

Covered Bond Programme II



Monthly Investor Report

June 2013

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B	Caa2	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B	Caa2	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B	Caa2	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	B	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	B	Caa2	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-06-2013	30-06-2010
Portfolio Cut off Date	30-06-2013	30-06-2010
Original Principal Balance	13.309.610.795,00	4.884.632.703,00
Principal Balance	9.430.157.437,00	3.639.740.247,00
Number of Borrowers	159.186	68.622
Number of Loanparts	219.509	93.060
Number of Properties	163.375	69.543
Average Principal Balance (borrower)	59.239,87	53.040,43
Average Principal Balance (parts)	42.960,23	39.111,76
Coupon: Weighted Average	3,0	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	65,07	67,08
Weighted Average Loan to Indexed Value	58,27	48,96
Seasoning (years): Weighted Average	6,00	4,42
Original Maturity (years): Weighted Average	26,10	18,53
Remaining Tenor (years): Weighted Average	20,13	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	124.000.000,00
Outstanding Accrued Interest on Bonds	3.701.666,67
Current Outstanding Balance	9.430.157.437,09
Adjusted Nominal Value Assets *	9.137.498.943,40
Outstanding Accrued Interest on Assets	15.906.287,06
Nominal Value Test Current Value **	93.07%
<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	9,111,252,088.04	96.62%	216,992	98.85%	3.04%
Swiss Franc	318,905,349.05	3.38%	2,517	1.15%	2.11%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,347,658,637.72	14.29%	36,223	16.50%	4.07%
Standard Amortising	8,082,498,799.37	85.71%	183,286	83.50%	2.83%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

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%	3,612,367,336.64	38.31%	69,310	31.58%	1.94%
2.5% - 2.99%	2,683,552,471.75	28.46%	49,366	22.49%	2.70%
3% - 3.49%	1,117,727,834.51	11.85%	22,208	10.12%	3.20%
3.5% - 3.99%	404,638,024.73	4.29%	9,367	4.27%	3.64%
4% - 4.49%	140,038,770.41	1.49%	2,054	0.94%	4.17%
4.5% - 4.99%	501,220,955.98	5.32%	31,335	14.28%	4.75%
5% - 5.49%	209,677,795.04	2.22%	6,702	3.05%	5.23%
5.5% - 5.99%	207,016,256.77	2.20%	5,858	2.67%	5.69%
6% - 6.49%	28,076,462.60	0.30%	1,220	0.56%	6.26%
6.5% - 6.99%	74,281,147.27	0.79%	3,143	1.43%	6.63%
7% - 7.49%	451,255,515.02	4.79%	18,927	8.62%	7.05%
7.5% - more	304,866.37	0.00%	19	0.01%	8.26%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1988	9,134.12	0.00%	4	0.00%	3.03%
1989	46,883.79	0.00%	5	0.00%	3.81%
1990	9,811.35	0.00%	6	0.00%	5.15%
1991	17,141.18	0.00%	8	0.00%	5.15%
1992	109,307.36	0.00%	16	0.01%	4.99%
1993	314,763.77	0.00%	25	0.01%	4.35%
1994	520,354.03	0.01%	45	0.02%	2.73%
1995	965,286.62	0.01%	81	0.04%	2.90%
