

Covered Bond Programme II



Monthly Investor Report

June 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	30-06-2014	30-06-2010
Portfolio Cut off Date	30-06-2014	30-06-2010
Original Principal Balance	10.704.239.488,00	4.884.632.703,00
Principal Balance	7.508.628.329,41	3.639.740.247,00
Number of Borrowers	121.915	68.622
Number of Loanparts	164.705	93.060
Number of Properties	124.875	69.543
Average Principal Balance (borrower)	61.589,04	53.040,43
Average Principal Balance (parts)	45.588,34	39.111,76
Coupon: Weighted Average	2,6	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,28	67,08
Weighted Average Loan to Indexed Value	70,25	48,96
Seasoning (years): Weighted Average	6,69	4,42
Original Maturity (years): Weighted Average	27,10	18,53
Remaining Tenor (years): Weighted Average	20,44	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	5.600.000.000,00
Negative Carry	89.500.000,00
Outstanding Accrued Interest on Bonds	2.025.000,00
Current Outstanding Balance	7.508.628.329,41
Adjusted Nominal Value Assets *	6.961.563.855,91
Outstanding Accrued Interest on Assets	11.943.940,97
Nominal Value Test Current Value **	81,38 %
<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	7,307,492,463.40	97.32%	163,013	98.97%	2.65%
Swiss Franc	201,135,866.01	2.68%	1,692	1.03%	1.95%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,166,046,668.05	15.53%	32,938	20.00%	3.95%
Standard Amortising	6,342,581,661.36	84.47%	131,767	80.00%	2.39%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

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%	4,979,801,062.92	66.32%	97,080	58.94%	1.92%
2.5% - 2.99%	1,026,165,042.01	13.67%	18,247	11.08%	2.78%
3% - 3.49%	464,211,145.23	6.18%	8,855	5.38%	3.19%
3.5% - 3.99%	175,656,241.65	2.34%	2,690	1.63%	3.70%
4% - 4.49%	50,131,322.23	0.67%	751	0.46%	4.23%
4.5% - 4.99%	211,828,094.00	2.82%	13,799	8.38%	4.76%
5% - 5.49%	61,026,096.79	0.81%	1,457	0.88%	5.21%
5.5% - 5.99%	87,675,288.57	1.17%	2,090	1.27%	5.73%
6% - 6.49%	13,460,156.09	0.18%	349	0.21%	6.22%
6.5% - 6.99%	30,631,573.64	0.41%	1,660	1.01%	6.72%
7% - 7.49%	386,750,117.98	5.15%	17,275	10.49%	7.05%
7.5% - more	21,292,188.30	0.28%	452	0.27%	8.76%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	48,712.90	0.00%	38	0.02%	2.44%
1987	11,976.39	0.00%	5	0.00%	2.00%
1988	20,178.54	0.00%	6	0.00%	2.12%
1989	66,084.20	0.00%	18	0.01%	2.44%
1990	75,302.74	0.00%	26	0.02%	2.12%
1991	55,030.79	0.00%	19	0.01%	2.69%
1992	101,756.17	0.00%	18	0.01%	4.09%
1993	307,106.81	0.00%	26	0.02%	3.46%
1994	132,463.15	0.00%	28	0.02%	2.47%
1995	665,184.28	0.01%	66	0.04%	2.66%
1996	1,503,134.80	0.02%	160	0.10%	2.91%
1997	2,317,852.14	0.03%	264	0.16%	2.77%
1998	3,060,680.31	0.04%	401	0.24%	2.76%
1999	12,168,796.05	0.16%	2,793	1.70%	2.84%
