

Covered Bond Programme II



Monthly Investor Report

November 2010

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series01	XS0520508630		Baa3	EUR	1.500.000.000,00	ECB + 170bp	24-06-2015
Series02	XS0520508713		Baa3	EUR	1.500.000.000,00	ECB + 200bp	26-06-2017
Series03	XS0520508804		Baa3	EUR	1.500.000.000,00	ECB + 230bp	24-06-2019
Series 04	XS0562792886		Baa3	EUR	1.500.000.000,00	ECB + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2010	30-06-2010
Portfolio Cut off Date	30-11-2010	30-06-2010
Original Principal Balance	9.178.071.628,00	4.884.632.703,00
Principal Balance	6.592.625.300,00	3.639.740.247,00
Number of Borrowers	121.632	68.622
Number of Loanparts	160.000	93.060
Number of Properties	125.870	69.543
Average Principal Balance (borrower)	54.201,41	53.040,43
Average Principal Balance (parts)	41.203,91	39.111,76
Coupon: Weighted Average	3,7	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Foreclosure Value	66,34	67,08
Weighted Average Loan to Indexed Foreclosure Value	48,65	48,96
Seasoning (years): Weighted Average	4,66	4,42
Original Maturity (years): Weighted Average	20,89	18,53
Remaining Tenor (years): Weighted Average	16,27	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.000.000.000,00
Negative Carry	217.500.000,00
Outstanding Accrued Interest on Bonds	25.125.000,00
Current Outstanding Balance	6.592.625.299,62
Adjusted Nominal Value Assets *	6.521.045.716,33
Outstanding Accrued Interest on Assets	9.114.501,15
Other Collateral	35.000.000,00
Nominal Value Test Current Value **	94,92%
<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

Currency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	6.064.688.764,93	91,99%	155.935	97,46%	3,73%
Swiss Franc	527.936.534,69	8,01%	4.065	2,54%	3,35%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	257.063.492,73	3,90%	5.270	3,29%	3,36%
Standard Amortising	6.335.561.806,89	96,10%	154.730	96,71%	3,71%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

3. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2,5%	508.005.226,43	7,71%	6.863	4,29%	2,14%
2,5% - 2,99%	1.895.622.985,30	28,75%	36.610	22,88%	2,68%
3% - 3,49%	1.359.676.005,91	20,62%	24.962	15,60%	3,23%
3,5% - 3,99%	462.709.940,27	7,02%	8.374	5,23%	3,77%
4% - 4,49%	349.064.104,16	5,29%	5.571	3,48%	4,16%
4,5% - 4,99%	551.634.220,94	8,37%	13.548	8,47%	4,72%
5% - 5,49%	1.009.676.307,81	15,32%	38.774	24,23%	5,27%
5,5% - 5,99%	316.945.283,59	4,81%	17.755	11,10%	5,68%
6% - 6,49%	39.940.015,01	0,61%	2.829	1,77%	6,21%
6,5% - 6,99%	68.724.592,54	1,04%	2.330	1,46%	6,62%
7% - 7,49%	29.734.113,30	0,45%	2.248	1,41%	7,21%
7,5% - more	892.504,36	0,01%	136	0,09%	13,54%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	11.283,11	0,00%	2	0,00%	5,15%
1988	18.781,87	0,00%	3	0,00%	3,26%
1989	34.026,53	0,00%	2	0,00%	3,90%
1990	32.236,18	0,00%	2	0,00%	5,15%
1991					
1992	112.778,35	0,00%	11	0,01%	4,79%
1993	251.827,71	0,00%	18	0,01%	5,14%
1994	148.925,96	0,00%	17	0,01%	4,53%
1995	479.828,29	0,01%	57	0,04%	4,77%
1996	5.286.771,33	0,08%	1.005	0,63%	5,23%
1997	25.187.161,95	0,38%	3.573	2,23%	5,11%
1998	44.689.508,28	0,68%	4.620	2,89%	4,73%
1999	105.063.911,67	1,59%	8.545	5,34%	5,00%
2000	164.380.547,89	2,49%	10.216	6,39%	4,72%
2001	331.017.425,29	5,02%	16.338	10,21%	4,37%
2002	425.697.460,21	6,46%	16.836	10,52%	4,32%
2003	397.643.595,61	6,03%	13.565	8,48%	4,45%
2004	465.619.085,16	7,06%	11.533	7,21%	4,03%
2005	773.262.375,47	11,73%	15.591	9,74%	3,57%
2006	860.557.586,33	13,05%	15.511	9,69%	3,38%
2007	879.214.696,36	13,34%	13.865	8,67%	3,54%
2008	857.011.531,42	13,00%	11.919	7,45%	3,49%
2009	687.971.228,43	10,44%	8.263	5,16%	2,95%
2010	568.932.726,22	8,63%	8.508	5,32%	3,49%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010	14.366,43	0,00%	13	0,01%	4,40%
2011	6.094.926,06	0,09%	1.467	0,92%	4,98%
2012	32.901.218,04	0,50%	4.789	2,99%	5,07%
2013	59.437.731,13	0,90%	6.250	3,91%	4,89%
2014	99.375.793,78	1,51%	8.483	5,30%	5,00%
2015	146.347.568,47	2,22%	9.828	6,14%	4,74%
2016	256.831.018,72	3,90%	13.919	8,70%	4,45%
2017	302.861.955,33	4,59%	12.777	7,99%	4,39%
2018	284.618.795,12	4,32%	9.164	5,73%	4,37%
2019	310.724.387,11	4,71%	7.657	4,79%	4,11%
2020	453.457.774,24	6,88%	9.461	5,91%	3,79%
2021	452.731.156,10	6,87%	9.035	5,65%	3,51%
2022	401.549.801,30	6,09%	7.762	4,85%	3,21%
2023	362.144.764,31	5,49%	6.476	4,05%	3,11%
2024	419.919.334,39	6,37%	6.147	3,84%	2,89%
2025	274.971.440,14	4,17%	4.708	2,94%	3,20%
2026	114.352.900,27	1,73%	2.526	1,58%	3,56%
2027	130.784.518,04	1,98%	2.488	1,56%	3,98%
2028	126.925.982,88	1,93%	2.291	1,43%	4,13%
2029	106.398.835,98	1,61%	1.781	1,11%	3,60%
2030	163.481.089,76	2,48%	2.916	1,82%	3,64%
2031	107.509.563,63	1,63%	1.820	1,14%	3,53%
2032	124.450.332,77	1,89%	2.061	1,29%	3,88%
2033	111.771.355,31	1,70%	1.860	1,16%	4,01%
2034	124.025.559,21	1,88%	2.029	1,27%	3,53%
2035	240.633.951,34	3,65%	4.150	2,59%	3,45%
2036	150.559.807,28	2,28%	2.341	1,46%	3,34%
2037	176.984.795,24	2,68%	2.277	1,42%	3,82%
2038	206.708.839,64	3,14%	2.146	1,34%	3,72%
2039	132.126.364,93	2,00%	1.384	0,87%	3,07%
2040	108.273.867,66	1,64%	1.599	1,00%	3,54%
2041	44.519.721,70	0,68%	699	0,44%	3,55%
2042	48.881.722,40	0,74%	732	0,46%	3,83%
2043	41.496.101,93	0,63%	601	0,38%	3,76%
2044	32.397.625,86	0,49%	443	0,28%	3,53%
2045	67.146.432,72	1,02%	919	0,57%	3,43%
2046	84.145.182,45	1,28%	1.204	0,75%	3,32%
2047	86.274.326,25	1,31%	1.188	0,74%	3,90%
2048	68.081.773,13	1,03%	926	0,58%	3,76%
2049	40.414.245,93	0,61%	498	0,31%	3,48%
2050	90.298.372,64	1,37%	1.185	0,74%	3,42%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	65.683.210,53	1,00%	913	0,57%	3,63%
0.5 - 1.0	581.754.585,10	8,82%	8.581	5,36%	3,40%
1.0 - 1.5	363.263.061,62	5,51%	4.444	2,78%	3,00%
1.5 - 2.0	319.736.176,24	4,85%	3.656	2,29%	2,94%
2.0 - 2.5	466.674.901,61	7,08%	6.330	3,96%	3,63%
2.5 - 3.0	415.539.333,81	6,30%	6.135	3,83%	3,36%
3.0 - 4.0	899.395.203,29	13,64%	14.485	9,05%	3,58%
4.0 - 5.0	908.269.899,74	13,78%	16.609	10,38%	3,32%
5.0 - 6.0	654.996.753,95	9,94%	13.608	8,51%	3,68%
6.0 - 7.0	455.174.895,32	6,90%	11.542	7,21%	4,06%
7.0 - 8.0	427.029.048,54	6,48%	14.628	9,14%	4,43%
8.0 - 9.0	388.440.877,88	5,89%	15.996	10,00%	4,34%
9.0 - 10.0	319.540.205,85	4,85%	16.003	10,00%	4,39%
more - 10.0	327.127.146,14	4,96%	27.070	16,92%	4,86%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5.052.595.523,17	76,64%	125.856	78,66%	3,45%
01-02	513.513.094,99	7,79%	10.564	6,60%	4,46%
02-03	279.213.950,91	4,24%	5.425	3,39%	4,38%
03-04	170.673.187,58	2,59%	3.725	2,33%	4,70%
04-05	102.135.603,54	1,55%	2.809	1,76%	5,00%
05-06	23.567.814,17	0,36%	1.023	0,64%	5,15%
06-07	29.837.610,33	0,45%	1.216	0,76%	4,77%
07-08	26.523.038,50	0,40%	1.021	0,64%	5,09%
08-09	44.524.506,11	0,68%	1.283	0,80%	5,54%
09-10	27.704.627,78	0,42%	769	0,48%	5,07%
10-11	22.777.126,77	0,35%	634	0,40%	4,14%
11-12	27.698.232,39	0,42%	743	0,46%	4,39%
12-13	20.665.324,05	0,31%	527	0,33%	4,64%
13-14	27.058.981,19	0,41%	636	0,40%	5,30%
14-15	24.396.156,85	0,37%	537	0,34%	5,24%
15-16	20.859.390,17	0,32%	420	0,26%	4,28%
16-17	22.889.230,59	0,35%	481	0,30%	4,58%
17-18	12.886.121,46	0,20%	268	0,17%	4,78%
18-19	17.303.761,28	0,26%	305	0,19%	4,89%
19-20	12.848.105,47	0,19%	219	0,14%	4,33%
20-21	11.173.399,25	0,17%	196	0,12%	3,20%
21-22	12.299.350,51	0,19%	180	0,11%	3,14%
22-23	5.831.906,05	0,09%	104	0,07%	3,21%
23-24	6.227.378,13	0,09%	95	0,06%	3,14%
24-25	7.708.752,87	0,12%	119	0,07%	3,14%
25-26	13.980.273,41	0,21%	195	0,12%	3,19%
26-27	9.063.444,22	0,14%	121	0,08%	3,14%
27-28	5.714.569,67	0,09%	69	0,04%	3,12%
28-29	3.599.627,38	0,05%	49	0,03%	3,12%
29-30	2.210.311,32	0,03%	31	0,02%	3,17%
30 - more	35.108.481,38	0,53%	377	0,24%	3,15%
Matured	36.418,13	0,00%	3	0,00%	6,03%
	6.592.625.299,62	100, %	160.000	100, %	3,70%

8. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 66,34 %					
less - 40.00%	900.174.704,20	13,65%	33.079	26,28%	4,15%
40.01% - 50.00%	654.907.576,45	9,93%	16.379	13,01%	3,86%
50.01% - 60.00%	781.209.784,77	11,84%	16.626	13,21%	3,78%
60.01% - 70.00%	981.532.982,51	14,88%	17.622	14,00%	3,69%
70.01% - 80.00%	1.656.323.312,62	25,12%	25.558	20,31%	3,53%
80.01% - 85.00%	462.881.913,75	7,02%	4.531	3,60%	3,45%
85.01% - 90.00%	458.819.357,31	6,95%	4.350	3,46%	3,44%
90.01% - 95.00%	223.753.178,67	3,39%	2.153	1,71%	3,58%
95.01% - 100.00%	222.659.157,04	3,37%	3.402	2,70%	3,64%
100.01% - 105.00%	93.340.629,14	1,41%	809	0,64%	3,67%
105.01% - 110.00%	89.144.807,40	1,35%	706	0,56%	3,70%
110.01% - 115.00%	39.935.368,17	0,60%	376	0,30%	3,56%
115.01% - 120.00%	27.869.931,00	0,42%	277	0,22%	3,71%
128.01% - more	72.596,59	0,00%	2	0,00%	3,12%
	6.592.625.299,62	99,9%	125.870	100,0%	3,70%

