

Covered Bond Programme II



Monthly Investor Report

January 2015

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	31-01-2015	30-06-2010
Portfolio Cut off Date	31-01-2015	30-06-2010
Original Principal Balance	10.547.262.504,00	4.884.632.703,00
Principal Balance	7.269.766.509,00	3.639.740.247,00
Number of Borrowers	118.329	68.622
Number of Loanparts	160.205	93.060
Number of Properties	121.175	69.543
Average Principal Balance (borrower)	61.436,90	53.040,43
Average Principal Balance (parts)	45.377,90	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	66,15	67,08
Weighted Average Loan to Indexed Value	71,48	48,96
Seasoning (years): Weighted Average	7,16	4,42
Original Maturity (years): Weighted Average	27,57	18,53
Remaining Tenor (years): Weighted Average	20,44	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.800.000.000,00
Negative Carry	113.500.000,00
Outstanding Accrued Interest on Bonds	12.200.955,56
Current Outstanding Balance	7.269.766.509,46
Adjusted Nominal Value Assets *	6.683.410.330,37
Outstanding Accrued Interest on Assets	13.789.266,91
Nominal Value Test Current Value **	71,99 %
<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	7,057,170,098.92	97.08%	158,613	99.01%	2.53%
Swiss Franc	212,596,410.54	2.92%	1,592	0.99%	1.81%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,181,552,094.09	16.25%	33,636	21.00%	3.83%
Standard Amortising	6,088,214,415.37	83.75%	126,569	79.00%	2.25%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

