

Covered Bond Programme II



Monthly Investor Report

November 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	30-11-2015	30-06-2010
Portfolio Cut off Date	30-11-2015	30-06-2010
Original Principal Balance	8.703.616.761,00	4.884.632.703,00
Principal Balance	5.726.158.732,00	3.639.740.247,00
Number of Borrowers	92.798	68.622
Number of Loanparts	126.967	93.060
Number of Properties	94.740	69.543
Average Principal Balance (borrower)	61.705,63	53.040,43
Average Principal Balance (parts)	45.099,58	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	65,50	67,08
Weighted Average Loan to Indexed Value	74,76	48,96
Seasoning (years): Weighted Average	7,92	4,42
Original Maturity (years): Weighted Average	27,45	18,53
Remaining Tenor (years): Weighted Average	19,57	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	17.018.000,00
Current Outstanding Balance	5.726.158.732,49
Adjusted Nominal Value Assets *	5.162.624.134,60
Outstanding Accrued Interest on Assets	6.884.738,98
Nominal Value Test Current Value **	79,07 %
<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	5,595,571,976.00	97.72%	125,857	99.13%	2.45%
Swiss Franc	130,586,756.00	2.28%	1,110	0.87%	0.96%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	951,512,669.84	16.62%	26,599	20.95%	3.76%
Standard Amortising	4,774,646,062.16	83.38%	100,368	79.05%	2.14%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

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%	4,321,412,930.56	75.47%	87,937	69.26%	1.83%
2,5% - 2,99%	535,861,905.11	9.36%	10,919	8.60%	2.75%
3% - 3,49%	269,011,000.17	4.70%	5,354	4.22%	3.23%
3,5% - 3,99%	89,133,376.75	1.56%	1,499	1.18%	3.72%
4% - 4,49%	33,539,599.64	0.59%	610	0.48%	4.25%
4,5% - 4,99%	45,618,361.09	0.80%	2,479	1.95%	4.75%
5% - 5,49%	35,609,726.55	0.62%	1,023	0.81%	5.21%
5,5% - 5,99%	62,968,245.06	1.10%	1,713	1.35%	5.71%
6% - 6,49%	10,302,811.13	0.18%	232	0.18%	6.24%
6,5% - 6,99%	19,358,817.77	0.34%	1,350	1.06%	6.70%
7% - 7,49%	294,729,466.92	5.15%	13,586	10.70%	7.05%
7,5% - more	8,612,491.25	0.15%	265	0.21%	8.59%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987	6,921.52	0.00%	4	0.00%	2.00%
1988	12,374.65	0.00%	5	0.00%	2.00%
1989	28,920.37	0.00%	10	0.01%	2.00%
1990	58,440.94	0.00%	13	0.01%	2.00%
1991	30,192.83	0.00%	16	0.01%	2.41%
1992	69,130.01	0.00%	16	0.01%	4.00%
1993	146,573.42	0.00%	15	0.01%	4.73%
1994	10,375.19	0.00%	5	0.00%	4.05%
1995	62,429.62	0.00%	13	0.01%	3.23%
1996	415,827.12	0.01%	53	0.04%	2.72%
1997	606,584.52	0.01%	90	0.07%	2.37%
1998	1,046,270.63	0.02%	179	0.14%	2.30%
1999	4,508,370.55	0.08%	544	0.43%	2.32%
2000	13,956,807.63	0.24%	1,348	1.06%	2.29%
2001	46,908,544.23	0.82%	5,394	4.25%	2.48%
2002	105,050,456.51	1.83%	8,127	6.40%	2.96%
