

Covered Bond Programme II



Monthly Investor Report

March 2015

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630***	B-	Ba3	EUR	900,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713***	B-	Ba3	EUR	900,000,000.00	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	850,000,000.00	Euribor_3M + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-03-2015	30-06-2010
Portfolio Cut off Date	31-03-2015	30-06-2010
Original Principal Balance	9.767.143.642,00	4.884.632.703,00
Principal Balance	6.563.174.985,00	3.639.740.247,00
Number of Borrowers	108.051	68.622
Number of Loanparts	149.089	93.060
Number of Properties	110.357	69.543
Average Principal Balance (borrower)	60.741,46	53.040,43
Average Principal Balance (parts)	44.021,86	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	65,68	67,08
Weighted Average Loan to Indexed Value	69,93	48,96
Seasoning (years): Weighted Average	7,40	4,42
Original Maturity (years): Weighted Average	27,19	18,53
Remaining Tenor (years): Weighted Average	19,82	14,15

***Outstanding Bonds Balances are as of 1st April 2015

Nominal Value Test

All amounts in EURO

Outstanding Bonds***	4.000.000.000,00
Negative Carry	93.500.000,00
Outstanding Accrued Interest on Bonds	2.191.544,44
Current Outstanding Balance	6.563.174.985,40
Adjusted Nominal Value Assets *	6.069.205.772,55
Outstanding Accrued Interest on Assets	15.958.054,96
Nominal Value Test Current Value **	66,80 %
<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.

***Outstanding Bonds Balances are as of 1st April 2015

1. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	6,386,028,289.76	97.30%	147,725	99.09%	2.50%
Swiss Franc	177,146,695.64	2.70%	1,364	0.92%	1.78%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,086,825,240.15	16.56%	29,986	20.11%	3.72%
Standard Amortising	5,476,349,745.25	83.44%	119,103	79.89%	2.23%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

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%	4,820,013,056.21	73.44%	95,579	64.11%	1.86%
2.5% - 2.99%	659,614,378.67	10.05%	12,904	8.66%	2.75%
3% - 3.49%	302,906,394.43	4.62%	5,975	4.01%	3.22%
3.5% - 3.99%	95,931,967.88	1.46%	1,531	1.03%	3.71%
4% - 4.49%	33,839,025.09	0.52%	654	0.44%	4.24%
4.5% - 4.99%	157,577,308.73	2.40%	12,060	8.09%	4.76%
5% - 5.49%	47,262,979.01	0.72%	1,281	0.86%	5.20%
5.5% - 5.99%	74,223,014.44	1.13%	1,920	1.29%	5.72%
6% - 6.49%	10,553,774.96	0.16%	281	0.19%	6.19%
6.5% - 6.99%	24,225,899.27	0.37%	1,503	1.01%	6.70%
7% - 7.49%	326,093,379.03	4.97%	15,095	10.12%	7.05%
7.5% - more	10,933,807.68	0.17%	306	0.21%	8.65%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

4. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
Prior to 1987	39,795.71	0.00%	34	0.02%	2.00%	
1987	10,934.49	0.00%	5	0.00%	2.00%	
1988	13,362.71	0.00%	5	0.00%	2.00%	
1989	30,920.52	0.00%	10	0.01%	2.00%	
1990	63,676.97	0.00%	14	0.01%	2.00%	
1991	44,110.67	0.00%	17	0.01%	2.51%	
1992	76,382.07	0.00%	16	0.01%	4.04%	
1993	206,008.87	0.00%	20	0.01%	4.36%	
1994	13,108.58	0.00%	6	0.00%	3.89%	
1995	94,535.65	0.00%	26	0.02%	3.26%	
1996	741,037.30	0.01%	102	0.07%	3.27%	
1997	1,100,195.21	0.02%	150	0.10%	3.11%	
1998	1,866,325.61	0.03%	273	0.18%	2.83%	
1999	6,788,539.15	0.10%	725	0.49%	2.58%	
2000	24,921,111.86	0.38%	4,897	3.28%	2.84%	
2001	75,390,860.93	1.15%	8,428	5.65%	2.99%	
2002	151,304,611.52	2.31%	10,780	7.23%	3.33%	
2003	251,065,655.99	3.83%	12,432	8.34%	3.72%	
2004	369,322,309.88	5.63%	10,564	7.09%	3.14%	
2005	742,517,577.33	11.31%	16,969	11.38%	2.78%	
2006	828,547,635.78	12.62%	16,360	10.97%	2.36%	
2007	919,865,553.44	14.02%	16,360	10.97%	1.84%	
2008	885,672,504.74	13.49%	14,421	9.67%	1.97%	
2009	1,078,647,720.91	16.43%	16,555	11.10%	2.35%	
2010	634,764,323.47	9.67%	9,954	6.68%	2.64%	
2011	225,540,107.12	3.44%	3,765	2.53%	3.06%	
2012	160,781,021.27	2.45%	2,529	1.70%	2.76%	
2013	121,847,561.15	1.86%	2,154	1.44%	2.62%	
2014	66,443,317.20	1.01%	1,227	0.82%	2.96%	
2015	15,454,179.30	0.24%	291	0.20%	3.27%	
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%	

