	0.06%	4.76%
17-18	3,369,095.70	0.05%	51	0.03%	3.77%
18-19	2,558,976.05	0.04%	51	0.03%	3.12%
19-20	1,629,135.52	0.02%	37	0.02%	3.11%
20-21	2,071,925.91	0.03%	41	0.03%	3.12%
21-22	3,685,916.95	0.05%	56	0.04%	3.07%
22-23	2,125,181.05	0.03%	34	0.02%	3.02%
23-24	1,858,616.39	0.03%	34	0.02%	3.08%
24-25	2,371,078.10	0.03%	36	0.02%	3.01%
25-26	1,870,679.27	0.03%	27	0.02%	3.12%
26-27	1,549,477.36	0.02%	26	0.02%	3.12%
27-28	1,916,879.13	0.03%	29	0.02%	3.08%
28-29	2,323,541.20	0.03%	35	0.02%	2.89%
29-30	1,685,235.76	0.02%	24	0.02%	2.97%
30 - more	16,864,060.78	0.24%	205	0.13%	2.90%
Matured					
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 66,19 %					
less - 40.00%	946,247,615.91	13.20%	25,049	20.86%	2.62%
40.01% - 50.00%	733,785,663.85	10.24%	14,795	12.32%	2.52%
50.01% - 60.00%	875,048,198.12	12.21%	15,614	13.01%	2.47%
60.01% - 70.00%	1,220,830,929.01	17.04%	18,583	15.48%	2.48%
70.01% - 80.00%	1,631,272,504.93	22.76%	23,421	19.51%	2.31%
80.01% - 85.00%	560,466,184.78	7.82%	5,675	4.73%	2.25%
85.01% - 90.00%	516,333,723.89	7.20%	5,360	4.46%	2.11%
90.01% - 95.00%	210,887,085.68	2.94%	2,561	2.13%	2.58%
95.01% - 100.00%	304,064,943.26	4.24%	6,104	5.08%	3.96%
100.01% - 105.00%	40,045,961.42	0.56%	643	0.54%	3.14%
105.01% - 110.00%	33,227,536.38	0.46%	497	0.41%	3.09%
110.01% - 115.00%	22,854,024.94	0.32%	361	0.30%	3.42%
115.01% - 120.00%	18,967,029.13	0.26%	318	0.26%	3.55%
120.01% - 125.00%	11,319,361.87	0.16%	221	0.18%	3.45%
125.01% - 128.00%	6,651,082.16	0.09%	126	0.10%	3.71%
128.01% - more	34,436,225.85	0.48%	726	0.60%	3.66%
	7,166,438,071.18	100.0%	120,054	100.0%	2.51%

9. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 70,02 %					
less - 40.00%	1,363,782,368.82	19.03%	53,728	44.75%	2.80%
40.01% - 50.00%	636,524,732.35	8.88%	10,995	9.16%	2.53%
50.01% - 60.00%	708,653,438.39	9.89%	10,130	8.44%	2.48%
60.01% - 70.00%	755,714,745.58	10.55%	9,557	7.96%	2.49%
70.01% - 80.00%	801,705,667.18	11.19%	8,991	7.49%	2.39%
80.01% - 85.00%	418,564,206.95	5.84%	4,309	3.59%	2.41%
85.01% - 90.00%	429,759,766.43	6.00%	4,384	3.65%	2.60%
90.01% - 95.00%	378,876,966.74	5.29%	3,704	3.09%	2.59%
95.01% - 100.00%	366,582,675.71	5.12%	3,379	2.82%	2.39%
100.01% - 105.00%	349,547,091.60	4.88%	3,155	2.63%	2.35%
105.01% - 110.00%	290,601,756.59	4.06%	2,425	2.02%	2.25%
110.01% - 115.00%	234,929,596.45	3.28%	1,967	1.64%	2.38%
115.01% - 120.00%	178,501,027.95	2.49%	1,411	1.18%	2.24%
120.01% - 125.00%	112,931,934.16	1.58%	893	0.74%	2.21%
125.01% - 128.00%	43,572,834.50	0.61%	311	0.26%	2.02%
128.01% - more	96,189,261.78	1.34%	715	0.60%	2.21%
	7,166,438,071.18	100.0%	120,054	100.0%	2.51%