2000	42,785,901.50	0.57%	6,094	3.70%	3.06%
2001	104,178,102.42	1.39%	9,125	5.54%	3.16%
2002	196,184,418.55	2.61%	11,710	7.11%	3.56%
2003	316,933,236.64	4.22%	14,191	8.62%	3.94%
2004	427,941,086.20	5.70%	11,318	6.87%	3.19%
2005	834,441,458.71	11.11%	18,009	10.94%	2.88%
2006	917,017,111.85	12.21%	17,170	10.43%	2.42%
2007	959,294,738.93	12.78%	16,518	10.03%	1.96%
2008	958,840,936.40	12.77%	15,056	9.14%	2.15%
2009	1,234,468,120.71	16.44%	18,287	11.11%	2.50%
2010	734,654,975.86	9.78%	11,101	6.74%	2.77%
2011	330,193,671.46	4.40%	5,363	3.26%	3.08%
2012	274,840,691.29	3.66%	4,152	2.52%	2.88%
2013	142,001,339.01	1.89%	2,460	1.49%	2.81%
2014	14,318,280.61	0.19%	283	0.17%	2.41%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	1,883,320.15	0.03%	1,811	1.10%	3.78%
2015	18,934,108.86	0.25%	5,008	3.04%	3.86%
2016	51,865,920.32	0.69%	7,083	4.30%	4.23%
2017	102,775,131.72	1.37%	8,653	5.25%	4.81%
2018	93,455,794.62	1.24%	5,625	3.42%	3.57%
2019	108,070,033.06	1.44%	4,709	2.86%	3.07%
2020	178,423,371.69	2.38%	5,715	3.47%	2.82%
2021	195,510,002.90	2.60%	5,635	3.42%	2.58%
2022	187,042,016.90	2.49%	5,241	3.18%	2.09%
2023	197,881,259.73	2.64%	5,174	3.14%	2.08%
2024	232,748,844.00	3.10%	4,699	2.85%	2.01%
2025	277,953,120.34	3.70%	8,111	4.92%	3.45%
2026	188,483,974.70	2.51%	4,587	2.78%	3.99%
2027	307,249,920.85	4.09%	7,476	4.54%	4.21%
2028	233,780,162.64	3.11%	5,485	3.33%	3.13%
2029	244,180,824.61	3.25%	4,873	2.96%	2.87%
2030	224,525,271.14	2.99%	4,265	2.59%	2.66%
2031	162,551,503.23	2.16%	3,039	1.85%	2.39%
2032	182,528,689.41	2.43%	3,569	2.17%	2.23%
2033	201,052,941.76	2.68%	3,881	2.36%	2.36%
2034	253,860,726.04	3.38%	4,240	2.57%	2.44%
2035	307,869,807.50	4.10%	5,100	3.10%	2.24%
2036	235,711,518.21	3.14%	3,721	2.26%	2.17%
2037	230,571,424.69	3.07%	3,678	2.23%	1.94%
2038	226,177,485.86	3.01%	3,332	2.02%	2.16%
2039	233,927,167.72	3.12%	3,364	2.04%	2.57%
2040	170,735,050.12	2.27%	2,522	1.53%	2.67%
2041	158,549,842.11	2.11%	2,234	1.36%	2.51%
2042	157,478,093.64	2.10%	2,500	1.52%	2.27%
2043	170,516,135.01	2.27%	2,647	1.61%	2.32%
2044	146,705,854.75	1.95%	2,100	1.28%	2.45%
2045	129,142,415.91	1.72%	1,787	1.08%	2.39%
2046	171,496,063.68	2.28%	2,339	1.42%	2.12%
2047	186,398,390.63	2.48%	2,552	1.55%	2.01%
2048	181,130,220.54	2.41%	2,418	1.47%	2.22%
2049	192,662,460.74	2.57%	2,554	1.55%	2.51%
2050	152,698,842.57	2.03%	2,083	1.26%	2.63%
2051	95,135,232.70	1.27%	1,337	0.81%	2.52%
2052	102,416,838.82	1.36%	1,489	0.90%	2.46%
2053	128,751,305.49	1.71%	1,725	1.05%	2.44%
2054	98,341,694.75	1.31%	1,275	0.77%	2.55%
2055	72,996,257.61	0.97%	929	0.56%	2.65%
2056	62,321,698.02	0.83%	802	0.49%	2.61%
2057	113,410,402.17	1.51%	1,470	0.89%	2.59%
2058	88,653,017.39	1.18%	1,230	0.75%	2.44%
2059	50,074,170.11	0.67%	638	0.39%	2.82%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	14,760,225.90	0.20%	290	0.18%	2.41%