9 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 48,65 %					
less - 40.00%	2.613.112.544,10	39,64%	85.405	67,85%	4,10%
40.01% - 50.00%	857.807.833,06	13,01%	11.637	9,25%	3,60%
50.01% - 60.00%	818.302.887,56	12,41%	9.223	7,33%	3,47%
60.01% - 70.00%	864.587.794,02	13,11%	8.566	6,81%	3,40%
70.01% - 80.00%	762.839.055,21	11,57%	6.668	5,30%	3,25%
80.01% - 85.00%	266.097.566,72	4,04%	1.909	1,52%	3,35%
85.01% - 90.00%	138.785.091,11	2,11%	959	0,76%	3,44%
90.01% - 95.00%	99.253.755,16	1,51%	616	0,49%	3,39%
95.01% - 100.00%	64.010.443,59	0,97%	369	0,29%	3,59%
100.01% - 105.00%	47.077.369,49	0,71%	227	0,18%	3,68%
105.01% - 110.00%	24.631.569,55	0,37%	121	0,10%	3,77%
110.01% - 115.00%	21.547.118,29	0,33%	107	0,09%	3,82%
115.01% - 120.00%	13.214.825,39	0,20%	57	0,05%	3,80%
120.01% - 125.00%	1.357.446,37	0,02%	6	0,01%	3,23%
	6.592.625.299,62	100,0%	125.870	100,0%	3,70%

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	632.798.782,77	9,59%	48.480	38,52%		4,84%
25.000,00 - 50.000,00	1.042.716.050,40	15,81%	28.418	22,58%		4,17%
50.000,00 - 75.000,00	1.212.999.719,58	18,39%	19.649	15,61%		3,64%
75.000,00 - 100.000,00	1.138.313.469,46	17,26%	13.109	10,42%		3,49%
100.000,00 - 125.000,00	752.803.562,25	11,41%	6.749	5,36%		3,37%
125.000,00 - 150.000,00	550.757.877,73	8,35%	4.029	3,20%		3,38%
150.000,00 - 175.000,00	319.350.904,49	4,84%	1.980	1,57%		3,40%
175.000,00 - 200.000,00	222.597.707,43	3,37%	1.194	0,95%		3,45%
200.000,00 - 225.000,00	119.218.928,61	1,80%	563	0,45%		3,36%
225.000,00 - 250.000,00	101.506.969,55	1,53%	428	0,34%		3,34%
250.000,00 - 275.000,00	65.137.342,89	0,98%	248	0,20%		3,38%
275.000,00 - 300.000,00	65.035.704,97	0,98%	227	0,18%		3,32%
300.000,00 - 325.000,00	43.239.018,45	0,65%	138	0,11%		3,15%
325.000,00 - 350.000,00	43.142.883,14	0,65%	128	0,10%		3,33%
350.000,00 - 375.000,00	32.489.547,87	0,49%	90	0,07%		3,44%
375.000,00 - 400.000,00	30.243.095,11	0,45%	78	0,06%		3,20%
400.000,00 - 425.000,00	23.932.497,60	0,36%	58	0,05%		3,11%
425.000,00 - 450.000,00	17.582.867,86	0,26%	40	0,03%		3,14%
450.000,00 - 475.000,00	12.457.868,01	0,18%	27	0,02%		3,12%
475.000,00 - 500.000,00	15.526.204,89	0,23%	32	0,03%		3,17%
500.000,00 - 600.000,00	49.014.052,81	0,74%	89	0,07%		3,17%
600.000,00 - 700.000,00	26.965.543,58	0,40%	42	0,03%		3,16%
700.000,00 - 800.000,00	13.389.570,29	0,20%	18	0,01%		3,50%
800.000,00 - 900.000,00	14.314.852,63	0,21%	17	0,01%		3,03%
900.000,00 - 1.000.000,00	11.229.914,07	0,17%	12	0,01%		2,66%
1.000.000,00 - 1.250.000,00	17.145.213,83	0,26%	15	0,01%		3,26%
1.250.000,00 - 1.500.000,00	11.306.430,11	0,17%	8	0,01%		3,31%
1.500.000,00 - more	7.408.719,24	0,11%	4	0,00%		2,25%
	6.592.625.299,62	99,8%	125.870	100,0%		3,70%

