

Covered Bond Programme II



Monthly Investor Report

April 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	BBB-	Ba3	EUR	***1,100,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	BBB-	Ba3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2012	30-06-2010
Portfolio Cut off Date	30-04-2012	30-06-2010
Original Principal Balance	14.123.384.787,02	4.884.632.703,00
Principal Balance	10.521.806.535,00	3.639.740.247,00
Number of Borrowers	171.474	68.622
Number of Loanparts	236.991	93.060
Number of Properties	176.069	69.543
Average Principal Balance (borrower)	61.360,94	53.040,43
Average Principal Balance (parts)	44.397,49	39.111,76
Coupon: Weighted Average	3,6	3,7
Minimum	0,0	1,7
Maximum	14,8	17,0
Weighted Average Loan to Foreclosure Value	65,53	67,08
Weighted Average Loan to Indexed Foreclosure Value	57,71	48,96
Seasoning (years): Weighted Average	5,01	4,42
Original Maturity (years): Weighted Average	24,33	18,53
Remaining Tenor (years): Weighted Average	19,35	14,15

***Balance of ISIN XS0562792886 is as of 14 May 2012

Nominal Value Test

All amounts in EURO

Outstanding Bonds***	8.400.000.000,00
Negative Carry	177.100.000,00
Outstanding Accrued Interest on Bonds	6.017.083,33
Current Outstanding Balance	10.521.806.534,91
Adjusted Nominal Value Assets *	10.264.559.659,44
Outstanding Accrued Interest on Assets	14.282.245,19
Nominal Value Test Current Value **	83,21 %
<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 Balance is as of 14 May 2012

1. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	10,099,798,374.20	95.99%	233,861	98.68%	3.61%
Swiss Franc	422,008,160.71	4.01%	3,130	1.32%	2.56%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,534,277,411.03	14.58%	40,102	16.92%	4.41%
Standard Amortising	8,987,529,123.88	85.42%	196,889	83.08%	3.42%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

