

Covered Bond Programme II



Monthly Investor Report

March 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	31-03-2016	30-06-2010
Portfolio Cut off Date	31-03-2016	30-06-2010
Original Principal Balance	8.626.503.004,00	4.884.632.703,00
Principal Balance	5.592.767.399,00	3.639.740.247,00
Number of Borrowers	91.860	68.622
Number of Loanparts	125.552	93.060
Number of Properties	93.728	69.543
Average Principal Balance (borrower)	60.883,60	53.040,43
Average Principal Balance (parts)	44.545,43	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	65,40	67,08
Weighted Average Loan to Indexed Value	73,97	48,96
Seasoning (years): Weighted Average	8,15	4,42
Original Maturity (years): Weighted Average	27,66	18,53
Remaining Tenor (years): Weighted Average	19,54	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	1.622.444,44
Current Outstanding Balance	5.592.767.398,79
Adjusted Nominal Value Assets *	5.061.859.392,27
Outstanding Accrued Interest on Assets	13.369.374,08
Nominal Value Test Current Value **	80,00 %
<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	5,462,996,836.77	97.68%	124,421	99.10%	2.41%
Swiss Franc	129,770,562.02	2.32%	1,131	0.90%	0.95%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	920,188,363.69	16.45%	26,344	20.98%	3.71%
Standard Amortising	4,672,579,035.10	83.55%	99,208	79.02%	2.11%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

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%	4,229,699,933.41	75.63%	87,044	69.33%	1.80%
2.5% - 2.99%	546,410,026.88	9.77%	11,155	8.88%	2.74%
3% - 3.49%	246,131,727.27	4.40%	5,022	4.00%	3.22%
3.5% - 3.99%	88,408,502.62	1.58%	1,497	1.19%	3.69%
4% - 4.49%	33,506,905.83	0.60%	625	0.50%	4.23%
4.5% - 4.99%	43,188,159.60	0.77%	2,294	1.83%	4.74%
5% - 5.49%	31,411,827.96	0.56%	937	0.75%	5.23%
5.5% - 5.99%	59,870,421.80	1.07%	1,670	1.33%	5.71%
6% - 6.49%	9,770,108.60	0.17%	215	0.17%	6.22%
6.5% - 6.99%	18,445,863.51	0.33%	1,326	1.06%	6.69%
7% - 7.49%	278,242,512.16	4.98%	13,524	10.77%	7.05%
7.5% - more	7,681,409.15	0.14%	243	0.19%	8.63%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

4. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
Prior to 1987	26,842.25	0.00%	29	0.02%	2.00%	
1987	3,744.76	0.00%	3	0.00%	2.00%	
1988	11,875.65	0.00%	5	0.00%	2.00%	
1989	27,910.26	0.00%	10	0.01%	2.00%	
1990	56,540.98	0.00%	11	0.01%	2.00%	
1991	25,605.86	0.00%	11	0.01%	2.13%	
1992	62,555.48	0.00%	16	0.01%	3.96%	
1993	150,890.80	0.00%	16	0.01%	4.77%	
1994	9,356.77	0.00%	5	0.00%	4.04%	
1995	52,416.63	0.00%	11	0.01%	3.42%	
1996	353,803.32	0.01%	46	0.04%	2.70%	
1997	532,975.26	0.01%	87	0.07%	2.35%	
1998	925,324.22	0.02%	169	0.13%	2.27%	
1999	4,207,733.64	0.08%	535	0.43%	2.31%	
2000	13,059,690.35	0.23%	1,076	0.86%	2.25%	
2001	41,483,291.04	0.74%	4,846	3.86%	2.40%	
2002	96,724,156.38	1.73%	8,050	6.41%	2.84%	
2003	186,661,318.78	3.34%	10,037	7.99%	3.54%	
2004	296,070,987.28	5.29%	8,753	6.97%	3.03%	
2005	628,605,663.38	11.24%	14,926	11.89%	2.70%	
2006	714,507,087.02	12.78%	14,778	11.77%	2.31%	
2007	808,269,701.48	14.45%	15,146	12.06%	1.74%	
2008	747,304,388.87	13.36%	12,818	10.21%	1.88%	
2009	890,950,198.50	15.93%	14,415	11.48%	2.27%	
2010	530,590,667.73	9.49%	8,728	6.95%	2.60%	
2011	159,540,863.94	2.85%	2,805	2.23%	3.13%	
2012	134,039,641.38	2.40%	2,295	1.83%	2.69%	
2013	229,428,466.85	4.10%	3,987	3.18%	2.53%	
2014	72,206,900.43	1.29%	1,291	1.03%	2.96%	
2015	31,630,970.55	0.57%	560	0.45%	2.69%	
2016	5,245,828.95	0.09%	87	0.07%	2.18%	
	5,592,740,556.54	100.0%	125,552	100.0%	2.38%	