2003	197,108,735.94	3.44%	10,122	7.97%	3.57%
2004	310,481,473.09	5.42%	8,876	6.99%	3.08%
2005	654,039,336.66	11.42%	15,231	12.00%	2.73%
2006	739,294,255.98	12.91%	15,030	11.84%	2.35%
2007	833,680,956.74	14.56%	15,333	12.08%	1.78%
2008	769,302,098.22	13.43%	12,995	10.23%	1.91%
2009	923,672,172.74	16.13%	14,702	11.58%	2.30%
2010	549,462,743.69	9.60%	8,885	7.00%	2.63%
2011	167,371,319.00	2.92%	2,882	2.27%	3.14%
2012	128,752,716.81	2.25%	2,168	1.71%	2.75%
2013	183,370,558.16	3.20%	3,163	2.49%	2.58%
2014	67,582,980.57	1.18%	1,224	0.96%	3.01%
2015	29,121,164.66	0.51%	524	0.41%	2.81%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011					
2012					
2013					
2014					
2015	95,352.59	0.00%	243	0.19%	2.72%
2016	11,536,069.04	0.20%	4,269	3.36%	4.03%
2017	43,006,536.39	0.75%	6,144	4.84%	4.45%
2018	44,748,249.50	0.78%	3,940	3.10%	2.99%
2019	57,025,210.82	1.00%	3,467	2.73%	2.45%
2020	98,166,408.36	1.71%	4,343	3.42%	2.32%
2021	117,054,053.86	2.04%	4,472	3.52%	2.43%
2022	131,985,647.14	2.30%	4,570	3.60%	1.95%
2023	138,020,308.96	2.41%	4,328	3.41%	1.97%
2024	162,536,535.74	2.84%	4,135	3.26%	1.96%
2025	212,167,838.79	3.71%	6,970	5.49%	3.26%
2026	163,055,707.64	2.85%	4,285	3.37%	3.95%
2027	250,254,479.52	4.37%	6,398	5.04%	4.14%
2028	189,263,178.74	3.31%	4,520	3.56%	3.12%
2029	201,417,299.80	3.52%	4,310	3.39%	2.69%
2030	195,321,083.61	3.41%	4,016	3.16%	2.46%
2031	143,007,003.98	2.50%	2,769	2.18%	2.22%
2032	154,574,449.78	2.70%	2,991	2.36%	1.94%
2033	158,874,287.74	2.77%	3,008	2.37%	2.10%
2034	218,740,867.75	3.82%	3,718	2.93%	2.23%
2035	277,840,545.18	4.85%	4,811	3.79%	2.09%
2036	203,690,554.18	3.56%	3,292	2.59%	2.01%
2037	199,415,490.60	3.48%	3,213	2.53%	1.69%
2038	183,347,052.63	3.20%	2,737	2.16%	1.87%
2039	198,136,322.92	3.46%	2,855	2.25%	2.29%
2040	154,457,937.53	2.70%	2,312	1.82%	2.45%
2041	121,848,539.46	2.13%	1,818	1.43%	2.39%
2042	124,207,275.21	2.17%	1,863	1.47%	2.04%
2043	124,717,763.50	2.18%	1,829	1.44%	2.19%
2044	115,560,491.61	2.02%	1,623	1.28%	2.36%
2045	120,036,208.48	2.10%	1,632	1.29%	2.24%
2046	142,300,871.19	2.49%	1,935	1.52%	1.91%
2047	173,695,999.80	3.03%	2,323	1.83%	1.74%
2048	149,771,215.47	2.62%	2,002	1.58%	1.98%
2049	151,488,300.64	2.65%	2,055	1.62%	2.30%
2050	126,372,922.44	2.21%	1,706	1.34%	2.48%
2051	67,601,929.92	1.18%	864	0.68%	2.27%
2052	60,588,124.91	1.06%	849	0.67%	2.31%
2053	75,627,783.34	1.32%	955	0.75%	2.37%
2054	68,529,185.57	1.20%	848	0.67%	2.35%
2055	52,515,520.65	0.92%	643	0.51%	2.59%
2056	23,497,451.83	0.41%	289	0.23%	2.57%
2057	41,344,786.03	0.72%	566	0.45%	2.42%
2058	38,272,760.53	0.67%	535	0.42%	2.43%
2059	17,257,554.32	0.30%	200	0.16%	2.65%
