

Covered Bond Programme II



Monthly Investor Report

November 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B+	Ba3	EUR	1,150,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	B+	Ba3	EUR	1,200,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	B+	Ba3	EUR	1,350,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	B+	Ba3	EUR	1,100,000,000.00	Euribor_3M + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2014	30-06-2010
Portfolio Cut off Date	30-11-2014	30-06-2010
Original Principal Balance	10.740.104.089,00	4.884.632.703,00
Principal Balance	7.455.051.727,00	3.639.740.247,00
Number of Borrowers	120.511	68.622
Number of Loanparts	163.384	93.060
Number of Properties	123.425	69.543
Average Principal Balance (borrower)	61.862,00	53.040,43
Average Principal Balance (parts)	45.629,02	39.111,76
Coupon: Weighted Average	2,5	3,7
Minimum	0,1	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	66,28	67,08
Weighted Average Loan to Indexed Value	71,61	48,96
Seasoning (years): Weighted Average	7,03	4,42
Original Maturity (years): Weighted Average	27,47	18,53
Remaining Tenor (years): Weighted Average	20,47	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.800.000.000,00
Negative Carry	132.000.000,00
Outstanding Accrued Interest on Bonds	19.533.188,89
Current Outstanding Balance	7.455.051.726,65
Adjusted Nominal Value Assets *	6.853.032.915,34
Outstanding Accrued Interest on Assets	9.425.084,43
Nominal Value Test Current Value **	71,61 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	7,257,690,498.63	97.35%	161,720	98.98%	2.54%
Swiss Franc	197,361,228.02	2.65%	1,664	1.02%	1.84%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,213,674,002.45	16.28%	33,904	20.75%	3.87%
Standard Amortising	6,241,377,724.20	83.72%	129,480	79.25%	2.26%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

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%	5,307,588,095.71	71.19%	102,874	62.96%	1.87%
2.5% - 2.99%	870,323,677.35	11.67%	15,840	9.69%	2.76%
3% - 3.49%	373,120,130.98	5.00%	6,809	4.17%	3.21%
3.5% - 3.99%	105,501,485.90	1.42%	1,660	1.02%	3.71%
4% - 4.49%	35,775,533.50	0.48%	628	0.38%	4.25%
4.5% - 4.99%	177,993,943.95	2.39%	12,275	7.51%	4.76%
5% - 5.49%	52,464,004.37	0.70%	1,283	0.79%	5.19%
5.5% - 5.99%	77,700,074.57	1.04%	1,900	1.16%	5.72%
6% - 6.49%	11,852,729.79	0.16%	298	0.18%	6.22%
6.5% - 6.99%	27,719,959.22	0.37%	1,599	0.98%	6.71%
7% - 7.49%	400,806,520.71	5.38%	17,859	10.93%	7.05%
7.5% - more	14,205,570.60	0.19%	359	0.22%	8.75%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	45,616.09	0.00%	37	0.02%	2.00%
1987	11,515.24	0.00%	5	0.00%	2.00%
1988	19,462.47	0.00%	6	0.00%	2.06%
1989	56,138.74	0.00%	14	0.01%	2.04%
1990	68,702.85	0.00%	18	0.01%	2.08%
1991	50,296.56	0.00%	19	0.01%	2.59%
1992	89,843.23	0.00%	17	0.01%	4.20%
1993	376,502.81	0.01%	29	0.02%	3.65%
