

Covered Bond Programme II



Monthly Investor Report

September 2015

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	CCC	Caa2	EUR	900,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	CCC	Caa2	EUR	900,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	CCC	Caa2	EUR	1,350,000,000.00	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	30-09-2015	30-06-2010
Portfolio Cut off Date	30-09-2015	30-06-2010
Original Principal Balance	8.804.995.982,00	4.884.632.703,00
Principal Balance	5.824.393.355,00	3.639.740.247,00
Number of Borrowers	93.890	68.622
Number of Loanparts	128.669	93.060
Number of Properties	95.873	69.543
Average Principal Balance (borrower)	62.034,22	53.040,43
Average Principal Balance (parts)	45.266,48	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	65,54	67,08
Weighted Average Loan to Indexed Value	75,04	48,96
Seasoning (years): Weighted Average	7,79	4,42
Original Maturity (years): Weighted Average	27,33	18,53
Remaining Tenor (years): Weighted Average	19,58	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	89.250.000,00
Outstanding Accrued Interest on Bonds	1.524.000,00
Current Outstanding Balance	5.824.393.355,10
Adjusted Nominal Value Assets *	5.245.784.043,28
Outstanding Accrued Interest on Assets	14.150.194,00
Nominal Value Test Current Value **	77,39 %
<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

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	5,690,992,988.25	97.71%	127,556	99.14%	2.44%
Swiss Franc	133,400,366.85	2.29%	1,113	0.87%	1.75%
	5,824,393,355.10	100.0%	128,669	100.0%	2.43%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	965,383,168.95	16.57%	27,074	21.04%	3.74%
Standard Amortising	4,859,010,186.15	83.43%	101,553	78.93%	2.16%
	5,824,393,355.10	100.0%	128,627	100.0%	2.43%

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%	4,389,382,332.63	75.36%	88,845	69.05%	1.85%
2.5% - 2.99%	552,132,052.71	9.48%	11,019	8.56%	2.75%
3% - 3.49%	273,275,275.80	4.69%	5,421	4.21%	3.22%
3.5% - 3.99%	90,082,957.38	1.55%	1,485	1.15%	3.71%
4% - 4.49%	33,336,276.75	0.57%	633	0.49%	4.23%
4.5% - 4.99%	49,701,069.67	0.85%	2,649	2.06%	4.75%
5% - 5.49%	37,736,876.07	0.65%	1,066	0.83%	5.21%
5.5% - 5.99%	65,085,433.06	1.12%	1,752	1.36%	5.71%
6% - 6.49%	8,924,721.98	0.15%	234	0.18%	6.18%
6.5% - 6.99%	21,398,228.52	0.37%	1,358	1.06%	6.69%
7% - 7.49%	294,144,913.21	5.05%	13,934	10.83%	7.05%
7.5% - more	9,193,217.32	0.16%	273	0.21%	8.61%
	5,824,393,355.10	100.0%	128,669	100.0%	2.43%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	33,058.69	0.00%	30	0.02%	2.00%
1987	7,087.68	0.00%	4	0.00%	2.00%
1988	12,622.89	0.00%	5	0.00%	2.00%
1989	29,422.90	0.00%	10	0.01%	2.00%
1990	59,756.45	0.00%	14	0.01%	2.00%
1991	31,390.05	0.00%	16	0.01%	2.43%
1992	69,350.29	0.00%	16	0.01%	4.00%
1993	159,748.21	0.00%	16	0.01%	4.76%