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	6,301,056.88	0.10%	3,953	2.65%	3.91%
2016	31,643,005.27	0.48%	6,732	4.52%	4.13%
2017	70,930,176.42	1.08%	8,079	5.42%	4.58%
2018	71,901,702.53	1.10%	5,336	3.58%	3.38%
2019	89,600,829.70	1.37%	4,645	3.12%	2.95%
2020	132,613,544.06	2.02%	5,222	3.50%	2.69%
2021	153,255,773.66	2.34%	5,228	3.51%	2.48%
2022	156,883,746.12	2.39%	5,094	3.42%	2.04%
2023	164,728,461.09	2.51%	4,892	3.28%	2.04%
2024	194,262,984.56	2.96%	4,608	3.09%	2.00%
2025	238,840,543.51	3.64%	7,420	4.98%	3.24%
2026	176,920,371.43	2.70%	4,586	3.08%	3.91%
2027	275,271,449.27	4.19%	6,908	4.63%	4.15%
2028	215,844,845.30	3.29%	5,087	3.41%	3.15%
2029	228,233,212.73	3.48%	4,745	3.18%	2.74%
2030	210,439,729.96	3.21%	4,168	2.80%	2.51%
2031	155,550,285.65	2.37%	2,940	1.97%	2.28%
2032	169,395,556.41	2.58%	3,286	2.20%	2.06%
2033	183,226,536.19	2.79%	3,437	2.31%	2.18%
2034	239,616,377.20	3.65%	4,011	2.69%	2.29%
2035	294,717,704.98	4.49%	4,952	3.32%	2.11%
2036	220,073,064.16	3.35%	3,506	2.35%	2.03%
2037	222,915,744.50	3.40%	3,526	2.37%	1.76%
2038	209,543,654.48	3.19%	3,065	2.06%	1.98%
2039	222,713,332.86	3.39%	3,122	2.09%	2.39%
2040	162,822,775.33	2.48%	2,390	1.60%	2.48%
2041	145,086,701.73	2.21%	2,031	1.36%	2.35%
2042	140,340,359.97	2.14%	2,158	1.45%	2.09%
2043	147,745,711.09	2.25%	2,196	1.47%	2.19%
2044	131,539,334.52	2.00%	1,815	1.22%	2.38%
2045	126,274,393.31	1.92%	1,682	1.13%	2.25%
2046	159,973,616.45	2.44%	2,185	1.47%	1.94%
2047	190,877,733.15	2.91%	2,606	1.75%	1.78%
2048	173,796,492.31	2.65%	2,261	1.52%	2.01%
2049	167,302,174.17	2.55%	2,224	1.49%	2.33%
2050	136,714,679.26	2.08%	1,831	1.23%	2.47%
2051	73,666,229.41	1.12%	1,038	0.70%	2.35%
2052	71,231,267.22	1.09%	1,023	0.69%	2.31%
2053	97,160,921.13	1.48%	1,241	0.83%	2.39%
2054	76,427,033.08	1.16%	940	0.63%	2.42%
2055	50,848,949.65	0.77%	631	0.42%	2.58%
2056	34,557,479.66	0.53%	440	0.30%	2.54%
2057	63,064,346.33	0.96%	811	0.54%	2.45%
2058	54,503,542.09	0.83%	752	0.50%	2.43%
2059	22,800,437.87	0.35%	270	0.18%	2.62%
2060	1,017,118.75	0.02%	16	0.01%	2.34%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	29,232,317.86	0.45%	543	0.36%	3.32%
0.5 - 1.0	37,806,647.82	0.58%	693	0.46%	3.01%
1.0 - 1.5	36,241,847.10	0.55%	643	0.43%	2.45%
1.5 - 2.0	59,203,973.26	0.90%	1,101	0.74%	2.62%
2.0 - 2.5	79,713,103.10	1.21%	1,341	0.90%	2.69%
2.5 - 3.0	78,105,685.08	1.19%	1,189	0.80%	2.78%
3.0 - 4.0	202,903,315.95	3.09%	3,291	2.21%	2.97%
4.0 - 5.0	470,645,349.79	7.17%	7,449	5.00%	2.83%
5.0 - 6.0	1,120,124,630.83	17.07%	17,245	11.57%	2.38%
6.0 - 7.0	906,843,162.12	13.82%	14,448	9.69%	2.05%
7.0 - 8.0	869,234,975.79	13.24%	15,331	10.28%	1.81%
8.0 - 9.0	865,510,620.46	13.19%	16,386	10.99%	2.20%
9.0 - 10.0	833,553,712.95	12.70%	18,643	12.51%	2.75%
more - 10.0	974,055,643.29	14.84%	50,786	34.07%	3.25%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	5,720,932,245.81	87.17%	133,030	89.23%	2.45%
01-02	35,435,745.85	0.54%	854	0.57%	3.35%
02-03	644,668,876.49	9.82%	11,489	7.71%	2.17%
03-04	14,881,732.75	0.23%	485	0.33%	5.40%
04-05	10,412,579.88	0.16%	311	0.21%	5.91%