2060	23,185,574.80	0.40%	316	0.25%	2.53%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	11,646,821.31	0.20%	200	0.16%	2.28%
0.5 - 1.0	23,900,131.99	0.42%	432	0.34%	3.18%
1.0 - 1.5	34,492,141.74	0.60%	624	0.49%	3.30%
1.5 - 2.0	33,138,377.36	0.58%	600	0.47%	2.57%
2.0 - 2.5	73,884,608.81	1.29%	1,252	0.99%	2.54%
2.5 - 3.0	118,192,043.02	2.06%	2,072	1.63%	2.61%
3.0 - 4.0	127,643,800.43	2.23%	2,138	1.68%	2.79%
4.0 - 5.0	188,636,145.06	3.29%	3,175	2.50%	3.20%
5.0 - 6.0	633,514,007.12	11.06%	10,277	8.09%	2.53%
6.0 - 7.0	879,558,711.16	15.36%	14,026	11.05%	2.28%
7.0 - 8.0	785,490,928.07	13.72%	13,369	10.53%	1.87%
8.0 - 9.0	862,627,039.22	15.06%	15,851	12.48%	1.81%
9.0 - 10.0	763,956,435.04	13.34%	15,990	12.59%	2.41%
more - 10.0	1,189,477,541.67	20.77%	46,961	36.99%	3.01%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	4,991,757,022.98	87.17%	112,762	88.81%	2.38%
01-02	588,249,393.30	10.27%	10,746	8.46%	2.18%
02-03	9,401,043.06	0.16%	313	0.25%	4.77%
03-04	18,397,179.42	0.32%	492	0.39%	5.05%
04-05	5,859,943.87	0.10%	191	0.15%	5.55%
05-06	3,753,977.98	0.07%	125	0.10%	5.17%
06-07	11,548,774.74	0.20%	203	0.16%	3.00%
07-08	5,665,555.88	0.10%	177	0.14%	5.27%
08-09	8,587,671.61	0.15%	240	0.19%	5.86%
09-10	4,700,889.95	0.08%	147	0.12%	5.66%
10-11	3,980,838.57	0.07%	113	0.09%	4.91%
11-12	10,170,490.62	0.18%	255	0.20%	5.21%
12-13	8,290,295.69	0.14%	208	0.16%	5.30%
13-14	11,365,094.04	0.20%	249	0.20%	5.67%
14-15	5,338,598.56	0.09%	127	0.10%	4.95%
15-16	3,902,940.12	0.07%	90	0.07%	4.80%
16-17	3,004,670.55	0.05%	48	0.04%	4.00%
17-18	2,132,216.60	0.04%	43	0.03%	3.22%
18-19	1,030,886.68	0.02%	23	0.02%	3.19%
19-20	2,041,381.19	0.04%	44	0.03%	3.08%
20-21	2,809,029.85	0.05%	45	0.04%	3.11%
21-22	1,244,902.89	0.02%	20	0.02%	3.10%
22-23	1,492,828.81	0.03%	20	0.02%	3.12%
23-24	1,797,557.47	0.03%	29	0.02%	3.03%
24-25	2,298,446.35	0.04%	34	0.03%	3.09%
25-26	793,794.99	0.01%	14	0.01%	3.49%
26-27	1,351,620.44	0.02%	20	0.02%	3.17%
27-28	844,286.82	0.01%	12	0.01%	3.33%
28-29	1,176,707.69	0.02%	17	0.01%	3.10%
29-30	1,559,520.42	0.03%	20	0.02%	2.48%
30 - more	11,611,170.86	0.20%	140	0.11%	3.07%
Matured					
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,50 %					
less - 40.00%	788,560,603.87	13.77%	20,242	21.37%	2.47%
40.01% - 50.00%	594,009,497.65	10.37%	11,619	12.26%	2.39%
50.01% - 60.00%	697,706,118.33	12.18%	12,162	12.84%	2.35%
60.01% - 70.00%	966,013,624.67	16.87%	14,836	15.66%	2.40%
70.01% - 80.00%	1,299,990,290.43	22.70%	18,689	19.73%	2.23%
80.01% - 85.00%	450,484,804.40	7.86%	4,603	4.86%	2.19%
85.01% - 90.00%	427,136,009.60	7.45%	4,454	4.70%	2.06%
90.01% - 95.00%	168,285,447.31	2.93%	2,040	2.15%	2.54%
95.01% - 100.00%	255,937,502.96	4.46%	4,805	5.07%	4.04%
100.01% - 105.00%	26,735,916.60	0.46%	447	0.47%	3.25%
