

Covered Bond Programme II



Monthly Investor Report

April 2015

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	B3	EUR	900,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	B-	B3	EUR	900,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	B-	B3	EUR	1,350,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	B-	B3	EUR	850,000,000.00	Euribor_3M + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2015	30-06-2010
Portfolio Cut off Date	30-04-2015	30-06-2010
Original Principal Balance	9.527.837.562,00	4.884.632.703,00
Principal Balance	6.486.075.354,00	3.639.740.247,00
Number of Borrowers	102.243	68.622
Number of Loanparts	140.680	93.060
Number of Properties	104.617	69.543
Average Principal Balance (borrower)	63.437,84	53.040,43
Average Principal Balance (parts)	46.105,17	39.111,76
Coupon: Weighted Average	2,4	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,65	67,08
Weighted Average Loan to Indexed Value	70,08	48,96
Seasoning (years): Weighted Average	7,42	4,42
Original Maturity (years): Weighted Average	27,31	18,53
Remaining Tenor (years): Weighted Average	19,92	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	93.500.000,00
Outstanding Accrued Interest on Bonds	10.011.544,44
Current Outstanding Balance	6.486.075.353,80
Adjusted Nominal Value Assets *	5.997.815.261,11
Outstanding Accrued Interest on Assets	5.958.728,58
Nominal Value Test Current Value **	67,85 %
<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

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	6,313,439,633.71	97.34%	139,340	99.05%	2.45%
Swiss Franc	172,635,720.09	2.66%	1,340	0.95%	1.77%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,081,308,215.16	16.67%	29,477	20.95%	3.72%
Standard Amortising	5,404,767,138.64	83.33%	111,203	79.05%	2.17%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

