

Covered Bond Programme II



Monthly Investor Report

January 2016

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	31-01-2016	30-06-2010
Portfolio Cut off Date	31-01-2016	30-06-2010
Original Principal Balance	8.656.249.561,00	4.884.632.703,00
Principal Balance	5.641.900.314,00	3.639.740.247,00
Number of Borrowers	92.216	68.622
Number of Loanparts	126.055	93.060
Number of Properties	94.108	69.543
Average Principal Balance (borrower)	61.181,36	53.040,43
Average Principal Balance (parts)	44.757,45	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	65,43	67,08
Weighted Average Loan to Indexed Value	74,22	48,96
Seasoning (years): Weighted Average	8,04	4,42
Original Maturity (years): Weighted Average	27,56	18,53
Remaining Tenor (years): Weighted Average	19,56	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	73.500.000,00
Outstanding Accrued Interest on Bonds	9.263.555,56
Current Outstanding Balance	5.641.900.313,63
Adjusted Nominal Value Assets *	5.100.934.527,40
Outstanding Accrued Interest on Assets	10.125.101,96
Nominal Value Test Current Value **	79,59 %
<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	5,514,750,056.89	97.75%	124,937	99.11%	2.44%
Swiss Franc	127,150,256.74	2.25%	1,118	0.89%	0.96%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	928,208,139.04	16.45%	26,441	20.98%	3.71%
Standard Amortising	4,713,692,174.59	83.55%	99,614	79.02%	2.15%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

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%	4,265,566,452.92	75.61%	87,284	69.24%	1.83%
2.5% - 2.99%	533,358,543.60	9.45%	10,923	8.67%	2.75%
3% - 3.49%	265,544,974.64	4.71%	5,342	4.24%	3.22%
3.5% - 3.99%	89,575,698.21	1.59%	1,510	1.20%	3.72%
4% - 4.49%	33,905,503.88	0.60%	620	0.49%	4.25%
4.5% - 4.99%	44,640,504.26	0.79%	2,392	1.90%	4.75%
5% - 5.49%	33,040,262.03	0.59%	969	0.77%	5.23%
5.5% - 5.99%	61,283,730.03	1.09%	1,687	1.34%	5.71%
6% - 6.49%	10,043,870.48	0.18%	223	0.18%	6.23%
6.5% - 6.99%	18,798,029.83	0.33%	1,330	1.06%	6.70%
7% - 7.49%	278,214,103.99	4.93%	13,525	10.73%	7.05%
7.5% - more	7,928,639.76	0.14%	250	0.20%	8.64%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	31,036.52	0.00%	30	0.02%	2.00%
1987	6,878.59	0.00%	4	0.00%	2.00%
1988	12,250.21	0.00%	5	0.00%	2.00%
1989	28,668.47	0.00%	10	0.01%	2.00%
1990	57,871.30	0.00%	11	0.01%	2.00%
1991	29,761.17	0.00%	16	0.01%	2.41%
1992	66,258.87	0.00%	16	0.01%	4.00%
1993	139,800.42	0.00%	15	0.01%	4.73%
1994	10,350.26	0.00%	5	0.00%	4.06%
1995	61,465.57	0.00%	12	0.01%	3.24%
1996	375,126.72	0.01%	50	0.04%	2.73%
1997	577,979.96	0.01%	90	0.07%	2.36%
1998	1,008,081.30	0.02%	176	0.14%	2.32%
1999	4,357,753.40	0.08%	539	0.43%	2.33%
2000	13,457,881.72	0.24%	1,092	0.87%	2.29%