1996	2,456,743.48	0.03%	198	0.09%	3.09%
1997	3,478,009.16	0.04%	312	0.14%	2.95%
1998	7,035,971.07	0.07%	2,339	1.07%	3.20%
1999	39,892,578.50	0.42%	7,441	3.39%	3.83%
2000	86,330,518.58	0.92%	9,446	4.30%	3.61%
2001	204,371,700.34	2.17%	15,057	6.86%	3.56%
2002	315,434,593.03	3.34%	17,055	7.77%	3.79%
2003	424,278,148.77	4.50%	18,608	8.48%	4.06%
2004	559,148,233.33	5.93%	15,218	6.93%	3.47%
2005	1,039,720,469.82	11.03%	22,658	10.32%	3.15%
2006	1,120,673,034.78	11.88%	21,048	9.59%	2.76%
2007	1,200,209,551.78	12.73%	20,311	9.25%	2.36%
2008	1,249,181,953.27	13.25%	19,225	8.76%	2.63%
2009	1,580,789,185.77	16.76%	24,001	10.93%	2.90%
2010	981,171,274.30	10.40%	15,551	7.08%	3.20%
2011	382,787,969.04	4.06%	6,907	3.15%	3.56%
2012	167,432,906.12	1.78%	2,768	1.26%	3.27%
2013	63,771,913.73	0.68%	1,176	0.54%	2.91%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	3,061,371.33	0.03%	2,638	1.20%	4.00%
2014	26,173,835.94	0.28%	7,009	3.19%	4.13%
2015	60,552,796.74	0.64%	8,775	4.00%	3.99%
2016	126,573,250.33	1.34%	12,492	5.69%	4.14%
2017	203,526,543.58	2.16%	13,927	6.34%	4.42%
2018	178,463,749.88	1.89%	8,981	4.09%	3.84%
2019	226,022,665.26	2.40%	8,201	3.74%	3.45%
2020	306,915,623.55	3.25%	9,028	4.11%	3.17%
2021	319,335,524.06	3.39%	8,927	4.07%	2.97%
2022	293,649,218.67	3.11%	7,789	3.55%	2.55%
2023	286,559,978.63	3.04%	6,880	3.13%	2.68%
2024	375,813,138.09	3.99%	7,461	3.40%	2.61%
2025	412,176,508.70	4.37%	10,665	4.86%	3.51%
2026	244,429,744.92	2.59%	5,906	2.69%	4.11%
2027	342,444,232.81	3.63%	8,093	3.69%	4.52%
2028	253,040,552.40	2.68%	5,528	2.52%	3.70%
2029	268,588,938.88	2.85%	4,991	2.27%	3.25%
2030	238,549,709.56	2.53%	4,476	2.04%	3.03%
2031	179,765,156.02	1.91%	3,356	1.53%	2.72%
2032	203,311,963.20	2.16%	4,001	1.82%	2.60%
2033	202,868,696.60	2.15%	3,702	1.69%	2.77%
2034	276,095,630.40	2.93%	4,363	1.99%	2.84%
2035	355,372,143.47	3.77%	5,717	2.60%	2.61%
2036	257,863,850.81	2.73%	4,098	1.87%	2.48%
2037	274,098,481.64	2.91%	4,270	1.95%	2.35%
2038	264,369,676.55	2.80%	3,591	1.64%	2.55%
2039	270,533,280.77	2.87%	3,623	1.65%	2.95%
2040	195,026,543.33	2.07%	2,811	1.28%	3.08%
2041	180,572,551.05	1.91%	2,539	1.16%	2.85%
2042	194,552,562.54	2.06%	3,103	1.41%	2.58%
2043	167,556,211.09	1.78%	2,516	1.15%	2.67%
2044	144,930,536.84	1.54%	1,942	0.88%	2.81%
2045	153,144,043.41	1.62%	2,057	0.94%	2.72%
2046	209,968,592.09	2.23%	2,816	1.28%	2.45%
2047	254,489,073.12	2.70%	3,391	1.54%	2.40%
2048	220,168,201.81	2.33%	2,873	1.31%	2.66%
2049	221,885,453.92	2.35%	2,877	1.31%	2.91%
2050	176,662,523.18	1.87%	2,367	1.08%	2.99%
2051	126,207,731.21	1.34%	1,838	0.84%	2.85%
2052	135,618,719.73	1.44%	1,928	0.88%	2.67%
2053	124,233,420.46	1.32%	1,626	0.74%	2.73%
2054	77,147,062.28	0.82%	991	0.45%	2.79%
2055	78,700,035.43	0.83%	1,043	0.48%	2.93%
2056	83,147,667.90	0.88%	1,109	0.51%	3.07%
2057	164,135,429.68	1.74%	2,181	0.99%	2.62%
