

Covered Bond Programme II



Monthly Investor Report

March 2013

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	Caa2	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B-	Caa2	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B-	Caa2	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	B-	Caa2	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-03-2013	30-06-2010
Portfolio Cut off Date	31-03-2013	30-06-2010
Original Principal Balance	13.389.999.691,00	4.884.632.703,00
Principal Balance	9.540.952.507,00	3.639.740.247,00
Number of Borrowers	160.697	68.622
Number of Loanparts	221.463	93.060
Number of Properties	164.766	69.543
Average Principal Balance (borrower)	59.372,31	53.040,43
Average Principal Balance (parts)	43.081,47	39.111,76
Coupon: Weighted Average	3,2	3,7
Minimum	0,0	1,7
Maximum	12,5	17,0
Weighted Average Loan to Value	65,22	67,08
Weighted Average Loan to Indexed Value	58,56	48,96
Seasoning (years): Weighted Average	5,86	4,42
Original Maturity (years): Weighted Average	25,74	18,53
Remaining Tenor (years): Weighted Average	19,92	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	133.250.000,00
Outstanding Accrued Interest on Bonds	3.376.388,89
Current Outstanding Balance	9.540.952.507,02
Adjusted Nominal Value Assets *	9.243.861.001,78
Outstanding Accrued Interest on Assets	25.599.006,68
Nominal Value Test Current Value **	91,98 %
<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

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	9,216,771,898.90	96.60%	218,917	98.85%	3.23%
Swiss Franc	324,180,608.12	3.40%	2,546	1.15%	2.13%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,278,688,606.33	13.40%	35,172	15.88%	4.23%
Standard Amortising	8,262,263,900.69	86.60%	186,291	84.12%	3.04%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

