

Covered Bond Programme II



Monthly Investor Report

May 2015

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	B3	EUR	900,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713	B-	B3	EUR	900,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804	B-	B3	EUR	1,350,000,000.00	Euribor_3M + 230bp	24-06-2019
Series 04	XS0562792886	B-	B3	EUR	850,000,000.00	Euribor_3M + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-05-2015	30-06-2010
Portfolio Cut off Date	31-05-2015	30-06-2010
Original Principal Balance	9.442.574.301,00	4.884.632.703,00
Principal Balance	6.403.953.004,00	3.639.740.247,00
Number of Borrowers	101.315	68.622
Number of Loanparts	139.313	93.060
Number of Properties	103.669	69.543
Average Principal Balance (borrower)	63.208,34	53.040,43
Average Principal Balance (parts)	45.968,09	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	65,64	67,08
Weighted Average Loan to Indexed Value	69,93	48,96
Seasoning (years): Weighted Average	7,50	4,42
Original Maturity (years): Weighted Average	27,32	18,53
Remaining Tenor (years): Weighted Average	19,86	14,15

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	18.092.211,11
Current Outstanding Balance	6.403.953.004,08
Adjusted Nominal Value Assets *	5.925.455.269,70
Outstanding Accrued Interest on Assets	7.739.904,54
Nominal Value Test Current Value **	68,81 %
<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	6,235,617,566.82	97.37%	138,024	99.08%	2.45%
Swiss Franc	168,335,437.26	2.63%	1,289	0.93%	1.77%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,075,595,444.99	16.80%	29,367	21.08%	3.72%
Standard Amortising	5,328,357,559.09	83.20%	109,946	78.92%	2.17%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