0.5 - 1.0	42,315,419.90	0.56%	759	0.46%	2.66%
1.0 - 1.5	101,480,403.28	1.35%	1,728	1.05%	2.87%
1.5 - 2.0	109,313,371.17	1.46%	1,691	1.03%	2.90%
2.0 - 2.5	166,794,019.90	2.22%	2,482	1.51%	2.86%
2.5 - 3.0	165,471,635.52	2.20%	2,564	1.56%	2.96%
3.0 - 4.0	419,806,548.03	5.59%	6,762	4.11%	3.14%
4.0 - 5.0	1,193,617,685.16	15.90%	17,677	10.73%	2.56%
5.0 - 6.0	1,036,087,500.46	13.80%	15,664	9.51%	2.38%
6.0 - 7.0	932,734,837.25	12.42%	15,426	9.37%	1.95%
7.0 - 8.0	976,691,008.22	13.01%	17,330	10.52%	2.15%
8.0 - 9.0	1,005,210,798.95	13.39%	20,706	12.57%	2.81%
9.0 - 10.0	478,594,083.37	6.37%	11,464	6.96%	2.95%
more - 10.0	865,750,792.30	11.53%	50,162	30.46%	3.52%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,529,662,289.35	86.96%	146,079	88.69%	2.64%
01-02	132,809,675.11	1.77%	3,025	1.84%	1.70%
02-03	35,747,116.71	0.48%	810	0.49%	3.85%
03-04	643,081,273.80	8.56%	11,267	6.84%	2.17%
04-05	16,845,261.99	0.22%	486	0.30%	5.67%
05-06	9,224,572.58	0.12%	238	0.14%	5.81%
06-07	5,496,809.48	0.07%	145	0.09%	5.35%
07-08	13,017,524.87	0.17%	186	0.11%	3.09%
08-09	5,256,458.78	0.07%	135	0.08%	5.20%
09-10	10,856,301.43	0.14%	281	0.17%	5.60%
10-11	6,177,025.28	0.08%	155	0.09%	5.97%
11-12	4,087,305.22	0.05%	101	0.06%	5.17%
12-13	11,967,992.45	0.16%	281	0.17%	5.24%
13-14	8,870,855.96	0.12%	203	0.12%	5.23%
14-15	16,444,794.53	0.22%	335	0.20%	5.56%
15-16	8,615,397.01	0.11%	189	0.11%	5.38%
16-17	5,585,718.36	0.07%	117	0.07%	4.77%
17-18	4,736,897.93	0.06%	78	0.05%	4.35%
18-19	3,022,985.09	0.04%	56	0.03%	3.45%
19-20	2,141,342.48	0.03%	47	0.03%	3.17%
20-21	1,689,287.07	0.02%	31	0.02%	3.11%
21-22	3,222,679.37	0.04%	52	0.03%	3.14%
22-23	2,574,930.62	0.03%	41	0.02%	3.11%
23-24	1,732,390.40	0.02%	31	0.02%	3.12%
24-25	2,331,626.93	0.03%	36	0.02%	3.13%
25-26	2,414,717.98	0.03%	36	0.02%	3.12%
26-27	865,340.99	0.01%	15	0.01%	3.20%
27-28	2,749,984.74	0.04%	35	0.02%	3.10%
28-29	1,273,205.85	0.02%	19	0.01%	3.16%
29-30	1,774,921.47	0.02%	26	0.02%	3.19%
30 - more	14,351,645.58	0.19%	169	0.10%	3.08%
Matured					
	7,508,628,329.41	100.%	164,705	100.%	2.63%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,28 %					
less - 40.00%	1,021,507,559.45	13.60%	26,696	21.38%	2.76%
40.01% - 50.00%	798,421,958.15	10.63%	15,710	12.58%	2.67%
50.01% - 60.00%	956,401,850.70	12.74%	16,727	13.40%	2.61%
60.01% - 70.00%	1,332,958,820.39	17.75%	19,770	15.83%	2.62%
70.01% - 80.00%	1,759,182,810.21	23.43%	24,662	19.75%	2.43%
80.01% - 85.00%	554,825,308.58	7.39%	5,624	4.50%	2.38%
85.01% - 90.00%	463,344,986.46	6.17%	4,906	3.93%	2.26%
90.01% - 95.00%	191,766,635.71	2.55%	2,385	1.91%	2.76%
95.01% - 100.00%	267,357,898.30	3.56%	5,633	4.51%	4.06%
100.01% - 105.00%	40,516,737.14	0.54%	623	0.50%	3.32%