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	6,817,062.83	0.12%	3,574	2.85%	4.39%
2017	34,569,754.17	0.62%	6,053	4.82%	4.51%
2018	38,180,315.60	0.68%	3,850	3.07%	2.99%
2019	50,625,922.76	0.91%	3,366	2.68%	2.43%
2020	88,715,737.45	1.59%	4,221	3.36%	2.29%
2021	105,954,984.45	1.89%	4,351	3.47%	2.40%
2022	122,612,228.82	2.19%	4,477	3.57%	1.91%
2023	129,183,164.47	2.31%	4,232	3.37%	1.93%
2024	152,513,246.88	2.73%	4,055	3.23%	1.92%
2025	201,587,719.59	3.60%	6,923	5.51%	3.24%
2026	156,917,672.27	2.81%	4,323	3.44%	3.89%
2027	240,410,112.40	4.30%	6,345	5.05%	4.12%
2028	181,876,616.70	3.25%	4,448	3.54%	3.09%
2029	194,513,214.88	3.48%	4,265	3.40%	2.67%
2030	189,548,208.26	3.39%	3,995	3.18%	2.42%
2031	142,105,632.80	2.54%	2,822	2.25%	2.20%
2032	150,085,631.24	2.68%	2,961	2.36%	1.91%
2033	154,585,972.41	2.76%	2,963	2.36%	2.06%
2034	212,303,024.20	3.80%	3,689	2.94%	2.20%
2035	272,278,262.71	4.87%	4,780	3.81%	2.05%
2036	202,182,536.77	3.62%	3,355	2.67%	1.99%
2037	194,683,335.25	3.48%	3,199	2.55%	1.66%
2038	178,851,656.67	3.20%	2,708	2.16%	1.83%
2039	195,662,802.64	3.50%	2,843	2.26%	2.26%
2040	154,724,997.36	2.77%	2,341	1.86%	2.41%
2041	123,984,955.29	2.22%	1,876	1.49%	2.37%
2042	124,470,758.77	2.23%	1,897	1.51%	2.02%
2043	122,010,615.06	2.18%	1,811	1.44%	2.16%
2044	115,981,085.48	2.07%	1,630	1.30%	2.33%
2045	122,002,317.21	2.18%	1,669	1.33%	2.23%
2046	145,564,259.51	2.60%	2,009	1.60%	1.89%
2047	172,385,621.23	3.08%	2,327	1.85%	1.71%
2048	146,333,946.73	2.62%	1,982	1.58%	1.96%
2049	152,519,943.77	2.73%	2,071	1.65%	2.27%
2050	126,772,210.48	2.27%	1,729	1.38%	2.45%
2051	69,641,828.02	1.25%	908	0.72%	2.24%
2052	62,695,792.86	1.12%	883	0.70%	2.30%
2053	73,062,971.57	1.31%	953	0.76%	2.32%
2054	69,664,552.18	1.25%	873	0.70%	2.32%
2055	53,387,362.34	0.95%	654	0.52%	2.56%
2056	25,654,165.24	0.46%	330	0.26%	2.54%
2057	43,945,854.91	0.79%	603	0.48%	2.40%
2058	34,585,273.18	0.62%	502	0.40%	2.42%
2059	18,110,625.23	0.32%	215	0.17%	2.59%
2060	28,407,236.71	0.51%	376	0.30%	2.52%
2061	10,096,209.44	0.18%	115	0.09%	2.48%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	10,131,175.76	0.18%	161	0.13%	2.05%
0.5 - 1.0	11,997,808.46	0.21%	212	0.17%	2.32%
1.0 - 1.5	26,950,507.86	0.48%	500	0.40%	3.30%
1.5 - 2.0	38,330,586.89	0.69%	693	0.55%	3.05%
2.0 - 2.5	59,089,402.22	1.06%	998	0.79%	2.54%
2.5 - 3.0	129,683,492.90	2.32%	2,249	1.79%	2.52%
3.0 - 4.0	165,756,647.91	2.96%	2,905	2.31%	2.62%
4.0 - 5.0	140,148,245.24	2.51%	2,413	1.92%	3.03%
5.0 - 6.0	378,667,974.90	6.77%	6,284	5.01%	2.81%
