

Covered Bond Programme II



Monthly Investor Report

April 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

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2014	30-06-2010
Portfolio Cut off Date	30-04-2014	30-06-2010
Original Principal Balance	10.906.969.518,00	4.884.632.703,00
Principal Balance	7.698.833.997,00	3.639.740.247,00
Number of Borrowers	124.523	68.622
Number of Loanparts	168.422	93.060
Number of Properties	127.566	69.543
Average Principal Balance (borrower)	61.826,60	53.040,43
Average Principal Balance (parts)	45.711,57	39.111,76
Coupon: Weighted Average	2,7	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,22	67,08
Weighted Average Loan to Indexed Value	70,54	48,96
Seasoning (years): Weighted Average	6,54	4,42
Original Maturity (years): Weighted Average	27,02	18,53
Remaining Tenor (years): Weighted Average	20,51	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	5.600.000.000,00
Negative Carry	95.000.000,00
Outstanding Accrued Interest on Bonds	13.063.055,56
Current Outstanding Balance	7.698.833.997,25
Adjusted Nominal Value Assets *	7.129.152.706,32
Outstanding Accrued Interest on Assets	7.873.987,69
Nominal Value Test Current Value **	79,71 %
<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	7,491,989,015.09	97.31%	166,691	98.97%	2.71%
Swiss Franc	206,844,982.16	2.69%	1,731	1.03%	1.98%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,193,732,151.17	15.51%	33,442	19.86%	3.96%
Standard Amortising	6,505,101,846.08	84.49%	134,980	80.14%	2.46%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