105.01% - 110.00%	30,164,812.69	0.40%	466	0.37%	3.28%
110.01% - 115.00%	21,298,828.31	0.28%	333	0.27%	3.59%
115.01% - 120.00%	16,049,271.60	0.21%	275	0.22%	3.74%
120.01% - 125.00%	11,760,997.19	0.16%	214	0.17%	3.58%
125.01% - 128.00%	7,145,913.54	0.10%	125	0.10%	3.31%
128.01% - more	35,923,940.99	0.48%	726	0.58%	3.88%
	7,508,628,329.41	100.0%	124,875	100.0%	2.63%

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%	1,418,588,203.25	18.89%	54,966	44.02%	2.95%
40.01% - 50.00%	667,856,137.86	8.90%	11,650	9.33%	2.68%
50.01% - 60.00%	757,395,381.42	10.09%	10,653	8.53%	2.62%
60.01% - 70.00%	788,333,526.45	10.50%	9,947	7.97%	2.58%
70.01% - 80.00%	860,662,220.80	11.46%	9,703	7.77%	2.54%
80.01% - 85.00%	463,986,965.50	6.18%	4,726	3.79%	2.51%
85.01% - 90.00%	462,278,046.75	6.16%	4,479	3.59%	2.49%
90.01% - 95.00%	446,952,994.52	5.95%	4,278	3.43%	2.64%
95.01% - 100.00%	408,501,825.85	5.44%	3,866	3.10%	2.66%
100.01% - 105.00%	401,100,574.67	5.34%	3,602	2.88%	2.48%
105.01% - 110.00%	338,800,044.72	4.51%	2,898	2.32%	2.41%
110.01% - 115.00%	283,138,603.32	3.77%	2,391	1.92%	2.47%
115.01% - 120.00%	211,033,804.30	2.81%	1,716	1.37%	2.40%
	7,508,628,329.41	100.0%	124,875	100.0%	2.63%

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	442,791,161.47	5.90%	37,628	30.13%	3.75%
25.000,00 - 50.000,00	1,262,794,501.62	16.82%	33,195	26.58%	3.51%
50.000,00 - 75.000,00	1,246,987,231.31	16.61%	20,370	16.31%	2.61%
75.000,00 - 100.000,00	1,163,772,558.49	15.50%	13,455	10.78%	2.39%
100.000,00 - 125.000,00	826,114,506.37	11.00%	7,402	5.93%	2.28%
125.000,00 - 150.000,00	637,189,217.97	8.49%	4,674	3.74%	2.29%
150.000,00 - 175.000,00	424,872,244.98	5.66%	2,632	2.11%	2.25%
175.000,00 - 200.000,00	312,805,613.28	4.17%	1,679	1.35%	2.26%
200.000,00 - 225.000,00	213,681,083.89	2.85%	1,009	0.81%	2.21%
225.000,00 - 250.000,00	163,482,089.97	2.18%	690	0.55%	2.27%
250.000,00 - 275.000,00	133,638,341.51	1.78%	511	0.41%	2.24%
275.000,00 - 300.000,00	102,609,463.23	1.37%	359	0.29%	2.16%
300.000,00 - 325.000,00	85,763,705.77	1.14%	275	0.22%	2.32%
325.000,00 - 350.000,00	65,771,557.12	0.88%	195	0.16%	2.15%
350.000,00 - 375.000,00	48,024,872.36	0.64%	133	0.11%	2.18%
375.000,00 - 400.000,00	40,891,389.18	0.54%	106	0.09%	2.28%
400.000,00 - 425.000,00	41,187,296.20	0.55%	100	0.08%	2.26%
425.000,00 - 450.000,00	32,786,658.27	0.44%	75	0.06%	2.21%
450.000,00 - 475.000,00	24,485,654.71	0.33%	53	0.04%	2.36%
475.000,00 - 500.000,00	23,340,657.37	0.31%	48	0.04%	2.27%
500.000,00 - 600.000,00	80,647,565.52	1.07%	148	0.12%	2.14%
600.000,00 - 700.000,00	23,416,657.11	0.31%	36	0.03%	2.14%
700.000,00 - 800.000,00	26,879,250.74	0.36%	36	0.03%	2.33%
800.000,00 - 900.000,00	14,380,190.84	0.19%	17	0.01%	2.37%
900.000,00 - 1.000.000,00	13,172,429.44	0.18%	14	0.01%	2.04%