2058	70,390,720.63	0.75%	1,000	0.46%	2.54%
2059	1,464,094.60	0.02%	13	0.01%	2.77%
Total	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	64,173,087.91	0.68%	1,184	0.54%	2.91%
0.5 - 1.0	51,675,225.55	0.55%	827	0.38%	3.19%
1.0 - 1.5	115,651,074.57	1.23%	1,934	0.88%	3.31%
1.5 - 2.0	153,756,092.49	1.63%	2,723	1.24%	3.46%
2.0 - 2.5	235,790,368.03	2.50%	4,291	1.95%	3.62%
2.5 - 3.0	357,482,354.39	3.79%	5,993	2.73%	3.52%
3.0 - 4.0	1,502,100,755.83	15.93%	22,956	10.46%	2.95%
4.0 - 5.0	1,390,590,254.26	14.75%	20,917	9.53%	2.85%
5.0 - 6.0	1,183,091,397.97	12.55%	19,153	8.73%	2.42%
6.0 - 7.0	1,180,662,620.51	12.52%	20,981	9.56%	2.46%
7.0 - 8.0	1,247,112,039.60	13.22%	25,719	11.72%	3.07%
8.0 - 9.0	615,580,120.93	6.53%	14,998	6.83%	3.27%
9.0 - 10.0	504,928,916.49	5.35%	18,338	8.35%	3.78%
more - 10.0	827,563,128.56	8.78%	59,495	27.10%	3.74%
Total	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,948,833,169.13	84.29%	188,076	85.68%	2.96%
01-02	324,897,889.39	3.45%	7,961	3.63%	2.72%
02-03	735,617,988.45	7.80%	12,821	5.84%	2.74%
03-04	92,949,092.32	0.99%	2,495	1.14%	3.58%
04-05	19,208,433.16	0.20%	789	0.36%	5.22%
05-06	37,255,016.75	0.40%	1,263	0.58%	5.76%
06-07	23,725,983.16	0.25%	746	0.34%	5.79%
07-08	15,080,286.57	0.16%	466	0.21%	5.52%
08-09	25,424,130.44	0.27%	609	0.28%	4.26%
09-10	13,535,122.24	0.14%	384	0.17%	5.27%
10-11	25,845,241.96	0.27%	698	0.32%	5.74%
11-12	18,251,958.53	0.19%	461	0.21%	5.81%
12-13	12,922,406.09	0.14%	329	0.15%	5.55%
13-14	18,538,462.92	0.20%	440	0.20%	5.34%
14-15	11,788,933.36	0.13%	256	0.12%	5.16%
15-16	20,413,040.98	0.22%	398	0.18%	5.55%
16-17	12,731,009.29	0.14%	253	0.12%	5.31%
17-18	8,639,057.72	0.09%	159	0.07%	4.93%
18-19	6,125,978.64	0.06%	100	0.05%	4.35%
19-20	4,294,207.31	0.05%	76	0.03%	3.47%
20-21	3,168,491.80	0.03%	60	0.03%	3.23%
21-22	2,107,450.21	0.02%	38	0.02%	3.06%
22-23	4,847,965.20	0.05%	75	0.03%	3.23%
23-24	3,496,896.79	0.04%	55	0.03%	3.12%
24-25	2,952,936.51	0.03%	47	0.02%	3.30%
25-26	3,328,109.42	0.04%	48	0.02%	3.40%
26-27	3,349,913.98	0.04%	40	0.02%	3.25%
27-28	2,088,701.60	0.02%	30	0.01%	3.06%
28-29	2,814,365.90	0.03%	37	0.02%	3.12%
29-30	2,096,916.38	0.02%	26	0.01%	3.11%
30 - more	23,828,280.89	0.25%	273	0.12%	3.09%
Matured	0.00	0.00%	0	0.00%	0.00%
	9,430,157,437.09	100.%	219,509	100.%	3.01%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 65,07 %					
less - 40.00%	1,397,379,628.58	14.81%	43,635	26.71%	3.23%
40.01% - 50.00%	994,449,923.20	10.54%	20,712	12.68%	3.05%
50.01% - 60.00%	1,156,347,187.23	12.26%	20,744	12.70%	2.99%
60.01% - 70.00%	1,570,377,207.83	16.65%	24,010	14.70%	3.00%
70.01% - 80.00%	2,124,202,495.45	22.52%	29,415	18.01%	2.80%
80.01% - 85.00%	700,425,330.00	7.42%	6,429	3.94%	2.75%
85.01% - 90.00%	666,221,884.95	7.06%	6,195	3.79%	2.60%
90.01% - 95.00%	270,364,427.77	2.86%	2,847	1.74%	2.99%