6.0 - 7.0	927,184,686.43	16.58%	15,010	11.96%	2.31%
7.0 - 8.0	756,377,500.70	13.52%	12,728	10.14%	1.97%
8.0 - 9.0	770,699,469.82	13.78%	14,282	11.38%	1.71%
9.0 - 10.0	739,826,214.82	13.23%	14,665	11.68%	2.14%
more - 10.0	1,437,923,684.88	25.71%	52,452	41.78%	2.85%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4,884,426,401.75	87.33%	111,807	89.05%	2.34%
01-02	563,689,840.29	10.08%	10,328	8.23%	2.16%
02-03	16,284,298.86	0.29%	490	0.39%	4.76%
03-04	14,554,659.52	0.26%	357	0.28%	4.72%
04-05	4,487,051.42	0.08%	150	0.12%	5.47%
05-06	11,531,467.76	0.21%	188	0.15%	2.95%
06-07	3,725,030.44	0.07%	156	0.12%	5.26%
07-08	7,782,824.70	0.14%	243	0.19%	5.44%
08-09	5,986,091.80	0.11%	171	0.14%	6.03%
09-10	3,761,984.46	0.07%	114	0.09%	5.18%
10-11	7,274,304.35	0.13%	205	0.16%	5.13%
11-12	8,240,205.23	0.15%	207	0.16%	5.15%
12-13	10,486,458.44	0.19%	243	0.19%	5.51%
13-14	8,282,920.77	0.15%	198	0.16%	5.40%
14-15	4,132,990.31	0.07%	92	0.07%	4.66%
15-16	3,493,646.60	0.06%	86	0.07%	4.76%
16-17	2,999,629.23	0.05%	44	0.04%	3.67%
17-18	1,595,178.78	0.03%	35	0.03%	3.24%
18-19	1,278,784.68	0.02%	29	0.02%	3.20%
19-20	1,883,109.85	0.03%	39	0.03%	3.07%
20-21	3,511,666.54	0.06%	54	0.04%	3.06%
21-22	1,560,741.89	0.03%	22	0.02%	3.12%
22-23	1,513,810.99	0.03%	24	0.02%	3.09%
23-24	1,756,288.07	0.03%	28	0.02%	3.13%
24-25	1,737,394.98	0.03%	29	0.02%	3.12%
25-26	1,014,198.13	0.02%	15	0.01%	3.11%
26-27	831,605.47	0.01%	14	0.01%	3.26%
27-28	1,247,790.00	0.02%	20	0.02%	3.22%
28-29	1,431,525.04	0.03%	16	0.01%	2.86%
29-30	1,004,477.37	0.02%	14	0.01%	2.49%
30 - more	11,261,021.07	0.20%	134	0.11%	3.07%
Matured					
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 65,40 %					
less - 40.00%	777,177,811.48	13.90%	20,179	21.53%	2.44%
40.01% - 50.00%	582,080,372.37	10.41%	11,467	12.23%	2.36%
50.01% - 60.00%	680,456,489.62	12.17%	11,970	12.77%	2.32%
60.01% - 70.00%	945,212,053.97	16.90%	14,692	15.68%	2.36%
70.01% - 80.00%	1,268,036,549.34	22.67%	18,420	19.65%	2.19%
80.01% - 85.00%	439,183,285.46	7.85%	4,548	4.85%	2.16%
85.01% - 90.00%	415,264,008.47	7.43%	4,432	4.73%	2.02%
90.01% - 95.00%	163,766,071.68	2.93%	2,022	2.16%	2.49%
95.01% - 100.00%	245,020,413.21	4.38%	4,707	5.02%	3.99%
100.01% - 105.00%	24,171,039.07	0.43%	438	0.47%	3.26%
105.01% - 110.00%	21,483,571.90	0.38%	343	0.37%	3.19%
110.01% - 115.00%	15,807,254.92	0.28%	255	0.27%	3.34%
115.01% - 120.00%	13,746,305.41	0.25%	234	0.25%	3.53%
125.01% - 128.00%	123,307.73	0.00%	3	0.00%	2.59%
128.01% - more	1,238,864.16	0.02%	18	0.02%	2.06%
	5,592,767,398.79	100.0%	93,728	100.0%	2.38%

9. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 73,75 %					
less - 40.00%	1,001,417,238.22	17.91%	38,506	41.08%	2.51%
40.01% - 50.00%	477,849,312.06	8.54%	8,612	9.19%	2.35%
50.01% - 60.00%	524,248,846.58	9.37%	7,997	8.53%	2.36%
60.01% - 70.00%	557,175,803.75	9.96%	7,524	8.03%	2.38%
70.01% - 80.00%	585,204,294.81	10.46%	7,146	7.62%	2.34%
80.01% - 85.00%	282,055,746.44	5.04%	3,180	3.39%	2.31%
85.01% - 90.00%	304,532,271.12	5.45%	3,188	3.40%	2.35%
90.01% - 95.00%	283,873,054.07	5.08%	3,127	3.34%	2.62%
95.01% - 100.00%	261,642,187.06	4.68%	2,682	2.86%	2.51%
100.01% - 105.00%	246,530,338.78	4.41%	2,407	2.57%	2.35%
105.01% - 110.00%	239,516,827.85	4.28%	2,315	2.47%	2.31%
110.01% - 115.00%	203,553,871.86	3.64%	1,874	2.00%	2.24%
115.01% - 120.00%	168,884,512.59	3.02%	1,476	1.57%	2.26%
120.01% - 125.00%	145,418,338.79	2.60%	1,242	1.33%	2.24%
125.01% - 128.00%	70,653,424.74	1.26%	561	0.60%	2.09%
128.01% - more	240,211,330.07	4.30%	1,891	2.02%	2.10%
	5,592,767,398.79	100.0%	93,728	100.0%	2.38%