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%	5,246,446,834.29	72.17%	101,971	63.65%	1.87%
2.5% - 2.99%	824,413,957.12	11.34%	14,957	9.34%	2.77%
3% - 3.49%	350,004,527.68	4.81%	6,505	4.06%	3.23%
3.5% - 3.99%	95,273,837.87	1.31%	1,485	0.93%	3.72%
4% - 4.49%	33,438,054.92	0.46%	620	0.39%	4.25%
4.5% - 4.99%	165,777,059.32	2.28%	11,666	7.28%	4.76%
5% - 5.49%	49,479,780.70	0.68%	1,223	0.76%	5.19%
5.5% - 5.99%	74,738,945.61	1.03%	1,857	1.16%	5.72%
6% - 6.49%	11,227,609.47	0.15%	281	0.18%	6.20%
6.5% - 6.99%	24,979,424.38	0.34%	1,533	0.96%	6.71%
7% - 7.49%	381,444,778.43	5.25%	17,769	11.09%	7.05%
7.5% - more	12,541,699.67	0.17%	338	0.21%	8.72%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	44,066.01	0.00%	37	0.02%	2.00%
1987	11,283.51	0.00%	5	0.00%	2.00%
1988	19,066.18	0.00%	6	0.00%	2.06%
1989	46,772.56	0.00%	12	0.01%	2.01%
1990	67,411.16	0.00%	18	0.01%	2.08%
1991	49,287.19	0.00%	19	0.01%	2.60%
1992	87,225.07	0.00%	17	0.01%	4.18%
1993	379,042.78	0.01%	30	0.02%	3.78%
1994	113,077.96	0.00%	19	0.01%	2.30%
1995	612,826.28	0.01%	61	0.04%	2.44%
1996	1,286,793.17	0.02%	149	0.09%	2.83%
1997	1,972,325.82	0.03%	229	0.14%	2.76%
1998	2,661,437.31	0.04%	353	0.22%	2.67%
1999	8,971,213.73	0.12%	943	0.59%	2.52%
2000	31,122,513.09	0.43%	5,601	3.50%	2.81%
2001	85,925,043.09	1.18%	8,721	5.44%	2.96%
2002	167,979,823.12	2.31%	11,294	7.05%	3.37%
2003	283,399,871.25	3.90%	13,734	8.57%	3.87%
2004	396,191,765.42	5.45%	10,926	6.82%	3.13%
2005	797,061,102.32	10.96%	17,713	11.06%	2.83%
2006	894,943,942.20	12.31%	17,130	10.69%	2.39%
2007	982,263,092.07	13.51%	16,945	10.58%	1.88%
2008	968,615,028.89	13.32%	15,215	9.50%	1.97%
2009	1,165,111,314.93	16.03%	17,482	10.91%	2.36%
2010	685,795,480.94	9.43%	10,528	6.57%	2.65%
2011	285,938,060.49	3.93%	4,714	2.94%	2.96%
2012	280,689,089.63	3.86%	4,347	2.71%	2.72%
2013	170,969,736.54	2.35%	2,874	1.79%	2.66%
2014	55,654,845.44	0.77%	1,053	0.66%	2.82%
2015	1,783,971.31	0.02%	30	0.02%	2.36%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	8,630,382.00	0.12%	4,448	2.78%	3.81%
2016	35,753,863.21	0.49%	6,769	4.23%	4.17%
2017	79,275,877.94	1.09%	8,329	5.20%	4.77%
2018	76,478,640.29	1.05%	5,360	3.35%	3.45%
2019	91,534,532.92	1.26%	4,515	2.82%	2.97%
2020	138,488,768.51	1.90%	5,075	3.17%	2.69%
2021	166,225,692.74	2.29%	5,263	3.29%	2.47%
2022	164,882,143.05	2.27%	4,962	3.10%	2.01%
2023	177,094,884.68	2.44%	4,957	3.09%	1.98%
2024	209,635,864.80	2.88%	4,597	2.87%	1.94%
2025	252,049,175.84	3.47%	7,962	4.97%	3.44%
2026	179,905,603.61	2.47%	4,608	2.88%	3.97%
2027	301,138,030.12	4.14%	7,566	4.72%	4.27%
2028	232,937,278.15	3.20%	5,566	3.47%	3.19%
2029	243,988,404.52	3.36%	5,072	3.17%	2.79%
2030	217,414,846.92	2.99%	4,253	2.65%	2.53%
2031	160,197,224.82	2.20%	3,029	1.89%	2.26%
2032	177,450,635.29	2.44%	3,460	2.16%	2.09%
2033	196,835,728.25	2.71%	3,749	2.34%	2.20%
2034	255,391,159.15	3.51%	4,372	2.73%	2.32%
2035	304,118,840.15	4.18%	5,109	3.19%	2.11%
2036	231,751,584.51	3.19%	3,698	2.31%	2.03%
2037	239,032,936.22	3.29%	3,768	2.35%	1.79%
2038	228,487,777.72	3.14%	3,375	2.11%	1.97%
2039	239,571,086.43	3.30%	3,434	2.14%	2.43%
2040	172,118,221.31	2.37%	2,535	1.58%	2.51%
2041	158,424,697.33	2.18%	2,243	1.40%	2.36%
2042	157,360,889.95	2.16%	2,460	1.54%	2.12%
2043	170,939,500.29	2.35%	2,596	1.62%	2.21%
2044	157,210,249.63	2.16%	2,270	1.42%	2.35%
2045	133,072,585.10	1.83%	1,835	1.15%	2.25%
2046	177,808,123.87	2.45%	2,439	1.52%	2.00%
2047	208,329,045.55	2.87%	2,869	1.79%	1.86%
2048	193,374,364.91	2.66%	2,577	1.61%	2.06%
2049	193,863,148.41	2.67%	2,574	1.61%	2.38%
2050	153,995,224.31	2.12%	2,098	1.31%	2.49%
2051	93,157,899.34	1.28%	1,290	0.81%	2.38%
2052	96,497,434.10	1.33%	1,373	0.86%	2.36%
2053	125,186,465.25	1.72%	1,621	1.01%	2.39%
2054	102,633,946.90	1.41%	1,312	0.82%	2.45%
2055	67,241,596.73	0.92%	867	0.54%	2.57%
2056	56,338,104.29	0.77%	714	0.45%	2.50%
2057	92,159,646.56	1.27%	1,208	0.75%	2.47%
2058	84,700,294.11	1.17%	1,178	0.74%	2.40%
2059	65,571,527.14	0.90%	831	0.52%	2.67%
2060	1,512,582.54	0.02%	19	0.01%	3.14%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	16,816,412.73	0.23%	309	0.19%	3.13%
0.5 - 1.0	37,687,903.90	0.52%	711	0.44%	2.68%
1.0 - 1.5	48,942,282.98	0.67%	806	0.50%	2.55%
1.5 - 2.0	111,255,859.77	1.53%	1,898	1.18%	2.69%
2.0 - 2.5	114,639,243.48	1.58%	1,773	1.11%	2.68%
2.5 - 3.0	158,095,375.95	2.17%	2,464	1.54%	2.75%
3.0 - 4.0	285,124,868.07	3.92%	4,694	2.93%	2.93%
4.0 - 5.0	643,722,014.95	8.85%	9,881	6.17%	2.69%
5.0 - 6.0	1,181,525,823.34	16.25%	17,741	11.08%	2.37%
6.0 - 7.0	964,009,344.15	13.26%	15,061	9.40%	2.00%
7.0 - 8.0	986,559,368.62	13.57%	16,926	10.57%	1.86%
8.0 - 9.0	882,768,327.02	12.14%	16,798	10.49%	2.35%
9.0 - 10.0	829,616,658.59	11.41%	18,299	11.42%	2.82%
more - 10.0	1,009,003,025.91	13.88%	52,844	32.99%	3.35%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

