

Covered Bond Programme II



Monthly Investor Report

April 2011

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series01	XS0520508630	A-	Baa3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series02	XS0520508713	A-	Baa3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series03	XS0520508804	A-	Baa3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	A-	Baa3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022*	A-	Baa3	EUR	500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295*	A-	Baa3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2011	30-06-2010
Portfolio Cut off Date	30-04-2011	30-06-2010
Original Principal Balance	12.881.694.429,00	4.884.632.703,00
Principal Balance	9.899.897.781,00	3.639.740.247,00
Number of Borrowers	161.903	68.622
Number of Loanparts	221.138	93.060
Number of Properties	168.561	69.543
Average Principal Balance (borrower)	61.147,09	53.040,43
Average Principal Balance (parts)	44.767,96	39.111,76
Coupon: Weighted Average	4,0	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	64,33	67,08
Weighted Average Loan to Indexed Foreclosure Value	52,57	48,96
Seasoning (years): Weighted Average	4,34	4,42
Original Maturity (years): Weighted Average	22,70	18,53
Remaining Tenor (years): Weighted Average	18,39	14,15

*Bonds Issued on 6th of May 2011

Nominal Value Test

All amounts in EURO

Outstanding Bonds ***	7.800.000.000,00
Negative Carry	219.500.000,00
Outstanding Accrued Interest on Bonds	19.404.166,67
Current Outstanding Balance	9.899.897.781,34
Adjusted Nominal Value Assets *	9.792.262.264,46
Outstanding Accrued Interest on Assets	15.006.678,67
Nominal Value Test Current Value **	81,56 %
<i>Nominal Value Test Maximum Value</i>	<i>83,70 %</i>

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.

*** Outstanding Bonds balances are as of 6th of May 2011

1. Currency Type

Currency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	9,400,743,777.04	94.96%	217,267	98.25%	4.03%
Swiss Franc	499,154,004.30	5.04%	3,871	1.75%	3.21%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,139,882,624.56	11.51%	28,729	12.99%	4.96%
Standard Amortising	8,759,360,472.18	88.48%	192,306	86.96%	3.86%
	9,899,243,096.74	100.0%	221,035	100.0%	3.98%