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	434,714,651.45	6.07%	37,234	31.01%	3.70%
25.000,00 - 50.000,00	1,236,257,188.15	17.25%	32,355	26.95%	3.47%
50.000,00 - 75.000,00	1,137,198,021.59	15.87%	18,497	15.41%	2.38%
75.000,00 - 100.000,00	1,077,772,167.39	15.04%	12,467	10.38%	2.27%
100.000,00 - 125.000,00	788,269,847.36	11.00%	7,052	5.87%	2.15%
125.000,00 - 150.000,00	611,096,851.29	8.53%	4,479	3.73%	2.14%
150.000,00 - 175.000,00	412,952,415.19	5.76%	2,555	2.13%	2.10%
175.000,00 - 200.000,00	303,535,737.47	4.24%	1,629	1.36%	2.11%
200.000,00 - 225.000,00	209,497,348.02	2.92%	991	0.83%	2.08%
225.000,00 - 250.000,00	170,154,031.66	2.37%	718	0.60%	2.13%
250.000,00 - 275.000,00	134,916,060.41	1.88%	515	0.43%	2.01%
275.000,00 - 300.000,00	96,936,115.48	1.35%	339	0.28%	2.11%
300.000,00 - 325.000,00	80,296,469.82	1.12%	258	0.21%	2.11%
325.000,00 - 350.000,00	69,112,923.49	0.96%	205	0.17%	1.95%
350.000,00 - 375.000,00	48,059,004.34	0.67%	133	0.11%	2.06%
375.000,00 - 400.000,00	35,615,937.35	0.50%	92	0.08%	2.07%
400.000,00 - 425.000,00	38,749,081.38	0.54%	94	0.08%	2.12%
425.000,00 - 450.000,00	34,069,590.35	0.48%	78	0.06%	2.05%
450.000,00 - 475.000,00	21,247,332.32	0.30%	46	0.04%	2.25%
475.000,00 - 500.000,00	21,452,467.15	0.30%	44	0.04%	2.06%
500.000,00 - 600.000,00	72,838,866.43	1.02%	134	0.11%	1.97%
600.000,00 - 700.000,00	28,245,788.49	0.39%	44	0.04%	1.85%
700.000,00 - 800.000,00	24,066,714.07	0.34%	32	0.03%	2.23%
800.000,00 - 900.000,00	14,444,111.10	0.20%	17	0.01%	2.01%
900.000,00 - 1.000.000,00	13,158,577.07	0.18%	14	0.01%	2.23%
1.000.000,00 - 1.250.000,00	14,780,642.53	0.21%	13	0.01%	1.65%
1.250.000,00 - 1.500.000,00	12,713,349.71	0.18%	9	0.01%	1.96%
1.500.000,00 - more	24,286,780.12	0.34%	10	0.01%	2.04%
	7,166,438,071.18	100.0%	120,054	100.0%	2.51%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	2,323,048.66	0.03%	18	0.02%	1.74%
Partial Professional Use	362,725,333.55	5.06%	3,925	3.27%	2.40%
Professional use with recourse to the borrower	3,723,288.68	0.05%	25	0.02%	2.14%
Residential (Flat/Apartment)	6,091,773,153.15	85.00%	107,937	89.91%	2.52%
Residential (House, detached or semi-detached)	705,893,247.14	9.84%	8,149	6.79%	2.47%
	7,166,438,071.18	100.0%	120,054	100.0%	2.51%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	210,319,881.56	2.93%	3,902	3.25%	2.56%
AITOLOAKARNANIA	97,386,586.03	1.36%	1,946	1.62%	2.99%
ARGOLIDA	56,492,780.39	0.79%	861	0.72%	2.43%
ARKADIA	37,046,318.22	0.52%	654	0.54%	2.27%
ARTA	18,504,929.44	0.26%	424	0.35%	2.32%
ATTICA	3,503,550,013.03	48.89%	50,514	42.08%	2.31%
CHALKIDIKI	67,276,147.34	0.94%	1,340	1.12%	2.93%
CHANIA	112,357,439.34	1.57%	1,582	1.32%	2.65%
CHIOS	37,504,139.73	0.52%	593	0.49%	2.44%
CORFU	69,107,543.68	0.96%	1,023	0.85%	2.38%
DODEKANISA	187,968,797.63	2.62%	2,452	2.04%	2.40%
DRAMA	40,819,401.33	0.57%	1,379	1.15%	3.18%
EVOIA	96,173,391.85	1.34%	1,846	1.54%	2.54%
EVROTANIA	5,628,993.39	0.08%	134	0.11%	2.66%
EVROS	70,672,556.98	0.99%	2,118	1.76%	3.23%
FLORINA	14,781,311.26	0.21%	396	0.33%	3.29%
FOKIDA	11,967,261.15	0.17%	216	0.18%	2.55%
FTHIOTIDA	89,967,686.23	1.26%	1,751	1.46%	2.55%
GREVENA	14,014,266.14	0.20%	275	0.23%	2.50%
HERAKLION	117,742,791.57	1.64%	1,669	1.39%	2.35%
ILEIA	70,434,369.02	0.98%	1,493	1.24%	3.07%
IMATHIA	42,579,615.58	0.59%	985	0.82%	2.98%
IOANNINA	98,536,579.52	1.37%	1,681	1.40%	2.24%
KARDITSA	49,689,826.49	0.69%	1,132	0.94%	2.59%
KASTORIA	14,818,914.03	0.21%	313	0.26%	2.60%
KAVALA	58,689,389.98	0.82%	1,416	1.18%	2.65%
KEFALLONIA	34,302,053.06	0.48%	516	0.43%	2.25%
KILKIS	34,519,278.86	0.48%	944	0.79%	3.12%
KORINTHIA	95,935,077.97	1.34%	1,431	1.19%	2.37%
KOZANI	49,627,705.22	0.69%	1,135	0.95%	2.42%
KYKLADES	102,204,845.34	1.43%	1,099	0.92%	2.27%
LAKONIA	51,034,299.25	0.71%	815	0.68%	2.42%
LARISA	143,912,537.41	2.01%	2,935	2.44%	2.62%
LASITHI	55,681,650.08	0.78%	770	0.64%	2.17%
LEFKADA	14,759,469.64	0.21%	277	0.23%	2.44%
LESBOS	73,538,345.48	1.03%	1,190	0.99%	2.53%
MAGNESIA	102,298,152.17	1.43%	1,854	1.54%	2.73%
MESSINIA	71,729,906.99	1.00%	1,202	1.00%	2.39%
PELLA	50,669,639.89	0.71%	1,386	1.15%	3.35%
PIERIA	73,091,792.40	1.02%	1,479	1.23%	2.88%
PREVEZA	42,854,492.84	0.60%	701	0.58%	2.28%
RETHYMNO	80,707,669.77	1.13%	1,224	1.02%	2.27%
RODOPI	41,400,725.69	0.58%	1,096	0.91%	2.91%
SAMOS	43,286,270.88	0.60%	555	0.46%	2.27%
SERRES	36,773,413.34	0.51%	929	0.77%	3.41%
THESPROTIA	21,774,788.37	0.30%	376	0.31%	2.47%
THESSALONIKI	566,095,808.13	7.90%	11,668	9.72%	3.12%
TRIKALA	44,719,633.25	0.62%	968	0.81%	3.16%
VOIOTIA	57,857,995.81	0.81%	1,173	0.98%	2.65%
XANTHI	56,967,163.85	0.79%	1,862	1.55%	3.17%
ZAKYNTHOS	26,664,424.58	0.37%	374	0.31%	2.42%
	7,166,438,071.18	100.0%	120,054	100.0%	2.51%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,774,488,673.34	94.53%	139,678	88.03%	2.25%
Quarterly	6,309,046.69	0.09%	174	0.11%	3.57%
Semi-Annually	385,612,632.87	5.38%	18,825	11.86%	7.04%
Annually	27,718.37	0.00%	1	0.00%	9.85%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