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%	1,530,505,661.76	14.55%	19,401	8.19%	2.05%
2,5% - 2,99%	2,522,231,306.26	23.97%	50,244	21.20%	2.71%
3% - 3,49%	2,677,109,344.45	25.44%	47,208	19.92%	3.18%
3,5% - 3,99%	1,137,869,050.18	10.81%	21,471	9.06%	3.70%
4% - 4,49%	320,750,160.35	3.05%	6,044	2.55%	4.19%
4,5% - 4,99%	305,894,677.81	2.91%	6,145	2.59%	4.71%
5% - 5,49%	861,518,806.24	8.19%	35,639	15.04%	5.25%
5,5% - 5,99%	431,960,248.58	4.11%	21,482	9.06%	5.69%
6% - 6,49%	72,972,367.65	0.69%	4,054	1.71%	6.21%
6,5% - 6,99%	140,073,020.20	1.33%	4,667	1.97%	6.64%
7% - 7,49%	520,376,086.35	4.95%	20,512	8.66%	7.06%
7,5% - more	545,805.08	0.01%	124	0.05%	9.79%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	1,360.16	0.00%	1	0.00%	5.15%
1988	11,892.21	0.00%	4	0.00%	3.63%
1989	71,996.05	0.00%	6	0.00%	4.30%
1990	33,490.66	0.00%	7	0.00%	5.15%
1991	21,983.73	0.00%	8	0.00%	5.15%
1992	127,267.24	0.00%	17	0.01%	5.05%
1993	421,752.67	0.00%	37	0.02%	4.59%
1994	605,336.32	0.01%	52	0.02%	3.47%
1995	1,206,701.23	0.01%	92	0.04%	3.50%
1996	3,069,441.14	0.03%	209	0.09%	3.92%
1997	8,596,159.19	0.08%	3,032	1.28%	4.43%
1998	23,819,226.94	0.23%	4,711	1.99%	4.45%
1999	69,185,102.19	0.66%	8,220	3.47%	4.74%
2000	126,717,960.75	1.20%	10,387	4.38%	4.49%
2001	274,629,520.91	2.61%	16,542	6.98%	4.23%
2002	413,045,183.68	3.93%	20,236	8.54%	4.44%
2003	499,323,478.95	4.75%	20,530	8.66%	4.69%
2004	611,810,286.28	5.81%	15,379	6.49%	4.06%
2005	1,096,090,342.59	10.42%	22,447	9.47%	3.70%
2006	1,203,677,667.08	11.44%	21,062	8.89%	3.31%
2007	1,273,349,939.35	12.10%	20,065	8.47%	2.92%
2008	1,413,735,007.38	13.44%	20,094	8.48%	3.31%
2009	1,935,286,556.94	18.39%	27,699	11.69%	3.38%
2010	1,155,207,082.73	10.98%	17,342	7.32%	3.58%
2011	387,394,839.20	3.68%	8,066	3.40%	3.75%
2012	24,366,959.34	0.23%	746	0.31%	3.09%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2011	1,445.87	0.00%	2	0.00%	5.15%
2012	6,071,411.10	0.06%	3,754	1.58%	4.91%
2013	27,817,909.29	0.26%	6,242	2.63%	4.78%
2014	61,077,848.23	0.58%	8,138	3.43%	4.82%
2015	107,684,698.37	1.02%	10,206	4.31%	4.65%
2016	202,278,486.90	1.92%	14,725	6.21%	4.57%
2017	302,106,833.64	2.87%	16,474	6.95%	4.78%
2018	263,709,165.04	2.51%	10,388	4.38%	4.39%
2019	316,798,482.13	3.01%	9,375	3.96%	3.99%
2020	407,616,876.63	3.87%	10,144	4.28%	3.72%
2021	431,024,942.42	4.10%	10,222	4.31%	3.44%
2022	376,734,023.98	3.58%	8,485	3.58%	3.07%
2023	370,831,588.17	3.52%	7,581	3.20%	3.24%
2024	516,618,527.55	4.91%	9,001	3.80%	3.08%
2025	500,664,437.35	4.76%	11,648	4.91%	3.83%
2026	292,156,461.79	2.78%	6,632	2.80%	4.36%
2027	359,415,382.75	3.42%	7,499	3.16%	4.86%
2028	276,387,365.33	2.63%	5,153	2.17%	4.28%
2029	337,587,114.19	3.21%	5,749	2.43%	3.77%