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%	4,633,056,067.22	60.18%	89,836	53.34%	1.92%
2.5% - 2.99%	1,387,784,440.14	18.03%	25,301	15.02%	2.73%
3% - 3.49%	594,339,817.45	7.72%	11,345	6.74%	3.21%
3.5% - 3.99%	181,135,330.20	2.35%	2,742	1.63%	3.75%
4% - 4.49%	55,185,783.89	0.72%	847	0.50%	4.24%
4.5% - 4.99%	230,296,563.66	2.99%	14,632	8.69%	4.77%
5% - 5.49%	71,139,002.37	0.92%	1,689	1.00%	5.22%
5.5% - 5.99%	90,353,610.72	1.17%	2,174	1.29%	5.73%
6% - 6.49%	14,107,893.98	0.18%	369	0.22%	6.22%
6.5% - 6.99%	31,543,732.18	0.41%	1,693	1.01%	6.72%
7% - 7.49%	388,843,472.16	5.05%	17,346	10.30%	7.06%
7.5% - more	21,048,283.28	0.27%	448	0.27%	8.85%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
prior to 1987	52,935.78	0.00%	46	0.03%	2.63%
1987	12,205.80	0.00%	5	0.00%	2.00%
1988	20,506.70	0.00%	6	0.00%	2.12%
1989	67,283.96	0.00%	18	0.01%	2.45%
1990	77,908.29	0.00%	27	0.02%	2.15%
1991	55,937.91	0.00%	19	0.01%	2.68%
1992	104,441.33	0.00%	18	0.01%	4.09%
1993	314,837.05	0.00%	26	0.02%	3.51%
1994	147,257.57	0.00%	31	0.02%	2.54%
1995	709,610.96	0.01%	75	0.04%	2.86%
1996	1,576,346.21	0.02%	166	0.10%	2.96%
1997	2,421,471.12	0.03%	269	0.16%	2.80%
1998	3,151,679.15	0.04%	404	0.24%	2.83%
1999	14,060,677.01	0.18%	3,529	2.10%	2.98%
2000	46,054,712.66	0.60%	6,202	3.68%	3.13%
2001	109,693,665.48	1.42%	9,283	5.51%	3.21%
2002	202,875,701.95	2.64%	11,875	7.05%	3.59%
2003	326,106,024.32	4.24%	14,398	8.55%	3.95%
2004	439,678,067.48	5.71%	11,553	6.86%	3.24%
2005	857,185,928.77	11.13%	18,342	10.89%	2.93%
2006	943,821,413.87	12.26%	17,540	10.42%	2.49%
2007	984,064,228.91	12.78%	16,874	10.02%	2.02%
2008	984,121,831.17	12.78%	15,350	9.12%	2.23%
2009	1,272,847,079.67	16.53%	18,785	11.16%	2.57%
2010	754,744,477.14	9.80%	11,368	6.75%	2.84%
2011	339,586,318.20	4.41%	5,524	3.28%	3.14%
2012	267,864,309.80	3.48%	4,043	2.40%	2.96%
2013	133,218,991.73	1.73%	2,366	1.41%	2.84%
2014	14,198,147.26	0.18%	280	0.17%	2.47%
	7,698,833,997.25	100.%	168,422	100.%	2.69%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	3,314,539.68	0.04%	2,575	1.53%	3.80%
2015	21,717,295.60	0.28%	5,108	3.03%	3.87%
2016	55,568,829.44	0.72%	7,182	4.26%	4.20%
2017	107,783,179.28	1.40%	8,770	5.21%	4.78%
2018	98,462,613.98	1.28%	5,751	3.41%	3.61%
2019	113,888,841.61	1.48%	4,793	2.85%	3.13%
2020	189,476,644.89	2.46%	5,912	3.51%	2.92%
2021	204,680,151.62	2.66%	5,782	3.43%	2.67%
2022	195,583,873.17	2.54%	5,382	3.20%	2.17%
2023	204,541,646.14	2.66%	5,284	3.14%	2.17%
2024	242,051,180.56	3.14%	4,805	2.85%	2.10%
2025	285,860,862.28	3.71%	8,219	4.88%	3.48%
2026	191,484,056.31	2.49%	4,626	2.75%	4.01%
2027	311,957,229.33	4.05%	7,546	4.48%	4.22%
2028	241,227,161.86	3.13%	5,589	3.32%	3.19%
2029	247,819,351.91	3.22%	4,903	2.91%	2.93%
2030	229,515,358.23	2.98%	4,335	2.57%	2.74%
2031	164,818,364.10	2.14%	3,076	1.83%	2.46%
2032	186,758,670.20	2.43%	3,650	2.17%	2.30%
2033	205,495,503.28	2.67%	3,944	2.34%	2.43%
2034	257,588,113.56	3.35%	4,259	2.53%	2.52%
2035	315,345,930.22	4.10%	5,193	3.08%	2.31%
2036	242,085,315.85	3.14%	3,806	2.26%	2.24%
2037	236,405,449.09	3.07%	3,765	2.24%	2.00%
2038	233,595,163.60	3.03%	3,431	2.04%	2.24%
2039	238,917,387.35	3.10%	3,421	2.03%	2.64%
2040	173,739,233.22	2.26%	2,565	1.52%	2.74%
2041	162,034,354.58	2.10%	2,281	1.35%	2.59%
2042	161,421,001.83	2.10%	2,561	1.52%	2.33%
2043	176,045,894.51	2.29%	2,724	1.62%	2.39%
2044	146,536,802.81	1.90%	2,089	1.24%	2.51%
2045	131,840,930.20	1.71%	1,826	1.08%	2.45%
2046	173,490,254.25	2.25%	2,363	1.40%	2.20%
2047	191,289,351.35	2.48%	2,610	1.55%	2.07%
2048	183,488,513.23	2.38%	2,461	1.46%	2.30%
2049	193,669,938.18	2.52%	2,567	1.52%	2.58%
2050	153,611,462.03	2.00%	2,106	1.25%	2.68%
2051	95,967,514.87	1.25%	1,376	0.82%	2.56%
2052	106,103,269.64	1.38%	1,523	0.90%	2.50%
2053	128,210,824.65	1.67%	1,749	1.04%	2.49%
2054	97,142,260.00	1.26%	1,265	0.75%	2.60%
2055	77,568,337.46	1.01%	984	0.58%	2.69%
2056	64,596,170.80	0.84%	829	0.49%	2.67%
2057	120,919,798.00	1.57%	1,587	0.94%	2.58%
2058	93,307,509.66	1.21%	1,300	0.77%	2.49%
2059	41,907,862.84	0.54%	549	0.33%	2.89%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	27,002,635.59	0.35%	505	0.30%	2.43%
0.5 - 1.0	51,831,132.80	0.67%	931	0.55%	2.83%
1.0 - 1.5	108,081,708.64	1.40%	1,843	1.09%	2.89%
1.5 - 2.0	134,909,379.47	1.75%	2,008	1.19%	3.02%
2.0 - 2.5	159,380,229.82	2.07%	2,463	1.46%	2.92%
2.5 - 3.0	156,256,245.95	2.03%	2,494	1.48%	3.13%
3.0 - 4.0	535,261,626.83	6.95%	8,256	4.90%	3.07%
4.0 - 5.0	1,295,205,025.05	16.82%	19,139	11.37%	2.61%
5.0 - 6.0	1,028,306,306.80	13.36%	15,675	9.31%	2.37%
6.0 - 7.0	953,859,886.99	12.39%	16,011	9.51%	1.99%
7.0 - 8.0	975,488,598.35	12.67%	17,463	10.37%	2.30%
8.0 - 9.0	963,514,976.26	12.52%	19,967	11.86%	2.89%
9.0 - 10.0	491,112,008.61	6.38%	12,118	7.20%	3.11%
more - 10.0	818,624,236.09	10.63%	49,549	29.42%	3.58%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,668,246,313.68	86.61%	148,807	88.35%	2.71%
01-02	163,873,577.06	2.13%	3,685	2.19%	1.82%
02-03	36,360,517.70	0.47%	812	0.48%	3.84%
03-04	652,594,341.76	8.48%	11,390	6.76%	2.18%
04-05	16,695,526.78	0.22%	466	0.28%	5.58%
05-06	11,770,073.14	0.15%	318	0.19%	5.88%
06-07	5,837,351.22	0.08%	146	0.09%	5.48%
07-08	12,971,198.14	0.17%	182	0.11%	3.10%
08-09	5,278,604.04	0.07%	147	0.09%	5.13%
09-10	10,495,774.63	0.14%	270	0.16%	5.50%
10-11	8,475,256.17	0.11%	200	0.12%	5.90%
11-12	4,442,566.26	0.06%	110	0.07%	5.10%
12-13	10,544,950.24	0.14%	243	0.14%	5.24%
13-14	10,352,801.18	0.13%	233	0.14%	5.22%
14-15	15,493,234.40	0.20%	322	0.19%	5.47%
15-16	11,176,478.15	0.15%	238	0.14%	5.40%
16-17	5,919,606.15	0.08%	123	0.07%	4.88%
17-18	4,567,063.21	0.06%	89	0.05%	4.81%
18-19	3,446,192.03	0.04%	52	0.03%	3.49%
19-20	2,523,006.67	0.03%	53	0.03%	3.21%
20-21	2,135,950.02	0.03%	41	0.02%	3.15%
21-22	2,422,017.52	0.03%	45	0.03%	3.10%
22-23	3,598,400.34	0.05%	52	0.03%	3.12%
23-24	1,824,763.30	0.02%	30	0.02%	3.12%
24-25	2,491,829.02	0.03%	40	0.02%	3.10%
25-26	1,860,907.92	0.02%	30	0.02%	3.07%
26-27	1,588,578.40	0.02%	24	0.01%	3.23%
27-28	2,776,398.13	0.04%	36	0.02%	3.10%
28-29	1,772,279.74	0.02%	23	0.01%	3.15%
29-30	1,773,878.51	0.02%	30	0.02%	3.15%
30 - more	15,524,561.74	0.20%	185	0.11%	3.06%
Matured	0.00	0.00%	0	0.00%	0.00%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