3. Loan Coupon

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	4,859,483,780.10	74.92%	96,535	68.62%	1.84%
2.5% - 2.99%	649,113,686.61	10.01%	12,772	9.08%	2.75%
3% - 3.49%	301,008,774.13	4.64%	5,951	4.23%	3.22%
3.5% - 3.99%	95,873,956.15	1.48%	1,530	1.09%	3.71%
4% - 4.49%	33,933,307.26	0.52%	647	0.46%	4.23%
4.5% - 4.99%	57,727,019.39	0.89%	3,276	2.33%	4.75%
5% - 5.49%	45,072,217.88	0.69%	1,247	0.89%	5.20%
5.5% - 5.99%	72,686,521.29	1.12%	1,893	1.35%	5.71%
6% - 6.49%	10,220,835.73	0.16%	270	0.19%	6.19%
6.5% - 6.99%	23,416,541.22	0.36%	1,474	1.05%	6.69%
7% - 7.49%	327,069,707.13	5.04%	14,789	10.51%	7.05%
7.5% - more	10,469,006.91	0.16%	296	0.21%	8.65%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	39,062.69	0.00%			
1987	10,817.76	0.00%	5	0.00%	2.00%
1988	13,239.92	0.00%	5	0.00%	2.00%
1989	30,671.94	0.00%	10	0.01%	2.00%
1990	63,026.26	0.00%	14	0.01%	2.00%
1991	43,232.71	0.00%	17	0.01%	2.49%
1992	75,915.44	0.00%	16	0.01%	4.03%
1993	203,733.03	0.00%	19	0.01%	4.36%
1994	12,624.07	0.00%	6	0.00%	3.86%
1995	92,800.27	0.00%	26	0.02%	3.28%
1996	509,545.84	0.01%	62	0.04%	2.67%
1997	742,981.72	0.01%	111	0.08%	2.43%
1998	1,426,453.08	0.02%	233	0.17%	2.35%
1999	6,011,884.34	0.09%	665	0.47%	2.32%
2000	19,788,677.84	0.31%	3,061	2.18%	2.37%
2001	61,424,023.70	0.95%	6,181	4.39%	2.57%
2002	129,191,696.56	1.99%	8,863	6.30%	3.04%
2003	232,573,720.69	3.59%	11,118	7.90%	3.54%
2004	355,720,622.59	5.48%	9,696	6.89%	3.01%
2005	738,982,671.49	11.39%	16,654	11.84%	2.71%
2006	832,753,542.41	12.84%	16,419	11.67%	2.34%
2007	943,137,810.43	14.54%	16,764	11.92%	1.82%
2008	883,010,296.40	13.61%	14,425	10.26%	1.96%
2009	1,064,436,569.11	16.41%	16,399	11.66%	2.35%
2010	627,179,401.28	9.67%	9,878	7.02%	2.64%
2011	219,522,739.91	3.38%	3,705	2.63%	3.07%
2012	160,438,143.75	2.47%	2,541	1.81%	2.75%
2013	124,936,472.95	1.93%	2,215	1.57%	2.62%
2014	66,363,731.39	1.02%	1,221	0.87%	2.95%
2015	17,339,244.23	0.27%	317	0.23%	3.19%
	6,486,075,353.80	100.0%	140,646	100.0%	2.43%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	3,561,167.48	0.05%	2,308	1.64%	3.31%
2016	21,237,977.16	0.33%	4,620	3.28%	3.77%
2017	59,192,979.08	0.91%	6,611	4.70%	4.36%
2018	59,276,680.77	0.91%	4,362	3.10%	2.98%
2019	72,570,722.25	1.12%	3,825	2.72%	2.46%
2020	119,989,861.22	1.85%	4,680	3.33%	2.36%
2021	148,243,634.21	2.29%	5,070	3.60%	2.42%
2022	156,655,841.44	2.42%	5,018	3.57%	1.96%
2023	162,297,952.81	2.50%	4,755	3.38%	1.97%
2024	190,938,131.83	2.94%	4,529	3.22%	1.96%
2025	238,559,740.65	3.68%	7,413	5.27%	3.22%
2026	180,134,006.25	2.78%	4,568	3.25%	3.88%
2027	275,169,598.04	4.24%	6,810	4.84%	4.11%
2028	214,346,620.35	3.30%	4,998	3.55%	3.11%
2029	225,388,060.65	3.47%	4,677	3.32%	2.71%