95.01% - 100.00%	356,127,777.73	3.77%	6,519	3.99%	4.23%
100.01% - 105.00%	56,546,151.33	0.59%	679	0.42%	3.46%
105.01% - 110.00%	36,770,129.62	0.38%	472	0.29%	3.59%
110.01% - 115.00%	23,088,334.43	0.24%	335	0.21%	3.78%
115.01% - 120.00%	16,899,020.17	0.17%	290	0.18%	4.42%
120.01% - 125.00%	11,583,091.41	0.12%	192	0.12%	3.93%
125.01% - 128.00%	7,026,336.02	0.07%	125	0.08%	4.38%
128.01% - more	42,348,511.37	0.44%	776	0.48%	4.34%
	9,430,157,437.09	100.0%	163,375	100.0%	3.01%

9. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,07 %					
less - 40.00%	2,581,884,408.27	27.38%	91,002	55.70%	3.30%
40.01% - 50.00%	1,086,226,785.90	11.52%	15,664	9.59%	2.99%
50.01% - 60.00%	1,135,362,382.64	12.04%	13,986	8.56%	2.91%
60.01% - 70.00%	1,275,939,576.78	13.53%	13,678	8.37%	2.88%
70.01% - 80.00%	1,305,777,760.80	13.85%	12,193	7.46%	2.82%
80.01% - 85.00%	493,531,111.92	5.23%	4,466	2.73%	2.94%
85.01% - 90.00%	436,935,785.49	4.63%	3,787	2.32%	3.01%
90.01% - 95.00%	350,764,427.84	3.72%	2,775	1.70%	2.91%
95.01% - 100.00%	261,484,357.13	2.77%	2,093	1.28%	2.80%
100.01% - 105.00%	223,201,091.04	2.37%	1,698	1.04%	2.77%
105.01% - 110.00%	138,232,665.63	1.47%	1,047	0.64%	2.83%
110.01% - 115.00%	85,924,472.73	0.91%	607	0.37%	2.99%
115.01% - 120.00%	54,892,610.92	0.58%	379	0.23%	3.01%
	9,430,157,437.09	100.0%	163,375	100.0%	3.01%

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	662,875,060.75	7.02%	56,721	34.72%	4.13%
25.000,00 - 50.000,00	1,431,387,825.12	15.17%	38,324	23.46%	3.66%
50.000,00 - 75.000,00	1,607,349,758.09	17.04%	26,582	16.27%	3.31%
75.000,00 - 100.000,00	1,404,827,413.98	14.89%	16,221	9.93%	2.80%
100.000,00 - 125.000,00	1,000,575,880.43	10.61%	8,958	5.48%	2.65%
125.000,00 - 150.000,00	805,541,096.68	8.54%	5,905	3.61%	2.62%
150.000,00 - 175.000,00	540,112,663.60	5.72%	3,346	2.05%	2.62%
175.000,00 - 200.000,00	428,532,910.10	4.54%	2,300	1.41%	2.61%
200.000,00 - 225.000,00	273,463,814.56	2.89%	1,291	0.79%	2.56%
225.000,00 - 250.000,00	218,564,600.82	2.31%	923	0.57%	2.58%
250.000,00 - 275.000,00	176,519,145.80	1.87%	674	0.41%	2.54%
275.000,00 - 300.000,00	149,849,477.08	1.58%	523	0.32%	2.54%
300.000,00 - 325.000,00	105,669,982.96	1.12%	338	0.21%	2.50%
325.000,00 - 350.000,00	85,998,122.36	0.91%	256	0.16%	2.45%
350.000,00 - 375.000,00	63,681,703.86	0.67%	176	0.11%	2.50%
375.000,00 - 400.000,00	58,137,082.16	0.61%	150	0.09%	2.52%
400.000,00 - 425.000,00	41,326,371.12	0.43%	100	0.06%	2.47%
425.000,00 - 450.000,00	37,543,465.09	0.39%	86	0.05%	2.57%
450.000,00 - 475.000,00	31,887,539.71	0.33%	69	0.04%	2.60%
475.000,00 - 500.000,00	30,550,188.87	0.32%	63	0.04%	2.52%
500.000,00 - 600.000,00	96,836,756.24	1.02%	177	0.11%	2.45%
600.000,00 - 700.000,00	39,207,725.36	0.41%	61	0.04%	2.47%
700.000,00 - 800.000,00	36,686,993.69	0.38%	49	0.03%	2.39%