105.01% - 110.00%	21,983,304.76	0.38%	342	0.36%	3.23%
110.01% - 115.00%	15,500,847.30	0.27%	252	0.27%	3.49%
115.01% - 120.00%	12,329,808.79	0.21%	227	0.24%	3.87%
125.01% - 128.00%	124,359.37	0.00%	3	0.00%	2.59%
128.01% - more	1,360,596.45	0.02%	19	0.02%	2.07%
	5,726,158,732.49	99.9%	94,740	100.%	2.41%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 74,57 %					
less - 40.00%	1,000,522,418.89	17.47%	38,217	40.34%	2.56%
40.01% - 50.00%	479,296,709.59	8.37%	8,664	9.15%	2.38%
50.01% - 60.00%	530,174,084.18	9.26%	8,058	8.51%	2.39%
60.01% - 70.00%	558,946,997.98	9.76%	7,504	7.92%	2.41%
70.01% - 80.00%	599,463,478.61	10.47%	7,276	7.68%	2.36%
80.01% - 85.00%	288,138,097.64	5.03%	3,253	3.43%	2.34%
85.01% - 90.00%	310,608,135.75	5.42%	3,257	3.44%	2.35%
90.01% - 95.00%	284,583,140.49	4.97%	2,893	3.05%	2.40%
95.01% - 100.00%	274,764,087.25	4.80%	2,901	3.06%	2.64%
100.01% - 105.00%	255,994,803.33	4.47%	2,548	2.69%	2.53%
105.01% - 110.00%	247,834,030.90	4.33%	2,378	2.51%	2.32%
110.01% - 115.00%	213,631,960.17	3.73%	2,007	2.12%	2.33%
115.01% - 120.00%	183,588,469.77	3.21%	1,648	1.74%	2.36%
120.01% - 125.00%	152,006,946.77	2.65%	1,315	1.39%	2.33%
125.01% - 128.00%	78,653,802.98	1.37%	653	0.69%	2.24%
128.01% - more	267,951,567.70	4.68%	2,168	2.29%	2.20%
	5,726,158,732.00	100.%	94,740	100.%	2.41%

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	323,579,478.62	5.65%	26,769	28.26%	3.36%
25.000,00 - 50.000,00	1,038,794,816.52	18.14%	27,177	28.69%	3.36%
50.000,00 - 75.000,00	944,038,491.24	16.49%	15,335	16.19%	2.30%
75.000,00 - 100.000,00	873,397,630.52	15.25%	10,115	10.68%	2.21%
100.000,00 - 125.000,00	641,139,379.59	11.20%	5,745	6.06%	2.09%
125.000,00 - 150.000,00	476,632,587.82	8.32%	3,497	3.69%	2.07%
150.000,00 - 175.000,00	326,134,159.15	5.70%	2,016	2.13%	2.04%
175.000,00 - 200.000,00	229,144,466.57	4.00%	1,230	1.30%	2.00%
200.000,00 - 225.000,00	162,233,925.47	2.83%	767	0.81%	1.97%
225.000,00 - 250.000,00	135,856,832.41	2.37%	573	0.60%	1.98%
250.000,00 - 275.000,00	97,866,356.10	1.71%	374	0.39%	1.97%
275.000,00 - 300.000,00	68,746,468.14	1.20%	240	0.25%	1.98%
300.000,00 - 325.000,00	60,065,644.85	1.05%	193	0.20%	1.90%
325.000,00 - 350.000,00	49,190,598.83	0.86%	146	0.15%	1.91%
350.000,00 - 375.000,00	35,035,009.71	0.61%	97	0.10%	1.90%
375.000,00 - 400.000,00	27,163,791.71	0.47%	70	0.07%	1.77%
400.000,00 - 425.000,00	30,087,810.26	0.53%	73	0.08%	1.91%
425.000,00 - 450.000,00	24,500,162.14	0.43%	56	0.06%	2.14%
450.000,00 - 475.000,00	15,726,181.33	0.27%	34	0.04%	1.84%
475.000,00 - 500.000,00	17,552,150.45	0.31%	36	0.04%	2.03%
500.000,00 - 600.000,00	46,530,369.06	0.81%	86	0.09%	1.92%
600.000,00 - 700.000,00	23,682,919.13	0.41%	37	0.04%	1.71%