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%	4,798,014,682.45	74.92%	95,621	68.64%	1.85%
2.5% - 2.99%	636,741,940.38	9.94%	12,575	9.03%	2.75%
3% - 3.49%	299,134,637.28	4.67%	5,915	4.25%	3.22%
3.5% - 3.99%	95,207,522.00	1.49%	1,529	1.10%	3.71%
4% - 4.49%	34,537,184.46	0.54%	652	0.47%	4.23%
4.5% - 4.99%	55,875,011.09	0.87%	3,145	2.26%	4.75%
5% - 5.49%	44,090,814.15	0.69%	1,220	0.88%	5.19%
5.5% - 5.99%	70,876,984.37	1.11%	1,860	1.34%	5.71%
6% - 6.49%	9,965,556.16	0.16%	264	0.19%	6.19%
6.5% - 6.99%	22,800,254.12	0.36%	1,464	1.05%	6.69%
7% - 7.49%	326,278,667.00	5.09%	14,772	10.60%	7.05%
7.5% - more	10,429,750.62	0.16%	296	0.21%	8.66%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	39,057.21	0.00%	33	0.02%	2.00%
1987	10,817.76	0.00%	5	0.00%	2.00%
1988	13,239.92	0.00%	5	0.00%	2.00%
1989	30,671.94	0.00%	10	0.01%	2.00%
1990	63,026.26	0.00%	14	0.01%	2.00%
1991	35,978.85	0.00%	16	0.01%	2.59%
1992	75,873.45	0.00%	16	0.01%	4.03%
1993	203,733.03	0.00%	19	0.01%	4.36%
1994	12,624.07	0.00%	6	0.00%	3.86%
1995	81,262.11	0.00%	24	0.02%	3.36%
1996	494,132.32	0.01%	61	0.04%	2.67%
1997	709,204.46	0.01%	107	0.08%	2.40%
1998	1,351,838.24	0.02%	223	0.16%	2.31%
1999	5,896,767.58	0.09%	653	0.47%	2.31%
2000	18,806,423.25	0.29%	2,862	2.05%	2.36%
2001	59,860,384.95	0.93%	6,136	4.40%	2.57%
2002	126,377,833.72	1.97%	8,789	6.31%	3.05%
2003	229,556,482.79	3.58%	11,052	7.93%	3.55%
2004	350,739,510.45	5.48%	9,612	6.90%	3.03%
2005	729,538,260.19	11.39%	16,503	11.85%	2.72%
2006	822,358,947.04	12.84%	16,274	11.68%	2.34%
2007	930,102,529.24	14.52%	16,600	11.92%	1.82%
2008	874,045,242.95	13.65%	14,285	10.25%	1.96%
2009	1,045,873,012.90	16.33%	16,186	11.62%	2.34%
2010	618,349,331.09	9.66%	9,766	7.01%	2.64%
2011	212,860,458.71	3.32%	3,613	2.59%	3.08%
2012	160,069,988.94	2.50%	2,550	1.83%	2.76%
2013	131,695,162.94	2.06%	2,338	1.68%	2.62%
2014	65,844,274.24	1.03%	1,207	0.87%	2.96%
2015	18,856,933.48	0.29%	348	0.25%	3.13%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	2,919,970.82	0.05%	2,098	1.51%	3.44%
2016	20,093,806.42	0.31%	4,588	3.29%	3.82%
2017	57,541,179.97	0.90%	6,566	4.71%	4.40%
2018	57,477,028.30	0.90%	4,306	3.09%	3.00%
2019	70,642,161.45	1.10%	3,795	2.72%	2.47%
2020	116,494,652.41	1.82%	4,625	3.32%	2.35%
2021	144,132,898.66	2.25%	4,996	3.59%	2.42%
2022	153,312,191.45	2.39%	4,959	3.56%	1.96%
2023	159,685,512.75	2.49%	4,716	3.39%	1.97%
2024	188,488,371.97	2.94%	4,498	3.23%	1.96%
2025	236,472,670.85	3.69%	7,404	5.31%	3.23%
2026	178,792,846.96	2.79%	4,553	3.27%	3.89%
2027	273,169,422.39	4.27%	6,791	4.87%	4.13%
2028	211,716,173.29	3.31%	4,946	3.55%	3.12%
2029	222,090,406.75	3.47%	4,625	3.32%	2.71%
2030	209,330,013.90	3.27%	4,168	2.99%	2.48%
2031	154,512,993.77	2.41%	2,912	2.09%	2.25%
2032	170,651,799.07	2.66%	3,250	2.33%	1.98%
2033	178,422,177.51	2.79%	3,315	2.38%	2.13%
2034	237,714,491.02	3.71%	3,966	2.85%	2.25%
2035	296,532,268.09	4.63%	4,993	3.58%	2.09%
2036	221,178,501.68	3.45%	3,507	2.52%	2.02%
2037	221,805,867.29	3.46%	3,517	2.52%	1.75%
2038	207,017,126.68	3.23%	3,014	2.16%	1.96%
2039	220,201,406.13	3.44%	3,100	2.23%	2.38%
2040	161,919,764.33	2.53%	2,393	1.72%	2.47%
2041	143,294,986.80	2.24%	2,016	1.45%	2.34%
2042	138,988,213.08	2.17%	2,099	1.51%	2.07%
2043	144,509,005.89	2.26%	2,141	1.54%	2.20%
2044	130,568,311.25	2.04%	1,806	1.30%	2.37%
2045	126,051,979.40	1.97%	1,685	1.21%	2.25%
2046	157,594,385.07	2.46%	2,155	1.55%	1.94%
2047	191,053,612.53	2.98%	2,578	1.85%	1.76%
2048	171,839,882.35	2.68%	2,251	1.62%	2.01%
2049	164,028,198.43	2.56%	2,193	1.57%	2.32%
2050	134,206,489.00	2.10%	1,812	1.30%	2.49%
2051	72,413,537.55	1.13%	1,023	0.73%	2.35%
2052	70,435,658.88	1.10%	996	0.71%	2.32%
2053	93,016,605.19	1.45%	1,185	0.85%	2.39%
2054	75,145,907.92	1.17%	923	0.66%	2.42%
2055	51,094,433.52	0.80%	629	0.45%	2.58%
2056	32,353,205.27	0.51%	421	0.30%	2.55%
2057	58,161,159.23	0.91%	754	0.54%	2.47%
2058	51,843,818.34	0.81%	726	0.52%	2.46%
2059	21,622,412.62	0.34%	266	0.19%	2.60%
2060	3,415,497.85	0.05%	53	0.04%	2.50%
6,403,953,004.08	100.0%	139,313	100.0%	2.43%	

