

Covered Bond Programme II



Monthly Investor Report

June 2016

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	CCC	Caa2	EUR	25,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	CCC	Caa2	EUR	25,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	CCC	Caa2	EUR	850,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	CCC	Caa2	EUR	850,000,000.00	Euribor_3M + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-06-2016	30-06-2010
Portfolio Cut off Date	30-06-2016	30-06-2010
Original Principal Balance	4.348.258.448,00	4.884.632.703,00
Principal Balance	2.571.951.894,00	3.639.740.247,00
Number of Borrowers	45.767	68.622
Number of Loanparts	59.071	93.060
Number of Properties	46.453	69.543
Average Principal Balance (borrower)	56.196,65	53.040,43
Average Principal Balance (parts)	43.540,01	39.111,76
Coupon: Weighted Average	2,1	3,7
Minimum	0,0	1,7
Maximum	11,4	17,0
Weighted Average Loan to Value	64,87	67,08
Weighted Average Loan to Indexed Value	71,83	48,96
Seasoning (years): Weighted Average	8,54	4,42
Original Maturity (years): Weighted Average	25,11	18,53
Remaining Tenor (years): Weighted Average	16,61	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.750.000.000,00
Negative Carry	22.375.000,00
Outstanding Accrued Interest on Bonds	565.583,33
Current Outstanding Balance	2.571.951.893,66
Adjusted Nominal Value Assets *	2.348.514.550,34
Outstanding Accrued Interest on Assets	2.272.236,39
Nominal Value Test Current Value **	75,18 %
<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	2,571,951,893.66	100.00%	59,071	100.00%	2.14%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	295,258,505.63	11.48%	7,328	12.41%	2.66%
Standard Amortising	2,276,693,388.03	88.52%	51,743	87.59%	2.07%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