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	2,167,180,554.46	30.24%	47,595	29.99%	1.71%
Euribor 1M Linked	394,081,147.15	5.50%	6,346	4.00%	1.62%
Euribor 3M Linked	2,702,983,329.79	37.72%	49,906	31.45%	2.54%
Fixed	1,016,521,109.30	14.18%	19,746	12.44%	2.55%
Hellenic Government Bond	385,481,632.56	5.38%	18,778	11.83%	7.04%
Liibor 1M Linked	206,767,440.09	2.89%	1,591	1.00%	1.79%
Originator Rate	293,422,857.83	4.09%	14,716	9.27%	3.69%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

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)	147,640	4,005,771.84	6,591,755,531.53	91.98%	91.98%
31-60 days past due	7,860	3,114,093.55	400,850,511.86	5.59%	5.59%
61-90 days past due	3,177	2,118,087.95	173,832,027.79	2.43%	2.42%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	158,678	9,237,953.34	7,166,438,071.18	100.0%	100.0%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	3,040,574,108.22	42.43%	79,014	49.80%	2.77%
Refinancing loans	1,427,825,912.40	19.92%	26,486	16.69%	2.40%
Buy Secondary	1,089,915,090.20	15.21%	14,270	8.99%	2.10%
Professional use	100,007,411.43	1.40%	1,339	0.84%	2.51%
Renovating	1,490,835,494.27	20.80%	36,802	23.19%	2.30%
Other	17,280,054.66	0.24%	767	0.48%	7.72%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Subsidized Loans	933,778,990.36	13.02%	28,441	17.92%	2.22%
Non-Subsidized Loans	6,232,659,080.82	86.97%	130,237	82.08%	2.55%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,458,779,431.07	48.26%	57,375	48.93%	2.42%
Self Employed	1,755,623,887.01	24.49%	20,185	17.22%	2.39%
Unemployed	822,378,955.92	11.47%	16,255	13.86%	2.90%
Retired	997,877,342.34	13.92%	19,263	16.43%	2.46%
N/A	131,778,454.83	1.83%	4,172	3.56%	4.19%
	7,166,438,071.18	100.0%	117,250	100.0%	2.51%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	583,180,280.97	8.13%	10,265	6.47%	2.23%
Retired Employee	76,237,980.31	1.06%	1,634	1.03%	2.21%
No Employee	6,507,019,809.90	90.79%	146,779	92.50%	2.53%
	7,166,438,071.18	100.0%	158,678	100.0%	2.51%

* 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.