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%	647,525,706.63	6.54%	6,913	3.13%	2.17%
2.5% - 2.99%	1,697,331,877.98	17.14%	26,303	11.89%	2.78%
3% - 3.49%	2,108,816,400.88	21.30%	42,892	19.40%	3.23%
3.5% - 3.99%	1,580,519,899.61	15.97%	25,832	11.68%	3.69%
4% - 4.49%	831,818,864.95	8.40%	13,988	6.33%	4.15%
4.5% - 4.99%	719,465,227.18	7.27%	14,694	6.64%	4.71%
5% - 5.49%	387,555,970.46	3.91%	12,814	5.79%	5.25%
5.5% - 5.99%	1,129,539,059.76	11.41%	48,701	22.02%	5.60%
6% - 6.49%	85,139,767.78	0.86%	4,036	1.83%	6.23%
6.5% - 6.99%	185,808,872.53	1.88%	5,318	2.40%	6.64%
7% - 7.49%	525,591,724.71	5.31%	19,479	8.81%	7.06%
7.5% - more	784,408.87	0.01%	168	0.08%	13.46%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	8,059.19	0.00%	2	0.00%	5.15%
1988	19,459.88	0.00%	4	0.00%	3.76%
1989	76,910.09	0.00%	4	0.00%	4.76%
1990	43,717.36	0.00%	7	0.00%	5.15%
1991	26,586.20	0.00%	8	0.00%	5.15%
1992	158,085.75	0.00%	19	0.01%	4.99%
1993	449,674.12	0.00%	37	0.02%	4.67%
1994	194,955.03	0.00%	31	0.01%	4.42%
1995	516,928.22	0.01%	65	0.03%	4.75%
1996	3,635,920.93	0.04%	962	0.44%	5.20%
1997	21,586,970.79	0.22%	4,059	1.84%	5.18%
1998	39,892,660.41	0.40%	5,074	2.29%	4.80%
1999	96,694,285.20	0.98%	8,849	4.00%	5.02%
2000	160,407,185.13	1.62%	10,980	4.97%	4.76%
2001	333,940,023.76	3.37%	17,934	8.11%	4.56%
2002	484,998,183.62	4.90%	21,315	9.64%	4.79%
2003	516,499,312.86	5.22%	19,808	8.96%	5.04%
2004	593,558,385.02	6.00%	14,187	6.42%	4.48%
2005	1,034,632,115.53	10.45%	20,425	9.24%	4.08%
2006	1,123,146,166.13	11.35%	19,237	8.70%	3.67%
2007	1,077,379,069.83	10.88%	16,218	7.33%	3.57%
2008	1,294,261,034.05	13.07%	17,554	7.94%	3.87%
2009	2,156,329,001.68	21.78%	30,100	13.61%	3.68%
2010	941,367,531.16	9.51%	13,898	6.28%	3.77%
2011	20,075,559.40	0.20%	361	0.16%	3.78%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	2,933,417.83	0.03%	1,310	0.59%	5.12%
2012	27,359,636.94	0.28%	5,455	2.47%	5.17%
2013	53,916,966.56	0.54%	6,868	3.11%	4.97%
2014	95,620,644.70	0.97%	8,961	4.05%	5.00%
2015	146,827,447.01	1.48%	10,955	4.95%	4.84%
2016	266,519,108.50	2.69%	16,008	7.24%	4.75%
2017	367,394,464.95	3.71%	17,107	7.74%	5.01%
2018	311,843,160.29	3.15%	10,675	4.83%	4.69%
2019	374,089,780.28	3.78%	9,736	4.40%	4.31%
2020	468,323,880.55	4.73%	10,356	4.68%	4.01%
2021	472,178,930.47	4.77%	9,757	4.41%	3.69%
2022	408,519,027.63	4.13%	8,222	3.72%	3.40%
2023	397,399,126.13	4.01%	7,420	3.36%	3.48%
2024	595,763,148.85	6.02%	9,571	4.33%	3.37%
2025	486,810,793.62	4.92%	10,636	4.81%	4.03%
2026	231,506,519.12	2.34%	4,723	2.14%	4.72%
2027	327,190,682.92	3.30%	6,405	2.90%	5.38%
2028	258,932,014.27	2.62%	4,584	2.07%	4.86%
2029	366,682,071.77	3.70%	5,877	2.66%	4.06%
2030	252,022,445.93	2.55%	4,256	1.92%	3.89%
2031	154,643,556.42	1.56%	2,476	1.12%	3.53%
2032	171,505,476.23	1.73%	2,669	1.21%	3.83%
2033	185,563,823.44	1.87%	2,816	1.27%	4.14%
2034	331,755,206.68	3.35%	4,722	2.14%	3.74%
2035	356,653,156.72	3.60%	5,486	2.48%	3.54%
2036	228,563,537.10	2.31%	3,230	1.46%	3.35%
2037	228,947,737.02	2.31%	2,847	1.29%	3.64%
2038	288,246,069.74	2.91%	3,054	1.38%	3.85%
2039	387,932,627.96	3.92%	4,681	2.12%	3.64%
2040	192,557,595.92	1.95%	2,590	1.17%	3.81%
2041	100,732,924.74	1.02%	1,300	0.59%	3.57%
2042	95,173,742.04	0.96%	1,222	0.55%	3.65%
2043	97,970,675.03	0.99%	1,202	0.54%	3.94%
2044	135,653,505.77	1.37%	1,598	0.72%	3.74%
2045	122,126,329.35	1.23%	1,481	0.67%	3.52%
2046	156,541,303.56	1.58%	1,865	0.84%	3.36%
2047	153,178,083.31	1.55%	1,819	0.82%	3.69%
2048	157,857,614.97	1.59%	1,852	0.84%	4.02%
2049	246,287,472.80	2.49%	2,964	1.34%	3.74%
2050	156,333,419.49	1.58%	1,922	0.87%	3.66%
2051	38,673,075.73	0.39%	442	0.20%	3.39%
2052	136,215.74	0.00%	2	0.00%	3.08%
2053	67,097.43	0.00%	1	0.00%	3.34%
2056	935,748.32	0.01%	14	0.01%	3.69%
2061	28,517.51	0.00%	1	0.00%	3.19%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	79,532,308.92	0.80%	1,373	0.62%	3.96%
0.5 - 1.0	362,478,433.80	3.66%	5,402	2.44%	3.88%
1.0 - 1.5	958,026,137.72	9.68%	13,769	6.23%	3.64%
1.5 - 2.0	1,165,828,382.40	11.78%	16,019	7.24%	3.66%
2.0 - 2.5	940,169,269.15	9.50%	13,155	5.95%	4.04%
2.5 - 3.0	621,673,958.47	6.28%	8,139	3.68%	3.80%
3.0 - 4.0	1,050,384,026.83	10.61%	15,275	6.91%	3.59%
4.0 - 5.0	1,092,087,409.65	11.03%	18,074	8.17%	3.50%
5.0 - 6.0	1,176,554,254.96	11.88%	22,308	10.09%	3.99%
6.0 - 7.0	633,220,008.50	6.40%	14,273	6.45%	4.39%
7.0 - 8.0	541,881,055.99	5.47%	18,458	8.35%	4.86%
8.0 - 9.0	489,150,887.14	4.94%	20,400	9.23%	4.87%
9.0 - 10.0	372,191,078.18	3.76%	19,166	8.67%	4.63%
more - 10.0	416,720,569.63	4.21%	35,327	15.98%	4.80%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	7,905,709,801.02	79.86%	178,591	80.76%	3.83%
01-02	475,132,652.22	4.80%	9,298	4.20%	4.37%
02-03	382,524,931.33	3.86%	7,412	3.35%	4.87%
03-04	233,505,434.28	2.36%	5,122	2.32%	5.27%
04-05	95,169,147.95	0.96%	2,634	1.19%	5.38%
05-06	38,854,568.52	0.39%	1,561	0.71%	4.87%
06-07	27,928,795.95	0.28%	1,175	0.53%	4.56%
07-08	54,746,380.05	0.55%	1,684	0.76%	5.32%
08-09	64,393,266.22	0.65%	1,675	0.76%	5.51%
09-10	36,138,978.51	0.37%	994	0.45%	4.68%
10-11	32,402,880.21	0.33%	941	0.43%	4.19%
11-12	27,108,526.66	0.27%	681	0.31%	4.23%
12-13	36,561,872.54	0.37%	917	0.41%	5.03%
13-14	47,112,523.97	0.48%	1,073	0.49%	5.36%
14-15	32,306,861.54	0.33%	731	0.33%	4.62%
15-16	32,443,419.64	0.33%	713	0.32%	4.23%
16-17	23,802,598.98	0.24%	486	0.22%	4.20%
17-18	30,055,928.59	0.30%	540	0.24%	5.17%
18-19	43,463,573.25	0.44%	768	0.35%	5.25%
19-20	25,575,206.96	0.26%	474	0.21%	4.10%
20-21	23,413,985.97	0.24%	409	0.18%	3.27%
21-22	20,564,636.20	0.21%	349	0.16%	3.16%
22-23	10,232,460.55	0.10%	203	0.09%	3.19%
23-24	13,971,716.78	0.14%	235	0.11%	3.14%
24-25	29,525,579.76	0.30%	470	0.21%	3.15%
25-26	34,088,608.22	0.34%	455	0.21%	3.16%
26-27	22,063,293.67	0.22%	306	0.14%	3.15%
27-28	7,759,983.67	0.08%	116	0.05%	3.12%
28-29	5,861,950.56	0.06%	83	0.04%	3.12%
29-30	3,349,870.08	0.03%	58	0.03%	3.15%
30 - more	83,895,970.21	0.85%	976	0.44%	3.17%
Matured	232,377.28	0.00%	8	0.00%	4.10%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

8. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,33 %					
less - 40.00%	1,461,146,942.05	14.75%	44,465	26.38%	4.23%
40.01% - 50.00%	1,055,083,382.99	10.65%	21,653	12.85%	4.07%
50.01% - 60.00%	1,229,398,908.73	12.41%	22,002	13.05%	3.99%
60.01% - 70.00%	1,760,490,930.16	17.78%	26,162	15.52%	3.97%
70.01% - 80.00%	2,346,504,554.66	23.70%	31,293	18.57%	3.76%
80.01% - 85.00%	740,184,655.36	7.47%	6,400	3.80%	3.71%
85.01% - 90.00%	561,983,714.40	5.67%	5,163	3.06%	3.71%
90.01% - 95.00%	235,306,891.93	2.37%	2,600	1.54%	4.04%
95.01% - 100.00%	356,257,431.81	3.59%	6,747	4.00%	5.03%
100.01% - 105.00%	57,185,697.75	0.57%	743	0.44%	4.26%
105.01% - 110.00%	41,177,312.14	0.41%	555	0.33%	4.42%
110.01% - 115.00%	30,211,945.13	0.30%	399	0.24%	4.50%
115.01% - 120.00%	23,910,311.01	0.24%	368	0.22%	4.93%
120.01% - 125.00%	252,328.38	0.00%	4	0.00%	3.30%
125.01% - 128.00%	186,756.44	0.00%	3	0.00%	3.21%
128.01% - more	616,018.40	0.00%	4	0.00%	3.14%
	9,899,897,781.34	99.9%	168,561	100.0%	3.98%

9. Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 52,57 %					
less - 40.00%	3,173,744,737.33	32.06%	101,424	60.17%	4.33%
40.01% - 50.00%	1,232,966,126.12	12.45%	16,401	9.73%	3.97%
50.01% - 60.00%	1,260,966,958.75	12.74%	14,023	8.32%	3.86%
60.01% - 70.00%	1,626,568,094.37	16.43%	15,740	9.34%	3.78%
70.01% - 80.00%	1,448,106,572.34	14.63%	12,437	7.38%	3.69%
80.01% - 85.00%	522,480,247.13	5.28%	3,841	2.28%	3.77%
85.01% - 90.00%	242,893,013.19	2.45%	1,935	1.15%	3.91%
90.01% - 95.00%	164,537,719.66	1.66%	1,223	0.73%	3.87%
95.01% - 100.00%	101,995,738.92	1.03%	720	0.43%	3.89%
100.01% - 105.00%	52,690,103.80	0.53%	356	0.21%	3.96%
105.01% - 110.00%	33,547,651.42	0.34%	243	0.14%	4.17%
110.01% - 115.00%	23,094,426.36	0.23%	134	0.08%	3.84%
115.01% - 120.00%	14,739,039.63	0.15%	77	0.05%	3.86%
120.01% - 125.00%	1,278,632.45	0.01%	4	0.00%	2.37%
128.01% - more	288,719.87	0.00%	3	0.00%	4.30%
	9,899,897,781.34	100.0%	168,561	100.0%	3.98%