1.000.000,00 - 1.250.000,00	13,472,755.32	0.18%	12	0.01%	2.00%
1.250.000,00 - 1.500.000,00	11,037,529.84	0.15%	8	0.01%	1.89%
1.500.000,00 - more	32,632,145.53	0.43%	15	0.01%	2.10%
	7,508,628,329.41	100.%	124,875	100.%	2.63%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	7,106,378,689.84	94.64%	120,633	96.60%	2.64%
Other real estate	9,973,123.58	0.13%	101	0.08%	2.33%
Professional Use	392,276,515.99	5.22%	4,141	3.32%	2.60%
	7,508,628,329.41	100.%	124,875	100.%	2.63%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	229,248,946.70	3.05%	4,204	3.37%	2.67%
AITOLOAKARNANIA	104,938,563.21	1.40%	2,061	1.65%	3.10%
ARGOLIDA	58,751,894.54	0.78%	894	0.72%	2.51%
ARKADIA	39,926,056.76	0.53%	691	0.55%	2.46%
ARTA	20,683,378.53	0.28%	462	0.37%	2.46%
ATTICA	3,605,423,796.00	48.02%	52,139	41.75%	2.44%
CHALKIDIKI	71,685,787.45	0.96%	1,392	1.12%	3.03%
CHANIA	113,947,475.68	1.52%	1,593	1.28%	2.75%
CHIOS	38,511,802.28	0.51%	605	0.48%	2.55%
CORFU	71,332,782.19	0.95%	1,044	0.84%	2.52%
DODEKANISA	200,064,922.02	2.66%	2,556	2.05%	2.54%
DRAMA	43,735,283.37	0.58%	1,415	1.13%	3.37%
EVOIA	104,356,787.83	1.39%	1,964	1.57%	2.63%
EVKITANIA	5,423,921.20	0.07%	135	0.11%	2.76%
EVROS	75,146,870.49	1.00%	2,200	1.76%	3.40%
FLORINA	15,764,331.20	0.21%	415	0.33%	3.43%
FOKIDA	12,875,651.31	0.17%	233	0.19%	2.68%
FTHIOTIDA	93,915,021.32	1.25%	1,836	1.47%	2.68%
GREVENA	13,921,553.62	0.19%	290	0.23%	2.71%
HERAKLION	120,271,000.49	1.60%	1,696	1.36%	2.42%
ILEIA	75,657,689.27	1.01%	1,557	1.25%	3.21%
IMATHIA	46,598,830.23	0.62%	1,042	0.83%	3.09%
IOANNINA	106,431,043.47	1.42%	1,769	1.42%	2.37%
KARDITSA	54,421,462.07	0.73%	1,239	0.99%	2.67%
KASTORIA	15,623,143.81	0.21%	327	0.26%	2.73%
KAVALA	62,972,638.21	0.84%	1,457	1.17%	2.85%
KEFALLONIA	30,891,702.27	0.41%	437	0.35%	2.33%
KILKIS	38,072,023.13	0.51%	977	0.78%	3.22%
KORINTHIA	100,337,776.36	1.34%	1,505	1.21%	2.46%
KOZANI	52,173,579.08	0.70%	1,189	0.95%	2.62%
KYKLADES	107,275,181.67	1.43%	1,154	0.92%	2.39%
LAKONIA	52,730,601.15	0.70%	840	0.67%	2.51%
LARISA	153,606,007.17	2.05%	3,060	2.45%	2.70%
LASITHI	57,138,557.97	0.76%	782	0.63%	2.27%
LEFKADA	15,468,652.78	0.21%	294	0.24%	2.69%
LESBOS	78,763,082.65	1.05%	1,238	0.99%	2.68%
MAGNESIA	108,922,693.25	1.45%	1,942	1.56%	2.86%
MESSINIA	74,756,972.32	1.00%	1,287	1.03%	2.56%
PELLA	53,895,844.14	0.72%	1,439	1.15%	3.42%
PIERIA	83,176,109.06	1.11%	1,589	1.27%	3.00%
PREVEZA	47,304,678.97	0.63%	758	0.61%	2.41%
RETHYMNO	86,021,023.11	1.15%	1,309	1.05%	2.39%
RODOPI	45,021,664.31	0.60%	1,142	0.92%	3.05%
SAMOS	45,443,858.52	0.61%	574	0.46%	2.39%
SERBIA	1,236,235.67	0.02%	19	0.02%	4.86%
SERRES	39,735,607.43	0.53%	965	0.77%	3.50%
THESPROTIA	22,246,335.47	0.30%	391	0.31%	2.57%
THESSALONIKI	611,628,804.93	8.15%	12,179	9.75%	3.23%
TRIKALA	48,356,185.71	0.64%	1,010	0.81%	3.33%