2030	275,882,081.36	2.62%	4,855	2.05%	3.50%
2031	214,895,529.00	2.04%	3,913	1.65%	3.29%
2032	209,397,166.41	1.99%	3,588	1.51%	3.10%
2033	210,949,448.85	2.00%	3,326	1.40%	3.49%
2034	328,847,041.37	3.13%	4,900	2.07%	3.35%
2035	395,822,785.11	3.76%	6,150	2.60%	3.14%
2036	295,182,146.53	2.81%	4,509	1.90%	3.05%
2037	280,950,945.35	2.67%	3,851	1.62%	2.85%
2038	296,225,964.37	2.82%	3,450	1.46%	3.27%
2039	357,105,906.13	3.39%	4,483	1.89%	3.37%
2040	215,010,176.85	2.04%	3,011	1.27%	3.52%
2041	201,096,675.73	1.91%	2,902	1.22%	3.41%
2042	157,642,450.85	1.50%	2,251	0.95%	3.08%
2043	133,313,573.80	1.27%	1,702	0.72%	3.28%
2044	154,136,018.96	1.46%	1,944	0.82%	3.29%
2045	154,696,598.57	1.47%	1,986	0.84%	3.18%
2046	220,224,162.72	2.09%	2,756	1.16%	2.97%
2047	243,115,598.94	2.31%	3,026	1.28%	3.00%
2048	220,087,285.00	2.09%	2,643	1.12%	3.26%
2049	255,373,782.58	2.43%	3,117	1.32%	3.37%
2050	163,953,117.22	1.56%	2,131	0.90%	3.48%
2051	160,923,075.02	1.53%	2,400	1.01%	3.42%
2052	75,702,219.94	0.72%	940	0.40%	3.31%
2053	18,920,638.33	0.18%	217	0.09%	3.33%
2054	22,920,574.13	0.22%	251	0.11%	3.23%
2055	27,966,520.64	0.27%	348	0.15%	3.49%
2056	29,858,577.98	0.28%	346	0.15%	3.49%
2057	45,023,472.44	0.43%	577	0.24%	3.08%
Total	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	79,785,320.86	0.76%	2,425	1.02%	3.30%
0.5 - 1.0	168,963,222.44	1.61%	3,496	1.48%	3.81%
1.0 - 1.5	296,149,812.55	2.81%	5,061	2.14%	3.82%
1.5 - 2.0	515,121,278.23	4.90%	7,737	3.26%	3.69%
2.0 - 2.5	905,355,604.96	8.60%	13,283	5.60%	3.36%
2.5 - 3.0	1,028,688,491.79	9.78%	14,531	6.13%	3.37%
3.0 - 4.0	1,564,256,275.17	14.87%	22,056	9.31%	3.46%
4.0 - 5.0	1,256,149,552.51	11.94%	19,255	8.12%	2.87%
5.0 - 6.0	1,225,898,181.89	11.65%	20,634	8.71%	3.19%
6.0 - 7.0	1,242,010,192.84	11.80%	24,418	10.30%	3.63%
7.0 - 8.0	651,641,086.26	6.19%	15,408	6.50%	3.97%
8.0 - 9.0	543,107,186.14	5.16%	19,575	8.26%	4.48%
9.0 - 10.0	422,485,122.57	4.02%	19,720	8.32%	4.52%
more - 10.0	622,195,206.70	5.91%	49,392	20.84%	4.38%
Total	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	8,460,344,147.54	80.41%	195,675	82.57%	3.44%
01-02	430,399,603.23	4.09%	8,711	3.68%	4.28%
02-03	247,558,191.43	2.35%	5,725	2.42%	4.86%
03-04	81,649,483.87	0.78%	2,508	1.06%	5.06%
04-05	46,539,424.28	0.44%	1,760	0.74%	4.96%
05-06	34,080,618.20	0.32%	1,371	0.58%	4.79%
06-07	53,737,296.90	0.51%	1,731	0.73%	5.27%
07-08	51,099,535.88	0.49%	1,477	0.62%	5.44%
08-09	32,803,414.79	0.31%	947	0.40%	4.66%
09-10	36,560,464.83	0.35%	1,071	0.45%	4.34%
10-11	29,407,208.24	0.28%	785	0.33%	4.31%
11-12	44,522,533.37	0.42%	1,072	0.45%	4.77%
12-13	45,849,654.12	0.44%	1,056	0.45%	5.02%
13-14	36,805,046.37	0.35%	804	0.34%	4.26%
14-15	48,818,615.28	0.46%	1,030	0.43%	4.07%