8. Loan to Value

Current Period					
In %	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 65,22 %					
less - 40.00%	1,046,969,268.07	13.59%	27,391	21.47%	2.82%
40.01% - 50.00%	818,079,477.77	10.62%	16,055	12.59%	2.73%
50.01% - 60.00%	982,662,355.63	12.76%	17,124	13.42%	2.67%
60.01% - 70.00%	1,367,531,749.72	17.76%	20,226	15.86%	2.68%
70.01% - 80.00%	1,810,929,204.02	23.52%	25,181	19.74%	2.50%
80.01% - 85.00%	566,311,502.47	7.35%	5,720	4.48%	2.45%
85.01% - 90.00%	474,220,603.71	6.15%	5,010	3.93%	2.32%
90.01% - 95.00%	196,967,065.89	2.55%	2,420	1.90%	2.81%
95.01% - 100.00%	273,871,572.00	3.55%	5,681	4.45%	4.07%
100.01% - 105.00%	40,123,000.52	0.52%	624	0.49%	3.38%
105.01% - 110.00%	30,783,000.26	0.39%	466	0.37%	3.30%
110.01% - 115.00%	22,007,885.30	0.28%	336	0.26%	3.55%
115.01% - 120.00%	15,085,941.39	0.19%	275	0.22%	3.81%
120.01% - 125.00%	11,599,080.96	0.15%	212	0.17%	3.62%
125.01% - 128.00%	5,725,449.59	0.07%	113	0.09%	3.71%
128.01% - more	35,966,839.95	0.46%	732	0.57%	3.92%
	7,698,833,997.25	100.0%	127,566	100.0%	2.69%