1994	119,097.30	0.00%	20	0.01%	2.45%
1995	644,445.99	0.01%	64	0.04%	2.54%
1996	1,318,548.99	0.02%	149	0.09%	2.81%
1997	2,120,653.60	0.03%	241	0.15%	2.71%
1998	2,778,637.03	0.04%	365	0.22%	2.66%
1999	9,491,421.37	0.13%	1,316	0.81%	2.56%
2000	34,694,519.05	0.47%	5,858	3.59%	2.88%
2001	91,791,143.03	1.23%	8,874	5.43%	3.01%
2002	178,485,260.67	2.39%	11,490	7.03%	3.44%
2003	296,333,738.91	3.97%	13,940	8.53%	3.89%
2004	410,748,190.03	5.51%	11,107	6.80%	3.16%
2005	820,118,087.10	11.00%	17,977	11.00%	2.84%
2006	923,531,810.79	12.39%	17,467	10.69%	2.39%
2007	1,002,273,410.06	13.44%	17,268	10.57%	1.88%
2008	985,041,161.93	13.21%	15,517	9.50%	1.99%
2009	1,189,557,384.88	15.96%	17,847	10.92%	2.38%
2010	703,416,647.63	9.44%	10,735	6.57%	2.65%
2011	302,524,961.84	4.06%	4,951	3.03%	2.96%
2012	281,207,635.36	3.77%	4,253	2.60%	2.75%
2013	165,360,875.61	2.22%	2,804	1.72%	2.68%
2014	52,776,017.49	0.71%	996	0.61%	2.85%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2014	100,242.47	0.00%	253	0.15%	3.73%
2015	11,658,167.06	0.16%	4,810	2.94%	3.83%
2016	40,785,242.00	0.55%	6,885	4.21%	4.19%
2017	88,109,189.09	1.18%	8,466	5.18%	4.80%
2018	82,105,980.84	1.10%	5,461	3.34%	3.48%
2019	96,563,533.97	1.30%	4,600	2.82%	2.98%
2020	151,210,433.86	2.03%	5,295	3.24%	2.70%
2021	177,830,958.71	2.39%	5,435	3.33%	2.47%
2022	173,936,902.32	2.33%	5,109	3.13%	2.01%
2023	186,742,058.47	2.50%	5,090	3.12%	1.99%
2024	221,837,960.24	2.98%	4,731	2.90%	1.93%
2025	265,890,676.50	3.57%	8,101	4.96%	3.41%
2026	185,180,566.86	2.48%	4,616	2.83%	4.00%
2027	308,816,740.12	4.14%	7,642	4.68%	4.29%
2028	236,775,610.69	3.18%	5,611	3.43%	3.21%
2029	246,297,734.49	3.30%	5,092	3.12%	2.82%
2030	219,642,528.21	2.95%	4,250	2.60%	2.54%
2031	161,505,276.85	2.17%	3,047	1.86%	2.27%
2032	180,418,925.85	2.42%	3,520	2.15%	2.12%
2033	199,725,767.77	2.68%	3,808	2.33%	2.22%
2034	257,522,213.44	3.45%	4,389	2.69%	2.33%
2035	306,299,615.33	4.11%	5,113	3.13%	2.12%
2036	235,760,619.32	3.16%	3,733	2.28%	2.04%
2037	240,853,066.42	3.23%	3,820	2.34%	1.80%
2038	228,514,553.16	3.07%	3,408	2.09%	2.01%
2039	237,050,052.05	3.18%	3,432	2.10%	2.45%
2040	171,024,618.36	2.29%	2,526	1.55%	2.53%
2041	160,792,447.36	2.16%	2,276	1.39%	2.36%
2042	162,006,285.73	2.17%	2,537	1.55%	2.14%
2043	172,182,221.37	2.31%	2,644	1.62%	2.22%
2044	159,722,950.70	2.14%	2,307	1.41%	2.36%
2045	135,283,398.83	1.81%	1,857	1.14%	2.26%
2046	182,788,990.22	2.45%	2,489	1.52%	1.99%
2047	211,356,417.60	2.84%	2,900	1.77%	1.87%
2048	199,069,666.04	2.67%	2,642	1.62%	2.07%
2049	198,060,752.78	2.66%	2,631	1.61%	2.39%
2050	156,449,592.22	2.10%	2,139	1.31%	2.50%
2051	95,377,972.07	1.28%	1,330	0.81%	2.40%
2052	100,253,883.94	1.34%	1,430	0.88%	2.37%
2053	129,514,420.60	1.74%	1,692	1.04%	2.37%
2054	102,616,498.43	1.38%	1,321	0.81%	2.46%
2055	70,322,230.11	0.94%	908	0.56%	2.56%
2056	58,928,771.80	0.79%	739	0.45%	2.50%