05-06	5,422,314.00	0.08%	165	0.11%	5.47%
06-07	12,776,256.33	0.19%	204	0.14%	3.04%
07-08	5,002,640.88	0.08%	177	0.12%	5.22%
08-09	9,256,854.51	0.14%	270	0.18%	5.46%
09-10	7,636,357.07	0.12%	204	0.14%	5.95%
10-11	4,477,062.40	0.07%	130	0.09%	5.23%
11-12	8,555,124.55	0.13%	229	0.15%	5.23%
12-13	9,678,332.44	0.15%	226	0.15%	5.19%
13-14	13,214,724.35	0.20%	293	0.20%	5.48%
14-15	10,101,838.58	0.15%	224	0.15%	5.50%
15-16	4,928,669.49	0.08%	106	0.07%	4.65%
16-17	3,517,397.94	0.05%	83	0.06%	4.96%
17-18	3,307,821.94	0.05%	49	0.03%	3.63%
18-19	1,984,313.62	0.03%	43	0.03%	3.25%
19-20	1,668,888.75	0.03%	36	0.02%	3.18%
20-21	2,330,690.74	0.04%	44	0.03%	3.03%
21-22	3,137,952.47	0.05%	47	0.03%	3.05%
22-23	2,293,057.29	0.03%	34	0.02%	3.04%
23-24	1,622,871.95	0.02%	29	0.02%	3.10%
24-25	2,110,080.27	0.03%	29	0.02%	3.02%
25-26	2,107,926.88	0.03%	31	0.02%	3.14%
26-27	1,636,250.14	0.02%	22	0.01%	3.08%
27-28	1,420,977.87	0.02%	19	0.01%	3.19%
28-29	1,638,737.91	0.02%	26	0.02%	3.20%
29-30	2,039,672.19	0.03%	23	0.02%	2.79%
30 - more	14,976,990.06	0.23%	177	0.12%	3.00%
Matured					
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,68 %					
less - 40.00%	884,345,523.43	13.47%	23,182	21.01%	2.59%
40.01% - 50.00%	679,169,711.44	10.35%	13,757	12.47%	2.51%
50.01% - 60.00%	807,558,012.10	12.30%	14,534	13.17%	2.46%
60.01% - 70.00%	1,107,367,121.48	16.87%	17,161	15.55%	2.47%
70.01% - 80.00%	1,495,842,635.15	22.79%	21,685	19.65%	2.30%
80.01% - 85.00%	515,717,392.60	7.86%	5,257	4.76%	2.24%
85.01% - 90.00%	483,919,347.32	7.37%	5,019	4.55%	2.08%
90.01% - 95.00%	198,821,650.03	3.03%	2,368	2.15%	2.54%
95.01% - 100.00%	285,941,190.73	4.36%	5,724	5.19%	3.92%
100.01% - 105.00%	34,452,921.15	0.52%	567	0.51%	3.11%
105.01% - 110.00%	27,916,032.41	0.43%	436	0.40%	3.12%
110.01% - 115.00%	21,301,468.36	0.32%	327	0.30%	3.23%
115.01% - 120.00%	16,029,427.61	0.24%	282	0.26%	3.57%
120.01% - 125.00%	859,803.26	0.01%	13	0.01%	2.30%
125.01% - 128.00%	150,796.70	0.00%	4	0.00%	2.49%
128.01% - more	3,781,951.63	0.06%	41	0.04%	2.09%
	6,563,174,985.40	100.0%	110,357	100.0%	2.48%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 68,97 %					
less - 40.00%	1,298,062,653.05	19.78%	49,751	45.08%	2.77%
40.01% - 50.00%	606,996,458.25	9.25%	10,350	9.38%	2.50%
50.01% - 60.00%	675,758,502.89	10.30%	9,505	8.61%	2.45%
60.01% - 70.00%	710,770,647.36	10.83%	8,946	8.11%	2.46%
70.01% - 80.00%	753,437,627.77	11.48%	8,504	7.71%	2.37%
80.01% - 85.00%	378,986,175.64	5.77%	3,895	3.53%	2.39%
85.01% - 90.00%	372,026,033.55	5.67%	3,840	3.48%	2.60%
90.01% - 95.00%	329,979,956.15	5.03%	3,266	2.96%	2.56%
95.01% - 100.00%	314,470,016.74	4.79%	2,934	2.66%	2.36%
100.01% - 105.00%	295,585,780.43	4.50%	2,674	2.42%	2.31%
105.01% - 110.00%	242,925,066.08	3.70%	2,051	1.86%	2.21%
110.01% - 115.00%	200,781,896.68	3.06%	1,689	1.53%	2.35%
115.01% - 120.00%	144,417,140.80	2.20%	1,149	1.04%	2.20%
120.01% - 125.00%	101,522,319.92	1.55%	792	0.72%	2.19%
125.01% - 128.00%	37,301,160.78	0.57%	275	0.25%	2.04%
128.01% - more	100,153,549.31	1.53%	736	0.67%	2.13%
	6,563,174,985.40	100.0%	110,357	100.0%	2.48%