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	322,692,120.95	5.77%	26,935	28.74%	3.28%
25.000,00 - 50.000,00	1,025,405,716.14	18.33%	27,062	28.87%	3.30%
50.000,00 - 75.000,00	922,920,181.67	16.50%	14,987	15.99%	2.25%
75.000,00 - 100.000,00	846,678,658.73	15.14%	9,814	10.47%	2.17%
100.000,00 - 125.000,00	620,985,149.79	11.10%	5,568	5.94%	2.06%
125.000,00 - 150.000,00	462,751,039.23	8.27%	3,397	3.62%	2.06%
150.000,00 - 175.000,00	321,949,849.67	5.76%	1,990	2.12%	2.02%
175.000,00 - 200.000,00	224,496,327.24	4.01%	1,204	1.29%	1.99%
200.000,00 - 225.000,00	158,032,583.87	2.83%	746	0.80%	1.93%
225.000,00 - 250.000,00	129,389,908.02	2.31%	546	0.58%	1.97%
250.000,00 - 275.000,00	93,658,846.77	1.67%	358	0.38%	1.94%
275.000,00 - 300.000,00	68,452,285.17	1.22%	239	0.26%	1.94%
300.000,00 - 325.000,00	62,243,786.06	1.11%	200	0.21%	1.85%
325.000,00 - 350.000,00	49,309,048.88	0.88%	146	0.16%	1.94%
350.000,00 - 375.000,00	31,837,027.30	0.57%	88	0.09%	1.89%
375.000,00 - 400.000,00	27,098,866.74	0.48%	70	0.08%	1.73%
400.000,00 - 425.000,00	26,730,870.09	0.48%	65	0.07%	1.88%
425.000,00 - 450.000,00	23,578,000.28	0.42%	54	0.06%	2.11%
450.000,00 - 475.000,00	15,688,706.74	0.28%	34	0.04%	1.87%
475.000,00 - 500.000,00	17,014,421.34	0.30%	35	0.04%	2.01%
500.000,00 - 600.000,00	44,165,036.82	0.79%	82	0.09%	1.90%
600.000,00 - 700.000,00	22,886,470.38	0.41%	36	0.04%	1.73%
700.000,00 - 800.000,00	19,238,439.04	0.34%	26	0.03%	1.86%
800.000,00 - 900.000,00	14,557,736.76	0.26%	17	0.02%	2.07%
900.000,00 - 1.000.000,00	6,557,389.65	0.12%	7	0.01%	1.72%
1.000.000,00 - 1.250.000,00	10,008,447.17	0.18%	9	0.01%	1.15%
1.250.000,00 - 1.500.000,00	10,826,953.86	0.19%	8	0.01%	1.86%
1.500.000,00 - more	13,613,530.43	0.24%	5	0.01%	1.75%
	5,592,767,398.79	100.0%	93,728	100.0%	2.38%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	30,218,176.26	0.54%	529	0.56%	2.21%
Partial Professional Use	271,222,215.07	4.85%	3,201	3.42%	2.25%
Professional use with recourse to the borrower	3,272,769.06	0.06%	25	0.03%	1.80%
Residential (Flat/Apartment)	4,772,564,491.09	85.33%	83,783	89.39%	2.39%
Residential (House, detached or semi-detached)	515,489,747.31	9.22%	6,190	6.60%	2.37%
	5,592,767,398.79	100.0%	93,728	100.0%	2.38%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	155,099,989.70	2.77%	2,973	3.17%	2.49%
AITOLOAKARNANIA	74,142,396.10	1.33%	1,511	1.61%	3.05%
ARGOLIDA	44,944,055.70	0.80%	682	0.73%	2.32%
ARKADIA	31,508,103.11	0.56%	537	0.57%	2.20%
ARTA	13,299,243.76	0.24%	290	0.31%	2.24%
ATTICA	2,808,771,775.79	50.22%	40,320	43.02%	2.19%
CHALKIDIKI	50,164,878.93	0.90%	1,065	1.14%	2.88%
CHANIA	86,811,321.93	1.55%	1,230	1.31%	2.42%
CHIOS	29,376,198.42	0.53%	459	0.49%	2.28%
CORFU	48,934,502.75	0.88%	769	0.82%	2.23%
DODEKANISA	139,964,327.20	2.50%	1,890	2.02%	2.28%
DRAMA	30,476,807.10	0.55%	1,135	1.21%	3.13%
EVOIA	74,626,151.79	1.33%	1,402	1.50%	2.42%
EVKITANIA	3,893,116.66	0.07%	93	0.10%	2.63%
EVROS	54,384,322.65	0.97%	1,574	1.68%	3.18%
FLORINA	10,914,328.51	0.20%	300	0.32%	3.29%
FOKIDA	8,159,355.28	0.15%	144	0.15%	2.40%
FTHIOTIDA	65,472,877.35	1.17%	1,292	1.38%	2.46%
GREVENA	10,638,795.11	0.19%	205	0.22%	2.45%
HERAKLION	88,412,659.94	1.58%	1,280	1.37%	2.25%
ILEIA	53,551,331.64	0.96%	1,160	1.24%	3.06%
IMATHIA	32,561,815.65	0.58%	760	0.81%	2.94%
IOANNINA	80,591,618.22	1.44%	1,377	1.47%	2.11%
KARDITSA	35,037,402.68	0.63%	813	0.87%	2.50%
KASTORIA	11,104,781.01	0.20%	238	0.25%	2.48%
KAVALA	44,927,392.63	0.80%	1,087	1.16%	2.44%
KEFALLONIA	26,183,457.84	0.47%	383	0.41%	2.16%
KILKIS	26,333,193.71	0.47%	730	0.78%	3.03%
KORINTHIA	73,856,591.24	1.32%	1,081	1.15%	2.24%
KOZANI	39,597,428.31	0.71%	869	0.93%	2.27%
KYKLADES	79,504,090.95	1.42%	881	0.94%	2.10%
LAKONIA	39,967,184.30	0.72%	653	0.70%	2.36%
LARISA	114,596,760.56	2.05%	2,339	2.50%	2.52%
LASITHI	42,279,075.66	0.76%	617	0.66%	2.06%
LEFKADA	11,774,661.67	0.21%	218	0.23%	2.23%
LESBOS	52,785,362.12	0.94%	854	0.91%	2.40%
MAGNESIA	79,555,260.51	1.42%	1,447	1.54%	2.61%
MESSINIA	54,938,144.07	0.98%	944	1.01%	2.30%
PELLA	38,350,548.40	0.69%	1,089	1.16%	3.30%
PIERIA	52,674,680.31	0.94%	1,110	1.18%	2.79%
PREVEZA	32,739,054.79	0.59%	539	0.58%	2.21%
RETHYMNO	58,949,654.08	1.05%	875	0.93%	2.15%
RODOPI	33,128,817.44	0.59%	837	0.89%	2.80%
SAMOS	32,465,822.33	0.58%	443	0.47%	2.13%
SERRES	28,974,446.72	0.52%	710	0.76%	3.40%
THESSALOTIA	15,916,997.12	0.29%	258	0.28%	2.36%
THESSALONIKI	435,307,749.28	7.78%	8,995	9.60%	2.90%
TRIKALA	33,525,736.67	0.60%	737	0.79%	3.21%
VOIOTIA	41,580,202.06	0.74%	847	0.90%	2.52%
XANTHI	40,616,641.08	0.73%	1,401	1.50%	3.12%
ZAKYNTHOS	19,396,287.96	0.35%	285	0.30%	2.26%
TOTAL	5,592,767,398.79	100.0%	93,728	100.0%	2.38%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,592,767,398.79	100.00%	125,552	100.00%	2.38%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