7. Remaining Tenor

Current Period

In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,367,913,763.21	87.59%	143,329	89.47%	2.49%
01-02	62,772,372.25	0.86%	1,432	0.89%	2.32%
02-03	672,484,212.18	9.25%	11,873	7.41%	2.19%
03-04	13,252,717.61	0.18%	380	0.24%	5.00%
04-05	12,444,480.59	0.17%	348	0.22%	5.89%
05-06	6,218,247.82	0.09%	167	0.10%	5.61%
06-07	11,623,445.50	0.16%	143	0.09%	2.81%
07-08	4,838,279.18	0.07%	156	0.10%	5.07%
08-09	8,403,411.27	0.12%	220	0.14%	5.35%
09-10	7,556,008.45	0.10%	193	0.12%	5.90%
10-11	4,419,360.76	0.06%	114	0.07%	5.46%
11-12	5,968,541.17	0.08%	147	0.09%	5.16%
12-13	11,472,591.47	0.16%	263	0.16%	5.22%
13-14	11,725,074.28	0.16%	274	0.17%	5.37%
14-15	12,439,208.01	0.17%	264	0.16%	5.55%
15-16	5,600,532.05	0.08%	119	0.07%	4.86%
16-17	4,392,397.86	0.06%	99	0.06%	4.73%
17-18	3,321,631.05	0.05%	51	0.03%	3.83%
18-19	2,841,102.92	0.04%	53	0.03%	3.16%
19-20	1,798,374.71	0.02%	37	0.02%	3.08%
20-21	2,031,310.27	0.03%	41	0.03%	3.12%
21-22	3,842,216.68	0.05%	59	0.04%	3.11%
22-23	2,291,505.78	0.03%	37	0.02%	3.02%
23-24	1,824,378.10	0.03%	33	0.02%	3.02%
24-25	2,464,169.72	0.03%	38	0.02%	3.00%
25-26	1,981,711.67	0.03%	29	0.02%	3.05%
26-27	1,788,773.53	0.02%	29	0.02%	3.02%
27-28	1,920,113.84	0.03%	26	0.02%	3.09%
28-29	2,170,918.50	0.03%	30	0.02%	2.96%
29-30	1,530,149.57	0.02%	22	0.01%	2.98%
30 - more	16,098,240.79	0.22%	195	0.12%	2.97%
Matured	337,268.67	0.00%	4	0.00%	1.08%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 66,15 %					
less - 40.00%	959,232,001.50	13.19%	25,306	20.88%	2.62%
40.01% - 50.00%	747,183,179.57	10.28%	14,952	12.34%	2.53%
50.01% - 60.00%	888,577,670.68	12.22%	15,756	13.00%	2.48%
60.01% - 70.00%	1,238,536,228.99	17.04%	18,774	15.49%	2.49%
70.01% - 80.00%	1,657,639,053.69	22.80%	23,656	19.52%	2.31%
80.01% - 85.00%	569,715,290.47	7.84%	5,731	4.73%	2.26%
85.01% - 90.00%	523,771,349.64	7.20%	5,402	4.46%	2.11%
90.01% - 95.00%	213,078,136.59	2.93%	2,580	2.13%	2.58%
95.01% - 100.00%	306,740,806.85	4.22%	6,126	5.06%	3.95%
100.01% - 105.00%	39,925,705.75	0.55%	643	0.53%	3.14%
105.01% - 110.00%	33,486,228.57	0.46%	500	0.41%	3.11%
110.01% - 115.00%	23,317,888.16	0.32%	369	0.30%	3.40%
115.01% - 120.00%	17,462,741.06	0.24%	306	0.25%	3.68%
120.01% - 125.00%	11,051,568.88	0.15%	213	0.18%	3.46%
125.01% - 128.00%	6,401,672.33	0.09%	128	0.11%	3.74%
128.01% - more	33,646,986.73	0.46%	733	0.60%	3.70%
	7,269,766,509.46	100.%	121,175	100.%	2.51%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 70,27 %					
less - 40.00%	1,373,426,499.09	18.89%	54,009	44.57%	2.80%
40.01% - 50.00%	641,022,762.92	8.82%	11,054	9.12%	2.54%
50.01% - 60.00%	718,632,153.26	9.89%	10,207	8.42%	2.49%
60.01% - 70.00%	758,078,687.12	10.43%	9,614	7.93%	2.50%
70.01% - 80.00%	810,996,832.51	11.16%	9,111	7.52%	2.39%
80.01% - 85.00%	422,850,740.27	5.82%	4,357	3.60%	2.42%
85.01% - 90.00%	433,366,270.61	5.96%	4,476	3.69%	2.60%
90.01% - 95.00%	389,901,714.28	5.36%	3,780	3.12%	2.58%
95.01% - 100.00%	371,988,172.63	5.12%	3,416	2.82%	2.39%
100.01% - 105.00%	361,089,454.21	4.97%	3,237	2.67%	2.35%
105.01% - 110.00%	297,458,862.26	4.09%	2,480	2.05%	2.25%
110.01% - 115.00%	245,160,492.49	3.37%	2,018	1.67%	2.38%
115.01% - 120.00%	182,152,513.16	2.51%	1,441	1.19%	2.25%
120.01% - 125.00%	118,546,639.51	1.63%	927	0.77%	2.21%
125.01% - 128.00%	41,903,536.57	0.58%	304	0.25%	2.00%
128.01% - more	103,191,178.57	1.42%	744	0.61%	2.18%
	7,269,766,509.46	100.%	121,175	100.%	2.51%