1994	10,859.05	0.00%	5	0.00%	4.09%
1995	70,468.39	0.00%	15	0.01%	3.20%
1996	429,468.57	0.01%	53	0.04%	2.72%
1997	628,468.80	0.01%	93	0.07%	2.36%
1998	1,085,531.35	0.02%	186	0.14%	2.30%
1999	4,763,510.43	0.08%	566	0.44%	2.31%
2000	14,902,557.94	0.26%	1,906	1.48%	2.33%
2001	49,989,771.64	0.86%	5,695	4.43%	2.53%
2002	109,660,007.82	1.88%	8,176	6.35%	2.99%
2003	202,692,738.33	3.48%	10,205	7.93%	3.55%
2004	315,645,005.95	5.42%	8,982	6.98%	3.04%
2005	667,858,556.18	11.47%	15,429	11.99%	2.71%
2006	755,777,091.69	12.98%	15,227	11.83%	2.34%
2007	852,497,007.05	14.64%	15,509	12.05%	1.81%
2008	789,389,366.90	13.55%	13,149	10.22%	1.96%
2009	947,081,868.75	16.26%	14,930	11.60%	2.34%
2010	561,593,559.37	9.64%	8,994	6.99%	2.63%
2011	172,892,530.88	2.97%	2,941	2.29%	3.16%
2012	124,455,193.98	2.14%	2,088	1.62%	2.77%
2013	161,089,648.08	2.77%	2,747	2.13%	2.60%
2014	65,435,523.17	1.12%	1,191	0.93%	3.00%
2015	26,042,183.62	0.45%	471	0.37%	2.93%
	5,824,393,355.10	100.%	128,669	100.%	2.43%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	846,219.99	0.01%	1,111	0.86%	4.24%
2016	14,297,359.00	0.25%	4,312	3.35%	3.92%
2017	46,697,886.80	0.80%	6,195	4.81%	4.42%
2018	48,890,036.85	0.84%	4,023	3.13%	2.99%
2019	60,500,475.07	1.04%	3,522	2.74%	2.46%
2020	103,651,425.75	1.78%	4,403	3.42%	2.33%
2021	125,176,309.98	2.15%	4,599	3.57%	2.43%
2022	138,247,982.49	2.37%	4,655	3.62%	1.96%
2023	143,140,871.84	2.46%	4,390	3.41%	1.98%
2024	169,257,405.82	2.91%	4,209	3.27%	1.97%
2025	216,247,977.85	3.71%	6,968	5.42%	3.23%
2026	163,699,691.46	2.81%	4,297	3.34%	3.90%
2027	252,654,565.22	4.34%	6,438	5.00%	4.11%
2028	193,257,378.38	3.32%	4,585	3.56%	3.12%
2029	206,219,222.86	3.54%	4,369	3.40%	2.70%
2030	198,276,354.05	3.40%	4,038	3.14%	2.48%
2031	145,351,072.34	2.50%	2,771	2.15%	2.24%
2032	157,705,235.48	2.71%	3,014	2.34%	1.98%
2033	164,569,311.71	2.83%	3,068	2.38%	2.12%
2034	220,387,027.64	3.78%	3,725	2.90%	2.25%
2035	279,767,514.46	4.80%	4,807	3.74%	2.09%
2036	206,570,682.69	3.55%	3,310	2.57%	2.02%
2037	204,059,348.20	3.50%	3,249	2.53%	1.74%
2038	187,662,429.51	3.22%	2,749	2.14%	1.95%
2039	202,711,950.59	3.48%	2,886	2.24%	2.36%
2040	152,676,724.34	2.62%	2,272	1.77%	2.46%
2041	123,077,083.29	2.11%	1,826	1.42%	2.39%
2042	125,341,316.75	2.15%	1,871	1.45%	2.05%
2043	127,600,755.43	2.19%	1,867	1.45%	2.20%
2044	117,382,871.04	2.02%	1,628	1.27%	2.37%
2045	119,458,782.19	2.05%	1,607	1.25%	2.25%
2046	144,014,424.75	2.47%	1,950	1.52%	1.92%
2047	175,464,946.70	3.01%	2,329	1.81%	1.74%
2048	154,736,637.47	2.66%	2,017	1.57%	2.00%
2049	150,877,502.77	2.59%	2,044	1.59%	2.32%
2050	126,061,327.70	2.16%	1,700	1.32%	2.49%
2051	66,353,494.68	1.14%	836	0.65%	2.28%
2052	60,338,179.47	1.04%	841	0.65%	2.33%
2053	76,354,446.94	1.31%	963	0.75%	2.42%
2054	67,717,697.64	1.16%	836	0.65%	2.43%