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%	2,942,513,211.75	30.84%	48,006	21.68%	2.02%
2.5% - 2.99%	2,837,471,127.09	29.74%	58,415	26.38%	2.75%
3% - 3.49%	1,440,261,850.27	15.10%	28,697	12.96%	3.23%
3.5% - 3.99%	529,180,711.18	5.55%	12,108	5.47%	3.66%
4% - 4.49%	171,979,532.53	1.80%	2,472	1.12%	4.20%
4.5% - 4.99%	148,925,018.18	1.56%	3,972	1.79%	4.73%
5% - 5.49%	627,693,394.25	6.58%	29,013	13.10%	5.12%
5.5% - 5.99%	281,317,758.31	2.95%	15,186	6.86%	5.71%
6% - 6.49%	30,539,511.46	0.32%	1,282	0.58%	6.27%
6.5% - 6.99%	81,237,522.21	0.85%	3,390	1.53%	6.63%
7% - 7.49%	449,523,606.20	4.71%	18,896	8.53%	7.05%
7.5% - more	309,263.59	0.00%	26	0.01%	8.47%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987					
1988	4,032.98	0.00%	4	0.00%	3.50%
1989	48,828.59	0.00%	6	0.00%	4.00%
1990	22,977.22	0.00%	7	0.00%	5.15%
1991	17,141.18	0.00%	8	0.00%	5.15%
1992	121,827.07	0.00%	17	0.01%	4.84%
1993	345,302.23	0.00%	30	0.01%	4.60%
1994	562,121.36	0.01%	47	0.02%	3.07%
1995	951,444.26	0.01%	86	0.04%	3.27%
1996	2,387,520.86	0.03%	188	0.08%	3.63%
1997	3,121,634.39	0.03%	276	0.12%	3.47%
1998	9,290,004.18	0.10%	3,350	1.51%	3.84%
1999	45,324,903.87	0.48%	7,562	3.41%	4.34%
2000	93,743,762.41	0.98%	9,587	4.33%	4.10%
2001	216,718,391.42	2.27%	15,282	6.90%	3.81%
2002	327,011,175.23	3.43%	17,201	7.77%	4.02%
2003	439,048,079.97	4.60%	19,168	8.66%	4.24%
2004	574,026,304.55	6.02%	15,465	6.98%	3.67%
2005	1,061,562,188.70	11.13%	22,857	10.32%	3.32%
2006	1,149,705,164.24	12.05%	21,415	9.67%	2.95%
2007	1,235,307,959.33	12.95%	20,694	9.34%	2.60%
2008	1,285,761,105.39	13.48%	19,642	8.87%	2.83%
2009	1,645,037,999.17	17.24%	24,695	11.15%	3.02%
2010	1,003,632,597.55	10.52%	15,908	7.18%	3.33%
2011	361,376,162.48	3.79%	6,498	2.93%	3.82%
2012	85,823,878.39	0.90%	1,470	0.66%	3.57%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	6,724,406.08	0.07%	4,109	1.86%	4.43%
2014	32,829,484.55	0.34%	7,214	3.26%	4.56%
2015	69,936,972.55	0.73%	9,069	4.10%	4.43%
2016	140,619,434.00	1.47%	12,888	5.82%	4.33%
2017	219,994,024.02	2.31%	14,304	6.46%	4.56%
2018	191,792,422.69	2.01%	9,094	4.11%	4.04%
2019	246,144,295.82	2.58%	8,521	3.85%	3.67%
2020	326,543,057.45	3.42%	9,241	4.17%	3.40%
2021	339,850,802.91	3.56%	9,172	4.14%	3.19%
2022	309,487,085.55	3.24%	7,976	3.60%	2.79%
2023	300,348,914.66	3.15%	6,872	3.10%	2.91%
2024	404,230,489.07	4.24%	7,781	3.51%	2.80%
2025	426,620,803.44	4.47%	10,761	4.86%	3.62%
2026	250,920,387.93	2.63%	6,025	2.72%	4.18%
2027	348,286,330.63	3.65%	8,155	3.68%	4.60%
2028	246,979,777.55	2.59%	5,128	2.32%	3.89%
2029	278,777,615.40	2.92%	5,116	2.31%	3.37%
2030	243,398,066.34	2.55%	4,509	2.04%	3.16%
2031	187,700,325.14	1.97%	3,456	1.56%	2.89%
2032	209,023,393.26	2.19%	4,072	1.84%	2.79%
2033	193,994,069.11	2.03%	3,393	1.53%	2.99%
2034	284,741,456.73	2.98%	4,456	2.01%	2.99%
2035	364,151,744.80	3.82%	5,795	2.62%	2.79%
2036	265,139,645.47	2.78%	4,165	1.88%	2.67%
2037	281,462,194.80	2.95%	4,325	1.95%	2.56%
2038	257,880,581.12	2.70%	3,374	1.52%	2.73%
2039	283,768,310.76	2.97%	3,760	1.70%	3.05%
2040	196,820,641.49	2.06%	2,814	1.27%	3.18%
2041	184,743,504.03	1.94%	2,575	1.16%	3.02%
2042	193,397,946.66	2.03%	3,101	1.40%	2.77%
2043	136,857,320.83	1.43%	1,992	0.90%	2.85%
2044	144,975,193.47	1.52%	1,898	0.86%	2.95%
2045	146,039,462.47	1.53%	1,978	0.89%	2.89%
2046	208,879,807.47	2.19%	2,797	1.26%	2.63%
2047	256,919,010.10	2.69%	3,401	1.54%	2.63%
2048	212,718,368.42	2.23%	2,698	1.22%	2.83%
2049	224,612,306.41	2.35%	2,875	1.30%	3.01%
2050	167,025,792.55	1.75%	2,208	1.00%	3.14%