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	437,960,319.48	6.02%	37,398	30.86%	3.70%
25.000,00 - 50.000,00	1,245,763,022.82	17.14%	32,597	26.90%	3.47%
50.000,00 - 75.000,00	1,149,734,233.11	15.82%	18,696	15.43%	2.39%
75.000,00 - 100.000,00	1,093,358,206.90	15.04%	12,646	10.44%	2.27%
100.000,00 - 125.000,00	798,893,293.04	10.99%	7,150	5.90%	2.15%
125.000,00 - 150.000,00	623,465,761.10	8.58%	4,570	3.77%	2.15%
150.000,00 - 175.000,00	419,280,961.35	5.77%	2,594	2.14%	2.10%
175.000,00 - 200.000,00	309,013,460.47	4.25%	1,658	1.37%	2.13%
200.000,00 - 225.000,00	214,501,434.34	2.95%	1,014	0.84%	2.09%
225.000,00 - 250.000,00	171,362,491.94	2.36%	723	0.60%	2.13%
250.000,00 - 275.000,00	136,679,081.17	1.88%	522	0.43%	2.02%
275.000,00 - 300.000,00	102,360,834.05	1.41%	358	0.30%	2.11%
300.000,00 - 325.000,00	80,970,627.33	1.11%	260	0.22%	2.11%
325.000,00 - 350.000,00	68,383,411.96	0.94%	203	0.17%	1.96%
350.000,00 - 375.000,00	50,178,354.27	0.69%	139	0.12%	2.04%
375.000,00 - 400.000,00	37,166,784.35	0.51%	96	0.08%	2.05%
400.000,00 - 425.000,00	39,915,326.47	0.55%	97	0.08%	2.15%
425.000,00 - 450.000,00	34,546,508.24	0.48%	79	0.07%	2.03%
450.000,00 - 475.000,00	23,093,284.01	0.32%	50	0.04%	2.30%
475.000,00 - 500.000,00	21,963,784.84	0.30%	45	0.04%	2.02%
500.000,00 - 600.000,00	73,309,451.63	1.01%	135	0.11%	2.01%
600.000,00 - 700.000,00	30,782,965.29	0.42%	48	0.04%	1.80%
700.000,00 - 800.000,00	24,053,196.11	0.33%	32	0.03%	2.31%
800.000,00 - 900.000,00	13,528,606.84	0.19%	16	0.01%	1.96%
900.000,00 - 1.000.000,00	13,128,477.80	0.18%	14	0.01%	2.24%
1.000.000,00 - 1.250.000,00	15,891,795.69	0.22%	14	0.01%	1.67%
1.250.000,00 - 1.500.000,00	12,609,314.12	0.17%	9	0.01%	2.03%
1.500.000,00 - more	27,871,520.74	0.38%	12	0.01%	1.96%
	7,269,766,509.46	100.0%	121,175	100.0%	2.51%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	2,246,592.93	0.03%	15	0.01%	1.72%
Partial Professional Use	369,163,086.00	5.07%	3,969	3.28%	2.41%
Professional use with recourse to the borrower	3,627,528.86	0.04%	24	0.02%	2.08%
Residential (Flat/Apartment)	6,178,094,776.18	84.98%	108,939	89.90%	2.52%
Residential (House, detached or semi-detached)	716,634,525.49	9.85%	8,228	6.79%	2.48%
	7,269,766,509.46	100.0%	121,175	100.0%	2.51%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	214,627,178.43	2.95%	3,946	3.26%	2.56%
AITOLOAKARNANIA	99,077,008.84	1.36%	1,977	1.63%	2.98%
ARGOLIDA	57,149,357.74	0.79%	868	0.72%	2.43%
ARKADIA	37,655,958.44	0.52%	664	0.55%	2.29%