700.000,00 - 800.000,00	20,110,964.23	0.35%	27	0.03%	1.90%
800.000,00 - 900.000,00	12,006,873.65	0.21%	14	0.01%	2.14%
900.000,00 - 1.000.000,00	8,369,498.16	0.15%	9	0.01%	1.81%
1.000.000,00 - 1.250.000,00	11,137,145.53	0.19%	10	0.01%	1.27%
1.250.000,00 - 1.500.000,00	11,005,409.15	0.19%	8	0.01%	1.93%
1.500.000,00 - more	16,429,611.66	0.29%	6	0.01%	2.07%
	5,726,158,732.00	100.0%	94,740	100.0%	2.41%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	30,176,288.05	0.53%	526	0.56%	2.23%
Partial Professional Use	276,011,630.10	4.82%	3,230	3.41%	2.29%
Professional use with recourse to the borrower	2,483,184.79	0.04%	24	0.03%	1.91%
Residential (Flat/Apartment)	4,896,952,420.28	85.52%	84,822	89.53%	2.42%
Residential (House, detached or semi-detached)	520,535,208.78	9.09%	6,138	6.48%	2.41%
	5,726,158,732.00	100.0%	94,740	100.0%	2.41%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	159,054,211.22	2.78%	3,007	3.17%	2.52%
AITOLOAKARNANIA	76,309,640.44	1.33%	1,529	1.61%	3.11%
ARGOLIDA	46,553,003.91	0.81%	691	0.73%	2.36%
ARKADIA	32,151,412.37	0.56%	547	0.58%	2.23%
ARTA	13,515,632.03	0.24%	289	0.31%	2.27%
ATTICA	2,879,153,825.18	50.28%	40,830	43.10%	2.22%
CHALKIDIKI	50,929,948.89	0.89%	1,071	1.13%	2.92%
CHANIA	88,972,392.04	1.55%	1,250	1.32%	2.46%
CHIOS	29,853,807.19	0.52%	461	0.49%	2.33%
CORFU	50,304,563.97	0.88%	772	0.81%	2.24%
DODEKANISA	141,252,067.84	2.47%	1,891	2.00%	2.31%
DRAMA	31,933,589.62	0.56%	1,153	1.22%	3.19%
EVOIA	76,557,654.42	1.34%	1,420	1.50%	2.45%
EVKITANIA	3,979,295.82	0.07%	95	0.10%	2.64%
EVROS	55,718,265.01	0.97%	1,586	1.67%	3.23%
FLORINA	11,278,400.25	0.20%	304	0.32%	3.35%
FOKIDA	8,188,673.32	0.14%	147	0.16%	2.43%
FTHIOTIDA	66,510,693.07	1.16%	1,298	1.37%	2.49%
GREVENA	10,912,731.55	0.19%	205	0.22%	2.48%
HERAKLION	90,667,238.16	1.58%	1,297	1.37%	2.29%
ILEIA	54,521,277.85	0.95%	1,170	1.23%	3.11%
IMATHIA	33,069,719.83	0.58%	762	0.80%	3.00%
IOANNINA	81,489,779.08	1.42%	1,379	1.46%	2.13%
KARDITSA	36,566,607.83	0.64%	834	0.88%	2.53%
KASTORIA	11,418,922.04	0.20%	237	0.25%	2.50%
KAVALA	46,130,901.76	0.81%	1,095	1.16%	2.49%
KEFALLONIA	27,033,633.94	0.47%	388	0.41%	2.20%
KILKIS	26,747,046.07	0.47%	730	0.77%	3.09%
KORINTHIA	74,978,644.00	1.31%	1,092	1.15%	2.27%
KOZANI	40,394,079.43	0.71%	880	0.93%	2.31%
KYKLADES	79,955,436.81	1.40%	883	0.93%	2.14%
LAKONIA	41,434,065.47	0.72%	661	0.70%	2.39%
LARISA	116,143,287.65	2.03%	2,351	2.48%	2.55%
LASITHI	43,494,995.55	0.76%	623	0.66%	2.09%
LEFKADA	11,925,624.94	0.21%	221	0.23%	2.32%
LESBOS	53,693,827.33	0.94%	860	0.91%	2.45%
MAGNESIA	81,241,614.88	1.42%	1,459	1.54%	2.64%
MESSINIA	55,908,778.69	0.98%	945	1.00%	2.33%
PELLA	39,925,127.06	0.70%	1,108	1.17%	3.36%
PIERIA	54,040,258.29	0.94%	1,128	1.19%	2.83%