800.000,00 - 900.000,00	15,908,953.04	0.16%	19	0.01%	2.35%
900.000,00 - 1.000.000,00	16,875,586.33	0.17%	18	0.01%	2.28%
1.000.000,00 - 1.250.000,00	20,562,427.39	0.21%	19	0.01%	2.46%
1.250.000,00 - 1.500.000,00	10,692,377.06	0.11%	8	0.01%	1.95%
1.500.000,00 - more	38,992,514.84	0.41%	18	0.01%	2.10%
	9,430,157,437.09	100.0%	163,375	100.0%	3.01%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,065,294,133.35	11.29%	11,082	6.78%	2.94%
Building	2,769,682.08	0.02%	36	0.02%	2.70%
House incl. land plot	7,893,377,695.32	83.70%	147,188	90.09%	3.03%
N/A	349,689.75	0.00%	8	0.01%	2.71%
Other real estate	46,840,523.54	0.49%	753	0.46%	2.91%
Professional Use	421,525,713.05	4.46%	4,308	2.64%	2.83%
	9,430,157,437.09	100.0%	163,375	100.0%	3.01%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	280,594,315.09	2.98%	5,438	3.33%	3.03%
AITOLOAKARNANIA	130,892,029.46	1.39%	2,778	1.70%	3.49%
ARGOLIDA	76,324,195.56	0.81%	1,234	0.76%	3.07%
ARKADIA	48,531,939.10	0.52%	887	0.54%	2.94%
ARTA	26,023,106.04	0.28%	652	0.40%	2.94%
ATTICA	4,636,124,413.08	49.16%	69,890	42.78%	2.84%
CHALKIDIKI	84,990,011.90	0.90%	1,793	1.10%	3.46%
CHANIA	130,191,676.08	1.38%	1,910	1.17%	3.01%
CHIOS	48,292,214.45	0.51%	837	0.51%	3.05%
CORFU	77,691,027.13	0.82%	1,231	0.75%	2.88%
DODEKANISA	232,309,138.05	2.46%	3,163	1.94%	2.99%
DRAMA	51,330,480.08	0.54%	1,565	0.96%	3.72%
EVOIA	137,687,100.85	1.46%	2,718	1.66%	3.15%
EVKITANIA	7,289,272.96	0.08%	188	0.12%	3.35%
EVROS	96,402,340.63	1.02%	2,759	1.69%	3.70%
FLORINA	20,438,710.32	0.22%	550	0.34%	3.81%
FOKIDA	17,652,634.63	0.19%	355	0.22%	3.25%
FTHIOTIDA	127,398,760.92	1.35%	2,682	1.64%	3.16%
GREVENA	17,355,869.44	0.18%	377	0.23%	3.11%
HERAKLION	150,662,650.80	1.60%	2,169	1.33%	2.81%
ILEIA	91,689,078.57	0.97%	2,073	1.27%	3.52%
IMATHIA	54,481,175.37	0.58%	1,227	0.75%	3.45%
IOANNINA	132,367,678.31	1.40%	2,347	1.44%	2.76%
KARDITSA	68,215,881.46	0.72%	1,622	0.99%	3.02%
KASTORIA	20,260,884.13	0.22%	440	0.27%	3.05%
KAVALA	75,876,638.37	0.81%	1,763	1.08%	3.25%
KEFALLONIA	51,394,748.30	0.55%	835	0.51%	2.88%
KILKIS	47,687,658.31	0.51%	1,216	0.74%	3.52%
KORINTHIA	132,116,227.25	1.40%	2,122	1.30%	2.87%
KOZANI	61,786,403.95	0.66%	1,489	0.91%	3.11%
KYKLADES	135,669,223.30	1.44%	1,649	1.01%	2.77%
LAKONIA	70,311,669.23	0.75%	1,171	0.72%	3.04%
LARISA	181,979,930.29	1.93%	3,742	2.29%	3.06%
LASITHI	71,819,832.89	0.76%	1,108	0.68%	2.73%
LEFKADA	21,515,450.70	0.23%	421	0.26%	3.01%
LESBOS	90,313,402.71	0.96%	1,554	0.95%	3.10%
MAGNESIA	127,353,915.07	1.35%	2,544	1.56%	3.23%
MESSINIA	99,205,715.21	1.05%	1,909	1.17%	3.02%
PELLA	65,294,924.89	0.69%	1,761	1.08%	3.69%
PIERIA	102,074,561.76	1.08%	1,919	1.18%	3.28%
PREVEZA	55,789,126.46	0.59%	1,006	0.62%	2.90%
RETHYMNO	111,591,543.13	1.18%	1,842	1.13%	2.75%
RODOPI	51,620,287.43	0.55%	1,396	0.85%	3.44%
SAMOS	57,753,530.20	0.61%	824	0.50%	2.89%