2030	211,635,334.36	3.26%	4,180	2.97%	2.48%
2031	156,716,805.31	2.42%	2,941	2.09%	2.25%
2032	171,924,298.71	2.65%	3,268	2.32%	1.98%
2033	181,302,035.24	2.80%	3,354	2.38%	2.13%
2034	239,874,821.73	3.70%	3,996	2.84%	2.25%
2035	299,069,692.08	4.61%	5,010	3.56%	2.09%
2036	223,321,898.21	3.44%	3,538	2.51%	2.02%
2037	225,399,794.66	3.48%	3,560	2.53%	1.75%
2038	209,373,386.00	3.23%	3,060	2.18%	1.97%
2039	221,862,223.36	3.42%	3,125	2.22%	2.38%
2040	162,886,398.09	2.51%	2,396	1.70%	2.47%
2041	144,789,866.37	2.23%	2,027	1.44%	2.34%
2042	140,074,755.99	2.16%	2,126	1.51%	2.07%
2043	146,346,741.73	2.26%	2,172	1.54%	2.20%
2044	132,094,766.02	2.04%	1,827	1.30%	2.36%
2045	126,294,405.55	1.95%	1,685	1.20%	2.24%
2046	160,053,317.47	2.47%	2,184	1.55%	1.94%
2047	193,254,578.93	2.98%	2,611	1.86%	1.77%
2048	172,014,295.52	2.65%	2,262	1.61%	2.01%
2049	166,089,486.37	2.56%	2,208	1.57%	2.32%
2050	136,292,745.32	2.10%	1,827	1.30%	2.48%
2051	72,799,212.72	1.12%	1,032	0.73%	2.35%
2052	70,699,227.65	1.09%	1,006	0.72%	2.32%
2053	95,125,624.74	1.47%	1,221	0.87%	2.39%
2054	74,901,876.38	1.15%	921	0.65%	2.42%
2055	51,375,904.21	0.79%	637	0.45%	2.58%
2056	34,191,936.23	0.53%	437	0.31%	2.55%
2057	60,069,176.18	0.93%	774	0.55%	2.46%
2058	53,674,441.06	0.83%	746	0.53%	2.44%
2059	22,590,765.36	0.35%	271	0.19%	2.61%
2060	2,412,568.06	0.04%	34	0.02%	2.40%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	27,676,378.14	0.43%	502	0.36%	3.23%
0.5 - 1.0	34,843,915.32	0.54%	639	0.45%	3.22%
1.0 - 1.5	35,435,472.16	0.55%	636	0.45%	2.37%
1.5 - 2.0	51,484,401.24	0.79%	908	0.65%	2.60%
2.0 - 2.5	89,318,026.47	1.38%	1,594	1.13%	2.67%
2.5 - 3.0	76,686,850.10	1.18%	1,174	0.83%	2.77%
3.0 - 4.0	190,026,957.62	2.93%	3,098	2.20%	2.93%
4.0 - 5.0	419,556,402.67	6.47%	6,713	4.77%	2.90%
5.0 - 6.0	1,091,977,533.29	16.84%	16,907	12.02%	2.39%
6.0 - 7.0	893,651,417.11	13.78%	14,195	10.09%	2.09%
7.0 - 8.0	911,167,770.16	14.05%	15,917	11.31%	1.79%
8.0 - 9.0	883,411,096.47	13.62%	16,583	11.79%	2.13%
9.0 - 10.0	838,220,692.03	12.92%	18,444	13.11%	2.70%
more - 10.0	942,618,441.02	14.53%	43,370	30.83%	3.03%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5,649,901,330.07	87.11%	124,696	88.64%	2.39%
01-02	38,053,040.80	0.59%	913	0.65%	3.25%
02-03	637,901,928.02	9.83%	11,405	8.11%	2.17%
03-04	15,919,745.51	0.25%	497	0.35%	5.32%
04-05	9,728,238.49	0.15%	298	0.21%	5.91%
05-06	5,444,719.86	0.08%	157	0.11%	5.45%
06-07	12,610,260.84	0.19%	207	0.15%	3.03%
07-08	4,417,429.98	0.07%	166	0.12%	5.21%
08-09	9,983,430.59	0.15%	283	0.20%	5.48%
09-10	6,803,131.86	0.10%	190	0.14%	5.95%
10-11	4,299,762.73	0.07%	125	0.09%	5.26%
11-12	9,093,397.23	0.14%	239	0.17%	5.23%
12-13	9,696,673.40	0.15%	230	0.16%	5.20%
13-14	13,419,992.02	0.21%	287	0.20%	5.50%