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%	2,096,181,132.58	81.50%	46,459	78.65%	1.77%
2.5% - 2.99%	183,548,301.05	7.14%	4,132	6.99%	2.73%
3% - 3.49%	111,969,865.37	4.35%	2,316	3.92%	3.23%
3.5% - 3.99%	49,765,196.24	1.93%	895	1.52%	3.67%
4% - 4.49%	18,455,882.59	0.72%	365	0.62%	4.17%
4.5% - 4.99%	15,851,027.44	0.62%	503	0.85%	4.71%
5% - 5.49%	16,415,765.28	0.64%	504	0.85%	5.23%
5.5% - 5.99%	35,612,367.57	1.38%	972	1.65%	5.71%
6% - 6.49%	6,358,967.85	0.25%	125	0.21%	6.19%
6.5% - 6.99%	9,405,552.57	0.37%	692	1.17%	6.68%
7% - 7.49%	24,470,733.51	0.95%	1,971	3.34%	7.06%
7.5% - more	3,917,101.61	0.15%	137	0.23%	8.60%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	23,999.51	0.00%	27	0.05%	2.00%
1987	1,351.60	0.00%	1	0.00%	2.00%
1988	10,604.62	0.00%	4	0.01%	2.00%
1989	21,719.62	0.00%	8	0.01%	2.00%
1990	53,641.38	0.00%	10	0.02%	2.00%
1991	24,155.01	0.00%	10	0.02%	2.14%
1992	51,421.61	0.00%	13	0.02%	4.19%
1993	72,389.50	0.00%	12	0.02%	4.20%
1994	5,672.80	0.00%	3	0.01%	3.92%
1995	29,154.13	0.00%	8	0.01%	4.07%
1996	169,514.13	0.01%	20	0.03%	2.69%
1997	157,312.62	0.01%	27	0.05%	2.19%
1998	333,764.60	0.01%	58	0.10%	2.10%
1999	1,465,125.62	0.06%	172	0.29%	2.09%
2000	5,397,676.05	0.21%	457	0.77%	2.17%
2001	16,189,594.94	0.63%	1,744	2.95%	2.10%
2002	40,638,184.89	1.58%	3,249	5.50%	2.27%
2003	75,452,961.28	2.93%	3,783	6.40%	2.51%
2004	130,460,442.12	5.07%	4,251	7.20%	2.13%
2005	316,777,550.12	12.32%	7,780	13.17%	2.05%
2006	350,210,308.90	13.62%	7,615	12.89%	1.99%
2007	390,143,236.05	15.17%	7,823	13.24%	1.68%
2008	351,536,527.14	13.67%	6,538	11.07%	1.90%
2009	421,864,379.78	16.40%	7,154	12.11%	2.24%
2010	273,446,968.34	10.63%	4,635	7.85%	2.54%
2011	72,781,773.06	2.83%	1,295	2.19%	3.25%
2012	26,568,212.49	1.03%	499	0.84%	2.92%
2013	35,261,456.44	1.37%	702	1.19%	2.69%
2014	39,962,203.90	1.55%	741	1.25%	3.07%
2015	17,658,047.79	0.69%	340	0.58%	2.97%
2016	5,182,543.62	0.20%	92	0.16%	2.23%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	1,393,958.29	0.05%	1,120	1.90%	3.09%
2017	10,958,580.15	0.43%	2,348	3.97%	3.06%
2018	18,330,961.00	0.71%	1,966	3.33%	2.37%
2019	29,700,505.29	1.15%	2,044	3.46%	2.28%
2020	56,154,149.59	2.18%	2,708	4.58%	2.20%
2021	66,494,124.08	2.59%	2,753	4.66%	2.32%
2022	76,561,121.40	2.98%	2,775	4.70%	1.85%
2023	79,769,134.59	3.10%	2,571	4.35%	1.90%
2024	96,237,265.92	3.74%	2,546	4.31%	1.87%
2025	102,462,721.10	3.98%	2,820	4.77%	2.20%
2026	67,629,722.69	2.63%	1,900	3.22%	2.27%
2027	91,892,346.51	3.57%	2,410	4.08%	2.47%
2028	87,814,115.16	3.41%	2,052	3.47%	2.38%
2029	115,631,578.53	4.50%	2,559	4.33%	2.45%
2030	120,718,643.60	4.69%	2,558	4.33%	2.37%
2031	93,118,667.61	3.62%	1,742	2.95%	2.16%
2032	87,472,449.35	3.40%	1,688	2.86%	1.93%
2033	86,928,495.89	3.38%	1,574	2.66%	2.04%
2034	129,667,082.95	5.04%	2,233	3.78%	2.20%
2035	175,472,423.57	6.82%	3,033	5.13%	2.04%
2036	123,452,656.77	4.80%	2,040	3.45%	1.96%
2037	108,177,789.86	4.21%	1,788	3.03%	1.69%
2038	92,733,777.09	3.61%	1,407	2.38%	1.87%
2039	107,896,124.74	4.20%	1,560	2.64%	2.30%
2040	90,749,435.41	3.53%	1,304	2.21%	2.42%
2041	75,987,612.54	2.95%	1,064	1.80%	2.30%
2042	64,372,520.30	2.50%	899	1.52%	1.91%
2043	56,767,292.02	2.21%	703	1.19%	2.07%
2044	57,777,858.50	2.25%	737	1.25%	2.34%
2045	47,873,964.74	1.86%	543	0.92%	2.26%
2046	38,375,647.10	1.49%	421	0.71%	1.93%
2047	42,712,231.53	1.66%	466	0.79%	1.80%
2048	28,308,887.62	1.10%	303	0.51%	2.04%
2049	22,429,782.09	0.87%	219	0.37%	2.24%
2050	14,410,919.50	0.56%	148	0.25%	2.46%
2051	1,950,928.86	0.08%	28	0.05%	2.66%
2052	1,987,877.23	0.08%	27	0.05%	2.36%
2053	1,065,846.07	0.04%	9	0.02%	2.31%
2054	478,079.41	0.02%	4	0.01%	2.17%
2055	34,615.01	0.00%	1	0.00%	2.12%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	5,224,380.64	0.20%	93	0.16%	2.23%
0.5 - 1.0	5,406,550.98	0.21%	107	0.18%	2.38%
1.0 - 1.5	12,679,569.23	0.49%	240	0.41%	3.25%
1.5 - 2.0	23,986,105.53	0.93%	438	0.74%	3.30%
2.0 - 2.5	15,740,243.05	0.61%	298	0.50%	2.70%
2.5 - 3.0	16,157,100.54	0.63%	304	0.51%	2.53%
3.0 - 4.0	31,953,227.94	1.24%	655	1.11%	2.82%
4.0 - 5.0	39,536,375.99	1.54%	705	1.19%	3.19%
5.0 - 6.0	145,202,060.67	5.65%	2,539	4.30%	2.99%
6.0 - 7.0	423,917,540.19	16.48%	7,106	12.03%	2.30%
7.0 - 8.0	349,153,607.75	13.58%	6,199	10.49%	2.12%
8.0 - 9.0	374,819,919.28	14.57%	7,269	12.31%	1.70%
9.0 - 10.0	387,205,324.82	15.05%	7,995	13.53%	1.83%
more - 10.0	740,969,887.05	28.81%	25,123	42.53%	2.12%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