15-16	37,508,801.85	0.36%	683	0.29%	3.99%
16-17	44,904,631.04	0.43%	788	0.33%	4.49%
17-18	51,307,308.49	0.49%	856	0.36%	4.36%
18-19	40,409,331.56	0.38%	686	0.29%	3.71%
19-20	40,917,695.97	0.39%	654	0.28%	3.36%
20-21	35,327,460.63	0.34%	518	0.22%	3.15%
21-22	29,174,236.75	0.28%	437	0.18%	3.13%
22-23	32,009,735.32	0.30%	463	0.20%	3.12%
23-24	49,284,159.63	0.47%	684	0.29%	3.13%
24-25	53,746,051.04	0.51%	682	0.29%	3.13%
25-26	39,977,411.56	0.38%	500	0.21%	3.12%
26-27	35,198,173.37	0.33%	439	0.19%	3.13%
27-28	27,982,722.45	0.27%	329	0.14%	3.12%
28-29	19,092,323.31	0.18%	228	0.10%	3.13%
29-30	27,129,919.80	0.26%	324	0.14%	3.12%
30 - more	275,857,123.67	2.62%	2,975	1.26%	3.12%
Matured	1,804,210.14	0.02%	22	0.01%	2.77%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,53 %					
less - 40.00%	1,512,712,869.65	14.37%	46,147	26.21%	3.82%
40.01% - 50.00%	1,083,045,895.98	10.29%	22,236	12.63%	3.64%
50.01% - 60.00%	1,266,845,468.99	12.04%	22,391	12.72%	3.55%
60.01% - 70.00%	1,777,240,226.96	16.89%	26,364	14.97%	3.55%
70.01% - 80.00%	2,404,809,153.47	22.85%	31,981	18.16%	3.37%
80.01% - 85.00%	794,695,732.20	7.55%	6,980	3.96%	3.28%
85.01% - 90.00%	700,298,081.92	6.65%	6,322	3.59%	3.21%
90.01% - 95.00%	310,364,812.24	2.94%	3,151	1.79%	3.58%
95.01% - 100.00%	413,259,446.86	3.92%	7,079	4.02%	4.52%
100.01% - 105.00%	72,332,894.79	0.68%	835	0.47%	3.86%
105.01% - 110.00%	56,931,316.97	0.54%	607	0.35%	3.90%
110.01% - 115.00%	36,873,822.68	0.35%	434	0.25%	4.05%
115.01% - 120.00%	25,408,416.82	0.24%	360	0.20%	4.51%
120.01% - 125.00%	14,755,086.52	0.14%	233	0.13%	4.53%
125.01% - 128.00%	6,164,512.31	0.05%	115	0.07%	5.14%
128.01% - more	46,068,796.55	0.43%	834	0.47%	4.90%
	10,521,806,534.91	100.0%	176,069	100.0%	3.57%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,26 %					
less - 40.00%	2,901,935,929.15	27.58%	98,338	55.85%	3.95%
40.01% - 50.00%	1,213,237,685.99	11.53%	16,990	9.65%	3.57%
50.01% - 60.00%	1,287,975,459.74	12.24%	15,116	8.59%	3.48%
60.01% - 70.00%	1,517,765,739.11	14.43%	15,459	8.78%	3.41%
70.01% - 80.00%	1,520,736,686.11	14.45%	13,838	7.86%	3.31%
80.01% - 85.00%	593,839,633.66	5.64%	4,968	2.82%	3.39%
85.01% - 90.00%	464,249,912.16	4.41%	3,744	2.13%	3.45%
90.01% - 95.00%	329,338,112.41	3.13%	2,600	1.48%	3.43%
95.01% - 100.00%	238,966,657.11	2.27%	1,815	1.03%	3.37%
100.01% - 105.00%	200,856,878.19	1.91%	1,478	0.84%	3.30%
105.01% - 110.00%	122,918,337.71	1.17%	872	0.50%	3.31%
110.01% - 115.00%	80,330,549.01	0.76%	548	0.31%	3.35%
115.01% - 120.00%	48,952,572.96	0.47%	300	0.17%	3.43%
125.01% - 128.00%	145,849.61	0.00%	1	0.00%	3.12%
128.01% - more	556,531.99	0.01%	2	0.00%	3.12%
	10,521,806,534.91	100.0%	176,069	100.0%	3.57%