2055	49,561,012.24	0.85%	601	0.47%	2.59%
2056	23,675,393.74	0.41%	287	0.22%	2.56%
2057	41,486,644.92	0.71%	545	0.42%	2.45%
2058	39,218,342.61	0.67%	534	0.42%	2.47%
2059	16,632,548.20	0.29%	194	0.15%	2.68%
2060	16,517,486.20	0.28%	228	0.18%	2.57%
	5,824,393,355.10	100.0%	128,669	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	11,231,855.28	0.19%	200	0.16%	2.38%
0.5 - 1.0	27,669,545.18	0.48%	506	0.39%	3.37%
1.0 - 1.5	35,988,461.86	0.62%	653	0.51%	3.08%
1.5 - 2.0	39,134,675.99	0.67%	669	0.52%	2.52%
2.0 - 2.5	82,002,193.82	1.41%	1,458	1.13%	2.59%
2.5 - 3.0	90,477,789.80	1.55%	1,576	1.22%	2.66%
3.0 - 4.0	131,525,217.73	2.26%	2,086	1.62%	2.84%
4.0 - 5.0	217,484,061.94	3.73%	3,651	2.84%	3.22%
5.0 - 6.0	774,527,938.86	13.30%	12,395	9.63%	2.47%
6.0 - 7.0	864,197,149.14	14.84%	13,661	10.62%	2.28%
7.0 - 8.0	788,503,325.02	13.54%	13,592	10.56%	1.87%
8.0 - 9.0	871,625,893.28	14.97%	15,955	12.40%	1.88%
9.0 - 10.0	821,881,747.76	14.11%	17,442	13.56%	2.49%
more - 10.0	1,068,143,499.44	18.34%	44,825	34.84%	3.02%
	5,824,393,355.10	100.0%	128,669	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	5,075,291,031.67	87.14%	114,247	88.79%	2.39%
01-02	24,103,227.46	0.41%	622	0.48%	3.80%
02-03	581,663,959.75	9.99%	10,511	8.17%	2.16%
03-04	19,327,142.85	0.33%	537	0.42%	5.15%
04-05	6,361,939.36	0.11%	203	0.16%	5.54%
05-06	3,798,787.91	0.07%	128	0.10%	5.25%
06-07	11,901,095.48	0.20%	208	0.16%	3.06%
07-08	4,926,494.84	0.08%	149	0.12%	5.35%
08-09	9,617,813.00	0.17%	277	0.22%	5.71%
09-10	4,622,320.62	0.08%	146	0.11%	5.72%
10-11	3,886,419.42	0.07%	115	0.09%	5.04%
11-12	10,866,120.92	0.19%	262	0.20%	5.21%
12-13	7,252,387.26	0.12%	185	0.14%	5.32%
13-14	12,951,937.46	0.22%	283	0.22%	5.60%
14-15	5,864,836.92	0.10%	141	0.11%	5.07%
15-16	4,082,092.53	0.07%	94	0.07%	4.71%
16-17	3,815,958.21	0.07%	60	0.05%	4.18%
17-18	2,181,588.62	0.04%	42	0.03%	3.29%
18-19	1,263,323.73	0.02%	31	0.02%	3.18%
19-20	1,742,716.19	0.03%	39	0.03%	3.07%
20-21	2,920,174.81	0.05%	46	0.04%	3.09%
21-22	1,809,417.06	0.03%	27	0.02%	3.07%
22-23	1,519,485.28	0.03%	20	0.02%	3.13%
23-24	1,649,628.35	0.03%	27	0.02%	3.00%
24-25	2,697,971.36	0.05%	35	0.03%	3.02%
25-26	615,636.83	0.01%	13	0.01%	3.23%
26-27	1,445,332.76	0.02%	21	0.02%	3.16%
27-28	433,248.01	0.01%	10	0.01%	3.41%
28-29	1,679,541.31	0.03%	21	0.02%	3.05%
29-30	1,459,822.16	0.03%	17	0.01%	2.43%
30 - more	12,641,902.97	0.22%	152	0.12%	3.08%
Matured					
	5,824,393,355.10	100.0%	128,669	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: 65,54 %					
less - 40.00%	795,444,910.22	13.66%	20,190	21.06%	2.50%
40.01% - 50.00%	605,721,772.36	10.40%	11,769	12.28%	2.42%
50.01% - 60.00%	710,465,948.57	12.20%	12,364	12.90%	2.39%
60.01% - 70.00%	983,000,393.60	16.88%	15,089	15.74%	2.42%
70.01% - 80.00%	1,329,738,088.85	22.83%	18,989	19.81%	2.24%