7. Remaining Tenor

Current Period

In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2,158,212,526.54	83.91%	50,308	85.16%	2.05%
01-02	340,841,826.56	13.25%	6,895	11.67%	2.15%
02-03	7,460,327.61	0.29%	253	0.43%	5.66%
03-04	3,778,659.20	0.15%	118	0.20%	5.79%
04-05	2,818,040.56	0.11%	90	0.15%	5.34%
05-06	2,884,921.70	0.11%	123	0.21%	5.21%
06-07	1,909,248.14	0.07%	70	0.12%	5.26%
07-08	5,556,602.97	0.22%	166	0.28%	5.46%
08-09	2,445,814.84	0.10%	77	0.13%	6.01%
09-10	2,353,578.23	0.09%	68	0.12%	4.77%
10-11	5,642,285.57	0.22%	153	0.26%	5.15%
11-12	4,562,757.51	0.18%	113	0.19%	5.31%
12-13	6,852,297.95	0.27%	150	0.25%	5.52%
13-14	4,048,962.55	0.16%	106	0.18%	5.06%
14-15	2,836,003.74	0.11%	69	0.12%	4.59%
15-16	2,942,135.87	0.11%	48	0.08%	4.29%
16-17	1,035,228.67	0.04%	24	0.04%	3.56%
17-18	526,584.75	0.02%	17	0.03%	2.99%
18-19	1,266,977.82	0.05%	27	0.05%	2.97%
19-20	2,173,346.29	0.08%	39	0.07%	3.08%
20-21	1,870,388.98	0.07%	31	0.05%	3.06%
21-22	860,145.79	0.03%	13	0.02%	3.12%
22-23	1,021,408.37	0.04%	15	0.03%	3.04%
23-24	1,484,916.04	0.06%	21	0.04%	3.13%
24-25	413,434.80	0.02%	6	0.01%	3.50%
25-26	572,793.28	0.02%	8	0.01%	3.12%
26-27	531,512.44	0.02%	6	0.01%	3.11%
27-28	965,424.78	0.04%	12	0.02%	3.12%
28-29	818,315.76	0.03%	10	0.02%	2.55%
29-30	593,417.18	0.02%	8	0.01%	2.70%
30 - more	2,672,009.17	0.10%	27	0.05%	3.06%
Matured					
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 64,87 %					
less - 40.00%	354,580,572.40	13.79%	9,663	20.80%	2.35%
40.01% - 50.00%	286,652,836.91	11.15%	5,971	12.85%	2.25%
50.01% - 60.00%	328,372,050.41	12.77%	6,286	13.53%	2.19%
60.01% - 70.00%	421,631,943.28	16.39%	7,286	15.68%	2.22%
70.01% - 80.00%	597,267,625.09	23.22%	9,755	21.00%	2.04%
80.01% - 85.00%	196,664,297.09	7.65%	2,344	5.05%	2.01%
85.01% - 90.00%	193,934,835.76	7.54%	2,307	4.97%	1.82%
90.01% - 95.00%	73,481,083.83	2.86%	895	1.93%	1.87%
95.01% - 100.00%	89,290,946.06	3.47%	1,478	3.18%	2.24%
100.01% - 105.00%	10,144,869.28	0.39%	175	0.38%	2.29%
105.01% - 110.00%	7,886,243.83	0.31%	111	0.24%	2.08%
110.01% - 115.00%	6,524,615.22	0.25%	108	0.23%	2.46%
115.01% - 120.00%	5,476,400.02	0.21%	72	0.15%	2.56%
125.01% - 128.00%	19,978.91	0.00%	1	0.00%	2.12%
128.01% - more	23,595.57	0.00%	1	0.00%	1.42%
	2,571,951,893.66	100.0%	46,453	100.0%	2.14%

9. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 69,22 %					
less - 40.00%	551,176,127.54	21.43%	20,908	45.01%	2.25%
40.01% - 50.00%	257,981,635.29	10.03%	4,735	10.19%	2.16%
50.01% - 60.00%	266,720,372.85	10.37%	4,261	9.17%	2.19%
60.01% - 70.00%	272,552,571.68	10.60%	3,773	8.12%	2.21%
70.01% - 80.00%	274,833,898.82	10.69%	3,390	7.30%	2.13%
80.01% - 85.00%	126,082,284.96	4.90%	1,458	3.14%	2.11%
85.01% - 90.00%	122,367,099.53	4.76%	1,382	2.98%	2.18%
90.01% - 95.00%	114,269,996.32	4.44%	1,174	2.53%	2.11%
95.01% - 100.00%	94,304,309.36	3.67%	954	2.05%	2.08%
100.01% - 105.00%	94,225,777.64	3.66%	890	1.92%	2.09%
105.01% - 110.00%	81,126,675.50	3.15%	768	1.65%	2.05%
110.01% - 115.00%	71,017,476.10	2.76%	696	1.50%	1.99%
115.01% - 120.00%	66,210,502.44	2.57%	594	1.28%	1.86%
120.01% - 125.00%	48,456,617.07	1.88%	428	0.92%	1.96%
125.01% - 128.00%	26,487,424.89	1.03%	212	0.46%	1.88%
128.01% - more	104,139,123.67	4.05%	830	1.79%	1.91%
	2,571,951,893.66	100.0%	46,453	100.0%	2.14%

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	172,486,997.15	6.71%	14,048	30.24%	2.59%
25.000,00 - 50.000,00	490,597,845.30	19.07%	13,305	28.64%	2.37%
50.000,00 - 75.000,00	496,492,616.71	19.30%	8,076	17.39%	2.16%
75.000,00 - 100.000,00	408,495,031.81	15.88%	4,751	10.23%	2.13%
100.000,00 - 125.000,00	287,531,218.10	11.18%	2,583	5.56%	2.01%
125.000,00 - 150.000,00	188,389,297.35	7.32%	1,386	2.98%	2.02%
150.000,00 - 175.000,00	130,711,278.76	5.08%	808	1.74%	1.99%
175.000,00 - 200.000,00	86,775,595.81	3.37%	465	1.00%	1.92%
200.000,00 - 225.000,00	62,028,541.20	2.41%	293	0.63%	1.89%
225.000,00 - 250.000,00	45,864,633.47	1.78%	193	0.42%	1.91%
250.000,00 - 275.000,00	36,680,137.27	1.43%	141	0.30%	1.83%
275.000,00 - 300.000,00	25,228,123.01	0.98%	88	0.19%	1.94%
300.000,00 - 325.000,00	25,580,721.26	0.99%	82	0.18%	1.67%
325.000,00 - 350.000,00	15,485,232.25	0.60%	46	0.10%	1.68%
350.000,00 - 375.000,00	11,517,069.40	0.45%	32	0.07%	1.86%
375.000,00 - 400.000,00	9,263,806.21	0.36%	24	0.05%	1.83%
400.000,00 - 425.000,00	7,008,444.55	0.27%	17	0.04%	2.30%
425.000,00 - 450.000,00	7,866,942.72	0.31%	18	0.04%	1.84%
450.000,00 - 475.000,00	6,982,815.15	0.27%	15	0.03%	1.96%
475.000,00 - 500.000,00	7,275,165.33	0.28%	15	0.03%	1.59%
500.000,00 - 600.000,00	13,900,287.88	0.54%	26	0.06%	1.85%
600.000,00 - 700.000,00	7,690,431.63	0.30%	12	0.03%	1.66%
700.000,00 - 800.000,00	9,536,671.64	0.37%	13	0.03%	1.78%
800.000,00 - 900.000,00	3,424,731.06	0.13%	4	0.01%	1.68%
900.000,00 - 1.000.000,00	2,836,851.02	0.11%	3	0.01%	1.66%
1.000.000,00 - 1.250.000,00	3,338,104.38	0.13%	3	0.01%	1.54%
1.250.000,00 - 1.500.000,00	6,887,016.72	0.27%	5	0.01%	2.47%
1.500.000,00 - more	2,076,286.52	0.08%	1	0.00%	0.92%
	2,571,951,893.66	100.0%	46,453	100.0%	2.14%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	16,930,810.00	0.66%	341	0.73%	2.19%
Partial Professional Use	124,690,903.78	4.85%	1,665	3.58%	2.23%
Professional use with recourse to the borrower	1,342,531.82	0.05%	14	0.03%	1.49%
Residential (Flat/Apartment)	2,201,419,152.55	85.59%	41,336	88.99%	2.12%
Residential (House, detached or semi-detached)	227,568,495.51	8.85%	3,097	6.67%	2.33%
	2,571,951,893.66	100.0%	46,453	100.0%	2.14%