2001	43,941,231.16	0.78%	5,240	4.16%	2.43%
2002	98,751,593.65	1.75%	8,061	6.39%	2.86%
2003	190,711,153.07	3.38%	10,079	8.00%	3.54%
2004	301,185,428.17	5.34%	8,808	6.99%	3.05%
2005	638,585,839.23	11.32%	15,009	11.91%	2.72%
2006	726,573,701.52	12.88%	14,907	11.83%	2.34%
2007	820,525,505.93	14.54%	15,222	12.08%	1.78%
2008	757,131,062.52	13.42%	12,905	10.24%	1.91%
2009	906,508,126.82	16.07%	14,542	11.54%	2.30%
2010	538,561,141.80	9.55%	8,796	6.98%	2.63%
2011	162,836,082.34	2.89%	2,836	2.25%	3.16%
2012	130,420,819.63	2.31%	2,211	1.75%	2.74%
2013	203,510,109.64	3.61%	3,540	2.81%	2.56%
2014	70,367,397.32	1.25%	1,259	1.00%	3.00%
2015	30,715,059.02	0.54%	545	0.43%	2.73%
2016	1,354,897.33	0.02%	24	0.02%	1.92%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	8,574,673.96	0.15%	4,025	3.19%	4.02%
2017	37,061,858.72	0.66%	6,079	4.82%	4.37%
2018	41,054,292.18	0.73%	3,891	3.09%	2.98%
2019	53,865,261.02	0.95%	3,414	2.71%	2.45%
2020	93,305,283.08	1.65%	4,283	3.40%	2.32%
2021	110,489,386.04	1.96%	4,380	3.47%	2.43%
2022	126,776,926.23	2.25%	4,506	3.57%	1.96%
2023	133,292,351.74	2.36%	4,283	3.40%	1.97%
2024	156,761,725.29	2.78%	4,077	3.23%	1.96%
2025	205,095,798.44	3.64%	6,942	5.51%	3.25%
2026	158,684,267.95	2.81%	4,305	3.42%	3.90%
2027	243,334,718.27	4.31%	6,370	5.05%	4.11%
2028	185,870,810.70	3.29%	4,504	3.57%	3.10%
2029	198,174,325.22	3.51%	4,297	3.41%	2.68%
2030	192,755,797.70	3.42%	4,012	3.18%	2.45%
2031	142,032,372.62	2.52%	2,770	2.20%	2.23%
2032	152,375,144.23	2.70%	2,975	2.36%	1.95%
2033	156,838,096.39	2.78%	2,996	2.38%	2.10%
2034	216,095,044.49	3.83%	3,710	2.94%	2.23%
2035	274,774,537.79	4.87%	4,790	3.80%	2.09%
2036	202,648,509.79	3.59%	3,315	2.63%	2.02%
2037	197,620,094.28	3.50%	3,205	2.54%	1.69%
2038	181,187,750.04	3.21%	2,725	2.16%	1.86%
2039	197,756,329.18	3.51%	2,854	2.26%	2.29%
2040	155,617,713.72	2.76%	2,345	1.86%	2.44%
2041	121,673,196.24	2.16%	1,828	1.45%	2.39%
2042	123,021,217.67	2.18%	1,870	1.48%	2.04%
2043	122,432,286.01	2.17%	1,809	1.44%	2.19%
2044	115,340,671.75	2.04%	1,618	1.28%	2.36%
2045	122,605,289.21	2.17%	1,662	1.32%	2.26%
2046	142,689,314.44	2.53%	1,956	1.55%	1.91%
2047	172,847,008.16	3.06%	2,329	1.85%	1.74%
2048	147,440,618.34	2.61%	1,977	1.57%	1.99%
2049	150,426,965.96	2.67%	2,046	1.62%	2.30%
2050	126,413,929.85	2.24%	1,718	1.36%	2.48%
2051	68,512,588.34	1.21%	877	0.70%	2.27%
2052	62,332,319.11	1.10%	875	0.69%	2.30%
2053	72,079,425.38	1.28%	935	0.74%	2.33%
2054	67,087,739.06	1.19%	835	0.66%	2.35%
2055	53,362,125.61	0.95%	656	0.52%	2.59%
2056	23,648,545.51	0.42%	292	0.23%	2.58%
2057	42,238,116.73	0.75%	581	0.46%	2.42%
2058	37,220,266.43	0.66%	519	0.41%	2.44%
2059	17,769,498.95	0.31%	216	0.17%	2.65%
2060	27,716,562.78	0.49%	370	0.29%	2.56%