9. Loan to Indexed Value

Current Period					
In %	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 69,37 %					
less - 40.00%	1,437,416,982.18	18.67%	55,821	43.76%	3.02%
40.01% - 50.00%	680,385,571.25	8.84%	11,856	9.29%	2.73%
50.01% - 60.00%	769,996,509.11	10.00%	10,915	8.56%	2.69%
60.01% - 70.00%	805,422,195.42	10.46%	10,114	7.93%	2.65%
70.01% - 80.00%	874,397,949.20	11.36%	9,846	7.72%	2.61%
80.01% - 85.00%	481,498,489.34	6.25%	4,916	3.85%	2.56%
85.01% - 90.00%	475,453,758.88	6.18%	4,614	3.62%	2.55%
90.01% - 95.00%	458,906,454.03	5.96%	4,436	3.48%	2.67%
95.01% - 100.00%	419,529,037.79	5.45%	3,930	3.08%	2.73%
100.01% - 105.00%	421,797,778.15	5.48%	3,759	2.95%	2.52%
105.01% - 110.00%	351,715,225.94	4.57%	3,032	2.38%	2.48%
110.01% - 115.00%	298,871,400.65	3.88%	2,508	1.97%	2.50%
115.01% - 120.00%	223,442,645.31	2.90%	1,819	1.43%	2.46%
	7,698,833,997.25	100.0%	127,566	100.0%	2.69%

