

Covered Bond Programme II



Monthly Investor Report

September 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B+	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B+	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B+	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B+	Ba3	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-09-2014	30-06-2010
Portfolio Cut off Date	30-09-2014	30-06-2010
Original Principal Balance	10.507.309.861,00	4.884.632.703,00
Principal Balance	7.276.803.997,44	3.639.740.247,00
Number of Borrowers	119.468	68.622
Number of Loanparts	161.209	93.060
Number of Properties	122.319	69.543
Average Principal Balance (borrower)	60.910,07	53.040,43
Average Principal Balance (parts)	45.138,94	39.111,76
Coupon: Weighted Average	2,5	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,29	67,08
Weighted Average Loan to Indexed Value	69,77	48,96
Seasoning (years): Weighted Average	6,91	4,42
Original Maturity (years): Weighted Average	27,20	18,53
Remaining Tenor (years): Weighted Average	20,33	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	1.931.666,67
Current Outstanding Balance	7.276.803.997,44
Adjusted Nominal Value Assets *	6.760.423.649,63
Outstanding Accrued Interest on Assets	18.417.404,32
Nominal Value Test Current Value **	83,74 %
<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	7,083,106,399.11	97.34%	159,573	98.99%	2.55%
Swiss Franc	193,697,598.33	2.66%	1,636	1.02%	1.90%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,140,598,295.80	15.67%	32,765	20.32%	3.89%
Standard Amortising	6,136,205,701.64	84.33%	128,444	79.68%	2.29%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

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%	5,122,978,586.83	70.40%	100,338	62.24%	1.87%
2,5% - 2,99%	888,088,637.77	12.20%	16,203	10.05%	2.76%
3% - 3,49%	372,028,482.87	5.11%	6,759	4.19%	3.22%
3,5% - 3,99%	100,359,994.12	1.38%	1,635	1.01%	3.71%
4% - 4,49%	37,533,196.46	0.52%	618	0.38%	4.24%
4,5% - 4,99%	186,682,084.04	2.57%	12,745	7.91%	4.76%
5% - 5,49%	53,019,209.83	0.73%	1,285	0.80%	5.19%
5,5% - 5,99%	80,442,215.45	1.11%	1,941	1.20%	5.72%
6% - 6,49%	12,304,041.01	0.17%	315	0.20%	6.23%
6,5% - 6,99%	28,444,960.49	0.39%	1,602	0.99%	6.71%
7% - 7,49%	379,531,131.96	5.22%	17,392	10.79%	7.05%
7,5% - more	15,391,456.61	0.21%	376	0.23%	8.84%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	46,389.22	0.00%	37	0.02%	2.05%
1987	11,630.81	0.00%	5	0.00%	2.00%
1988	19,681.58	0.00%	6	0.00%	2.08%
1989	56,853.59	0.00%	16	0.01%	2.05%
1990	70,876.30	0.00%	24	0.01%	2.09%
1991	50,797.91	0.00%	19	0.01%	2.58%
1992	89,968.03	0.00%	17	0.01%	4.20%
1993	303,203.91	0.00%	26	0.02%	3.42%
1994	126,180.42	0.00%	24	0.01%	2.41%
1995	656,059.50	0.01%	68	0.04%	2.57%
1996	1,420,139.99	0.02%	159	0.10%	2.84%
1997	2,231,180.02	0.03%	255	0.16%	2.70%