SERRES	46,692,035.72	0.50%	1,167	0.71%	3.80%
THESSALONIKI	28,414,321.10	0.30%	573	0.35%	3.06%
THESSALONIKI	733,023,201.74	7.77%	14,676	8.98%	3.49%
TRIKALA	54,502,836.43	0.58%	1,250	0.77%	3.51%
VOIOTIA	82,030,915.73	0.87%	1,752	1.07%	3.22%
XANTHI	77,244,828.64	0.82%	2,265	1.39%	3.57%
ZAKYNTHOS	31,897,923.87	0.34%	536	0.33%	2.85%
Total	9,430,157,437.09	100.0%	163,375	100.0%	3.01%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9,430,157,437.09	100.00%	219,509	100.00%	3.01%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

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	3,085,791,810.85	32.72%	69,938	31.86%	2.21%
Euribor 1M Linked	418,324,641.97	4.44%	6,681	3.04%	1.94%
Euribor 3M Linked	3,127,852,554.19	33.17%	56,752	25.85%	3.06%
Fixed	1,666,175,477.61	17.67%	35,541	16.19%	3.37%
Hellenic Government Bond	451,278,659.04	4.79%	18,588	8.47%	7.04%
Liibor 1M Linked	282,211,059.12	2.99%	2,186	1.00%	1.84%
Originator Rate	398,523,234.31	4.23%	29,823	13.59%	4.76%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

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)	187,310	5,643,341.04	8,116,301,432.21	85.33%	86.06%
31-60 days past due	12,815	4,918,415.69	620,012,536.37	5.84%	6.57%
61-90 days past due	19,384	21,542,055.41	693,843,468.51	8.83%	7.35%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	219,509	32,103,812.14	9,430,157,437.09	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	2,570,869,137.53	27.26%	62,984	28.69%	3.26%
Completion/construction of primary residence	1,280,042,862.94	13.57%	36,927	16.82%	3.14%
Completion/construction of secondary	986,851,302.80	10.46%	15,167	6.91%	2.64%
Refinancing loans from other banks	1,757,383,261.36	18.63%	32,490	14.80%	2.76%
Buy Secondary	417,325,385.30	4.42%	6,168	2.81%	2.86%
Professional use	126,681,292.66	1.34%	1,812	0.83%	3.01%
Land Purchase For Residence Construction	103,081,461.30	1.09%	2,220	1.01%	3.94%
Renovating	2,184,411,745.87	23.16%	61,232	27.90%	2.98%
Other	3,510,987.33	0.03%	509	0.23%	6.86%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,050,526,900.57	85.37%	183,344	83.53%	3.06%
Subsidized Loans	1,379,630,536.52	14.62%	36,165	16.48%	2.74%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,657,898,124.71	49.39%	78,934	49.59%	2.97%
Self Employed	2,351,082,280.75	24.93%	28,571	17.95%	2.91%
Unemployed	971,781,105.50	10.30%	18,213	11.44%	3.06%
Retired	1,186,810,920.06	12.58%	25,620	16.09%	3.06%
N/A	262,585,006.07	2.78%	7,848	4.93%	4.26%
	9,430,157,437.09	100.0%	159,186	100.0%	3.01%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	740,866,307.87	7.85%	12,644	5.76%	2.68%
Retired Employee	96,015,806.80	1.01%	1,979	0.90%	2.68%
No Employee	8,593,275,322.42	91.12%	204,886	93.34%	3.04%
	9,430,157,437.09	100.0%	219,509	100.0%	3.01%

* 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.