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	25,656,411.39	0.40%	460	0.33%	3.15%
0.5 - 1.0	34,194,425.74	0.53%	623	0.45%	3.31%
1.0 - 1.5	29,831,331.22	0.47%	566	0.41%	2.41%
1.5 - 2.0	50,018,902.55	0.78%	860	0.62%	2.56%
2.0 - 2.5	93,299,897.12	1.46%	1,663	1.19%	2.66%
2.5 - 3.0	72,218,979.44	1.13%	1,146	0.82%	2.77%
3.0 - 4.0	184,244,573.02	2.88%	2,978	2.14%	2.90%
4.0 - 5.0	368,514,907.74	5.75%	6,034	4.33%	2.98%
5.0 - 6.0	1,049,379,343.73	16.39%	16,268	11.68%	2.40%
6.0 - 7.0	890,538,365.69	13.91%	14,074	10.10%	2.13%
7.0 - 8.0	906,772,457.27	14.16%	15,734	11.30%	1.80%
8.0 - 9.0	893,841,490.64	13.96%	16,758	12.03%	2.08%
9.0 - 10.0	841,968,245.43	13.15%	18,479	13.27%	2.71%
more - 10.0	963,473,673.10	15.05%	43,670	31.35%	3.02%
6,403,953,004.08	100.0%	139,313	100.0%	2.43%	