2061	2,999,559.03	0.05%	33	0.03%	2.39%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	11,749,724.83	0.21%	192	0.15%	2.13%
0.5 - 1.0	13,823,031.46	0.25%	265	0.21%	2.86%
1.0 - 1.5	31,241,007.84	0.55%	552	0.44%	3.38%
1.5 - 2.0	41,590,581.64	0.74%	747	0.59%	2.79%
2.0 - 2.5	65,179,870.13	1.16%	1,044	0.83%	2.54%
2.5 - 3.0	127,805,896.92	2.27%	2,309	1.83%	2.57%
3.0 - 4.0	134,458,759.88	2.38%	2,306	1.83%	2.71%
4.0 - 5.0	159,649,743.43	2.83%	2,761	2.19%	3.13%
5.0 - 6.0	498,723,260.13	8.84%	8,131	6.45%	2.67%
6.0 - 7.0	923,265,870.93	16.36%	14,828	11.77%	2.31%
7.0 - 8.0	752,274,749.84	13.33%	12,735	10.10%	1.93%
8.0 - 9.0	825,119,502.38	14.62%	15,278	12.12%	1.76%
9.0 - 10.0	713,467,542.18	12.65%	14,514	11.52%	2.31%
more - 10.0	1,343,550,772.04	23.81%	50,393	39.99%	2.90%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4,918,905,911.59	87.19%	112,079	88.91%	2.37%
01-02	576,122,790.32	10.21%	10,497	8.33%	2.17%
02-03	12,607,703.92	0.22%	408	0.32%	4.83%
03-04	15,738,428.22	0.28%	411	0.33%	4.96%
04-05	5,507,526.70	0.10%	176	0.14%	5.55%
05-06	11,274,452.28	0.20%	168	0.13%	2.93%
06-07	4,160,111.41	0.07%	175	0.14%	5.17%
07-08	7,223,553.67	0.13%	218	0.17%	5.40%
08-09	6,990,965.12	0.12%	206	0.16%	5.93%
09-10	4,264,710.09	0.08%	128	0.10%	5.42%
10-11	5,676,030.94	0.10%	163	0.13%	5.01%
11-12	9,274,909.11	0.16%	228	0.18%	5.15%
12-13	9,235,610.27	0.16%	229	0.18%	5.44%
13-14	10,161,877.99	0.18%	227	0.18%	5.54%
14-15	4,802,421.06	0.09%	108	0.09%	4.69%
15-16	3,870,342.88	0.07%	95	0.08%	4.70%
16-17	2,771,891.70	0.05%	42	0.03%	3.88%
17-18	2,158,302.56	0.04%	41	0.03%	3.28%
18-19	1,154,955.88	0.02%	26	0.02%	3.15%
19-20	1,779,469.95	0.03%	39	0.03%	3.09%
20-21	3,883,730.34	0.07%	61	0.05%	3.06%
21-22	1,361,560.45	0.02%	20	0.02%	3.11%
22-23	1,501,397.19	0.03%	22	0.02%	3.11%
23-24	1,903,523.47	0.03%	32	0.03%	3.11%
24-25	2,069,207.98	0.04%	31	0.02%	2.98%
25-26	1,005,262.96	0.02%	18	0.01%	3.16%
26-27	1,140,549.46	0.02%	16	0.01%	3.17%
27-28	1,148,767.94	0.02%	19	0.02%	3.28%
28-29	1,266,681.91	0.02%	16	0.01%	2.98%
29-30	1,302,361.94	0.02%	15	0.01%	2.48%
30 - more	11,635,304.33	0.21%	141	0.11%	3.06%
Matured					
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,43 %					
less - 40.00%	780,296,943.37	13.83%	20,152	21.41%	2.47%
40.01% - 50.00%	585,969,464.83	10.39%	11,514	12.23%	2.39%
50.01% - 60.00%	688,976,065.96	12.21%	12,050	12.80%	2.34%
60.01% - 70.00%	949,187,386.27	16.82%	14,753	15.68%	2.39%
70.01% - 80.00%	1,283,976,014.84	22.76%	18,578	19.74%	2.22%
80.01% - 85.00%	445,204,993.35	7.89%	4,564	4.85%	2.19%
85.01% - 90.00%	419,453,299.54	7.43%	4,453	4.73%	2.05%
90.01% - 95.00%	164,858,844.25	2.92%	2,035	2.16%	2.53%
95.01% - 100.00%	247,244,085.02	4.38%	4,715	5.01%	3.99%