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	448,684,443.06	5.82%	38,279	30.01%	3.80%
25.000,00 - 50.000,00	1,279,168,885.86	16.61%	33,631	26.36%	3.56%
50.000,00 - 75.000,00	1,277,850,306.44	16.59%	20,880	16.37%	2.68%
75.000,00 - 100.000,00	1,206,100,944.86	15.66%	13,934	10.92%	2.46%
100.000,00 - 125.000,00	849,672,878.29	11.03%	7,611	5.97%	2.36%
125.000,00 - 150.000,00	660,456,081.63	8.57%	4,847	3.80%	2.35%
150.000,00 - 175.000,00	438,522,492.79	5.69%	2,717	2.13%	2.31%
175.000,00 - 200.000,00	323,772,630.65	4.20%	1,738	1.36%	2.33%
200.000,00 - 225.000,00	219,579,881.08	2.85%	1,037	0.81%	2.27%
225.000,00 - 250.000,00	168,096,489.31	2.18%	710	0.56%	2.34%
250.000,00 - 275.000,00	137,611,488.83	1.78%	526	0.41%	2.29%
275.000,00 - 300.000,00	106,693,569.00	1.38%	373	0.29%	2.25%
300.000,00 - 325.000,00	86,816,313.03	1.12%	278	0.22%	2.35%
325.000,00 - 350.000,00	68,159,947.94	0.88%	202	0.16%	2.19%
350.000,00 - 375.000,00	47,722,717.61	0.61%	132	0.10%	2.24%
375.000,00 - 400.000,00	41,287,665.60	0.53%	107	0.08%	2.33%
400.000,00 - 425.000,00	42,434,064.13	0.55%	103	0.08%	2.36%
425.000,00 - 450.000,00	31,469,337.28	0.40%	72	0.06%	2.28%
450.000,00 - 475.000,00	24,939,822.80	0.32%	54	0.04%	2.43%
475.000,00 - 500.000,00	23,836,192.34	0.30%	49	0.04%	2.35%
500.000,00 - 600.000,00	79,368,350.28	1.03%	146	0.11%	2.16%
600.000,00 - 700.000,00	23,898,730.72	0.31%	37	0.03%	2.19%
700.000,00 - 800.000,00	28,447,624.13	0.36%	38	0.03%	2.29%
800.000,00 - 900.000,00	13,618,967.83	0.17%	16	0.01%	2.65%
900.000,00 - 1.000.000,00	12,217,373.67	0.15%	13	0.01%	2.09%
1.000.000,00 - 1.250.000,00	13,265,129.09	0.17%	12	0.01%	2.08%
1.250.000,00 - 1.500.000,00	12,343,319.78	0.16%	9	0.01%	1.91%
1.500.000,00 - more	32,798,349.22	0.42%	15	0.01%	2.20%
	7,698,833,997.25	100.0%	127,566	100.0%	2.69%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	6,523,170,784.71	84.73%	114,672	89.89%	2.78%
Building					
House incl. land plot	752,974,829.34	9.78%	8,515	6.67%	
Other real estate	9,658,353.30	0.13%	94	0.07%	2.66%
Professional Use	413,030,029.92	5.36%	4,285	3.36%	2.62%
	7,698,833,997.25	100.0%	127,566	100.0%	2.69%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	236,327,686.69	3.07%	4,297	3.37%	2.71%
AITOLOAKARNANIA	107,267,272.60	1.39%	2,105	1.65%	3.14%
ALBANIA	7,198,966.32	0.09%	102	0.08%	4.51%
ARGOLIDA	60,249,975.96	0.78%	919	0.72%	2.59%
ARKADIA	41,331,252.55	0.54%	710	0.56%	2.54%
ARTA	21,654,478.21	0.28%	478	0.38%	2.54%
ATTICA	3,686,215,572.44	47.88%	53,258	41.75%	2.50%
CHALKIDIKI	73,605,603.46	0.96%	1,422	1.12%	3.08%
CHANIA	115,633,026.40	1.50%	1,615	1.27%	2.81%
CHIOS	39,790,799.77	0.52%	621	0.49%	2.62%
CORFU	73,462,761.57	0.95%	1,067	0.84%	2.59%
DODEKANISA	205,139,000.48	2.67%	2,609	2.05%	2.61%
DRAMA	45,283,292.07	0.59%	1,434	1.12%	3.42%
EVOIA	106,993,576.34	1.39%	2,009	1.58%	2.70%
EVKITANIA	5,349,197.66	0.07%	135	0.11%	2.81%
EVROS	75,492,071.68	0.98%	2,225	1.74%	3.42%
FLORINA	16,092,948.75	0.21%	426	0.33%	3.48%
FOKIDA	13,243,786.11	0.17%	241	0.19%	2.78%
FTHIOTIDA	96,595,375.25	1.26%	1,886	1.48%	2.75%
GREVENA	14,238,132.12	0.19%	293	0.23%	2.78%
HERAKLION	123,373,760.01	1.60%	1,734	1.36%	2.48%
ILEIA	77,839,631.84	1.01%	1,598	1.25%	3.26%
IMATHIA	48,380,872.29	0.63%	1,062	0.83%	3.15%
IOANNINA	108,865,370.02	1.41%	1,801	1.41%	2.47%
KARDITSA	55,990,249.49	0.73%	1,276	1.00%	2.73%
KASTORIA	16,052,248.37	0.21%	333	0.26%	2.79%
KAVALA	64,731,896.40	0.84%	1,477	1.16%	2.92%
KEFALLONIA	30,487,696.68	0.40%	420	0.33%	2.42%
KILKIS	38,742,685.59	0.50%	993	0.78%	3.26%
KORINTHIA	103,358,227.98	1.34%	1,532	1.20%	2.53%
KOZANI	53,913,302.70	0.70%	1,212	0.95%	2.68%
KYKLADES	109,280,329.63	1.42%	1,187	0.93%	2.47%
LAKONIA	55,432,771.08	0.72%	865	0.68%	2.61%
LARISA	158,090,152.45	2.05%	3,121	2.45%	2.76%
LASITHI	58,920,320.64	0.77%	803	0.63%	2.35%
LEFKADA	16,145,725.43	0.21%	300	0.24%	2.74%
LESBOS	80,459,671.77	1.05%	1,254	0.98%	2.75%
MAGNESIA	112,395,447.11	1.46%	1,992	1.56%	2.92%
MESSINIA	76,931,889.33	1.00%	1,329	1.04%	2.63%
PELLA	55,045,386.82	0.72%	1,466	1.15%	3.45%
PIERIA	85,617,498.02	1.11%	1,618	1.27%	3.02%
PREVEZA	48,606,069.01	0.63%	772	0.61%	2.49%
RETHYMNO	89,560,012.54	1.16%	1,356	1.06%	2.46%
RODOPI	43,845,016.73	0.57%	1,128	0.88%	3.01%
SAMOS	47,244,383.90	0.61%	593	0.47%	2.46%
SERBIA	1,217,777.69	0.02%	18	0.01%	4.97%
SERRES	40,724,833.10	0.53%	986	0.77%	3.53%
THESPROTIA	22,822,134.86	0.30%	398	0.31%	2.65%
THESSALONIKI	627,841,862.72	8.16%	12,415	9.73%	3.26%
TRIKALA	49,964,198.89	0.65%	1,038	0.81%	3.34%
VOIOTIA	63,259,565.01	0.82%	1,264	0.99%	2.83%
XANTHI	62,441,825.25	0.81%	1,954	1.53%	3.36%
ZAKYNTHOS	30,086,407.47	0.39%	419	0.33%	2.66%
	7,698,833,997.25	100.0%	127,566	100.0%	2.69%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	7,698,833,997.25	100.00%	168,422	100.00%	2.69%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

14. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	2,386,199,573.58	30.99%	50,653	30.08%	1.93%
Euribor 1M Linked	380,313,411.36	4.94%	6,051	3.59%	1.85%
Euribor 3M Linked	2,801,835,995.06	36.39%	50,632	30.06%	2.80%
Fixed	1,183,677,812.52	15.37%	23,187	13.77%	2.55%
Hellenic Government Bond	392,405,640.86	5.10%	18,259	10.84%	7.04%
Liibor 1M Linked	192,698,583.30	2.50%	1,601	0.95%	1.81%
Originator Rate	361,702,980.57	4.70%	18,039	10.71%	4.04%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

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)	155,949	23,737,419.41	7,065,497,440.99	92.59%	91.77%
31-60 days past due	8,362	3,693,929.62	421,414,582.35	4.97%	5.47%
61-90 days past due	4,111	2,947,690.39	211,921,973.91	2.44%	2.75%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	168,422	30,379,039.42	7,698,833,997.25	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	2,151,148,310.51	27.94%	52,659	31.27%	2.97%
Completion/construction of primary residence	1,054,851,311.02	13.70%	29,428	17.47%	2.82%
Completion/construction of secondary	764,778,861.90	9.93%	9,981	5.93%	2.24%
Refinancing loans from other banks	1,611,389,604.51	20.93%	29,880	17.74%	2.52%
Buy Secondary	360,222,988.10	4.67%	4,546	2.70%	2.48%
Professional use	108,361,214.59	1.40%	1,413	0.84%	2.74%
Land Purchase For Residence Construction	57,812,693.75	0.75%	1,242	0.74%	4.38%
Renovating	1,562,962,967.79	20.30%	38,374	22.78%	2.53%
Other	25,393,009.25	0.32%	878	0.52%	8.28%
Refinancing NBG loans	1,909,450.22	0.02%	16	0.01%	1.82%
Refinancing Interest on primary residence loans	3,585.61	0.00%	5	0.00%	0.00%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	6,568,161,177.18	85.31%	136,479	81.03%	2.73%
Subsidized Loans	1,130,672,820.07	14.68%	31,943	18.97%	2.47%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,732,554,858.37	48.48%	61,576	49.45%	2.63%
Self Employed	1,896,987,972.80	24.63%	21,717	17.44%	2.64%
Unemployed	884,493,244.63	11.48%	16,691	13.40%	2.86%
Retired	1,017,303,801.32	13.21%	19,603	15.74%	2.64%
N/A	167,494,120.13	2.17%	4,936	3.96%	4.17%
	7,698,833,997.25	100.0%	124,523	100.0%	2.69%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	612,136,937.24	7.95%	10,576	6.28%	2.24%
Retired Employee	81,560,592.20	1.05%	1,696	1.01%	2.22%
No Employee	7,005,136,467.81	90.98%	156,150	92.71%	2.74%
	7,698,833,997.25	100.0%	168,422	100.0%	2.69%

* 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.