12. Geography

Current Period

Province	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	64,270,912.34	2.50%	1,367	2.94%	2.22%
AITOLOAKARNANIA	26,303,671.11	1.02%	566	1.22%	2.27%
ARGOLIDA	19,062,436.98	0.74%	332	0.72%	2.18%
ARKADIA	15,700,186.02	0.61%	305	0.66%	2.16%
ARTA	5,581,705.51	0.22%	116	0.25%	2.28%
ATTICA	1,387,472,498.33	53.95%	22,484	48.40%	2.07%
CHALKIDIKI	19,352,787.74	0.75%	449	0.97%	2.34%
CHANIA	38,688,670.94	1.50%	617	1.33%	2.07%
CHIOS	15,641,917.64	0.61%	277	0.60%	2.36%
CORFU	18,989,260.21	0.74%	362	0.78%	2.29%
DODEKANISA	63,592,072.86	2.47%	937	2.02%	2.12%
DRAMA	13,744,532.05	0.53%	391	0.84%	2.29%
EVOIA	32,957,438.26	1.28%	693	1.49%	2.38%
EVKITANIA	1,908,245.38	0.07%	53	0.11%	2.88%
EVROS	20,424,566.46	0.79%	589	1.27%	2.45%
FLORINA	4,125,216.74	0.16%	114	0.25%	2.16%
FOKIDA	4,055,333.53	0.16%	83	0.18%	2.27%
FTHIOTIDA	28,049,689.80	1.09%	594	1.28%	2.24%
GREVENA	5,002,571.81	0.20%	97	0.21%	2.13%
HERAKLION	41,574,847.77	1.62%	660	1.42%	2.08%
ILEIA	18,913,991.47	0.74%	447	0.96%	2.29%
IMATHIA	13,115,569.99	0.51%	316	0.68%	2.43%
IOANNINA	39,384,691.63	1.53%	768	1.65%	2.03%
KARDITSA	13,563,292.73	0.53%	362	0.78%	2.32%
KASTORIA	5,541,171.84	0.22%	117	0.25%	2.38%
KAVALA	19,271,513.44	0.75%	428	0.92%	2.18%
KEFALLONIA	12,630,195.34	0.49%	215	0.46%	2.03%
KILKIS	10,734,164.93	0.42%	271	0.58%	2.36%
KORINTHIA	28,075,900.73	1.09%	461	0.99%	2.01%
KOZANI	20,755,167.97	0.81%	505	1.09%	2.17%
KYKLADES	34,092,302.47	1.33%	438	0.94%	2.09%
LAKONIA	17,338,652.78	0.67%	327	0.70%	2.37%
LARISA	54,783,912.95	2.13%	1,178	2.54%	2.21%
LASITHI	20,018,297.49	0.78%	346	0.75%	1.87%
LEFKADA	4,484,880.02	0.17%	114	0.25%	2.25%
LESBOS	23,266,250.15	0.91%	435	0.94%	2.42%
MAGNESIA	35,668,576.56	1.39%	707	1.52%	2.29%
MESSINIA	26,428,436.00	1.03%	464	1.00%	2.31%
PELLA	14,657,354.49	0.57%	368	0.79%	2.32%
PIERIA	19,903,494.99	0.77%	449	0.97%	2.44%
PREVEZA	15,138,600.75	0.59%	269	0.58%	2.16%
RETHYMNO	23,305,371.62	0.91%	378	0.81%	2.06%
RODOPI	12,655,009.36	0.49%	323	0.70%	2.43%
SAMOS	13,517,003.88	0.53%	205	0.44%	2.09%
SERRES	11,069,671.07	0.43%	294	0.63%	2.58%
THESPROTIA	6,066,912.52	0.24%	131	0.28%	2.28%
THESSALONIKI	178,522,167.87	6.94%	3,721	8.01%	2.23%
TRIKALA	12,615,427.09	0.49%	304	0.65%	2.32%
VOIOTIA	17,681,617.49	0.69%	402	0.87%	2.47%
XANTHI	15,046,282.58	0.59%	493	1.06%	2.42%
ZAKYNTHOS	7,207,449.98	0.28%	131	0.28%	2.20%
Total	2,571,951,893.66	100.0%	46,453	100.0%	2.14%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,571,951,893.66	100.00%	59,071	100.00%	2.14%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