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	727,884,038.83	6.91%	60,366	34.29%	4.85%
25.000,00 - 50.000,00	1,422,090,894.19	13.51%	38,399	21.81%	4.18%
50.000,00 - 75.000,00	1,792,402,031.04	17.03%	29,731	16.89%	4.01%
75.000,00 - 100.000,00	1,585,439,753.10	15.06%	18,228	10.35%	3.39%
100.000,00 - 125.000,00	1,123,665,331.41	10.67%	10,053	5.71%	3.22%
125.000,00 - 150.000,00	958,127,545.98	9.10%	7,013	3.98%	3.20%
150.000,00 - 175.000,00	624,043,314.01	5.93%	3,862	2.19%	3.12%
175.000,00 - 200.000,00	498,922,377.33	4.74%	2,671	1.52%	3.15%
200.000,00 - 225.000,00	307,996,017.02	2.92%	1,456	0.83%	3.07%
225.000,00 - 250.000,00	249,615,363.26	2.37%	1,055	0.60%	3.12%
250.000,00 - 275.000,00	194,931,738.05	1.85%	744	0.42%	3.00%
275.000,00 - 300.000,00	168,308,382.53	1.59%	587	0.33%	3.00%
300.000,00 - 325.000,00	122,592,221.74	1.16%	392	0.22%	2.95%
325.000,00 - 350.000,00	106,902,728.30	1.01%	318	0.18%	2.98%
350.000,00 - 375.000,00	79,214,944.20	0.75%	219	0.12%	3.00%
375.000,00 - 400.000,00	60,717,244.69	0.57%	157	0.09%	2.96%
400.000,00 - 425.000,00	55,267,781.64	0.52%	134	0.08%	2.86%
425.000,00 - 450.000,00	42,773,692.47	0.40%	98	0.06%	2.92%
450.000,00 - 475.000,00	36,068,488.83	0.34%	78	0.04%	2.93%
475.000,00 - 500.000,00	31,670,515.67	0.30%	65	0.04%	2.87%
500.000,00 - 600.000,00	112,364,887.34	1.06%	205	0.12%	2.86%
600.000,00 - 700.000,00	54,572,153.65	0.51%	85	0.05%	2.83%
700.000,00 - 800.000,00	32,820,843.38	0.31%	44	0.03%	2.71%
800.000,00 - 900.000,00	27,835,107.45	0.26%	33	0.02%	2.79%
900.000,00 - 1.000.000,00	17,293,693.19	0.16%	18	0.01%	2.79%
1.000.000,00 - 1.250.000,00	29,704,341.47	0.28%	27	0.02%	2.55%
1.250.000,00 - 1.500.000,00	19,528,440.12	0.18%	14	0.01%	2.56%
1.500.000,00 - more	39,052,664.02	0.37%	17	0.01%	2.42%
	10,521,806,534.91	100.0%	176,069	100.0%	3.57%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,098,533,126.07	10.44%	10,449	5.94%	3.41%
Building	30,562,429.54	0.29%	331	0.19%	3.48%
House incl. land plot	8,810,729,943.44	83.73%	159,246	90.45%	3.60%
N/A	31,378,022.93	0.29%	512	0.29%	3.40%
Other real estate	70,444,063.25	0.66%	1,009	0.57%	3.34%
Professional Use	480,158,949.68	4.56%	4,522	2.57%	3.35%
	10,521,806,534.91	100.0%	176,069	100.0%	3.57%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	311,950,380.94	2.97%	5,878	3.34%	3.60%
AITOLOAKARNANIA	146,967,721.62	1.40%	2,997	1.70%	4.03%
ARGOLIDA	79,317,326.86	0.75%	1,258	0.71%	3.64%
ARKADIA	53,681,242.73	0.51%	940	0.53%	3.46%
ARTA	28,325,123.81	0.27%	710	0.40%	3.65%
ATTICA	5,179,351,877.20	49.23%	76,035	43.19%	3.40%
CHALKIDIKI	90,086,409.48	0.86%	1,841	1.05%	4.06%
CHANIA	147,012,125.48	1.40%	2,092	1.19%	3.58%
CHIOS	49,280,719.89	0.47%	851	0.48%	3.70%
CORFU	84,268,797.13	0.80%	1,332	0.76%	3.60%
DODEKANISA	247,421,011.27	2.35%	3,334	1.89%	3.60%
DRAMA	59,960,573.93	0.57%	1,660	0.94%	4.17%
EVOIA	160,553,519.90	1.53%	2,932	1.67%	3.74%
EVKITANIA	8,045,418.44	0.08%	198	0.11%	4.02%
EVROS	107,167,944.61	1.02%	2,909	1.65%	4.19%
FLORINA	22,935,490.69	0.22%	615	0.35%	4.32%
FOKIDA	23,564,370.98	0.22%	421	0.24%	3.80%
FTHIOTIDA	146,586,893.32	1.39%	2,947	1.67%	3.79%
GREVENA	18,122,595.11	0.17%	394	0.22%	3.72%
HERAKLION	173,651,176.65	1.65%	2,379	1.35%	3.37%
ILEIA	97,992,016.44	0.93%	2,184	1.24%	4.07%
IMATHIA	62,344,581.70	0.59%	1,320	0.75%	3.92%
IOANNINA	144,069,738.91	1.37%	2,459	1.40%	3.26%
KARDITSA	79,080,621.12	0.75%	1,786	1.01%	3.71%
KASTORIA	21,009,818.22	0.20%	455	0.26%	3.65%
KAVALA	82,616,110.81	0.79%	1,855	1.05%	3.80%
KEFALLONIA	56,670,563.83	0.54%	868	0.49%	3.55%
KILKIS	47,949,781.42	0.46%	1,228	0.70%	4.07%
KORINTHIA	147,343,990.29	1.40%	2,304	1.31%	3.39%
KOZANI	70,401,148.40	0.67%	1,581	0.90%	3.67%
KYKLADES	150,167,533.07	1.43%	1,763	1.00%	3.41%
LAKONIA	75,740,468.87	0.72%	1,217	0.69%	3.64%
LARISA	195,559,724.31	1.86%	3,901	2.22%	3.65%
LASITHI	81,050,627.77	0.77%	1,178	0.67%	3.28%
LEFKADA	22,878,346.56	0.22%	426	0.24%	3.64%
LESBOS	98,825,716.22	0.94%	1,605	0.91%	3.70%
MAGNESIA	144,831,681.81	1.38%	2,701	1.53%	3.76%
MESSINIA	110,574,900.78	1.05%	2,060	1.17%	3.62%
PELLA	71,984,003.27	0.68%	1,851	1.05%	4.20%
PIERIA	115,512,508.72	1.10%	2,018	1.15%	3.71%
PREVEZA	61,232,537.48	0.58%	1,084	0.62%	3.48%
RETHYMNO	122,897,921.44	1.17%	2,001	1.14%	3.37%
RODOPI	54,734,320.10	0.52%	1,445	0.82%	3.99%
SAMOS	66,052,713.37	0.63%	878	0.50%	3.42%
SERRES	52,555,055.90	0.50%	1,342	0.76%	4.42%
THESPROTIA	30,462,745.33	0.29%	600	0.34%	3.76%
THESSALONIKI	843,685,059.61	8.02%	15,955	9.06%	3.94%
TRIKALA	60,430,061.27	0.57%	1,328	0.75%	4.02%
VOIOTIA	91,771,355.14	0.87%	1,907	1.08%	3.84%
XANTHI	86,390,563.99	0.82%	2,475	1.41%	4.06%
ZAKYNTHOS	36,739,598.72	0.35%	571	0.32%	3.41%
	10,521,806,534.91	100.0%	176,069	100.0%	3.57%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,521,806,534.91	100.00%	236,991	100.00%	3.57%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