ARTA	18,811,121.77	0.26%	426	0.35%	2.32%
ATTICA	3,553,679,719.90	48.88%	50,962	42.06%	2.32%
CHALKIDIKI	68,323,742.64	0.94%	1,355	1.12%	2.92%
CHANIA	114,221,763.93	1.57%	1,593	1.32%	2.64%
CHIOS	38,306,095.87	0.53%	598	0.49%	2.44%
CORFU	70,747,176.21	0.97%	1,035	0.85%	2.38%
DODEKANISA	191,059,174.65	2.63%	2,479	2.05%	2.40%
DRAMA	41,039,189.82	0.57%	1,382	1.14%	3.18%
EVOIA	97,946,845.09	1.35%	1,871	1.54%	2.55%
EVKITANIA	5,776,796.24	0.08%	137	0.11%	2.67%
EVROS	71,726,975.91	0.99%	2,133	1.76%	3.22%
FLORINA	15,064,957.42	0.21%	399	0.33%	3.28%
FOKIDA	12,253,583.96	0.17%	218	0.18%	2.56%
FTHIOTIDA	90,999,616.72	1.25%	1,772	1.46%	2.55%
GREVENA	14,285,809.58	0.20%	279	0.23%	2.50%
HERAKLION	118,001,860.92	1.62%	1,674	1.38%	2.36%
ILEIA	71,519,539.07	0.98%	1,511	1.25%	3.07%
IMATHIA	43,486,561.09	0.60%	1,000	0.83%	2.98%
IOANNINA	101,013,014.50	1.39%	1,696	1.40%	2.24%
KARDITSA	50,551,648.64	0.70%	1,148	0.95%	2.60%
KASTORIA	14,911,990.68	0.21%	314	0.26%	2.60%
KAVALA	59,483,735.17	0.82%	1,425	1.18%	2.66%
KEFALLONIA	34,619,668.51	0.48%	519	0.43%	2.25%
KILKIS	35,664,575.81	0.49%	954	0.79%	3.12%
KORINTHIA	97,676,067.39	1.34%	1,452	1.20%	2.37%
KOZANI	50,115,180.41	0.69%	1,144	0.94%	2.43%
KYKLADES	103,277,335.63	1.42%	1,119	0.92%	2.27%
LAKONIA	52,039,013.76	0.72%	825	0.68%	2.42%
LARISA	145,693,523.37	2.00%	2,961	2.44%	2.62%
LASITHI	55,985,499.52	0.77%	775	0.64%	2.19%
LEFKADA	15,082,113.13	0.21%	279	0.23%	2.47%
LESBOS	74,888,333.60	1.03%	1,206	1.00%	2.54%
MAGNESIA	103,799,188.23	1.43%	1,881	1.55%	2.73%
MESSINIA	71,597,987.06	0.99%	1,213	1.00%	2.40%
PELLA	50,887,980.35	0.70%	1,394	1.15%	3.35%
PIERIA	74,133,529.06	1.02%	1,494	1.23%	2.87%
PREVEZA	44,089,265.44	0.61%	716	0.59%	2.28%
RETHYMNO	81,746,368.25	1.12%	1,242	1.03%	2.27%
RODOPI	42,059,446.07	0.58%	1,105	0.91%	2.91%
SAMOS	43,781,459.45	0.60%	559	0.46%	2.28%
SERRES	37,116,011.42	0.51%	929	0.77%	3.41%
THESSALONIA	22,195,289.35	0.31%	382	0.32%	2.46%
THESSALONIKI	573,014,707.77	7.88%	11,732	9.68%	3.12%
TRIKALA	45,672,501.49	0.63%	986	0.81%	3.18%
VOIOTIA	57,829,870.36	0.80%	1,185	0.98%	2.65%
XANTHI	57,752,372.16	0.79%	1,881	1.55%	3.17%
ZAKYNTHOS	27,328,798.64	0.38%	380	0.31%	2.43%
	7,269,766,509.46	100.0%	121,175	100.0%	2.51%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,877,307,157.66	94.60%	141,187	88.13%	2.25%
Quarterly	6,367,203.97	0.09%	171	0.11%	3.58%
Semi-Annually	386,064,429.63	5.31%	18,846	11.76%	7.04%
Annually	27,718.37	0.00%	1	0.00%	9.85%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