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	733,549,477.74	7.40%	58,077	34.46%	5.11%
25.000,00 - 50.000,00	1,400,212,969.45	14.14%	38,004	22.55%	4.56%
50.000,00 - 75.000,00	1,707,011,956.97	17.24%	28,199	16.73%	4.40%
75.000,00 - 100.000,00	1,528,431,988.26	15.43%	17,511	10.39%	3.81%
100.000,00 - 125.000,00	1,029,598,933.53	10.40%	9,210	5.46%	3.62%
125.000,00 - 150.000,00	903,107,277.06	9.12%	6,589	3.91%	3.63%
150.000,00 - 175.000,00	556,146,036.80	5.61%	3,444	2.04%	3.55%
175.000,00 - 200.000,00	471,379,763.80	4.76%	2,520	1.50%	3.62%
200.000,00 - 225.000,00	267,872,618.33	2.70%	1,265	0.75%	3.47%
225.000,00 - 250.000,00	221,911,230.87	2.24%	936	0.56%	3.48%
250.000,00 - 275.000,00	154,921,307.88	1.56%	591	0.35%	3.45%
275.000,00 - 300.000,00	156,333,861.56	1.57%	545	0.32%	3.50%
300.000,00 - 325.000,00	94,596,674.12	0.95%	303	0.18%	3.31%
325.000,00 - 350.000,00	97,301,999.17	0.98%	289	0.17%	3.40%
350.000,00 - 375.000,00	63,248,330.20	0.63%	175	0.10%	3.52%
375.000,00 - 400.000,00	66,045,251.91	0.66%	171	0.10%	3.22%
400.000,00 - 425.000,00	44,584,348.92	0.45%	108	0.06%	3.22%
425.000,00 - 450.000,00	41,479,210.37	0.41%	95	0.06%	3.30%
450.000,00 - 475.000,00	32,379,549.79	0.32%	70	0.04%	3.27%
475.000,00 - 500.000,00	38,024,544.04	0.38%	78	0.05%	3.40%
500.000,00 - 600.000,00	91,648,025.57	0.92%	167	0.10%	3.23%
600.000,00 - 700.000,00	53,343,853.29	0.53%	83	0.05%	3.31%
700.000,00 - 800.000,00	24,558,392.33	0.24%	33	0.02%	3.27%
800.000,00 - 900.000,00	21,960,961.21	0.22%	26	0.02%	3.01%
900.000,00 - 1.000.000,00	19,979,337.02	0.20%	21	0.01%	3.07%
1.000.000,00 - 1.250.000,00	26,829,716.58	0.27%	24	0.01%	2.88%
1.250.000,00 - 1.500.000,00	16,716,420.35	0.16%	12	0.01%	3.22%
1.500.000,00 - more	36,723,744.22	0.37%	15	0.01%	2.98%
	9,899,897,781.34	99.9%	168,561	100.0%	3.98%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	943,092,373.77	9.52%	9,045	5.37%	3.70%
Building	56,132,323.38	0.56%	652	0.39%	3.83%
House incl. land plot	8,222,982,773.87	83.06%	152,458	90.45%	4.04%
N/A	190,639,907.19	1.92%	1,832	1.09%	3.48%
Other real estate	26,677,584.05	0.26%	331	0.20%	3.67%
Professional Use	460,372,819.08	4.65%	4,243	2.52%	3.78%
	9,899,897,781.34	100.0%	168,561	100.0%	3.98%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	303,887,328.14	3.07%	5,750	3.41%	4.00%
AITOLOAKARNANIA	142,156,801.16	1.44%	2,863	1.70%	4.39%
ARGOLIDA	71,108,898.15	0.72%	1,140	0.68%	4.08%
ARKADIA	48,735,108.07	0.49%	864	0.51%	3.85%
ARTA	27,548,524.24	0.28%	691	0.41%	4.11%
ATTICA	4,771,618,581.32	48.20%	72,579	43.06%	3.82%
CHALKIDIKI	85,725,285.71	0.87%	1,721	1.02%	4.43%
CHANIA	142,580,393.00	1.44%	2,069	1.23%	3.99%
CHIOS	46,142,323.91	0.47%	815	0.48%	4.11%
CORFU	79,732,482.15	0.81%	1,242	0.74%	4.00%
DODEKANISA	222,798,834.00	2.25%	3,015	1.79%	4.02%
DRAMA	59,796,566.62	0.60%	1,626	0.97%	4.60%
EVOIA	155,706,423.56	1.57%	2,828	1.68%	4.15%
EVKITANIA	6,885,955.42	0.07%	175	0.10%	4.40%
EVROS	106,671,947.98	1.08%	2,899	1.72%	4.61%
FLORINA	22,333,120.30	0.23%	603	0.36%	4.69%
FOKIDA	20,199,102.48	0.20%	393	0.23%	4.09%
FTHIOTIDA	144,936,812.82	1.46%	2,871	1.70%	4.15%
GREVENA	17,668,788.00	0.18%	371	0.22%	4.10%
HERAKLION	165,125,020.34	1.67%	2,261	1.34%	3.83%
ILEIA	93,924,044.11	0.95%	2,102	1.25%	4.50%
IMATHIA	59,746,452.08	0.60%	1,277	0.76%	4.32%
IOANNINA	138,552,933.83	1.40%	2,357	1.40%	3.73%
KARDITSA	81,092,850.37	0.82%	1,762	1.05%	4.13%
KASTORIA	18,771,177.49	0.19%	409	0.24%	4.21%
KAVALA	81,029,357.07	0.82%	1,806	1.07%	4.25%
KEFALLONIA	53,495,827.07	0.54%	851	0.51%	4.02%
KILKIS	48,160,816.30	0.49%	1,194	0.71%	4.44%
KORINTHIA	138,051,062.83	1.39%	2,223	1.32%	3.86%
KOZANI	68,168,936.81	0.69%	1,505	0.89%	4.01%
KYKLADES	136,916,462.20	1.38%	1,682	1.00%	3.90%
LAKONIA	67,041,544.05	0.68%	1,089	0.65%	4.08%
LARISA	192,287,202.40	1.94%	3,719	2.21%	4.03%
LASITHI	78,269,133.05	0.79%	1,135	0.67%	3.71%
LEFKADA	21,932,895.67	0.22%	414	0.25%	4.07%
LESBOS	90,385,611.01	0.91%	1,484	0.88%	4.11%
MAGNESIA	133,967,855.85	1.35%	2,546	1.51%	4.19%
MESSINIA	109,120,621.34	1.10%	2,044	1.21%	4.02%
PELLA	72,264,519.29	0.73%	1,821	1.08%	4.57%
PIERIA	120,377,477.07	1.22%	1,995	1.18%	4.07%
PREVEZA	55,872,174.25	0.56%	1,030	0.61%	3.93%
RETHYMNO	118,315,933.27	1.20%	1,979	1.17%	3.83%
RODOPI	50,304,417.09	0.51%	1,397	0.83%	4.45%
SAMOS	66,759,032.97	0.67%	880	0.52%	3.87%
SERRES	50,451,483.94	0.51%	1,274	0.76%	4.74%
THESPROTIA	29,492,231.43	0.30%	576	0.34%	4.19%
THESSALONIKI	816,490,994.61	8.25%	15,160	8.99%	4.27%
TRIKALA	59,491,691.33	0.60%	1,279	0.76%	4.42%
VOIOTIA	86,926,171.68	0.88%	1,815	1.08%	4.26%
XANTHI	88,229,627.28	0.89%	2,457	1.46%	4.42%
ZAKYNTHOS	32,648,946.23	0.33%	523	0.31%	3.92%
	9,899,897,781.34	100.0%	168,561	100.0%	3.98%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9,899,897,781.34	100.00%	221,138	100.00%	3.98%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