100.01% - 105.00%	25,891,885.93	0.46%	448	0.48%	3.21%
105.01% - 110.00%	21,176,870.93	0.38%	342	0.36%	3.22%
110.01% - 115.00%	16,577,410.10	0.29%	259	0.28%	3.31%
115.01% - 120.00%	11,717,597.09	0.21%	224	0.24%	3.81%
125.01% - 128.00%	123,969.33	0.00%	3	0.00%	2.59%
128.01% - more	1,245,482.82	0.02%	18	0.02%	2.08%
	5,641,900,313.63	100.0%	94,108	100.0%	2.40%

9. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 74,00 %					
less - 40.00%	999,630,235.54	17.72%	38,362	40.76%	2.54%
40.01% - 50.00%	479,309,126.02	8.50%	8,631	9.17%	2.37%
50.01% - 60.00%	527,817,700.06	9.36%	8,055	8.56%	2.40%
60.01% - 70.00%	559,186,043.73	9.91%	7,511	7.98%	2.42%
70.01% - 80.00%	586,995,477.70	10.40%	7,196	7.65%	2.37%
80.01% - 85.00%	285,236,967.97	5.06%	3,211	3.41%	2.32%
85.01% - 90.00%	312,549,013.61	5.54%	3,294	3.50%	2.39%
90.01% - 95.00%	290,810,033.61	5.15%	3,198	3.40%	2.64%
95.01% - 100.00%	263,073,246.83	4.66%	2,698	2.87%	2.52%
100.01% - 105.00%	245,550,488.10	4.35%	2,386	2.54%	2.39%
105.01% - 110.00%	244,209,020.61	4.33%	2,359	2.51%	2.34%
110.01% - 115.00%	206,734,038.29	3.66%	1,906	2.03%	2.25%
115.01% - 120.00%	172,513,874.03	3.06%	1,518	1.61%	2.27%
120.01% - 125.00%	147,863,348.94	2.62%	1,256	1.33%	2.28%
125.01% - 128.00%	71,548,626.95	1.27%	575	0.61%	2.09%
128.01% - more	248,873,071.64	4.41%	1,952	2.07%	2.12%
	5,641,900,313.63	100.0%	94,108	100.0%	2.40%

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	320,669,206.46	5.68%	26,819	28.50%	3.32%
25.000,00 - 50.000,00	1,027,281,866.88	18.21%	27,093	28.79%	3.33%
50.000,00 - 75.000,00	930,581,268.20	16.49%	15,113	16.06%	2.28%
75.000,00 - 100.000,00	861,831,527.77	15.28%	9,988	10.61%	2.20%
100.000,00 - 125.000,00	630,397,584.73	11.17%	5,649	6.00%	2.09%
125.000,00 - 150.000,00	468,118,196.06	8.30%	3,436	3.65%	2.08%
150.000,00 - 175.000,00	324,654,033.33	5.75%	2,006	2.13%	2.04%
175.000,00 - 200.000,00	224,245,449.37	3.97%	1,203	1.28%	2.02%
200.000,00 - 225.000,00	158,786,715.77	2.81%	750	0.80%	1.95%
225.000,00 - 250.000,00	132,254,590.82	2.34%	558	0.59%	2.00%
250.000,00 - 275.000,00	95,343,437.18	1.69%	364	0.39%	1.99%
275.000,00 - 300.000,00	67,248,573.42	1.19%	235	0.25%	1.99%
300.000,00 - 325.000,00	62,179,921.98	1.10%	200	0.21%	1.88%
325.000,00 - 350.000,00	50,240,182.91	0.89%	149	0.16%	1.96%
350.000,00 - 375.000,00	33,270,230.18	0.59%	92	0.10%	1.90%
375.000,00 - 400.000,00	29,532,847.15	0.52%	76	0.08%	1.77%
400.000,00 - 425.000,00	25,951,370.06	0.46%	63	0.07%	1.96%
425.000,00 - 450.000,00	24,029,116.24	0.43%	55	0.06%	2.08%
450.000,00 - 475.000,00	15,729,751.78	0.28%	34	0.04%	1.93%
475.000,00 - 500.000,00	16,088,374.66	0.29%	33	0.04%	2.08%
500.000,00 - 600.000,00	44,781,957.46	0.79%	83	0.09%	1.91%
600.000,00 - 700.000,00	22,918,406.89	0.41%	36	0.04%	1.75%