1998	2,866,634.34	0.04%	380	0.24%	2.68%
1999	10,230,905.72	0.14%	1,871	1.16%	2.63%
2000	38,034,301.59	0.52%	5,970	3.70%	2.93%
2001	96,808,640.78	1.33%	8,978	5.57%	3.05%
2002	184,118,442.83	2.53%	11,538	7.16%	3.46%
2003	302,387,512.49	4.16%	13,979	8.67%	3.87%
2004	414,310,901.85	5.69%	11,171	6.93%	3.13%
2005	810,800,980.45	11.14%	17,794	11.04%	2.81%
2006	895,469,559.18	12.31%	17,013	10.55%	2.36%
2007	934,173,176.52	12.84%	16,266	10.09%	1.88%
2008	929,175,727.02	12.77%	14,765	9.16%	2.04%
2009	1,192,787,120.57	16.39%	17,841	11.07%	2.39%
2010	705,583,079.18	9.70%	10,757	6.67%	2.66%
2011	310,384,969.15	4.27%	5,109	3.17%	2.97%
2012	277,282,878.59	3.81%	4,218	2.62%	2.77%
2013	152,950,272.55	2.10%	2,621	1.63%	2.69%
2014	14,355,933.35	0.20%	282	0.17%	2.30%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2014	553,378.08	0.01%	850	0.53%	3.79%
2015	14,448,020.33	0.20%	4,897	3.04%	3.83%
2016	44,707,207.71	0.61%	6,945	4.31%	4.18%
2017	92,442,849.39	1.27%	8,502	5.27%	4.77%
2018	86,072,207.77	1.18%	5,519	3.42%	3.49%
2019	100,375,094.48	1.38%	4,606	2.86%	2.98%
2020	162,463,903.76	2.23%	5,472	3.39%	2.71%
2021	184,558,743.08	2.54%	5,503	3.41%	2.47%
2022	177,658,759.36	2.44%	5,123	3.18%	2.01%
2023	187,850,280.79	2.58%	5,053	3.13%	1.99%
2024	224,006,304.86	3.08%	4,667	2.89%	1.92%
2025	267,190,893.28	3.67%	8,023	4.98%	3.39%
2026	183,768,999.28	2.53%	4,604	2.86%	3.95%
2027	300,833,090.41	4.13%	7,460	4.63%	4.21%
2028	229,826,955.67	3.16%	5,463	3.39%	3.11%
2029	240,258,621.47	3.30%	4,882	3.03%	2.76%
2030	217,647,075.89	2.99%	4,210	2.61%	2.55%
2031	158,950,269.66	2.18%	3,003	1.86%	2.28%
2032	176,171,688.72	2.42%	3,482	2.16%	2.14%
2033	194,691,004.99	2.68%	3,773	2.34%	2.24%
2034	252,783,021.74	3.47%	4,289	2.66%	2.33%
2035	301,518,559.01	4.14%	5,030	3.12%	2.14%
2036	230,915,606.89	3.17%	3,661	2.27%	2.06%
2037	226,652,070.32	3.11%	3,630	2.25%	1.82%
2038	218,179,649.95	3.00%	3,256	2.02%	2.06%
2039	229,835,918.65	3.16%	3,328	2.06%	2.46%
2040	166,566,413.16	2.29%	2,471	1.53%	2.57%
2041	155,214,191.04	2.13%	2,208	1.37%	2.39%
2042	154,446,733.85	2.12%	2,449	1.52%	2.18%
2043	163,435,210.88	2.25%	2,550	1.58%	2.24%
2044	147,804,202.39	2.03%	2,150	1.33%	2.33%
2045	127,290,556.11	1.75%	1,775	1.10%	2.30%
2046	168,721,703.78	2.32%	2,311	1.43%	2.03%
2047	180,121,329.95	2.48%	2,496	1.55%	1.92%
2048	176,154,459.67	2.42%	2,363	1.47%	2.10%
2049	188,451,204.06	2.59%	2,518	1.56%	2.40%
2050	150,674,389.92	2.07%	2,072	1.29%	2.51%
2051	93,220,503.34	1.28%	1,304	0.81%	2.42%
2052	95,692,884.03	1.32%	1,393	0.86%	2.39%
2053	124,903,215.64	1.72%	1,655	1.03%	2.37%
2054	101,613,353.65	1.40%	1,312	0.81%	2.46%
2055	71,413,084.29	0.98%	919	0.57%	2.55%
2056	59,128,211.82	0.81%	749	0.46%	2.51%
2057	102,470,649.06	1.41%	1,337	0.83%	2.49%
2058	87,648,543.38	1.20%	1,213	0.75%	2.36%