2051	122,922,506.84	1.29%	1,790	0.81%	3.02%
2052	131,423,608.37	1.38%	1,915	0.86%	2.89%
2053	86,163,439.27	0.90%	1,106	0.50%	2.92%
2054	68,876,876.42	0.72%	868	0.39%	2.96%
2055	70,744,731.36	0.74%	947	0.43%	3.17%
2056	78,168,379.17	0.82%	1,049	0.47%	3.32%
2057	160,652,396.74	1.68%	2,172	0.98%	2.76%
2058	36,344,123.30	0.38%	536	0.24%	2.73%
2059	1,320,999.82	0.01%	12	0.01%	2.78%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	542,802.48	0.01%	14	0.01%	3.39%
0.5 - 1.0	36,791,403.67	0.39%	514	0.23%	3.46%
1.0 - 1.5	114,269,931.42	1.20%	2,145	0.97%	3.70%
1.5 - 2.0	172,795,809.98	1.81%	3,109	1.40%	3.87%
2.0 - 2.5	294,651,300.93	3.09%	5,150	2.33%	3.79%
2.5 - 3.0	488,080,269.08	5.12%	7,726	3.49%	3.37%
3.0 - 4.0	1,671,574,623.57	17.52%	25,086	11.33%	3.03%
4.0 - 5.0	1,372,726,049.38	14.39%	20,745	9.37%	2.91%
5.0 - 6.0	1,179,767,228.47	12.37%	19,441	8.78%	2.59%
6.0 - 7.0	1,153,340,724.95	12.09%	20,829	9.41%	2.82%
7.0 - 8.0	1,202,869,468.14	12.61%	25,076	11.32%	3.28%
8.0 - 9.0	607,338,245.68	6.37%	15,528	7.01%	3.59%
9.0 - 10.0	472,630,648.37	4.95%	18,993	8.58%	4.11%
more - 10.0	773,574,000.90	8.11%	57,107	25.79%	3.99%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	7,981,921,504.27	83.66%	188,518	85.12%	3.15%
01-02	350,676,458.94	3.68%	8,309	3.75%	3.18%
02-03	62,992,816.66	0.66%	2,184	0.99%	5.05%
03-04	773,045,098.12	8.10%	13,291	6.00%	2.73%
04-05	25,690,982.04	0.27%	977	0.44%	5.16%
05-06	35,181,917.62	0.37%	1,201	0.54%	5.60%
06-07	32,639,524.45	0.34%	997	0.45%	5.92%
07-08	16,875,457.28	0.18%	525	0.24%	5.52%
08-09	25,919,895.66	0.27%	593	0.27%	4.34%
09-10	15,590,206.26	0.16%	482	0.22%	5.25%
10-11	23,706,871.65	0.25%	632	0.29%	5.58%
11-12	25,251,805.59	0.26%	635	0.29%	5.84%
12-13	14,905,086.03	0.16%	361	0.16%	5.51%
13-14	18,078,239.37	0.19%	442	0.20%	5.33%
14-15	15,566,720.61	0.16%	323	0.15%	5.27%
15-16	19,686,238.38	0.21%	393	0.18%	5.45%
16-17	18,976,951.08	0.20%	365	0.16%	5.42%
17-18	8,670,663.11	0.09%	165	0.07%	4.96%
18-19	7,119,624.37	0.07%	130	0.06%	4.64%
19-20	6,017,068.17	0.06%	86	0.04%	3.62%
20-21	3,936,475.03	0.04%	69	0.03%	3.35%
21-22	3,078,189.50	0.03%	55	0.02%	3.33%
22-23	4,543,753.12	0.05%	79	0.04%	3.23%
23-24	5,409,041.80	0.06%	82	0.04%	3.21%
24-25	4,814,271.31	0.05%	67	0.03%	3.50%
25-26	2,653,403.53	0.03%	45	0.02%	3.34%
26-27	4,384,994.87	0.05%	49	0.02%	3.38%
27-28	2,859,679.23	0.03%	37	0.02%	3.18%
28-29	2,466,959.00	0.03%	34	0.02%	3.12%
29-30	3,410,163.87	0.04%	44	0.02%	3.16%
30 - more	24,882,446.10	0.26%	293	0.13%	3.15%
Matured	0.00	0.00%	0	0.00%	0.00%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 65,22 %					
less - 40.00%	1,396,031,694.09	14.63%	43,634	26.48%	3.42%
40.01% - 50.00%	996,392,990.12	10.44%	20,891	12.68%	3.26%
50.01% - 60.00%	1,158,413,585.70	12.14%	20,848	12.65%	3.19%
60.01% - 70.00%	1,588,774,455.11	16.65%	24,285	14.74%	3.18%
70.01% - 80.00%	2,175,526,551.86	22.80%	29,988	18.20%	3.00%
80.01% - 85.00%	718,238,260.94	7.52%	6,555	3.98%	2.92%
85.01% - 90.00%	678,048,454.68	7.10%	6,258	3.80%	2.81%
90.01% - 95.00%	274,192,248.16	2.87%	2,897	1.76%	3.19%
95.01% - 100.00%	360,116,700.89	3.77%	6,553	3.98%	4.30%
100.01% - 105.00%	55,474,961.01	0.58%	679	0.41%	3.62%
105.01% - 110.00%	39,604,317.72	0.41%	480	0.29%	3.68%
110.01% - 115.00%	25,818,614.56	0.27%	337	0.21%	3.83%
115.01% - 120.00%	16,710,692.62	0.17%	286	0.17%	4.59%
120.01% - 125.00%	10,591,323.06	0.11%	192	0.12%	4.38%
125.01% - 128.00%	5,888,237.95	0.06%	114	0.07%	4.71%
128.01% - more	41,129,418.55	0.43%	769	0.47%	4.53%
	9,540,952,507.02	100.0%	164,766	100.0%	3.20%

9. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,36 %					
less - 40.00%	2,579,972,668.81	27.04%	91,187	55.34%	3.54%
40.01% - 50.00%	1,087,853,519.11	11.40%	15,843	9.62%	3.19%
50.01% - 60.00%	1,132,707,121.16	11.87%	13,996	8.49%	3.11%
60.01% - 70.00%	1,280,860,266.46	13.43%	13,717	8.33%	3.07%
70.01% - 80.00%	1,361,973,175.77	14.28%	12,934	7.85%	3.02%
80.01% - 85.00%	513,456,060.39	5.38%	4,525	2.75%	3.02%
85.01% - 90.00%	455,144,892.91	4.77%	3,955	2.40%	3.15%
90.01% - 95.00%	348,613,144.86	3.65%	2,729	1.66%	3.02%
95.01% - 100.00%	264,967,434.54	2.78%	2,075	1.26%	2.93%
100.01% - 105.00%	227,167,984.71	2.38%	1,742	1.06%	2.95%
105.01% - 110.00%	140,385,458.16	1.47%	1,053	0.64%	2.98%
110.01% - 115.00%	93,078,222.08	0.98%	649	0.39%	3.06%
115.01% - 120.00%	54,772,558.06	0.57%	361	0.22%	2.96%
	9,540,952,507.02	100.0%	164,766	100.0%	3.20%