700.000,00 - 800.000,00	20,003,713.43	0.35%	27	0.03%	1.90%
800.000,00 - 900.000,00	15,479,626.73	0.27%	18	0.02%	2.08%
900.000,00 - 1.000.000,00	5,669,174.96	0.10%	6	0.01%	1.71%
1.000.000,00 - 1.250.000,00	11,299,833.94	0.20%	10	0.01%	1.19%
1.250.000,00 - 1.500.000,00	9,648,549.22	0.17%	7	0.01%	2.00%
1.500.000,00 - more	13,664,806.05	0.24%	5	0.01%	1.80%
	5,641,900,313.63	100.%	94,108	100.%	2.40%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	30,474,939.88	0.54%	526	0.56%	2.23%
Partial Professional Use	270,405,425.10	4.79%	3,188	3.39%	2.29%
Professional use with recourse to the borrower	3,189,960.44	0.06%	28	0.03%	1.94%
Residential (Flat/Apartment)	4,823,087,559.92	85.49%	84,203	89.47%	2.41%
Residential (House, detached or semi-detached)	514,742,428.29	9.12%	6,163	6.55%	2.40%
	5,641,900,313.63	100.%	94,108	100.%	2.40%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	155,743,028.96	2.76%	2,990	3.18%	2.51%
AITOLOAKARNANIA	74,203,504.37	1.32%	1,516	1.61%	3.08%
ARGOLIDA	45,619,571.81	0.81%	686	0.73%	2.36%
ARKADIA	32,160,614.08	0.57%	544	0.58%	2.23%
ARTA	13,558,840.10	0.24%	293	0.31%	2.27%
ATTICA	2,836,844,828.31	50.28%	40,481	43.02%	2.21%
CHALKIDIKI	50,212,810.82	0.89%	1,066	1.13%	2.90%
CHANIA	87,941,392.27	1.56%	1,239	1.32%	2.46%
CHIOS	29,559,066.85	0.52%	458	0.49%	2.32%
CORFU	49,594,291.20	0.88%	772	0.82%	2.25%
DODEKANISA	140,467,732.42	2.49%	1,892	2.01%	2.31%
DRAMA	30,564,696.01	0.54%	1,137	1.21%	3.16%
EVOIA	75,228,075.63	1.33%	1,408	1.50%	2.45%
EVKITANIA	3,940,914.37	0.07%	93	0.10%	2.66%
EVROS	54,784,146.83	0.97%	1,579	1.68%	3.19%
FLORINA	11,087,295.10	0.20%	304	0.32%	3.29%
FOKIDA	8,056,613.96	0.14%	144	0.15%	2.43%
FTHIOTIDA	66,755,336.72	1.18%	1,299	1.38%	2.48%
GREVENA	10,524,274.33	0.19%	201	0.21%	2.46%
HERAKLION	89,622,432.33	1.59%	1,297	1.38%	2.29%
ILEIA	53,830,472.49	0.95%	1,161	1.23%	3.07%
IMATHIA	32,405,978.56	0.57%	760	0.81%	2.97%
IOANNINA	80,936,591.01	1.44%	1,379	1.47%	2.14%
KARDITSA	35,348,157.41	0.63%	827	0.88%	2.53%
KASTORIA	11,388,873.93	0.20%	240	0.26%	2.51%
KAVALA	45,366,374.03	0.80%	1,089	1.16%	2.46%
KEFALLONIA	26,730,593.19	0.47%	386	0.41%	2.20%
KILKIS	26,454,766.17	0.47%	728	0.77%	3.05%
KORINTHIA	74,377,143.07	1.32%	1,082	1.15%	2.27%
KOZANI	39,647,172.15	0.70%	868	0.92%	2.30%
KYKLADES	79,753,882.91	1.41%	884	0.94%	2.13%
LAKONIA	40,727,469.47	0.72%	657	0.70%	2.39%
LARISA	115,406,266.44	2.05%	2,343	2.49%	2.54%
LASITHI	41,929,808.67	0.74%	614	0.65%	2.10%
LEFKADA	12,015,801.91	0.21%	220	0.23%	2.31%
LESBOS	53,510,308.52	0.95%	856	0.91%	2.43%
MAGNESIA	80,334,204.19	1.42%	1,456	1.55%	2.63%
MESSINIA	55,566,284.35	0.99%	945	1.00%	2.33%
PELLA	38,752,675.75	0.69%	1,090	1.16%	3.31%
PIERIA	52,621,860.80	0.93%	1,112	1.18%	2.81%