80.01% - 85.00%	457,748,765.21	7.86%	4,663	4.86%	2.20%
85.01% - 90.00%	433,753,607.58	7.45%	4,506	4.70%	2.06%
90.01% - 95.00%	171,205,216.25	2.94%	2,068	2.16%	2.53%
95.01% - 100.00%	255,879,228.36	4.39%	4,905	5.12%	4.00%
100.01% - 105.00%	27,151,717.15	0.47%	456	0.48%	3.22%
105.01% - 110.00%	22,393,810.81	0.38%	353	0.37%	3.23%
110.01% - 115.00%	16,584,499.84	0.28%	259	0.27%	3.40%
115.01% - 120.00%	13,793,928.38	0.24%	239	0.25%	3.69%
125.01% - 128.00%	124,602.86	0.00%	3	0.00%	2.59%
128.01% - more	1,386,865.06	0.02%	20	0.02%	2.07%
	5,824,393,355.10	100.0%	95,873	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: 74,88 %					
less - 40.00%	1,003,407,114.81	17.23%	38,388	40.04%	2.58%
40.01% - 50.00%	483,897,207.24	8.31%	8,749	9.13%	2.39%
50.01% - 60.00%	532,255,560.33	9.14%	8,150	8.50%	2.42%
60.01% - 70.00%	566,649,367.63	9.73%	7,563	7.89%	2.42%
70.01% - 80.00%	609,814,361.60	10.47%	7,372	7.69%	2.39%
80.01% - 85.00%	298,887,465.41	5.13%	3,360	3.50%	2.34%
85.01% - 90.00%	312,232,218.23	5.36%	3,323	3.47%	2.39%
90.01% - 95.00%	306,733,075.59	5.27%	3,231	3.37%	2.55%
95.01% - 100.00%	281,683,286.90	4.84%	2,937	3.06%	2.59%
100.01% - 105.00%	253,026,204.44	4.34%	2,467	2.57%	2.46%
105.01% - 110.00%	252,683,206.31	4.34%	2,408	2.51%	2.35%
110.01% - 115.00%	220,692,128.17	3.79%	2,102	2.19%	2.36%
115.01% - 120.00%	184,419,814.89	3.17%	1,603	1.67%	2.29%
120.01% - 125.00%	157,156,112.95	2.70%	1,358	1.42%	2.33%
125.01% - 128.00%	79,812,221.86	1.37%	654	0.68%	2.21%
128.01% - more	281,044,008.74	4.83%	2,208	2.30%	2.18%
	5,824,393,355.10	100.0%	95,873	100.0%	2.43%

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	325,171,877.52	5.58%	26,966	28.13%	3.39%
25.000,00 - 50.000,00	1,042,232,222.54	17.89%	27,352	28.53%	3.36%
50.000,00 - 75.000,00	957,866,389.53	16.45%	15,562	16.23%	2.29%
75.000,00 - 100.000,00	892,372,450.78	15.32%	10,329	10.77%	2.22%
100.000,00 - 125.000,00	651,225,713.87	11.18%	5,833	6.08%	2.11%
125.000,00 - 150.000,00	486,431,233.68	8.35%	3,569	3.72%	2.09%
150.000,00 - 175.000,00	332,426,712.42	5.71%	2,056	2.14%	2.06%
175.000,00 - 200.000,00	236,662,194.67	4.06%	1,271	1.33%	2.05%
200.000,00 - 225.000,00	167,779,395.83	2.88%	793	0.83%	2.01%
225.000,00 - 250.000,00	133,100,510.83	2.29%	562	0.59%	2.05%
250.000,00 - 275.000,00	104,512,953.40	1.79%	400	0.42%	1.98%
275.000,00 - 300.000,00	74,496,719.91	1.28%	260	0.27%	2.00%
300.000,00 - 325.000,00	59,815,109.26	1.03%	192	0.20%	2.01%
325.000,00 - 350.000,00	50,862,247.05	0.87%	151	0.16%	1.96%
350.000,00 - 375.000,00	35,737,334.25	0.61%	99	0.10%	1.97%
375.000,00 - 400.000,00	29,070,339.98	0.50%	75	0.08%	1.84%
400.000,00 - 425.000,00	28,857,627.86	0.50%	70	0.07%	1.98%
425.000,00 - 450.000,00	24,052,023.73	0.41%	55	0.06%	2.17%
450.000,00 - 475.000,00	16,166,824.14	0.28%	35	0.04%	1.95%