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	2,204,190,623.23	30.32%	48,096	30.02%	1.71%
Euribor 1M Linked	399,409,886.50	5.49%	6,406	4.00%	1.63%
Euribor 3M Linked	2,728,561,582.41	37.53%	50,123	31.29%	2.55%
Fixed	1,039,683,732.97	14.30%	20,221	12.62%	2.54%
Hellenic Government Bond	385,928,027.96	5.31%	18,796	11.73%	7.04%
Liibor 1M Linked	211,730,807.95	2.91%	1,585	0.99%	1.79%
Originator Rate	300,261,848.44	4.13%	14,978	9.35%	3.72%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

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)	149,433	4,516,292.36	6,704,729,946.17	93.28%	92.22%
31-60 days past due	7,604	3,153,203.80	391,729,720.47	4.75%	5.38%
61-90 days past due	3,168	2,195,403.65	173,306,842.82	1.98%	2.38%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	160,205	9,864,899.81	7,269,766,509.46	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	3,079,603,923.46	42.36%	79,711	49.76%	2.77%
Refinancing loans	1,456,966,771.36	20.04%	26,885	16.78%	2.40%
Buy Secondary	1,103,717,571.66	15.18%	14,356	8.96%	2.10%
Professional use	102,094,816.76	1.40%	1,344	0.84%	2.51%
Renovating	1,509,541,825.78	20.76%	37,130	23.18%	2.31%
Other	17,841,600.44	0.25%	779	0.49%	7.78%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	6,316,112,295.96	86.88%	131,408	82.03%	2.55%
Subsidized Loans	953,654,213.50	13.11%	28,797	17.98%	2.23%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,511,990,464.81	48.30%	57,947	48.97%	2.42%
Self Employed	1,786,646,232.94	24.57%	20,430	17.27%	2.40%
Unemployed	833,380,380.04	11.46%	16,387	13.85%	2.88%
Retired	1,001,310,971.13	13.77%	19,318	16.33%	2.46%
N/A	136,438,460.53	1.87%	4,247	3.59%	4.15%
	7,269,766,509.46	100.0%	118,329	100.0%	2.51%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	588,260,718.46	8.09%	10,325	6.44%	2.23%
Retired Employee	76,717,603.75	1.05%	1,639	1.02%	2.21%
No Employee	6,604,788,187.25	90.85%	148,241	92.53%	2.54%
	7,269,766,509.46	100.0%	160,205	100.0%	2.51%

* 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.