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	673,551,220.57	7.05%	57,175	34.70%	4.41%
25.000,00 - 50.000,00	1,489,027,050.39	15.60%	39,488	23.97%	3.99%
50.000,00 - 75.000,00	1,558,610,157.58	16.33%	25,597	15.54%	3.36%
75.000,00 - 100.000,00	1,430,277,846.02	14.99%	16,504	10.02%	2.98%
100.000,00 - 125.000,00	1,025,938,448.06	10.75%	9,181	5.57%	2.84%
125.000,00 - 150.000,00	822,076,313.74	8.61%	6,023	3.66%	2.81%
150.000,00 - 175.000,00	553,862,613.26	5.80%	3,432	2.08%	2.78%
175.000,00 - 200.000,00	436,938,930.10	4.57%	2,344	1.42%	2.78%
200.000,00 - 225.000,00	270,173,421.70	2.83%	1,275	0.77%	2.72%
225.000,00 - 250.000,00	220,514,597.30	2.31%	931	0.57%	2.74%
250.000,00 - 275.000,00	176,175,674.93	1.84%	672	0.41%	2.69%
275.000,00 - 300.000,00	147,354,305.39	1.54%	514	0.31%	2.67%
300.000,00 - 325.000,00	106,555,524.19	1.11%	341	0.21%	2.65%
325.000,00 - 350.000,00	92,260,393.05	0.96%	274	0.17%	2.56%
350.000,00 - 375.000,00	64,493,110.33	0.67%	178	0.11%	2.65%
375.000,00 - 400.000,00	54,230,720.08	0.56%	140	0.09%	2.68%
400.000,00 - 425.000,00	45,031,641.26	0.47%	109	0.07%	2.54%
425.000,00 - 450.000,00	38,910,442.72	0.40%	89	0.05%	2.80%
450.000,00 - 475.000,00	33,776,072.38	0.35%	73	0.04%	2.78%
475.000,00 - 500.000,00	27,603,659.26	0.28%	57	0.04%	2.67%
500.000,00 - 600.000,00	96,675,011.54	1.01%	177	0.11%	2.60%
600.000,00 - 700.000,00	40,244,725.35	0.42%	63	0.04%	2.71%
700.000,00 - 800.000,00	35,244,077.35	0.36%	47	0.03%	2.39%
800.000,00 - 900.000,00	19,415,476.07	0.20%	23	0.01%	2.60%
900.000,00 - 1.000.000,00	17,039,791.73	0.17%	18	0.01%	2.36%
1.000.000,00 - 1.250.000,00	18,639,560.35	0.19%	17	0.01%	2.61%
1.250.000,00 - 1.500.000,00	10,809,157.25	0.11%	8	0.01%	2.11%
1.500.000,00 - more	35,522,565.07	0.37%	16	0.01%	2.24%
	9,540,952,507.02	99.9%	164,766	100.%	3.20%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,036,180,635.65	10.86%	10,624	6.45%	3.10%
Building	2,759,494.48	0.02%	34	0.02%	2.90%
House incl. land plot	8,019,803,659.67	84.05%	148,980	90.42%	3.22%
N/A	293,738.05	0.00%	8	0.01%	2.78%
Other real estate	48,753,536.76	0.51%	767	0.47%	3.06%
Professional Use	433,161,442.41	4.54%	4,353	2.64%	3.00%
	9,540,952,507.02	100.%	164,766	100.%	3.20%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	282,603,328.48	2.96%	5,418	3.29%	3.21%
AITOLOAKARNANIA	132,812,687.27	1.39%	2,801	1.70%	3.67%
ARGOLIDA	76,416,274.91	0.80%	1,239	0.75%	3.28%
ARKADIA	48,154,564.84	0.51%	884	0.54%	3.13%
ARTA	26,189,347.11	0.27%	656	0.40%	3.19%
ATTICA	4,689,604,739.72	49.15%	70,575	42.83%	3.02%
CHALKIDIKI	86,211,891.38	0.90%	1,803	1.09%	3.65%
CHANIA	131,256,294.64	1.38%	1,928	1.17%	3.21%
CHIOS	48,243,779.85	0.51%	845	0.51%	3.31%
CORFU	78,063,812.41	0.82%	1,230	0.75%	3.11%
DODEKANISA	231,537,595.19	2.43%	3,164	1.92%	3.22%
DRAMA	52,350,391.52	0.55%	1,577	0.96%	3.89%
EVOIA	138,015,920.02	1.45%	2,712	1.65%	3.39%
EVKITANIA	7,023,264.20	0.07%	185	0.11%	3.61%
EVROS	98,711,763.05	1.04%	2,791	1.69%	3.87%
FLORINA	20,378,427.64	0.21%	539	0.33%	4.02%
FOKIDA	18,027,509.75	0.19%	361	0.22%	3.45%
FTHIOTIDA	127,973,414.60	1.34%	2,712	1.65%	3.37%
GREVENA	17,625,736.78	0.19%	383	0.23%	3.27%
HERAKLION	153,129,361.76	1.61%	2,201	1.34%	3.00%
ILEIA	92,519,288.67	0.97%	2,093	1.27%	3.69%
IMATHIA	53,787,339.73	0.56%	1,230	0.75%	3.66%
IOANNINA	134,070,520.51	1.41%	2,373	1.44%	2.95%
KARDITSA	69,212,128.65	0.73%	1,659	1.01%	3.24%
KASTORIA	20,813,611.55	0.22%	448	0.27%	3.32%
KAVALA	77,122,689.89	0.81%	1,780	1.08%	3.45%
KEFALLONIA	49,895,137.67	0.52%	822	0.50%	3.12%
KILKIS	47,187,512.03	0.50%	1,221	0.74%	3.67%
KORINTHIA	131,984,530.80	1.38%	2,125	1.29%	3.04%
KOZANI	64,583,169.64	0.68%	1,515	0.92%	3.30%
KYKLADES	140,168,407.69	1.47%	1,678	1.02%	2.98%
LAKONIA	71,604,787.32	0.75%	1,183	0.72%	3.25%
LARISA	181,962,357.38	1.91%	3,726	2.26%	3.26%
LASITHI	72,647,200.45	0.76%	1,114	0.68%	2.97%
LEFKADA	21,180,013.72	0.22%	418	0.25%	3.30%
LESBOS	89,319,988.82	0.94%	1,546	0.94%	3.34%
MAGNESIA	128,893,081.37	1.35%	2,564	1.56%	3.41%
MESSINIA	101,339,105.48	1.06%	1,923	1.17%	3.21%
PELLA	68,186,843.53	0.72%	1,809	1.10%	3.83%
PIERIA	103,540,251.96	1.09%	1,930	1.17%	3.44%
PREVEZA	56,101,897.39	0.59%	1,016	0.62%	3.09%
RETHYMNO	114,699,051.52	1.20%	1,872	1.14%	2.95%
RODOPI	53,165,203.26	0.56%	1,419	0.86%	3.63%
SAMOS	58,733,631.44	0.62%	822	0.50%	3.06%
SERRES	47,397,712.68	0.50%	1,182	0.72%	3.97%
THESSALONIKI	28,985,039.18	0.30%	581	0.35%	3.28%
THESSALONIKI	746,946,808.10	7.83%	14,809	8.99%	3.63%
TRIKALA	56,103,039.69	0.59%	1,277	0.78%	3.67%
VOIOTIA	80,647,001.97	0.85%	1,765	1.07%	3.46%
XANTHI	79,208,165.55	0.83%	2,302	1.40%	3.73%
ZAKYNTHOS	34,616,884.26	0.36%	560	0.34%	3.09%
TOTAL	9,540,952,507.02	100.0%	164,766	100.0%	3.20%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9,540,952,507.02	100.00%	221,463	100.00%	3.20%
	9,540,952,507.02	100.%	221,463	100.%	3.20%