475.000,00 - 500.000,00	16,538,144.98	0.28%	34	0.04%	2.00%
500.000,00 - 600.000,00	51,380,345.01	0.88%	95	0.10%	1.97%
600.000,00 - 700.000,00	23,085,567.72	0.40%	36	0.04%	1.79%
700.000,00 - 800.000,00	20,101,480.44	0.35%	27	0.03%	2.00%
800.000,00 - 900.000,00	12,800,275.73	0.22%	15	0.02%	2.05%
900.000,00 - 1.000.000,00	9,307,551.28	0.16%	10	0.01%	2.14%
1.000.000,00 - 1.250.000,00	10,024,569.18	0.17%	9	0.01%	1.49%
1.250.000,00 - 1.500.000,00	13,635,573.26	0.23%	10	0.01%	1.88%
1.500.000,00 - more	18,679,966.25	0.32%	7	0.01%	2.16%
	5,824,393,355.10	100.0%	95,873	100.0%	2.43%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	30,663,579.13	0.53%	529	0.55%	2.25%
Partial Professional Use	279,284,433.41	4.80%	3,225	3.36%	2.33%
Professional use with recourse to the borrower	2,753,144.26	0.05%	25	0.03%	1.86%
Residential (Flat/Apartment)	4,989,934,618.27	85.67%	85,919	89.62%	2.43%
Residential (House, detached or semi-detached)	521,757,580.03	8.96%	6,175	6.44%	2.44%
	5,824,393,355.10	100.0%	95,873	100.0%	2.43%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	161,111,545.29	2.77%	3,037	3.17%	2.53%
AITOLOAKARNANIA	76,860,793.14	1.32%	1,546	1.61%	3.08%
ARGOLIDA	47,058,996.83	0.81%	698	0.73%	2.36%
ARKADIA	32,879,626.45	0.57%	561	0.59%	2.24%
ARTA	13,618,559.34	0.23%	295	0.31%	2.27%
ATTICA	2,933,544,347.68	50.37%	41,301	43.08%	2.23%
CHALKIDIKI	52,005,658.87	0.89%	1,079	1.13%	2.93%
CHANIA	90,193,948.04	1.55%	1,255	1.31%	2.46%
CHIOS	30,567,667.20	0.53%	464	0.48%	2.35%
CORFU	51,172,172.02	0.88%	784	0.82%	2.31%
DODEKANISA	143,962,026.21	2.47%	1,910	1.99%	2.32%
DRAMA	32,598,319.07	0.56%	1,186	1.24%	3.20%
EVOIA	77,936,495.43	1.34%	1,444	1.51%	2.49%
EVKITANIA	4,150,498.85	0.07%	100	0.10%	2.64%
EVROS	56,937,078.36	0.98%	1,642	1.71%	3.23%
FLORINA	11,407,392.14	0.20%	306	0.32%	3.34%
FOKIDA	8,265,217.70	0.14%	147	0.15%	2.45%
FTHIOTIDA	67,691,669.79	1.16%	1,316	1.37%	2.50%
GREVENA	10,985,700.30	0.19%	205	0.21%	2.48%
HERAKLION	91,438,284.28	1.57%	1,305	1.36%	2.30%
ILEIA	55,103,053.97	0.95%	1,184	1.24%	3.09%
IMATHIA	33,312,367.31	0.57%	764	0.80%	3.01%
IOANNINA	83,495,944.02	1.43%	1,399	1.46%	2.16%
KARDITSA	37,203,853.57	0.64%	837	0.87%	2.55%
KASTORIA	11,449,432.44	0.20%	238	0.25%	2.55%
KAVALA	46,947,548.90	0.81%	1,128	1.18%	2.54%
KEFALLONIA	27,624,332.55	0.47%	393	0.41%	2.21%
KILKIS	27,369,055.70	0.47%	743	0.78%	3.10%
KORINTHIA	75,897,533.12	1.30%	1,103	1.15%	2.31%
KOZANI	40,997,995.00	0.70%	886	0.92%	2.32%
KYKLADES	81,306,687.57	1.40%	893	0.93%	2.16%
LAKONIA	41,942,758.59	0.72%	663	0.69%	2.41%
LARISA	117,751,015.98	2.02%	2,365	2.47%	2.55%
LASITHI	43,608,150.76	0.75%	628	0.66%	2.11%
LEFKADA	12,060,229.25	0.21%	222	0.23%	2.39%
LESBOS	53,957,841.59	0.93%	861	0.90%	2.47%
MAGNESIA	82,470,708.60	1.42%	1,475	1.54%	2.65%
MESSINIA	57,065,630.05	0.98%	965	1.01%	2.35%