VOIOTIA	61,506,821.21	0.82%	1,241	0.99%	2.76%
XANTHI	62,196,991.10	0.83%	1,939	1.55%	3.33%
ZAKYNTHOS	29,090,706.73	0.39%	399	0.32%	2.61%
Total	7,508,628,329.41	100.0%	124,875	100.0%	2.63%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,508,628,329.41	100.00%	164,705	100.00%	2.63%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

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	2,312,787,925.52	30.80%	49,448	30.02%	1.83%
Euribor 1M Linked	377,280,814.15	5.02%	6,050	3.67%	1.77%
Euribor 3M Linked	2,754,399,331.65	36.68%	49,824	30.25%	2.72%
Fixed	1,141,482,763.18	15.20%	22,433	13.62%	2.54%
Hellenic Government Bond	391,155,659.46	5.21%	18,226	11.07%	7.04%
Liibor 1M Linked	189,712,885.29	2.53%	1,585	0.96%	1.81%
Originator Rate	341,808,950.16	4.55%	17,139	10.41%	4.02%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

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)	139,328	5,392,456.84	6,581,598,540.81	84.59%	87.65%
31-60 days past due	8,275	3,617,586.71	404,418,387.91	5.02%	5.38%
61-90 days past due	17,102	20,155,976.75	522,611,400.69	10.38%	6.96%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	164,705	29,166,020.30	7,508,628,329.41	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	2,098,407,659.43	27.94%	51,545	31.30%	2.91%
Completion/construction of primary residence	1,023,628,342.79	13.63%	28,771	17.47%	2.75%
Completion/construction of secondary	751,670,270.39	10.01%	9,825	5.97%	2.16%
Refinancing loans from other banks	1,568,223,471.48	20.88%	29,051	17.64%	2.48%
Buy Secondary	352,845,269.10	4.69%	4,474	2.72%	2.41%
Professional use	106,222,604.72	1.41%	1,398	0.85%	2.66%
Land Purchase For Residence Construction	56,716,183.97	0.75%	1,224	0.74%	4.39%
Renovating	1,522,116,922.97	20.27%	37,511	22.78%	2.46%
Other	26,684,681.18	0.35%	884	0.54%	8.11%
Refinancing NBG loans	2,109,495.11	0.02%	17	0.01%	1.84%
Refinancing Interest on primary residence loans	3,428.27	0.00%	5	0.00%	0.00%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	6,424,456,015.05	85.56%	133,691	81.17%	2.68%
Subsidized Loans	1,084,172,314.36	14.43%	31,014	18.83%	2.36%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,626,182,398.72	48.29%	60,066	49.27%	2.56%
Self Employed	1,848,379,863.41	24.61%	21,154	17.35%	2.57%
Unemployed	869,641,766.87	11.58%	16,522	13.55%	2.85%
Retired	1,005,282,856.70	13.38%	19,448	15.95%	2.58%
N/A	159,141,443.70	2.11%	4,725	3.88%	4.14%
	7,508,628,329.41	100.0%	121,915	100.0%	2.63%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	603,319,664.19	8.03%	10,488	6.37%	2.24%
Retired Employee	80,091,195.68	1.06%	1,680	1.02%	2.21%
No Employee	6,825,217,469.54	90.89%	152,537	92.61%	2.67%
	7,508,628,329.41	100.0%	164,705	100.0%	2.63%

* 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.