2059	57,472,981.88	0.79%	733	0.45%	2.70%
	7,276,803,997.44	100.%	161,209	100.%	2.54%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5					
0.5 - 1.0	35,390,705.50	0.49%	647	0.40%	2.36%
1.0 - 1.5	75,196,337.63	1.03%	1,320	0.82%	2.72%
1.5 - 2.0	115,824,936.38	1.59%	1,852	1.15%	2.76%
2.0 - 2.5	141,742,026.47	1.95%	2,102	1.30%	2.80%
2.5 - 3.0	161,149,343.49	2.21%	2,519	1.56%	2.76%
3.0 - 4.0	338,134,719.96	4.65%	5,515	3.42%	3.07%
4.0 - 5.0	959,590,518.16	13.19%	14,585	9.05%	2.51%
5.0 - 6.0	1,093,143,465.00	15.02%	16,406	10.18%	2.36%
6.0 - 7.0	903,458,793.34	12.42%	14,759	9.16%	1.92%
7.0 - 8.0	967,892,533.62	13.30%	16,985	10.54%	1.94%
8.0 - 9.0	973,608,482.74	13.38%	19,500	12.10%	2.53%
9.0 - 10.0	585,443,753.78	8.05%	13,667	8.48%	2.99%
more - 10.0	926,228,381.37	12.73%	51,352	31.86%	3.41%
	7,276,803,997.44	100.%	161,209	100.%	2.54%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,365,301,570.11	87.47%	143,853	89.23%	2.52%
01-02	87,638,259.32	1.20%	2,064	1.28%	1.92%
02-03	655,408,071.14	9.01%	11,671	7.24%	2.21%
03-04	9,745,592.72	0.13%	261	0.16%	4.61%
04-05	17,447,643.27	0.24%	489	0.30%	5.80%
05-06	7,280,343.03	0.10%	198	0.12%	5.59%
06-07	4,658,696.28	0.06%	128	0.08%	5.23%
07-08	12,813,857.66	0.18%	184	0.11%	3.02%
08-09	5,753,714.89	0.08%	144	0.09%	5.29%
09-10	10,331,927.88	0.14%	270	0.17%	5.60%
10-11	5,186,543.35	0.07%	137	0.08%	5.78%
11-12	4,057,926.83	0.06%	97	0.06%	5.06%
12-13	12,708,616.22	0.17%	291	0.18%	5.26%
13-14	7,934,832.60	0.11%	197	0.12%	5.26%
14-15	15,473,895.69	0.21%	318	0.20%	5.56%
15-16	6,876,342.12	0.09%	152	0.09%	5.32%
16-17	5,127,635.42	0.07%	110	0.07%	4.71%
17-18	4,202,413.68	0.06%	68	0.04%	4.15%
18-19	2,646,200.58	0.04%	51	0.03%	3.34%
19-20	1,775,823.20	0.02%	39	0.02%	3.16%
20-21	2,015,471.25	0.03%	39	0.02%	3.27%
21-22	3,297,229.28	0.05%	50	0.03%	3.14%
22-23	2,087,483.33	0.03%	35	0.02%	3.07%
23-24	1,888,711.51	0.03%	31	0.02%	3.07%
24-25	2,290,186.59	0.03%	38	0.02%	3.06%
25-26	2,657,724.15	0.04%	37	0.02%	3.16%
26-27	1,188,675.08	0.02%	18	0.01%	3.13%
27-28	2,169,863.81	0.03%	32	0.02%	3.13%
28-29	1,123,566.76	0.02%	17	0.01%	3.28%
29-30	1,684,150.84	0.02%	19	0.01%	3.12%
30 - more	14,031,028.85	0.19%	171	0.11%	3.02%
Matured	0.00	0.00%	0	0.00%	0.00%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,29 %					
less - 40.00%	990,028,159.59	13.61%	26,021	21.27%	2.65%
40.01% - 50.00%	777,567,413.78	10.69%	15,390	12.58%	2.56%
50.01% - 60.00%	922,703,670.17	12.68%	16,277	13.31%	2.50%
60.01% - 70.00%	1,285,593,196.66	17.67%	19,323	15.80%	2.51%
70.01% - 80.00%	1,693,710,268.42	23.28%	24,054	19.67%	2.33%
80.01% - 85.00%	541,077,962.32	7.44%	5,519	4.51%	2.28%
85.01% - 90.00%	454,525,853.79	6.25%	4,865	3.98%	2.17%
90.01% - 95.00%	186,233,148.46	2.56%	2,356	1.93%	2.67%
95.01% - 100.00%	270,065,724.90	3.71%	5,780	4.73%	4.07%