PELLA	40,722,049.61	0.70%	1,117	1.17%	3.39%
PIERIA	55,004,394.78	0.94%	1,143	1.19%	2.84%
PREVEZA	34,457,978.75	0.59%	554	0.58%	2.22%
RETHYMNO	60,589,584.69	1.04%	886	0.92%	2.20%
RODOPI	33,411,387.68	0.57%	863	0.90%	2.87%
SAMOS	33,296,842.84	0.57%	447	0.47%	2.21%
SERRES	30,213,036.61	0.52%	722	0.75%	3.41%
THESPROTIA	16,856,089.98	0.29%	269	0.28%	2.40%
THESSALONIKI	454,606,802.83	7.81%	9,177	9.57%	2.96%
TRIKALA	34,853,010.81	0.60%	758	0.79%	3.23%
VOIOTIA	44,118,643.46	0.76%	864	0.90%	2.57%
XANTHI	42,861,606.73	0.74%	1,456	1.52%	3.18%
ZAKYNTHOS	19,451,790.37	0.33%	289	0.30%	2.31%
	5,824,393,355.10	100.0%	95,873	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	5,824,393,355.10	100.00%	128,669	100.00%	2.43%
	5,824,393,355.10	100.0%	128,669	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	2,010,420,550.92	34.52%	46,568	36.19%	1.68%
Euribor 1M Linked	360,746,844.14	6.19%	6,093	4.74%	1.60%
Euribor 3M Linked	2,080,898,151.42	35.73%	39,257	30.51%	2.54%
Fixed	783,823,490.82	13.46%	15,467	12.02%	2.67%
Hellenic Government Bond	298,318,410.89	5.12%	14,835	11.53%	7.04%
Liibor 1M Linked	133,400,366.85	2.29%	1,113	0.87%	1.75%
Originator Rate	156,785,540.06	2.69%	5,336	4.15%	3.05%
	5,824,393,355.10	100.0%	128,669	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)	120,688	3,699,168.07	5,430,788,992.82	93.80%	93.24%
31-60 days past due	5,235	2,514,514.83	250,511,297.50	4.07%	4.30%
61-90 days past due	2,746	2,114,385.81	143,093,064.78	2.13%	2.46%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	128,669	8,328,068.71	5,824,393,355.10	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	2,646,466,301.09	45.44%	65,619	51.00%	2.64%
Refinancing loans	732,491,501.33	12.58%	13,582	10.56%	2.36%
Buy Secondary	1,016,225,362.74	17.45%	13,573	10.55%	2.07%
Professional use	90,179,489.05	1.55%	1,175	0.91%	2.48%
Renovating	1,325,105,149.31	22.75%	34,057	26.47%	2.26%
Other	13,925,551.58	0.24%	663	0.52%	7.55%
	5,824,393,355.10	100.0%	128,669	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	5,094,485,281.31	87.47%	108,489	84.32%	2.49%
Subsidized Loans	729,908,073.79	12.53%	20,180	15.68%	1.97%
	5,824,393,355.10	100.0%	128,669	100.0%	2.43%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	2,912,268,334.32	50.00%	46,916	49.97%	2.34%
Self Employed	1,393,001,630.68	23.92%	16,046	17.09%	2.31%
Unemployed	598,531,677.36	10.28%	12,364	13.17%	2.95%
Retired	829,569,432.48	14.24%	15,867	16.90%	2.37%
N/A	91,022,280.26	1.56%	2,697	2.87%	4.01%
	5,824,393,355.10	100.0%	93,890	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	499,185,148.82	8.57%	8,866	6.89%	2.21%
Retired Employee	67,307,810.95	1.16%	1,452	1.13%	2.20%
No Employee	5,257,900,395.33	90.27%	118,351	91.98%	2.45%
	5,824,393,355.10	100.0%	128,669	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.