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	1,880,852,440.40	33.63%	44,662	35.57%	1.62%
Euribor 1M Linked	341,265,234.23	6.10%	5,892	4.69%	1.54%
Euribor 3M Linked	2,099,156,161.06	37.53%	40,509	32.26%	2.51%
Fixed	716,771,489.56	12.82%	14,182	11.30%	2.66%
Hellenic Government Bond	281,989,202.87	5.04%	14,423	11.49%	7.04%
Liibor 1M Linked	129,770,562.02	2.32%	1,131	0.90%	0.95%
Originator Rate	142,962,308.65	2.56%	4,753	3.79%	2.97%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

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)	120,503	3,442,785.57	5,346,574,741.24	95.98%	95.60%
31-60 days past due	3,806	1,734,573.37	180,204,540.74	3.03%	3.22%
61-90 days past due	1,243	978,087.87	65,988,116.81	0.99%	1.18%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	125,552	6,155,446.81	5,592,767,398.79	100.0%	100.0%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,488,873,973.80	44.50%	62,938	50.13%	2.60%
Refinancing loans	790,057,189.07	14.13%	14,872	11.85%	2.32%
Buy Secondary	966,750,401.09	17.29%	13,194	10.51%	2.00%
Professional use	84,115,026.23	1.50%	1,130	0.90%	2.40%
Renovating	1,250,589,841.76	22.36%	32,789	26.12%	2.21%
Other	12,380,966.84	0.22%	629	0.50%	7.44%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	4,924,884,986.36	88.06%	105,993	84.42%	2.44%
Subsidized Loans	667,882,412.43	11.94%	19,559	15.58%	1.92%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

18. Employment

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,746,153,709.22	49.10%	45,082	49.08%	2.29%
Self Employed	1,348,623,100.00	24.11%	15,791	17.19%	2.24%
Unemployed	592,266,443.53	10.59%	12,584	13.70%	2.94%
Retired	829,931,025.21	14.84%	16,106	17.53%	2.33%
N/A	75,793,120.82	1.36%	2,297	2.50%	4.09%
	5,592,767,398.79	100.0%	91,860	100.0%	2.38%

19. Loans to Personnel

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	477,334,052.71	8.53%	8,560	6.82%	2.21%
Retired Employee	64,429,474.93	1.15%	1,398	1.11%	2.19%
No Employee	5,051,003,871.15	90.31%	115,594	92.07%	2.39%
	5,592,767,398.79	100.0%	125,552	100.0%	2.38%

* 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.