PREVEZA	33,197,247.62	0.58%	541	0.57%	2.23%
RETHYMNO	59,869,432.69	1.05%	878	0.93%	2.18%
RODOPI	33,201,378.02	0.58%	842	0.89%	2.87%
SAMOS	32,364,008.18	0.57%	441	0.47%	2.17%
SERRES	29,830,862.62	0.52%	712	0.75%	3.44%
THESPROTIA	16,788,142.80	0.29%	266	0.28%	2.39%
THESSALONIKI	447,468,961.81	7.81%	9,095	9.60%	2.95%
TRIKALA	34,701,510.77	0.61%	752	0.79%	3.25%
VOIOTIA	43,774,283.54	0.76%	860	0.91%	2.55%
XANTHI	41,814,185.48	0.73%	1,418	1.50%	3.18%
ZAKYNTHOS	19,238,043.67	0.34%	286	0.30%	2.29%
	5,726,158,732.00	100.0%	94,740	100.0%	2.41%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,726,158,732.00	100.00%	126,967	100.00%	2.41%
	5,726,158,732.00	100.%	126,967	100.%	2.41%

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	1,956,571,169.70	34.17%	45,702	36.00%	1.68%
Euribor 1M Linked	353,256,475.51	6.17%	5,997	4.72%	1.59%
Euribor 3M Linked	2,075,095,555.70	36.24%	39,543	31.14%	2.54%
Fixed	759,533,629.52	13.26%	14,977	11.80%	2.67%
Hellenic Government Bond	298,928,736.92	5.22%	14,495	11.42%	7.04%
Liibor 1M Linked	130,586,756.39	2.28%	1,110	0.87%	0.96%
Originator Rate	152,186,408.26	2.66%	5,143	4.05%	3.01%
	5,726,158,732.00	100.%	126,967	100.%	2.41%

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)	109,462	3,778,860.15	5,151,851,777.24	86.21%	89.97%
31-60 days past due	15,590	18,017,830.58	474,910,745.39	12.28%	8.29%
61-90 days past due	1,915	1,481,962.77	99,396,209.37	1.51%	1.74%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	126,967	23,278,653.50	5,726,158,732.00	100.%	100.%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,592,759,573.00	45.28%	64,352	50.68%	2.64%
Refinancing loans	742,992,495.54	12.98%	13,893	10.94%	2.34%
Buy Secondary	996,175,152.37	17.40%	13,405	10.56%	2.04%
Professional use	85,904,495.84	1.50%	1,153	0.91%	2.46%
Renovating	1,295,135,562.10	22.62%	33,510	26.39%	2.24%
Other	13,191,453.15	0.23%	654	0.52%	7.49%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	5,019,179,782.48	87.65%	107,062	84.32%	2.48%
Subsidized Loans	706,978,949.52	12.35%	19,905	15.68%	1.97%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,850,923,732.41	49.79%	46,171	49.75%	2.33%
Self Employed	1,367,149,392.65	23.88%	15,883	17.12%	2.28%
Unemployed	594,249,630.22	10.38%	12,321	13.28%	2.96%
Retired	827,640,654.77	14.45%	15,883	17.12%	2.36%
N/A	86,195,321.95	1.51%	2,540	2.74%	4.10%
	5,726,158,732.00	100.0%	92,798	100.0%	2.41%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	491,882,393.03	8.59%	8,784	6.92%	2.21%
Retired Employee	66,358,217.83	1.16%	1,433	1.13%	2.20%
No Employee	5,167,918,121.14	90.25%	116,750	91.95%	2.44%
	5,726,158,732.00	100.0%	126,967	100.0%	2.41%

* 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.