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	392,660,883.42	5.98%	33,585	30.43%	3.65%
25.000,00 - 50.000,00	1,150,267,434.66	17.53%	30,140	27.31%	3.42%
50.000,00 - 75.000,00	1,063,831,642.15	16.21%	17,313	15.69%	2.38%
75.000,00 - 100.000,00	1,004,697,245.13	15.31%	11,621	10.53%	2.25%
100.000,00 - 125.000,00	734,910,741.95	11.20%	6,578	5.96%	2.13%
125.000,00 - 150.000,00	553,227,509.43	8.43%	4,055	3.67%	2.12%
150.000,00 - 175.000,00	371,118,654.76	5.65%	2,295	2.08%	2.07%
175.000,00 - 200.000,00	271,030,568.20	4.13%	1,456	1.32%	2.07%
200.000,00 - 225.000,00	185,824,358.86	2.83%	878	0.80%	2.06%
225.000,00 - 250.000,00	147,879,090.07	2.25%	624	0.57%	2.10%
250.000,00 - 275.000,00	121,714,938.18	1.85%	465	0.42%	1.95%
275.000,00 - 300.000,00	83,662,582.89	1.27%	292	0.26%	2.09%
300.000,00 - 325.000,00	71,661,874.73	1.09%	230	0.21%	2.02%
325.000,00 - 350.000,00	54,943,164.34	0.84%	163	0.15%	1.96%
350.000,00 - 375.000,00	41,876,012.78	0.64%	116	0.11%	1.98%
375.000,00 - 400.000,00	31,022,172.30	0.47%	80	0.07%	1.95%
400.000,00 - 425.000,00	33,770,177.91	0.51%	82	0.07%	2.13%
425.000,00 - 450.000,00	27,067,532.75	0.41%	62	0.06%	1.94%
450.000,00 - 475.000,00	18,398,648.48	0.28%	40	0.04%	2.22%
475.000,00 - 500.000,00	19,504,977.63	0.30%	40	0.04%	2.04%
500.000,00 - 600.000,00	60,153,232.51	0.92%	111	0.10%	1.92%
600.000,00 - 700.000,00	28,179,346.79	0.43%	44	0.04%	1.81%
700.000,00 - 800.000,00	20,953,569.67	0.32%	28	0.03%	2.18%
800.000,00 - 900.000,00	11,833,608.90	0.18%	14	0.01%	1.98%
900.000,00 - 1.000.000,00	13,063,723.11	0.20%	14	0.01%	2.23%
1.000.000,00 - 1.250.000,00	13,659,578.77	0.21%	12	0.01%	1.56%
1.250.000,00 - 1.500.000,00	13,965,525.99	0.21%	10	0.01%	1.88%
1.500.000,00 - more	22,296,189.04	0.34%	9	0.01%	2.06%
	6,563,174,985.40	100.0%	110,357	100.0%	2.48%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	32,263,483.14	0.49%	547	0.50%	2.24%
Partial Professional Use	314,166,416.32	4.79%	3,553	3.22%	2.37%
Professional use with recourse to the borrower	2,604,869.68	0.04%	21	0.02%	1.69%
Residential (Flat/Apartment)	5,592,234,446.12	85.21%	98,919	89.64%	2.49%
Residential (House, detached or semi-detached)	621,905,770.14	9.48%	7,317	6.63%	2.46%
	6,563,174,985.40	100.0%	110,357	100.0%	2.48%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	184,271,281.84	2.81%	3,546	3.21%	2.56%
AITOLOAKARNANIA	88,109,503.45	1.34%	1,798	1.63%	3.05%
ARGOLIDA	52,383,480.58	0.80%	798	0.72%	2.40%
ARKADIA	35,642,214.81	0.54%	632	0.57%	2.28%