2057	98,739,497.43	1.32%	1,298	0.79%	2.48%
2058	87,413,224.30	1.17%	1,212	0.74%	2.37%
2059	61,914,483.67	0.83%	788	0.48%	2.69%
2060	98,787.00	0.00%	1	0.00%	2.92%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	27,680,494.68	0.37%	508	0.31%	3.26%
0.5 - 1.0	30,237,792.34	0.41%	586	0.36%	2.39%
1.0 - 1.5	64,156,467.95	0.86%	1,058	0.65%	2.63%
1.5 - 2.0	119,107,620.02	1.60%	1,997	1.22%	2.71%
2.0 - 2.5	131,306,455.67	1.76%	1,951	1.19%	2.77%
2.5 - 3.0	164,588,129.18	2.21%	2,529	1.55%	2.74%
3.0 - 4.0	309,805,180.68	4.16%	5,034	3.08%	3.02%
4.0 - 5.0	806,816,084.15	10.82%	12,318	7.54%	2.57%
5.0 - 6.0	1,140,970,323.65	15.30%	17,131	10.49%	2.38%
6.0 - 7.0	997,154,300.30	13.38%	15,786	9.66%	1.95%
7.0 - 8.0	1,033,343,664.69	13.86%	17,812	10.90%	1.89%
8.0 - 9.0	957,340,425.43	12.84%	18,635	11.41%	2.46%
9.0 - 10.0	692,824,164.34	9.29%	15,679	9.60%	2.96%
more - 10.0	979,720,623.57	13.14%	52,360	32.05%	3.40%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	6,521,951,293.01	87.48%	145,919	89.31%	2.51%
01-02	73,895,273.23	0.99%	1,706	1.04%	2.12%
02-03	685,476,521.97	9.19%	12,057	7.38%	2.20%
03-04	11,270,052.53	0.15%	311	0.19%	4.64%
04-05	16,266,108.08	0.22%	452	0.28%	5.85%
05-06	6,854,480.00	0.09%	186	0.11%	5.62%
06-07	4,620,020.59	0.06%	126	0.08%	5.15%
07-08	12,370,304.97	0.17%	178	0.11%	2.94%
08-09	6,937,329.14	0.09%	190	0.12%	5.21%
09-10	9,405,235.57	0.13%	231	0.14%	5.78%
10-11	4,973,131.37	0.07%	134	0.08%	5.67%
11-12	3,958,932.14	0.05%	93	0.06%	4.93%
12-13	12,377,467.69	0.17%	293	0.18%	5.28%
13-14	10,416,871.15	0.14%	240	0.15%	5.29%
14-15	14,206,621.47	0.19%	292	0.18%	5.66%
15-16	6,815,289.19	0.09%	150	0.09%	5.04%
16-17	4,895,221.76	0.07%	106	0.06%	4.76%
17-18	3,817,178.29	0.05%	59	0.04%	3.86%
18-19	3,030,577.21	0.04%	58	0.04%	3.30%
19-20	1,862,698.23	0.02%	36	0.02%	3.08%
20-21	2,329,119.00	0.03%	48	0.03%	3.00%
21-22	3,613,987.23	0.05%	56	0.03%	3.13%
22-23	2,070,517.19	0.03%	31	0.02%	3.08%
23-24	2,136,940.00	0.03%	35	0.02%	3.01%
24-25	2,636,345.71	0.04%	41	0.03%	3.11%
25-26	2,184,202.84	0.03%	33	0.02%	3.17%
26-27	1,862,520.13	0.02%	26	0.02%	3.01%
27-28	1,901,387.56	0.03%	28	0.02%	3.13%
28-29	1,836,368.55	0.02%	26	0.02%	3.03%
29-30	1,399,653.38	0.02%	20	0.01%	3.10%
30 - more	17,680,077.47	0.24%	223	0.14%	2.89%
Matured					
	7,455,051,726.65	100.%	163,384	100.%	2.52%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 66,28 %					
less - 40.00%	973,321,592.38	13.06%	25,730	20.85%	2.65%
40.01% - 50.00%	765,993,724.44	10.27%	15,238	12.35%	2.55%
50.01% - 60.00%	907,592,551.66	12.17%	16,090	13.04%	2.50%
60.01% - 70.00%	1,272,272,447.82	17.07%	19,142	15.51%	2.50%
70.01% - 80.00%	1,702,454,729.74	22.84%	24,129	19.55%	2.33%
80.01% - 85.00%	584,755,550.93	7.84%	5,842	4.73%	2.27%
85.01% - 90.00%	538,117,230.43	7.22%	5,505	4.46%	2.12%
90.01% - 95.00%	218,534,761.67	2.93%	2,606	2.11%	2.60%