14-15	9,072,115.95	0.14%	209	0.15%	5.38%
15-16	4,609,273.02	0.07%	106	0.08%	4.68%
16-17	3,486,540.66	0.05%	78	0.06%	4.91%
17-18	3,195,173.88	0.05%	45	0.03%	3.40%
18-19	1,651,998.19	0.03%	38	0.03%	3.26%
19-20	2,019,934.01	0.03%	42	0.03%	3.02%
20-21	2,197,128.19	0.03%	42	0.03%	3.09%
21-22	2,928,591.95	0.05%	41	0.03%	3.11%
22-23	2,080,262.99	0.03%	32	0.02%	3.04%
23-24	1,901,952.11	0.03%	32	0.02%	3.11%
24-25	1,957,221.13	0.03%	29	0.02%	2.97%
25-26	1,945,302.97	0.03%	28	0.02%	3.07%
26-27	1,803,928.63	0.03%	25	0.02%	3.03%
27-28	1,341,545.36	0.02%	15	0.01%	3.19%
28-29	1,485,952.90	0.02%	25	0.02%	3.20%
29-30	1,858,903.36	0.03%	21	0.01%	2.84%
30 - more	15,266,447.10	0.24%	179	0.13%	2.99%
Matured					
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,65 %					
less - 40.00%	880,342,890.72	13.57%	21,821	20.86%	2.51%
40.01% - 50.00%	674,092,788.94	10.39%	12,826	12.26%	2.43%
50.01% - 60.00%	795,795,319.42	12.27%	13,523	12.93%	2.39%
60.01% - 70.00%	1,089,485,941.79	16.80%	16,359	15.64%	2.42%
70.01% - 80.00%	1,468,382,813.31	22.64%	20,626	19.72%	2.25%
80.01% - 85.00%	512,448,247.88	7.90%	5,218	4.99%	2.22%
85.01% - 90.00%	481,402,830.31	7.42%	5,006	4.79%	2.07%
90.01% - 95.00%	197,127,777.41	3.04%	2,340	2.24%	2.52%
95.01% - 100.00%	284,748,107.01	4.39%	5,254	5.02%	3.92%
100.01% - 105.00%	32,251,613.54	0.50%	547	0.52%	3.18%
105.01% - 110.00%	27,863,860.28	0.43%	435	0.42%	3.10%
110.01% - 115.00%	20,793,804.80	0.32%	325	0.31%	3.26%
115.01% - 120.00%	17,023,871.29	0.26%	279	0.27%	3.48%
120.01% - 125.00%	815,838.87	0.01%	12	0.01%	2.16%
125.01% - 128.00%	150,508.23	0.00%	4	0.00%	2.49%
128.01% - more	3,349,140.00	0.05%	42	0.04%	2.09%
	6,486,075,353.80	100.0%	104,617	100.0%	2.43%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 69,07 %					
less - 40.00%	1,272,548,633.50	19.62%	44,898	42.92%	2.58%
40.01% - 50.00%	614,422,264.20	9.47%	10,264	9.81%	2.41%
50.01% - 60.00%	662,810,773.45	10.22%	9,277	8.87%	2.42%
60.01% - 70.00%	705,815,632.56	10.88%	8,804	8.42%	2.43%
70.01% - 80.00%	745,875,684.67	11.50%	8,424	8.05%	2.36%
80.01% - 85.00%	370,536,590.98	5.71%	3,752	3.59%	2.35%
85.01% - 90.00%	364,642,295.95	5.62%	3,662	3.50%	2.52%
90.01% - 95.00%	330,304,385.64	5.09%	3,294	3.15%	2.60%
95.01% - 100.00%	313,486,554.91	4.83%	2,929	2.80%	2.37%
100.01% - 105.00%	291,382,160.19	4.49%	2,622	2.51%	2.31%
105.01% - 110.00%	240,605,310.35	3.71%	2,072	1.98%	2.27%
110.01% - 115.00%	188,629,122.40	2.91%	1,554	1.49%	2.29%
115.01% - 120.00%	150,622,330.10	2.32%	1,271	1.22%	2.40%
120.01% - 125.00%	98,835,419.25	1.52%	767	0.73%	2.17%
125.01% - 128.00%	38,198,970.33	0.59%	291	0.28%	2.21%
128.01% - more	97,359,225.32	1.50%	736	0.70%	2.23%
	6,486,075,353.80	100.0%	104,617	100.0%	2.43%