11. Property Description

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
Apartment/flat	437.478.562,04	6,63%	4.672	3,71%		3,41%
Building	38.708.236,60	0,58%	466	0,37%		3,56%
House incl. land plot	5.770.549.188,38	87,53%	117.425	93,29%		3,73%
N/A	160.319.460,68	2,43%	1.614	1,28%		3,42%
Other real estate	12.015.332,98	0,18%	126	0,10%		3,54%
Professional Use	173.554.518,94	2,63%	1.567	1,25%		3,66%
	6.592.625.299,62	100,0%	125.870	100,0%		3,70%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	194.025.516,30	2,94%	4.189	3,33%	3,77%
AITOLOAKARNANIA	89.216.884,01	1,35%	2.081	1,65%	3,93%
ARGOLIDA	44.230.504,48	0,67%	863	0,69%	3,88%
ARKADIA	31.259.047,57	0,47%	666	0,53%	3,75%
ARTA	19.923.209,39	0,30%	585	0,47%	3,98%
ATTICA	3.224.688.532,04	48,91%	56.619	44,98%	3,61%
CHALKIDIKI	50.624.439,88	0,77%	1.073	0,85%	3,85%
CHANIA	83.752.177,94	1,27%	1.508	1,20%	3,65%
CHIOS	32.490.175,50	0,49%	692	0,55%	4,12%
CORFU	56.691.828,33	0,86%	985	0,78%	3,78%
DODEKANISA	139.951.077,59	2,12%	2.263	1,80%	3,77%
DRAMA	35.937.080,41	0,55%	784	0,62%	3,62%
EVOIA	115.011.005,20	1,75%	2.333	1,85%	3,95%
EVKITANIA	5.755.516,29	0,09%	158	0,13%	4,15%
EVROS	68.944.209,18	1,05%	1.884	1,50%	3,93%
FLORINA	13.357.533,10	0,20%	393	0,31%	4,07%
FOKIDA	14.831.249,12	0,23%	309	0,25%	3,89%
FTHIOTIDA	114.799.157,94	1,74%	2.448	1,95%	3,95%
GREVENA	10.244.010,15	0,16%	238	0,19%	3,84%
HERAKLION	108.951.953,04	1,65%	1.771	1,41%	3,60%
ILEIA	58.253.848,51	0,88%	1.410	1,12%	3,94%
IMATHIA	39.284.814,18	0,60%	912	0,73%	3,79%
IOANNINA	99.854.674,84	1,52%	1.899	1,51%	3,57%
KARDITSA	66.317.989,07	1,01%	1.488	1,18%	3,97%
KASTORIA	13.479.909,52	0,20%	326	0,26%	4,10%
KAVALA	52.752.829,06	0,80%	1.121	0,89%	3,79%
KEFALLONIA	35.091.516,12	0,53%	712	0,57%	4,01%
KILKIS	29.868.495,81	0,45%	755	0,60%	3,82%
KORINTHIA	88.833.569,91	1,35%	1.702	1,35%	3,68%
KOZANI	46.018.698,53	0,70%	1.118	0,89%	3,80%
KYKLADES	87.650.203,46	1,33%	1.328	1,06%	3,86%
LAKONIA	44.843.510,12	0,68%	825	0,66%	3,93%
LARISA	140.986.845,66	2,14%	2.886	2,29%	3,74%
LASITHI	57.430.826,06	0,87%	957	0,76%	3,53%
LEFKADA	14.477.628,16	0,22%	328	0,26%	3,94%
LESBOS	62.932.979,64	0,96%	1.152	0,92%	4,00%
MAGNESIA	85.988.054,76	1,30%	1.941	1,54%	3,90%
MESSINIA	83.147.163,85	1,26%	1.683	1,34%	3,97%
PELLA	41.107.335,48	0,62%	1.101	0,88%	3,76%
PIERIA	71.735.161,51	1,09%	1.296	1,03%	3,56%
PREVEZA	37.387.104,19	0,57%	781	0,62%	3,83%
RETHYMNO	86.300.156,46	1,31%	1.690	1,34%	3,81%
RODOPI	29.011.040,01	0,44%	882	0,70%	3,92%
SAMOS	53.793.444,23	0,82%	717	0,57%	3,71%
SERRES	27.448.733,29	0,42%	755	0,60%	3,88%
THESSPROTIA	19.368.743,20	0,29%	442	0,35%	4,01%
THESSALONIKI	483.682.972,43	7,34%	9.433	7,49%	3,58%
TRIKALA	37.840.842,05	0,57%	945	0,75%	3,96%
VOIOTIA	66.018.332,94	1,00%	1.492	1,19%	3,99%
XANTHI	55.701.821,67	0,85%	1.549	1,23%	3,76%
ZAKYNTHOS	21.330.947,44	0,32%	402	0,32%	3,65%
	6.592.625.299,62	100, %	125.870	100, %	3,70%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6.592.625.299,62	100,00%	160.000	100,00%	3,70%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