100.01% - 105.00%	38,527,680.35	0.53%	611	0.50%	3.24%
105.01% - 110.00%	29,319,249.32	0.40%	459	0.38%	3.25%
110.01% - 115.00%	21,076,459.84	0.29%	334	0.27%	3.48%
115.01% - 120.00%	14,831,379.18	0.20%	281	0.23%	3.75%
120.01% - 125.00%	10,873,825.96	0.15%	209	0.17%	3.53%
125.01% - 128.00%	6,584,781.55	0.09%	123	0.10%	3.44%
128.01% - more	34,085,223.15	0.47%	717	0.59%	3.78%
	7,276,803,997.44	100.0%	122,319	100.0%	2.54%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 68,60 %					
less - 40.00%	1,399,933,893.62	19.24%	54,519	44.57%	2.84%
40.01% - 50.00%	652,824,112.93	8.97%	11,324	9.26%	2.56%
50.01% - 60.00%	743,785,853.62	10.22%	10,518	8.60%	2.51%
60.01% - 70.00%	772,270,323.14	10.61%	9,751	7.97%	2.49%
70.01% - 80.00%	843,892,716.75	11.60%	9,494	7.76%	2.43%
80.01% - 85.00%	440,038,437.88	6.05%	4,512	3.69%	2.42%
85.01% - 90.00%	458,140,622.01	6.30%	4,615	3.77%	2.53%
90.01% - 95.00%	422,264,221.04	5.80%	4,103	3.35%	2.58%
95.01% - 100.00%	388,515,228.25	5.34%	3,581	2.93%	2.45%
100.01% - 105.00%	376,379,513.50	5.17%	3,365	2.75%	2.37%
105.01% - 110.00%	324,207,328.78	4.46%	2,788	2.28%	2.32%
110.01% - 115.00%	255,592,648.21	3.51%	2,121	1.73%	2.33%
115.01% - 120.00%	198,666,465.93	2.73%	1,627	1.33%	2.35%
120.01% - 125.00%	292,631.78	0.00%	1	0.00%	1.12%
	7,276,803,997.44	100.0%	122,319	100.0%	2.54%

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	439,580,587.11	6.04%	37,392	30.57%	3.68%
25.000,00 - 50.000,00	1,261,333,117.47	17.33%	33,127	27.08%	3.47%
50.000,00 - 75.000,00	1,186,457,283.22	16.30%	19,318	15.79%	2.43%
75.000,00 - 100.000,00	1,125,461,076.39	15.47%	13,018	10.64%	2.29%
100.000,00 - 125.000,00	795,781,781.65	10.94%	7,134	5.83%	2.18%
125.000,00 - 150.000,00	610,973,684.20	8.40%	4,483	3.67%	2.18%
150.000,00 - 175.000,00	408,278,386.09	5.61%	2,526	2.07%	2.15%
175.000,00 - 200.000,00	297,117,717.76	4.08%	1,595	1.30%	2.17%
200.000,00 - 225.000,00	207,311,459.57	2.85%	980	0.80%	2.12%
225.000,00 - 250.000,00	161,946,011.44	2.23%	684	0.56%	2.20%
250.000,00 - 275.000,00	129,026,470.66	1.77%	493	0.40%	2.12%
275.000,00 - 300.000,00	97,701,959.40	1.34%	342	0.28%	2.07%
300.000,00 - 325.000,00	83,487,647.65	1.15%	268	0.22%	2.19%
325.000,00 - 350.000,00	63,761,942.64	0.88%	189	0.16%	1.99%
350.000,00 - 375.000,00	50,629,609.19	0.70%	140	0.11%	2.07%
375.000,00 - 400.000,00	36,809,536.97	0.51%	95	0.08%	2.15%
400.000,00 - 425.000,00	38,258,810.18	0.53%	93	0.08%	2.15%
425.000,00 - 450.000,00	34,987,244.53	0.48%	80	0.07%	2.14%
450.000,00 - 475.000,00	21,262,713.03	0.29%	46	0.04%	2.33%
475.000,00 - 500.000,00	20,919,612.83	0.29%	43	0.04%	2.11%
500.000,00 - 600.000,00	77,219,816.07	1.06%	142	0.12%	2.02%
600.000,00 - 700.000,00	23,396,602.53	0.32%	36	0.03%	2.02%
700.000,00 - 800.000,00	23,886,138.62	0.33%	32	0.03%	2.24%
800.000,00 - 900.000,00	15,349,378.48	0.21%	18	0.02%	2.15%