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5,577,640,480.58	87.10%	123,494	88.64%	2.40%
01-02	36,497,731.10	0.57%	897	0.64%	3.36%
02-03	632,953,077.85	9.88%	11,326	8.13%	2.17%
03-04	16,904,837.04	0.26%	520	0.37%	5.20%
04-05	8,606,085.14	0.13%	264	0.19%	5.87%
05-06	5,023,864.86	0.08%	146	0.10%	5.45%
06-07	12,781,668.37	0.20%	221	0.16%	3.05%
07-08	4,243,940.40	0.07%	146	0.10%	5.21%
08-09	10,702,240.42	0.17%	304	0.22%	5.58%
09-10	5,478,534.23	0.09%	165	0.12%	5.82%
10-11	4,239,490.11	0.07%	124	0.09%	5.27%
11-12	9,239,509.42	0.14%	247	0.18%	5.21%
12-13	9,645,698.03	0.15%	225	0.16%	5.21%
13-14	13,666,533.43	0.21%	290	0.21%	5.55%
14-15	7,876,660.72	0.12%	186	0.13%	5.24%
15-16	4,180,005.08	0.07%	99	0.07%	4.78%
16-17	3,420,732.25	0.05%	75	0.05%	4.78%
17-18	3,246,852.51	0.05%	42	0.03%	3.44%
18-19	1,673,657.56	0.03%	42	0.03%	3.31%
19-20	1,840,767.78	0.03%	36	0.03%	2.99%
20-21	2,257,280.89	0.04%	46	0.03%	3.10%
21-22	2,901,877.11	0.05%	40	0.03%	3.08%
22-23	1,972,192.18	0.03%	30	0.02%	3.08%
23-24	1,919,367.06	0.03%	31	0.02%	3.07%
24-25	2,262,672.13	0.04%	33	0.02%	2.94%
25-26	1,654,696.30	0.03%	24	0.02%	3.11%
26-27	1,605,234.99	0.03%	21	0.02%	3.08%
27-28	1,419,384.30	0.02%	17	0.01%	3.19%
28-29	1,483,221.28	0.02%	25	0.02%	3.17%
29-30	1,942,038.76	0.03%	21	0.02%	2.79%
30 - more	14,672,672.20	0.23%	176	0.13%	3.01%
Matured					
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,64 %					
less - 40.00%	871,279,781.53	13.61%	21,645	20.88%	2.51%
40.01% - 50.00%	662,362,869.20	10.34%	12,702	12.25%	2.43%
50.01% - 60.00%	788,431,387.16	12.31%	13,405	12.93%	2.39%
60.01% - 70.00%	1,075,421,684.46	16.79%	16,196	15.62%	2.42%
70.01% - 80.00%	1,450,284,617.24	22.65%	20,433	19.71%	2.25%
80.01% - 85.00%	505,475,849.05	7.89%	5,166	4.98%	2.22%
85.01% - 90.00%	474,351,077.44	7.41%	4,955	4.78%	2.07%
90.01% - 95.00%	193,521,414.11	3.02%	2,313	2.23%	2.53%
95.01% - 100.00%	281,887,221.00	4.40%	5,217	5.03%	3.94%
100.01% - 105.00%	32,645,486.06	0.51%	552	0.53%	3.17%
105.01% - 110.00%	27,590,266.72	0.43%	435	0.42%	3.14%
110.01% - 115.00%	21,174,683.26	0.33%	320	0.31%	3.23%
115.01% - 120.00%	15,284,650.05	0.24%	274	0.26%	3.64%
120.01% - 125.00%	814,570.98	0.01%	12	0.01%	2.16%
125.01% - 128.00%	125,782.09	0.00%	3	0.00%	2.59%
128.01% - more	3,301,663.73	0.05%	41	0.04%	2.09%
	6,403,953,004.08	100.0%	103,669	100.0%	2.43%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 68,92 %					
less - 40.00%	1,264,074,916.77	19.74%	44,692	43.11%	2.58%
40.01% - 50.00%	610,544,801.82	9.53%	10,199	9.84%	2.41%
50.01% - 60.00%	657,288,341.14	10.26%	9,190	8.87%	2.44%
60.01% - 70.00%	697,295,958.95	10.89%	8,739	8.43%	2.42%
70.01% - 80.00%	734,965,572.74	11.48%	8,307	8.01%	2.36%
80.01% - 85.00%	368,013,993.80	5.75%	3,708	3.58%	2.35%
85.01% - 90.00%	355,640,094.24	5.55%	3,576	3.45%	2.53%
90.01% - 95.00%	328,379,748.03	5.13%	3,250	3.14%	2.59%
95.01% - 100.00%	306,644,612.08	4.79%	2,872	2.77%	2.38%
100.01% - 105.00%	287,197,397.18	4.48%	2,597	2.51%	2.33%
105.01% - 110.00%	231,760,375.95	3.62%	2,011	1.94%	2.27%
110.01% - 115.00%	185,215,872.99	2.89%	1,530	1.48%	2.29%
115.01% - 120.00%	147,765,105.29	2.31%	1,247	1.20%	2.41%
120.01% - 125.00%	93,391,122.91	1.46%	738	0.71%	2.20%
125.01% - 128.00%	37,233,353.08	0.58%	279	0.27%	2.18%
128.01% - more	98,541,737.11	1.54%	734	0.71%	2.22%
	6,403,953,004.08	100.0%	103,669	100.0%	2.43%