PREVEZA	32,860,349.31	0.58%	538	0.57%	2.23%
RETHYMNO	59,462,176.95	1.05%	881	0.94%	2.18%
RODOPI	33,327,232.20	0.59%	847	0.90%	2.84%
SAMOS	32,204,917.64	0.57%	442	0.47%	2.16%
SERRES	29,164,411.47	0.52%	713	0.76%	3.41%
THESSALONIA	16,413,489.46	0.29%	261	0.28%	2.38%
THESSALONIKI	438,916,543.33	7.78%	9,040	9.61%	2.92%
TRIKALA	33,865,162.71	0.60%	744	0.79%	3.22%
VOIOTIA	42,280,618.01	0.75%	853	0.91%	2.54%
XANTHI	40,835,640.74	0.72%	1,408	1.50%	3.14%
ZAKYNTHOS	18,995,620.32	0.34%	285	0.30%	2.30%
	5,641,900,313.63	100.0%	94,108	100.0%	2.40%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,641,900,313.63	100.00%	126,055	100.00%	2.40%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

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	1,919,103,283.82	34.02%	45,198	35.86%	1.68%
Euribor 1M Linked	348,411,692.88	6.18%	5,959	4.73%	1.58%
Euribor 3M Linked	2,079,033,284.79	36.85%	39,855	31.62%	2.54%
Fixed	738,753,567.31	13.09%	14,576	11.56%	2.67%
Hellenic Government Bond	281,793,696.02	4.99%	14,417	11.44%	7.04%
Liibor 1M Linked	127,150,256.74	2.25%	1,118	0.89%	0.96%
Originator Rate	147,654,532.07	2.62%	4,932	3.91%	3.00%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

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)	120,458	2,978,307.53	5,365,362,197.30	95.56%	95.10%
31-60 days past due	4,077	1,695,580.44	196,917,252.93	3.23%	3.49%
61-90 days past due	1,520	1,106,822.17	79,620,863.40	1.21%	1.41%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	126,055	5,780,710.14	5,641,900,313.63	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	2,533,621,596.68	44.91%	63,633	50.48%	2.62%
Refinancing loans	756,840,989.56	13.41%	14,208	11.27%	2.34%
Buy Secondary	981,446,463.16	17.40%	13,293	10.55%	2.04%
Professional use	84,781,578.81	1.50%	1,145	0.91%	2.45%
Renovating	1,272,508,105.02	22.55%	33,139	26.29%	2.24%
Other	12,701,580.40	0.23%	637	0.51%	7.47%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	4,953,333,955.39	87.80%	106,314	84.34%	2.46%
Subsidized Loans	688,566,358.24	12.20%	19,741	15.66%	1.96%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,794,280,088.69	49.53%	45,580	49.43%	2.32%
Self Employed	1,354,768,782.70	24.01%	15,855	17.19%	2.27%
Unemployed	589,841,893.96	10.45%	12,446	13.50%	2.95%
Retired	824,006,063.69	14.61%	15,934	17.28%	2.35%
N/A	79,003,484.59	1.40%	2,401	2.60%	4.07%
	5,641,900,313.63	100.0%	92,216	100.0%	2.40%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	484,628,636.06	8.59%	8,645	6.86%	2.21%
Retired Employee	65,484,751.97	1.16%	1,417	1.12%	2.19%
No Employee	5,091,786,925.60	90.25%	115,993	92.02%	2.42%
	5,641,900,313.63	100.0%	126,055	100.0%	2.40%

* 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.