900.000,00 - 1.000.000,00	10,402,348.11	0.14%	11	0.01%	2.10%
1.000.000,00 - 1.250.000,00	13,416,739.93	0.18%	12	0.01%	1.68%
1.250.000,00 - 1.500.000,00	11,119,751.40	0.15%	8	0.01%	2.10%
1.500.000,00 - more	30,926,570.32	0.43%	14	0.01%	1.90%
	7,276,803,997.44	100.0%	122,319	100.0%	2.54%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	6,887,161,729.56	94.64%	118,156	96.60%	2.54%
Building	154,803.26	0.00%	4	0.00%	2.31%
Other real estate	10,295,185.73	0.14%	95	0.08%	2.16%
Professional Use	379,192,278.89	5.21%	4,064	3.32%	2.46%
	7,276,803,997.44	100.0%	122,319	100.0%	2.54%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	221,023,909.02	3.04%	4,057	3.32%	2.57%
AITOLOAKARNANIA	101,228,675.69	1.39%	2,024	1.66%	3.00%
ARGOLIDA	56,708,108.05	0.78%	874	0.72%	2.43%
ARKADIA	37,859,504.91	0.52%	672	0.55%	2.34%
ARTA	19,635,289.72	0.27%	447	0.37%	2.35%
ATTICA	3,499,632,132.74	48.09%	51,040	41.73%	2.35%
CHALKIDIKI	70,654,790.94	0.97%	1,390	1.14%	2.96%
CHANIA	111,359,056.58	1.53%	1,574	1.29%	2.65%
CHIOS	37,842,117.75	0.52%	598	0.49%	2.46%
CORFU	70,798,308.63	0.97%	1,044	0.85%	2.41%
DODEKANISA	195,676,647.33	2.69%	2,524	2.06%	2.43%
DRAMA	41,155,481.91	0.57%	1,387	1.13%	3.29%
EVOIA	98,300,029.15	1.35%	1,900	1.55%	2.54%
EVKITANIA	5,331,516.15	0.07%	132	0.11%	2.67%
EVROS	71,670,598.56	0.99%	2,159	1.77%	3.32%
FLORINA	15,483,751.89	0.21%	413	0.34%	3.33%
FOKIDA	12,630,723.96	0.17%	226	0.19%	2.60%
FTHIOTIDA	90,335,779.95	1.24%	1,782	1.46%	2.56%
GREVENA	14,072,070.91	0.19%	281	0.23%	2.57%
HERAKLION	118,175,800.84	1.62%	1,676	1.37%	2.33%
ILEIA	72,960,097.94	1.00%	1,535	1.26%	3.10%
IMATHIA	45,301,362.07	0.62%	1,026	0.84%	2.98%
IOANNINA	101,750,251.10	1.40%	1,719	1.41%	2.27%
KARDITSA	52,593,071.71	0.72%	1,205	0.99%	2.61%
KASTORIA	15,277,812.25	0.21%	321	0.26%	2.62%
KAVALA	60,001,911.64	0.83%	1,431	1.17%	2.73%
KEFALLONIA	29,111,143.12	0.40%	418	0.34%	2.26%
KILKIS	36,961,943.15	0.51%	961	0.79%	3.12%
KORINTHIA	97,400,747.84	1.34%	1,480	1.21%	2.38%
KOZANI	50,387,267.90	0.69%	1,158	0.95%	2.49%
KYKLADES	105,864,400.30	1.46%	1,151	0.94%	2.30%
LAKONIA	50,982,748.62	0.70%	828	0.68%	2.40%
LARISA	149,873,700.10	2.06%	3,003	2.46%	2.64%
LASITHI	55,919,737.77	0.77%	777	0.64%	2.17%
LEFKADA	15,117,730.37	0.21%	286	0.23%	2.55%
LESBOS	75,287,074.81	1.04%	1,213	0.99%	2.57%
MAGNESIA	105,830,103.78	1.45%	1,897	1.55%	2.74%
MESSINIA	72,353,046.78	0.99%	1,240	1.01%	2.45%
PELLA	52,947,501.78	0.73%	1,422	1.16%	3.37%
PIERIA	79,592,091.05	1.09%	1,549	1.27%	2.89%
PREVEZA	45,027,950.41	0.62%	740	0.61%	2.30%
RETHYMNO	83,133,832.43	1.14%	1,284	1.05%	2.29%
RODOPI	43,312,399.41	0.60%	1,121	0.92%	2.94%
SAMOS	44,756,852.58	0.62%	572	0.47%	2.28%
SERRES	38,458,890.12	0.53%	947	0.77%	3.43%
THESSALONIA	22,226,052.20	0.31%	389	0.32%	2.47%
THESSALONIKI	591,542,200.52	8.13%	11,941	9.76%	3.14%