ARTA	16,331,143.26	0.25%	383	0.35%	2.32%
ATTICA	3,260,737,274.04	49.68%	46,914	42.51%	2.29%
CHALKIDIKI	59,833,939.17	0.91%	1,212	1.10%	2.95%
CHANIA	99,562,825.16	1.52%	1,437	1.30%	2.57%
CHIOS	35,092,411.45	0.53%	557	0.50%	2.47%
CORFU	59,895,016.51	0.91%	913	0.83%	2.35%
DODEKANISA	168,414,224.31	2.57%	2,257	2.05%	2.39%
DRAMA	37,050,389.61	0.56%	1,305	1.18%	3.25%
EVOIA	89,298,806.38	1.36%	1,708	1.55%	2.54%
EVRYTANIA	4,823,519.79	0.07%	125	0.11%	2.72%
EVROS	67,212,312.66	1.02%	1,981	1.80%	3.27%
FLORINA	13,651,101.36	0.21%	366	0.33%	3.35%
FOKIDA	10,205,939.97	0.16%	187	0.17%	2.55%
FTHIOTIDA	81,278,598.40	1.24%	1,606	1.46%	2.57%
GREVENA	12,140,297.99	0.18%	241	0.22%	2.58%
HERAKLION	104,151,049.52	1.59%	1,499	1.36%	2.34%
ILEIA	62,576,265.71	0.95%	1,351	1.22%	3.12%
IMATHIA	38,324,220.64	0.58%	897	0.81%	3.01%
IOANNINA	91,086,132.43	1.39%	1,555	1.41%	2.21%
KARDITSA	43,957,308.71	0.67%	1,019	0.92%	2.60%
KASTORIA	13,437,344.67	0.20%	287	0.26%	2.61%
KAVALA	54,296,823.28	0.83%	1,318	1.19%	2.63%
KEFALLONIA	31,824,486.77	0.48%	474	0.43%	2.26%
KILKIS	31,736,344.86	0.48%	864	0.78%	3.13%
KORINTHIA	86,755,964.99	1.32%	1,293	1.17%	2.33%
KOZANI	46,276,490.16	0.71%	1,057	0.96%	2.39%
KYKLADES	92,458,298.52	1.41%	1,008	0.91%	2.23%
LAKONIA	46,770,795.46	0.71%	761	0.69%	2.44%
LARISA	132,722,851.76	2.02%	2,752	2.49%	2.61%
LASITHI	49,783,885.82	0.76%	710	0.64%	2.14%
LEFKADA	13,561,771.61	0.21%	261	0.24%	2.45%
LESBOS	64,084,887.12	0.98%	1,063	0.96%	2.54%
MAGNESIA	92,704,784.88	1.41%	1,702	1.54%	2.70%
MESSINIA	64,231,860.44	0.98%	1,112	1.01%	2.38%
PELLA	45,449,667.47	0.69%	1,269	1.15%	3.39%
PIERIA	65,411,831.57	1.00%	1,327	1.20%	2.85%
PREVEZA	38,895,336.17	0.59%	641	0.58%	2.28%
RETHYMNO	71,259,882.93	1.09%	1,106	1.00%	2.25%
RODOPI	40,014,458.40	0.61%	1,033	0.94%	2.90%
SAMOS	37,924,338.03	0.58%	500	0.45%	2.24%
SERRES	33,892,432.94	0.52%	856	0.78%	3.43%
THESSALONIA	19,334,722.03	0.29%	335	0.30%	2.46%
THESSALONIKI	506,887,339.15	7.72%	10,290	9.32%	3.01%
TRIKALA	40,562,819.93	0.62%	909	0.82%	3.22%
VOIOTIA	51,110,293.34	0.78%	1,060	0.96%	2.66%
XANTHI	51,914,102.87	0.79%	1,743	1.58%	3.21%
ZAKYNTHOS	23,841,912.48	0.36%	339	0.31%	2.40%
TOTAL	6,563,174,985.40	100.0%	110,357	100.0%	2.48%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,226,763,971.40	94.87%	132,824	89.09%	2.24%
Quarterly	5,861,991.29	0.09%	167	0.11%	3.65%
Semi Annually	330,549,022.71	5.04%	16,098	10.80%	7.04%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