95.01% - 100.00%	315,363,917.73	4.23%	6,183	5.01%	3.96%
100.01% - 105.00%	42,043,857.80	0.56%	658	0.53%	3.13%
105.01% - 110.00%	35,729,205.88	0.48%	508	0.41%	3.16%
110.01% - 115.00%	24,393,340.62	0.33%	377	0.31%	3.42%
115.01% - 120.00%	17,776,750.40	0.24%	314	0.25%	3.75%
120.01% - 125.00%	11,987,568.84	0.16%	223	0.18%	3.47%
125.01% - 128.00%	6,720,459.25	0.09%	128	0.10%	3.80%
128.01% - more	37,994,037.06	0.51%	752	0.61%	3.63%
	7,455,051,726.65	100.0%	123,425	100.0%	2.52%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 70,38 %					
less - 40.00%	1,392,939,172.11	18.69%	54,376	44.06%	2.83%
40.01% - 50.00%	649,637,412.22	8.71%	11,234	9.10%	2.55%
50.01% - 60.00%	740,716,325.30	9.94%	10,504	8.51%	2.51%
60.01% - 70.00%	769,712,971.18	10.33%	9,678	7.84%	2.48%
70.01% - 80.00%	840,696,285.87	11.28%	9,444	7.65%	2.42%
80.01% - 85.00%	431,387,374.71	5.79%	4,423	3.58%	2.40%
85.01% - 90.00%	444,749,317.38	5.97%	4,290	3.48%	2.41%
90.01% - 95.00%	413,462,456.13	5.55%	4,026	3.26%	2.62%
95.01% - 100.00%	385,474,113.20	5.17%	3,647	2.96%	2.49%
100.01% - 105.00%	376,149,078.19	5.05%	3,359	2.72%	2.39%
105.01% - 110.00%	319,540,890.01	4.29%	2,731	2.21%	2.33%
110.01% - 115.00%	252,211,274.23	3.38%	2,089	1.69%	2.34%
115.01% - 120.00%	195,458,943.79	2.62%	1,616	1.31%	2.36%
120.01% - 125.00%	120,945,775.36	1.62%	1,019	0.83%	2.42%
125.01% - 128.00%	39,824,703.82	0.53%	323	0.26%	2.16%
128.01% - more	82,145,633.15	1.10%	666	0.54%	2.41%
	7,455,051,726.65	100.0%	123,425	100.0%	2.52%

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	440,410,278.16	5.91%	37,385	30.29%	3.68%
25.000,00 - 50.000,00	1,264,753,635.36	16.97%	33,052	26.78%	3.49%
50.000,00 - 75.000,00	1,199,825,315.35	16.09%	19,567	15.85%	2.46%
75.000,00 - 100.000,00	1,128,215,391.26	15.13%	13,044	10.57%	2.27%
100.000,00 - 125.000,00	823,003,444.93	11.04%	7,368	5.97%	2.16%
125.000,00 - 150.000,00	638,008,630.02	8.56%	4,680	3.79%	2.15%
150.000,00 - 175.000,00	435,092,362.59	5.84%	2,693	2.18%	2.12%
175.000,00 - 200.000,00	316,251,129.04	4.24%	1,698	1.38%	2.14%
200.000,00 - 225.000,00	220,687,318.44	2.96%	1,043	0.85%	2.10%
225.000,00 - 250.000,00	173,587,125.19	2.33%	733	0.59%	2.13%
250.000,00 - 275.000,00	137,145,845.46	1.84%	524	0.43%	2.10%
275.000,00 - 300.000,00	103,743,190.42	1.39%	363	0.29%	2.11%
300.000,00 - 325.000,00	86,531,326.58	1.16%	278	0.23%	2.13%
325.000,00 - 350.000,00	71,087,972.84	0.95%	211	0.17%	1.96%
350.000,00 - 375.000,00	50,544,186.93	0.68%	140	0.11%	2.10%
375.000,00 - 400.000,00	39,064,459.29	0.52%	101	0.08%	2.08%
400.000,00 - 425.000,00	38,681,611.42	0.52%	94	0.08%	2.10%
425.000,00 - 450.000,00	32,801,306.18	0.44%	75	0.06%	2.09%
450.000,00 - 475.000,00	23,588,447.23	0.32%	51	0.04%	2.27%
475.000,00 - 500.000,00	19,989,010.88	0.27%	41	0.03%	2.06%
500.000,00 - 600.000,00	80,921,778.57	1.09%	149	0.12%	2.02%
600.000,00 - 700.000,00	22,656,966.08	0.30%	35	0.03%	1.87%