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	2.859.417.652,55	43,37%	57.971	36,23%	2,83%
Euribor 1M Linked	135.810.352,55	2,06%	2.007	1,25%	2,53%
Euribor 3M Linked	731.295.098,41	11,09%	11.435	7,15%	3,43%
Fixed	1.678.350.831,39	25,46%	37.435	23,40%	4,60%
Hellenic Government Bond	2.060.424,03	0,03%	102	0,06%	5,96%
Liibor 1M Linked	188.234.779,43	2,86%	1.413	0,88%	2,12%
Originator Rate	997.456.161,26	15,13%	49.637	31,02%	5,35%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

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)	150.541	5.014.564,45	6.161.816.365,87	94,09%	93,46%
31-60 days past due	6.569	3.705.585,96	287.000.935,26	4,11%	4,35%
61-90 days past due	2.890	2.731.617,90	143.807.998,49	1,81%	2,18%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	160.000	11.451.768,31	6.592.625.299,62	100,%	100,%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	191.020,70	0,00%	6	0,00%	5,04%
Buy Primary	2.376.143.471,29	36,04%	56.909	35,57%	3,49%
Completion/construction of primary residence	1.395.425.183,01	21,16%	36.069	22,54%	3,79%
Completion/construction of secondary	579.881.562,85	8,79%	10.507	6,57%	3,83%
Refinancing loans from other banks	335.699.099,52	5,09%	4.638	2,90%	3,42%
Buy Secondary	277.738.538,64	4,21%	4.001	2,50%	3,44%
Professional use	81.887.552,91	1,24%	1.181	0,74%	3,61%
land Purchase	57.649.135,00	0,87%	1.376	0,86%	3,78%
Renovating	1.487.822.026,10	22,56%	45.303	28,31%	4,01%
Other	187.709,60	0,00%	10	0,01%	5,06%
	6.592.625.299,62	100,%	160.000	100,%	3,70%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3.917.040.184,64	59,41%	72.799	59,85%	3,63%
Retired	593.799.682,53	9,00%	13.503	11,10%	3,78%
Self Employed	1.401.413.080,13	21,25%	19.250	15,83%	3,73%
Unemployed	290.333.657,66	4,40%	5.959	4,90%	3,90%
N/A	390.038.694,66	5,91%	10.121	8,32%	4,08%
	6.592.625.299,62	100,%	121.632	100,%	3,70%

18.Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Current Employee	124.539.495,05	1,88%	2.740	2,25%	3,15%
Retired Employee	122.568.325,87	1,85%	1.542	1,27%	3,12%
No Employee	6.345.517.478,70	96,25%	117.350	96,48%	3,72%
	6.592.625.299,62	100,%	121.632	100,%	3,70%

* 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.