TRIKALA	45,819,728.43	0.63%	993	0.81%	3.17%
VOIOTIA	59,292,969.52	0.82%	1,211	0.99%	2.66%
XANTHI	59,384,140.27	0.82%	1,905	1.56%	3.21%
ZAKYNTHOS	28,760,942.79	0.40%	396	0.32%	2.46%
TOTAL	7,276,803,997.44	100.0%	122,319	100.0%	2.54%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,276,803,997.44	100.00%	161,209	100.00%	2.54%
	7,276,803,997.44	100.%	161,209	100.%	2.54%

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	2,229,353,079.39	30.64%	48,371	30.01%	1.72%
Euribor 1M Linked	367,324,740.07	5.05%	5,967	3.70%	1.65%
Euribor 3M Linked	2,711,220,318.80	37.26%	49,474	30.69%	2.58%
Fixed	1,086,290,521.80	14.93%	21,420	13.29%	2.53%
Hellenic Government Bond	384,690,866.49	5.29%	18,387	11.41%	7.04%
Liibor 1M Linked	185,907,461.46	2.55%	1,562	0.97%	1.80%
Originator Rate	312,017,009.43	4.29%	16,028	9.94%	3.90%
	7,276,803,997.44	100.%	161,209	100.%	2.54%

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)	150,712	5,089,551.33	6,754,906,591.74	93.49%	92.82%
31-60 days past due	7,418	3,096,621.13	359,297,080.13	4.60%	4.93%
61-90 days past due	3,079	2,138,335.64	162,600,325.57	1.91%	2.23%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	161,209	10,324,508.10	7,276,803,997.44	100.%	100.%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,026,161,270.50	27.84%	50,457	31.30%	2.82%
Completion/construction of primary residence	988,097,709.96	13.57%	28,145	17.46%	2.66%
Completion/construction of secondary	731,162,912.26	10.04%	9,641	5.98%	2.05%
Refinancing loans from other banks	1,524,018,964.01	20.94%	28,355	17.59%	2.40%
Buy Secondary	343,653,257.71	4.72%	4,402	2.73%	2.30%
Professional use	102,138,578.91	1.40%	1,360	0.84%	2.54%
Land Purchase For Residence Construction	56,516,250.82	0.77%	1,249	0.78%	4.36%
Renovating	1,481,645,487.82	20.36%	36,760	22.80%	2.36%
Other	21,306,765.05	0.29%	818	0.51%	7.96%
Refinancing NBG loans	2,099,608.14	0.02%	17	0.01%	1.84%
Refinancing Interest on primary residence loans	3,192.26	0.00%	5	0.00%	0.00%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Subsidized Loans	1,023,760,457.26	14.06%	29,973	18.59%	2.25%
Non-Subsidized Loans	6,253,043,540.18	85.93%	131,236	81.41%	2.58%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,497,254,392.01	48.06%	58,599	49.05%	2.46%
Self Employed	1,791,869,999.43	24.62%	20,714	17.34%	2.45%
Unemployed	847,239,533.78	11.64%	16,369	13.70%	2.81%
Retired	992,082,987.40	13.63%	19,273	16.13%	2.49%
N/A	148,357,084.81	2.03%	4,513	3.78%	4.13%
	7,276,803,997.44	100.0%	119,468	100.0%	2.54%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	596,177,402.56	8.19%	10,424	6.47%	2.23%
Retired Employee	78,080,196.12	1.07%	1,662	1.03%	2.21%
No Employee	6,602,546,398.76	90.73%	149,123	92.50%	2.57%
	7,276,803,997.44	100.0%	161,209	100.0%	2.54%

* 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.