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	350,796,203.24	5.41%	28,765	27.50%	3.42%
25.000,00 - 50.000,00	1,127,137,480.81	17.38%	29,359	28.06%	3.35%
50.000,00 - 75.000,00	1,060,627,952.18	16.35%	17,259	16.50%	2.34%
75.000,00 - 100.000,00	999,474,864.70	15.41%	11,566	11.06%	2.23%
100.000,00 - 125.000,00	734,742,226.43	11.33%	6,577	6.29%	2.11%
125.000,00 - 150.000,00	549,539,621.43	8.47%	4,029	3.85%	2.10%
150.000,00 - 175.000,00	370,211,924.94	5.71%	2,289	2.19%	2.06%
175.000,00 - 200.000,00	267,629,579.34	4.13%	1,437	1.37%	2.06%
200.000,00 - 225.000,00	188,526,040.88	2.91%	891	0.85%	2.03%
225.000,00 - 250.000,00	149,969,939.87	2.31%	633	0.61%	2.05%
250.000,00 - 275.000,00	120,616,538.84	1.86%	461	0.44%	1.95%
275.000,00 - 300.000,00	84,505,336.91	1.30%	295	0.28%	2.04%
300.000,00 - 325.000,00	71,051,136.79	1.10%	228	0.22%	2.03%
325.000,00 - 350.000,00	56,271,997.74	0.87%	167	0.16%	1.94%
350.000,00 - 375.000,00	40,802,310.58	0.63%	113	0.11%	1.97%
375.000,00 - 400.000,00	32,984,933.07	0.51%	85	0.08%	1.89%
400.000,00 - 425.000,00	33,401,673.01	0.51%	81	0.08%	2.11%
425.000,00 - 450.000,00	26,637,553.41	0.41%	61	0.06%	2.02%
450.000,00 - 475.000,00	18,859,744.14	0.29%	41	0.04%	2.08%
475.000,00 - 500.000,00	19,508,898.20	0.30%	40	0.04%	1.97%
500.000,00 - 600.000,00	58,552,033.73	0.90%	108	0.10%	1.93%
600.000,00 - 700.000,00	27,502,053.90	0.42%	43	0.04%	1.82%
700.000,00 - 800.000,00	21,659,533.49	0.33%	29	0.03%	2.14%
800.000,00 - 900.000,00	12,660,640.21	0.20%	15	0.01%	1.92%
900.000,00 - 1.000.000,00	13,994,758.14	0.22%	15	0.01%	2.15%
1.000.000,00 - 1.250.000,00	12,451,459.67	0.19%	11	0.01%	1.50%
1.250.000,00 - 1.500.000,00	13,907,470.78	0.21%	10	0.01%	1.88%
1.500.000,00 - more	22,051,447.37	0.34%	9	0.01%	2.02%
	6,486,075,353.80	100.0%	104,617	100.0%	2.43%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	32,177,470.61	0.50%	541	0.52%	2.24%
Partial Professional Use	313,297,037.20	4.83%	3,488	3.33%	2.34%
Professional use with recourse to the borrower	3,209,398.57	0.05%	25	0.02%	1.68%
Residential (Flat/Apartment)	5,521,011,130.73	85.12%	93,353	89.23%	2.43%
Residential (House, detached or semi-detached)	616,380,316.69	9.50%	7,210	6.89%	2.44%
	6,486,075,353.80	100.0%	104,617	100.0%	2.43%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	181,558,406.67	2.80%	3,357	3.21%	2.51%
AITOLOAKARNANIA	87,478,875.69	1.35%	1,701	1.63%	3.03%
ARGOLIDA	52,082,456.52	0.80%	766	0.73%	2.35%
ARKADIA	35,776,192.58	0.55%	602	0.58%	2.22%
ARTA	15,754,750.66	0.24%	336	0.32%	2.26%
ATTICA	3,238,520,616.19	49.93%	44,787	42.81%	2.24%
CHALKIDIKI	58,995,438.95	0.91%	1,170	1.12%	2.92%
CHANIA	99,499,624.59	1.53%	1,378	1.32%	2.52%
CHIOS	33,797,255.58	0.52%	508	0.49%	2.37%
CORFU	58,402,353.38	0.90%	864	0.83%	2.31%
DODEKANISA	164,042,515.69	2.53%	2,131	2.04%	2.33%
DRAMA	36,277,052.90	0.56%	1,256	1.20%	3.20%
EVOIA	87,826,741.20	1.35%	1,589	1.52%	2.49%
EVROTANIA	4,649,028.30	0.07%	113	0.11%	2.67%
EVROS	64,562,434.86	1.00%	1,815	1.74%	3.22%
FLORINA	13,225,315.76	0.20%	340	0.33%	3.32%
FOKIDA	9,629,227.04	0.15%	176	0.17%	2.51%
FTHIOTIDA	79,269,873.15	1.22%	1,502	1.44%	2.51%
GREVENA	12,058,833.98	0.19%	227	0.22%	2.50%
HERAKLION	104,885,434.38	1.62%	1,460	1.40%	2.30%
ILEIA	61,341,678.07	0.95%	1,302	1.25%	3.11%
IMATHIA	37,609,978.83	0.58%	845	0.81%	2.98%
IOANNINA	91,184,953.56	1.41%	1,509	1.44%	2.16%
KARDITSA	42,239,149.72	0.65%	932	0.89%	2.52%
KASTORIA	12,785,901.62	0.20%	258	0.25%	2.53%
KAVALA	53,109,249.73	0.82%	1,264	1.21%	2.58%
KEFALLONIA	31,456,005.31	0.49%	440	0.42%	2.21%
KILKIS	30,797,430.34	0.48%	818	0.78%	3.09%
KORINTHIA	86,200,369.20	1.33%	1,238	1.18%	2.31%
KOZANI	45,676,525.37	0.70%	978	0.94%	2.33%
KYKLADES	93,230,780.93	1.44%	988	0.94%	2.19%
LAKONIA	45,813,841.11	0.71%	720	0.69%	2.42%
LARISA	129,829,998.03	2.00%	2,545	2.43%	2.54%
LASITHI	49,616,865.39	0.77%	698	0.67%	2.11%
LEFKADA	13,422,919.70	0.21%	250	0.24%	2.37%
LESBOS	60,176,722.79	0.93%	958	0.92%	2.46%
MAGNESIA	90,943,389.07	1.40%	1,601	1.53%	2.65%
MESSINIA	63,718,281.44	0.98%	1,063	1.02%	2.35%
PELLA	45,011,262.48	0.69%	1,207	1.15%	3.35%
PIERIA	63,210,639.58	0.98%	1,262	1.21%	2.84%
PREVEZA	38,502,960.41	0.59%	612	0.59%	2.23%
RETHYMNO	69,702,058.42	1.08%	1,008	0.96%	2.21%
RODOPI	38,819,714.94	0.60%	963	0.92%	2.85%
SAMOS	37,136,673.05	0.57%	491	0.47%	2.21%
SERRES	32,796,576.56	0.51%	783	0.75%	3.41%
THESSALONIA	18,739,245.87	0.29%	294	0.28%	2.39%
THESSALONIKI	502,199,233.14	7.74%	9,799	9.37%	2.96%
TRIKALA	39,587,721.15	0.61%	823	0.79%	3.18%
VOIOTIA	49,876,142.79	0.77%	967	0.92%	2.58%
XANTHI	49,810,007.00	0.77%	1,602	1.53%	3.16%
ZAKYNTHOS	23,236,650.13	0.36%	321	0.31%	2.36%
	6,486,075,353.80	100.0%	104,617	100.0%	2.43%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,021,492,809.02	92.84%	122,637	87.17%	2.19%
	4,404,839.98	0.07%	81	0.06%	3.48%
Semi-Annually	460,177,704.84	7.09%	17,962	12.77%	5.52%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