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	3,224,234,305.10	32.57%	63,080	28.53%	3.02%
Euribor 1M Linked	244,165,698.17	2.47%	3,230	1.46%	2.59%
Euribor 3M Linked	2,419,527,774.74	24.44%	35,382	16.00%	3.71%
Fixed	2,363,374,404.32	23.87%	48,978	22.15%	4.64%
Hellenic Government Bond	514,771,242.65	5.20%	18,663	8.44%	7.04%
Libor 1M Linked	213,227,407.66	2.15%	1,592	0.72%	2.09%
Originator Rate	920,596,948.70	9.30%	50,213	22.71%	5.53%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

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)	207,705	19,210,080.48	9,194,601,540.03	93.93%	92.87%
31-60 days past due	8,969	4,726,596.72	464,162,277.39	4.06%	4.68%
61-90 days past due	4,464	3,986,167.69	241,133,963.92	2.02%	2.43%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	221,138	27,922,844.89	9,899,897,781.34	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					
Buy Primary	3,265,993,976.80	32.99%	75,895	34.32%	4.03%
Completion/construction of primary residence	1,731,945,456.93	17.49%	44,990	20.35%	4.11%
Completion/construction of secondary	1,036,036,214.16	10.46%	15,098	6.83%	3.80%
Refinancing loans from other banks	711,239,066.74	7.18%	9,801	4.43%	3.45%
Buy Secondary	451,363,382.67	4.55%	6,049	2.74%	3.69%
Professional use	171,470,206.52	1.73%	2,107	0.95%	3.88%
land Purchase	121,392,638.91	1.22%	2,500	1.13%	4.73%
Renovating	2,403,962,988.10	24.28%	64,047	28.96%	4.09%
Other	6,493,850.51	0.06%	651	0.29%	6.80%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Non-Subsidized Loans	7,517,575,178.10	75.93%	167,765	75.86%	4.09%
Subsidized Loans	2,382,322,603.24	24.06%	53,373	24.14%	3.64%
	9,899,897,781.34	100.0%	221,138	100.0%	3.98%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,430,426,468.07	54.85%	90,551	55.93%	3.91%
Retired	920,511,719.38	9.29%	19,178	11.85%	3.97%
Self Employed	2,444,950,410.02	24.69%	28,005	17.30%	3.89%
Unemployed	621,967,993.95	6.28%	11,365	7.02%	4.35%
N/A	482,041,189.92	4.86%	12,804	7.91%	4.84%
	9,899,897,781.34	100.0%	161,903	100.0%	3.98%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	338,632,391.38	3.42%	5,712	3.53%	3.13%
Retired Employee	118,502,265.74	1.19%	1,512	0.93%	3.13%
No Employee	9,442,763,124.22	95.38%	154,679	95.54%	4.03%
	9,899,897,781.34	100.0%	161,903	100.0%	3.98%

* 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.