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	2,142,552,967.89	32.65%	48,765	32.71%	1.71%
Euribor 1M Linked	384,993,520.51	5.87%	6,436	4.32%	1.62%
Euribor 3M Linked	2,308,594,555.10	35.17%	42,876	28.76%	2.53%
Fixed	932,608,251.48	14.21%	18,377	12.33%	2.63%
Hellenic Government Bond	330,482,657.44	5.04%	16,062	10.77%	7.04%
Liibor 1M Linked	176,906,539.72	2.70%	1,362	0.91%	1.78%
Originator Rate	287,036,493.26	4.37%	15,211	10.20%	3.67%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

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)	141,490	4,421,139.78	6,181,808,225.71	94.90%	94.18%
31-60 days past due	5,908	2,572,498.81	290,724,550.31	3.96%	4.42%
61-90 days past due	1,691	1,224,151.15	90,642,209.38	1.13%	1.38%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	149,089	8,217,789.74	6,563,174,985.40	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	2,979,653,070.68	45.40%	77,880	52.24%	2.71%
Refinancing loans	922,262,212.54	14.05%	17,043	11.43%	2.35%
Buy Secondary	1,076,728,462.36	16.41%	14,336	9.62%	2.12%
Professional use	96,642,084.17	1.47%	1,298	0.87%	2.51%
Renovating	1,471,887,023.80	22.43%	37,814	25.36%	2.31%
Other	16,002,131.85	0.24%	718	0.48%	7.67%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	5,667,717,098.85	86.35%	121,507	81.50%	2.52%
Subsidized Loans	895,457,886.55	13.64%	27,582	18.50%	2.21%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,280,489,236.28	49.98%	54,463	50.40%	2.40%
Self Employed	1,572,043,288.28	23.95%	18,290	16.93%	2.37%
Unemployed	673,069,946.24	10.25%	13,663	12.64%	2.90%
Retired	912,145,489.80	13.89%	17,758	16.43%	2.43%
N/A	125,427,024.79	1.91%	3,877	3.59%	4.09%
	6,563,174,985.40	100.0%	108,051	100.0%	2.48%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	550,480,707.36	8.38%	9,697	6.50%	2.22%
Retired Employee	73,187,460.38	1.11%	1,565	1.05%	2.20%
No Employee	5,939,506,817.66	90.49%	137,827	92.45%	2.51%
	6,563,174,985.40	100.0%	149,089	100.0%	2.48%

* 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.