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	2,196,591,727.92	33.87%	49,822	35.42%	1.68%
Euribor 1M Linked	391,947,775.79	6.04%	6,554	4.66%	1.60%
Euribor 3M Linked	2,294,702,970.55	35.38%	42,820	30.44%	2.53%
Fixed	912,804,226.06	14.07%	17,987	12.79%	2.63%
Hellenic Government Bond	331,069,603.76	5.10%	15,745	11.19%	7.04%
Liibor 1M Linked	172,395,520.00	2.66%	1,338	0.95%	1.77%
Originator Rate	186,563,529.72	2.88%	6,414	4.56%	3.07%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

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)	133,563	21,398,836.14	6,125,866,168.79	94.94%	94.44%
31-60 days past due	5,228	2,413,563.93	256,950,313.24	3.72%	3.96%
61-90 days past due	1,889	1,389,511.29	103,258,871.77	1.34%	1.59%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	140,680	25,201,911.36	6,486,075,353.80	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	2,898,177,372.82	44.68%	70,410	50.05%	2.65%
Refinancing loans	909,567,183.81	14.02%	16,876	12.00%	2.34%
Buy Secondary	1,102,002,479.22	16.99%	14,480	10.29%	2.07%
Professional use	96,147,813.59	1.48%	1,244	0.88%	2.47%
Renovating	1,464,989,274.23	22.59%	36,976	26.28%	2.27%
Other	15,191,230.13	0.23%	694	0.49%	7.67%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	5,678,574,570.50	87.55%	119,277	84.79%	2.49%
Subsidized Loans	807,500,783.30	12.44%	21,403	15.21%	1.99%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	3,225,041,716.43	49.72%	51,126	50.00%	2.34%
Self Employed	1,572,110,294.95	24.24%	17,712	17.32%	2.32%
Unemployed	667,461,346.07	10.29%	13,229	12.94%	2.88%
Retired	904,273,578.80	13.94%	16,857	16.49%	2.38%
N/A	117,188,417.54	1.81%	3,319	3.25%	4.02%
	6,486,075,353.80	100.0%	102,243	100.0%	2.43%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	546,642,908.42	8.43%	9,643	6.85%	2.22%
Retired Employee	72,697,407.60	1.12%	1,560	1.11%	2.20%
No Employee	5,866,735,037.78	90.45%	129,477	92.04%	2.45%
	6,486,075,353.80	100.0%	140,680	100.0%	2.43%

* 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.