700.000,00 - 800.000,00	26,226,246.91	0.35%	35	0.03%	2.29%
800.000,00 - 900.000,00	17,072,954.95	0.23%	20	0.02%	2.20%
900.000,00 - 1.000.000,00	11,293,986.43	0.15%	12	0.01%	2.21%
1.000.000,00 - 1.250.000,00	14,623,049.70	0.20%	13	0.01%	1.65%
1.250.000,00 - 1.500.000,00	8,470,806.66	0.11%	6	0.01%	2.35%
1.500.000,00 - more	30,773,949.78	0.41%	14	0.01%	1.90%
	7,455,051,726.65	100.0%	123,425	100.0%	2.52%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	1,671,610.49	0.02%	11	0.01%	1.56%
Partial Professional Use	379,622,674.46	5.09%	4,091	3.32%	2.43%
Professional use with recourse to the borrower	2,319,145.31	0.03%	15	0.01%	1.96%
Residential (Flat/Apartment)	6,340,477,318.74	85.04%	110,968	89.91%	2.54%
Residential (House, detached or semi-detached)	730,960,977.65	9.80%	8,340	6.76%	2.49%
	7,455,051,726.65	100.0%	123,425	100.0%	2.52%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	219,859,326.50	2.95%	4,036	3.27%	2.57%
AITOLOAKARNANIA	102,681,986.65	1.38%	2,015	1.63%	3.00%
ARGOLIDA	58,464,400.55	0.78%	891	0.72%	2.43%
ARKADIA	38,166,669.05	0.51%	676	0.55%	2.29%
ARTA	19,282,820.82	0.26%	437	0.35%	2.32%
ATTICA	3,636,520,743.90	48.78%	51,887	42.04%	2.33%
CHALKIDIKI	70,501,313.00	0.95%	1,380	1.12%	2.95%
CHANIA	116,935,668.29	1.57%	1,616	1.31%	2.67%
CHIOS	38,586,764.27	0.52%	600	0.49%	2.45%
CORFU	71,768,064.94	0.96%	1,058	0.86%	2.40%
DODEKANISA	196,074,005.60	2.63%	2,525	2.05%	2.42%
DRAMA	42,144,650.30	0.57%	1,392	1.13%	3.24%
EVOIA	100,315,269.60	1.35%	1,912	1.55%	2.55%
EVKITANIA	5,836,918.56	0.08%	137	0.11%	2.66%
EVROS	74,058,948.71	0.99%	2,169	1.76%	3.28%
FLORINA	15,663,282.67	0.21%	410	0.33%	3.33%
FOKIDA	12,728,701.14	0.17%	225	0.18%	2.58%
FTHIOTIDA	92,209,408.45	1.24%	1,802	1.46%	2.55%
GREVENA	14,727,854.63	0.20%	285	0.23%	2.53%
HERAKLION	121,609,604.12	1.63%	1,708	1.38%	2.37%
ILEIA	73,680,354.47	0.99%	1,531	1.24%	3.10%
IMATHIA	45,015,617.65	0.60%	1,017	0.82%	3.01%
IOANNINA	103,273,741.02	1.39%	1,729	1.40%	2.26%
KARDITSA	52,045,861.93	0.70%	1,182	0.96%	2.61%
KASTORIA	15,166,798.36	0.20%	322	0.26%	2.64%
KAVALA	60,902,172.02	0.82%	1,444	1.17%	2.69%
KEFALLONIA	35,565,088.00	0.48%	531	0.43%	2.27%
KILKIS	37,316,270.17	0.50%	971	0.79%	3.13%
KORINTHIA	100,396,122.89	1.35%	1,485	1.20%	2.39%
KOZANI	51,657,080.21	0.69%	1,167	0.95%	2.44%
KYKLADES	106,513,552.35	1.43%	1,147	0.93%	2.29%
LAKONIA	54,220,651.79	0.73%	857	0.69%	2.43%
LARISA	149,117,624.83	2.00%	3,009	2.44%	2.64%
LASITHI	57,004,218.06	0.77%	792	0.64%	2.19%
LEFKADA	15,384,894.37	0.21%	288	0.23%	2.50%
LESBOS	75,896,541.27	1.02%	1,218	0.99%	2.55%
MAGNESIA	105,887,103.73	1.42%	1,908	1.55%	2.75%
MESSINIA	73,296,564.33	0.98%	1,246	1.01%	2.42%
PELLA	53,144,138.40	0.71%	1,426	1.16%	3.38%
PIERIA	78,338,863.55	1.05%	1,528	1.24%	2.88%
PREVEZA	45,489,060.00	0.61%	735	0.60%	2.30%
RETHYMNO	83,455,244.50	1.12%	1,272	1.03%	2.28%