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	3,234,572,547.98	33.90%	72,134	32.57%	2.46%
Euribor 1M Linked	422,351,047.72	4.43%	6,428	2.90%	2.18%
Euribor 3M Linked	2,949,370,599.05	30.91%	52,839	23.86%	3.23%
Fixed	1,757,175,809.17	18.42%	37,428	16.90%	3.50%
Hellenic Government Bond	448,691,810.72	4.70%	18,506	8.36%	7.04%
Liibor 1M Linked	282,792,798.30	2.96%	2,158	0.97%	1.83%
Originator Rate	445,997,894.08	4.67%	31,970	14.44%	5.09%
	9,540,952,507.02	100.%	221,463	100.%	3.20%

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)	200,619	6,183,102.87	8,497,670,373.74	90.59%	89.06%
31-60 days past due	14,524	5,899,507.97	713,150,884.23	6.56%	7.47%
61-90 days past due	6,320	4,441,567.50	330,131,249.05	2.85%	3.46%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	221,463	16,524,178.34	9,540,952,507.02	100.%	100.%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,667,726,582.18	27.96%	64,853	29.28%	3.42%
Completion/construction of primary residence	1,323,162,632.78	13.86%	37,833	17.08%	3.34%
Completion/construction of secondary	1,006,263,183.77	10.54%	15,382	6.95%	2.83%
Refinancing loans from other banks	1,621,449,591.52	16.99%	29,838	13.47%	3.01%
Buy Secondary	426,088,194.65	4.46%	6,233	2.81%	3.00%
Professional use	132,520,917.63	1.38%	1,863	0.84%	3.17%
Land Purchase For Residence Construction	103,942,519.94	1.08%	2,266	1.02%	4.06%
Renovating	2,256,064,738.07	23.64%	62,680	28.30%	3.15%
Other	3,734,146.48	0.03%	515	0.23%	6.87%
	9,540,952,507.02	99.9%	221,463	100.0%	3.20%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Subsidized Loans	1,488,968,742.66	15.60%	38,189	17.24%	3.02%
Non-Subsidized Loans	8,051,983,764.36	84.39%	183,274	82.76%	3.23%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,790,188,003.85	50.20%	80,863	50.32%	3.16%
Self Employed	2,350,980,083.95	24.64%	28,649	17.83%	3.10%
Unemployed	931,425,560.12	9.76%	17,461	10.87%	3.23%
Retired	1,175,406,610.48	12.31%	25,168	15.66%	3.24%
N/A	292,952,248.62	3.07%	8,556	5.32%	4.35%
	9,540,952,507.02	100.0%	160,697	100.0%	3.20%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	758,189,385.30	7.94%	12,813	5.79%	2.70%
Retired Employee	96,857,508.44	1.01%	1,986	0.90%	2.69%
No Employee	8,685,905,613.28	91.03%	206,664	93.32%	3.25%
	9,540,952,507.02	100.0%	221,463	100.0%	3.20%

* 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.