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	1,096,419,244.54	42.63%	27,467	46.50%	1.61%
Euribor 1M Linked	174,605,241.37	6.79%	3,179	5.38%	1.48%
Euribor 3M Linked	755,625,572.61	29.38%	14,416	24.40%	2.56%
Fixed	419,235,152.99	16.30%	8,910	15.08%	2.65%
Hellenic Government Bond	26,585,782.76	1.03%	2,441	4.13%	7.01%
Originator Rate	99,480,899.39	3.87%	2,658	4.50%	2.52%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

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)	58,933	534,905.12	2,565,040,513.12	99.77%	99.73%
31-60 days past due	127	70,135.22	6,194,720.38	0.22%	0.24%
61-90 days past due	11	6,427.60	716,660.16	0.02%	0.03%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	59,071	611,467.94	2,571,951,893.66	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	1,292,138,003.72	50.24%	31,933	54.06%	2.14%
Refinancing loans	52,002,609.36	2.02%	893	1.51%	1.80%
Buy Secondary	552,318,819.83	21.47%	7,986	13.52%	2.02%
Professional use	45,219,332.19	1.76%	676	1.14%	2.40%
Renovating	623,503,507.52	24.24%	17,250	29.20%	2.21%
Other	6,638,897.07	0.26%	331	0.56%	7.37%
N/A	130,723.97	0.01%	2	0.00%	2.42%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	2,148,289,522.75	83.53%	46,290	78.36%	2.19%
Subsidized Loans	423,662,370.91	16.47%	12,781	21.64%	1.88%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,376,544,242.14	53.52%	24,626	53.81%	2.11%
Self Employed	556,464,011.05	21.64%	7,060	15.43%	2.12%
Unemployed	162,623,384.56	6.32%	3,599	7.86%	2.29%
Retired	448,899,528.74	17.45%	9,730	21.26%	2.20%
N/A	27,420,727.16	1.07%	752	1.64%	2.38%
	2,571,951,893.66	100.0%	45,767	100.0%	2.14%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	279,807,017.92	10.88%	5,554	9.40%	2.19%
Retired Employee	39,994,263.84	1.56%	978	1.66%	2.17%
No Employee	2,252,150,611.90	87.57%	52,539	88.94%	2.14%
	2,571,951,893.66	100.0%	59,071	100.0%	2.14%

* 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.