RODOPI	44,341,793.48	0.60%	1,128	0.91%	2.92%
SAMOS	44,015,531.57	0.59%	566	0.46%	2.29%
SERRES	38,478,263.64	0.52%	947	0.77%	3.43%
THESSALONIKI	22,538,158.18	0.30%	386	0.31%	2.49%
THESSALONIKI	591,082,255.96	7.93%	11,939	9.67%	3.15%
TRIKALA	46,488,466.18	0.62%	987	0.80%	3.19%
VOIOTIA	59,212,124.27	0.79%	1,205	0.98%	2.67%
XANTHI	60,106,299.65	0.81%	1,915	1.55%	3.20%
ZAKYNTHOS	27,884,868.07	0.37%	386	0.31%	2.43%
	7,455,051,726.65	100.0%	123,425	100.0%	2.52%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,042,558,139.93	94.47%	144,233	88.28%	2.26%
Quarterly	6,832,613.79	0.09%	215	0.13%	3.75%
Semi-Annually	405,633,254.60	5.44%	18,935	11.59%	7.04%
Annually	27,718.37	0.00%	1	0.00%	9.85%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

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	2,269,323,573.01	30.44%	48,993	29.99%	1.71%
Euribor 1M Linked	406,298,279.04	5.45%	6,499	3.98%	1.63%
Euribor 3M Linked	2,775,804,037.88	37.23%	50,580	30.96%	2.57%
Fixed	1,088,753,896.58	14.60%	21,167	12.96%	2.53%
Hellenic Government Bond	405,485,762.90	5.44%	18,884	11.56%	7.04%
Liibor 1M Linked	194,058,166.25	2.60%	1,635	1.00%	1.80%
Originator Rate	315,328,010.99	4.23%	15,626	9.56%	3.78%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

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)	137,656	4,445,316.10	6,527,066,316.78	84.25%	87.55%
31-60 days past due	22,541	22,604,176.71	755,795,966.59	13.80%	10.13%
61-90 days past due	3,187	2,068,915.79	172,189,443.28	1.95%	2.30%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	163,384	29,118,408.60	7,455,051,726.65	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	3,165,743,268.13	42.46%	81,019	49.59%	2.80%
Refinancing loans from other banks	1,507,991,620.39	20.23%	27,809	17.02%	2.40%
Buy Secondary	1,120,906,712.59	15.04%	14,590	8.93%	2.12%
Professional use	103,634,310.14	1.39%	1,379	0.84%	2.53%
Renovating	1,536,539,138.45	20.61%	37,783	23.13%	2.32%
Other	20,236,676.95	0.27%	804	0.49%	7.79%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Subsidized Loans	993,668,622.21	13.32%	29,473	18.04%	2.24%
Non-Subsidized Loans	6,461,383,104.44	86.67%	133,911	81.96%	2.57%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	3,607,273,076.09	48.38%	59,211	49.13%	2.44%
Self Employed	1,830,743,311.29	24.55%	20,897	17.34%	2.42%
Unemployed	857,853,570.56	11.50%	16,548	13.73%	2.87%
Retired	1,013,479,816.25	13.59%	19,426	16.12%	2.48%
N/A	145,701,952.46	1.95%	4,429	3.68%	4.17%
	7,455,051,726.65	100.0%	120,511	100.0%	2.52%

19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Current Employee	597,766,679.68	8.01%	10,441	6.39%	2.23%
Retired Employee	77,905,476.41	1.04%	1,653	1.01%	2.21%
No Employee	6,779,379,570.56	90.93%	151,290	92.60%	2.55%
	7,455,051,726.65	100.0%	163,384	100.0%	2.52%

* 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.