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	3,546,346,625.99	33.70%	73,896	31.18%	2.72%
Euribor 1M Linked	434,284,199.62	4.13%	6,075	2.56%	2.43%
Euribor 3M Linked	2,883,887,696.88	27.41%	48,313	20.39%	3.49%
Fixed	2,169,488,354.51	20.62%	44,226	18.66%	4.13%
Hellenic Government Bond	515,814,749.83	4.90%	19,989	8.43%	7.04%
Libor 1M Linked	300,684,877.47	2.86%	2,167	0.91%	1.91%
Originator Rate	671,300,030.61	6.38%	42,325	17.86%	5.33%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

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)	217,954	25,271,130.28	9,514,804,607.93	91.97%	90.42%
31-60 days past due	12,599	6,496,307.22	647,920,902.78	5.32%	6.15%
61-90 days past due	6,438	5,301,986.91	359,081,024.20	2.72%	3.41%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	236,991	37,069,424.41	10,521,806,534.91	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	3,127,634,098.69	29.72%	73,783	31.13%	3.72%
Completion/construction of primary residence	1,610,295,489.28	15.30%	43,302	18.27%	3.71%
Completion/construction of secondary	1,113,646,471.84	10.58%	16,130	6.81%	3.23%
Refinancing loans from other banks	1,346,953,211.07	12.80%	23,781	10.04%	3.35%
Buy Secondary	475,056,746.73	4.51%	6,616	2.79%	3.35%
Professional use	160,124,364.52	1.52%	2,075	0.88%	3.52%
Land Purchase For Residence Construction	123,352,633.50	1.17%	2,565	1.08%	4.29%
Renovating	2,559,340,751.74	24.32%	68,084	28.73%	3.56%
Other	5,402,767.54	0.05%	655	0.28%	6.80%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,546,525,690.27	81.22%	189,633	80.02%	3.62%
Subsidized Loans	1,975,280,844.64	18.77%	47,358	19.98%	3.33%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,573,289,056.60	52.96%	91,214	53.19%	3.51%
Self Employed	2,567,315,648.48	24.39%	30,087	17.55%	3.46%
Unemployed	826,138,982.77	7.85%	15,179	8.85%	3.74%
Retired	1,157,770,963.64	11.00%	23,898	13.94%	3.62%
N/A	397,291,883.43	3.77%	11,096	6.47%	4.58%
	10,521,806,534.91	100.0%	171,474	100.0%	3.57%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	846,679,787.15	8.04%	13,948	5.89%	3.12%
Retired Employee	109,000,999.72	1.03%	2,158	0.91%	3.12%
No Employee	9,566,125,748.04	90.91%	220,885	93.20%	3.61%
	10,521,806,534.91	100.0%	236,991	100.0%	3.57%

* 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.