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	348,096,279.69	5.44%	28,612	27.60%	3.42%
25.000,00 - 50.000,00	1,119,692,020.05	17.48%	29,194	28.16%	3.36%
50.000,00 - 75.000,00	1,049,861,367.19	16.39%	17,081	16.48%	2.34%
75.000,00 - 100.000,00	982,369,697.06	15.34%	11,371	10.97%	2.23%
100.000,00 - 125.000,00	722,141,054.38	11.28%	6,469	6.24%	2.11%
125.000,00 - 150.000,00	541,763,977.08	8.46%	3,975	3.83%	2.11%
150.000,00 - 175.000,00	368,158,514.91	5.75%	2,276	2.20%	2.06%
175.000,00 - 200.000,00	261,861,793.04	4.09%	1,405	1.36%	2.06%
200.000,00 - 225.000,00	185,267,692.40	2.89%	876	0.85%	2.03%
225.000,00 - 250.000,00	146,793,901.49	2.29%	620	0.60%	2.06%
250.000,00 - 275.000,00	119,514,831.99	1.87%	457	0.44%	1.93%
275.000,00 - 300.000,00	83,649,053.43	1.31%	292	0.28%	2.06%
300.000,00 - 325.000,00	70,752,679.42	1.10%	227	0.22%	2.03%
325.000,00 - 350.000,00	53,876,706.55	0.84%	160	0.15%	1.97%
350.000,00 - 375.000,00	42,231,479.12	0.66%	117	0.11%	1.94%
375.000,00 - 400.000,00	32,207,012.58	0.50%	83	0.08%	1.88%
400.000,00 - 425.000,00	33,356,857.39	0.52%	81	0.08%	2.13%
425.000,00 - 450.000,00	25,739,138.11	0.40%	59	0.06%	2.01%
450.000,00 - 475.000,00	17,441,449.08	0.27%	38	0.04%	2.13%
475.000,00 - 500.000,00	19,987,450.49	0.31%	41	0.04%	1.96%
500.000,00 - 600.000,00	56,821,495.26	0.89%	105	0.10%	1.92%
600.000,00 - 700.000,00	27,573,136.52	0.43%	43	0.04%	1.82%
700.000,00 - 800.000,00	20,947,063.30	0.33%	28	0.03%	2.16%
800.000,00 - 900.000,00	13,563,773.90	0.21%	16	0.02%	1.91%
900.000,00 - 1.000.000,00	13,117,797.61	0.20%	14	0.01%	2.17%
1.000.000,00 - 1.250.000,00	11,269,114.24	0.18%	10	0.01%	1.44%
1.250.000,00 - 1.500.000,00	13,885,425.36	0.22%	10	0.01%	1.88%
1.500.000,00 - more	22,012,242.44	0.34%	9	0.01%	2.02%
	6,403,953,004.08	100.0%	103,669	100.0%	2.43%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	32,029,160.62	0.50%	540	0.52%	2.24%
Partial Professional Use	308,970,699.08	4.82%	3,450	3.33%	2.34%
Professional use with recourse to the borrower	3,500,481.98	0.05%	28	0.03%	1.71%
Residential (Flat/Apartment)	5,450,318,467.85	85.11%	92,501	89.23%	2.44%
Residential (House, detached or semi-detached)	609,134,194.55	9.51%	7,150	6.90%	2.45%
	6,403,953,004.08	100.0%	103,669	100.0%	2.43%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	177,808,232.89	2.78%	3,312	3.20%	2.52%
AITOLOAKARNANIA	86,568,483.15	1.35%	1,683	1.62%	3.04%
ARGOLIDA	51,500,790.33	0.80%	758	0.73%	2.35%
ARKADIA	35,232,911.09	0.55%	596	0.58%	2.22%
ARTA	15,477,004.49	0.24%	329	0.32%	2.26%
ATTICA	3,197,370,189.19	49.93%	44,403	42.83%	2.24%
CHALKIDIKI	58,119,112.02	0.91%	1,160	1.12%	2.92%
CHANIA	97,897,493.41	1.53%	1,360	1.31%	2.53%
CHIOS	33,369,057.07	0.52%	505	0.49%	2.37%
CORFU	57,785,949.68	0.90%	859	0.83%	2.32%
DODEKANISA	162,226,541.85	2.53%	2,106	2.03%	2.32%
DRAMA	36,259,387.70	0.57%	1,255	1.21%	3.20%
EVOIA	86,567,719.11	1.35%	1,573	1.52%	2.49%
EVKITANIA	4,621,699.82	0.07%	111	0.11%	2.67%
EVROS	63,493,423.00	0.99%	1,792	1.73%	3.23%
FLORINA	12,990,087.37	0.20%	335	0.32%	3.34%
FOKIDA	9,506,551.05	0.15%	174	0.17%	2.46%
FTHIOTIDA	77,344,430.45	1.21%	1,476	1.42%	2.48%
GREVENA	11,887,606.05	0.19%	225	0.22%	2.51%
HERAKLION	103,153,438.29	1.61%	1,435	1.38%	2.30%
ILEIA	61,145,284.66	0.96%	1,296	1.25%	3.11%
IMATHIA	37,132,684.12	0.58%	838	0.81%	2.99%
IOANNINA	90,055,917.11	1.41%	1,501	1.45%	2.16%
KARDITSA	41,367,887.59	0.65%	912	0.88%	2.52%
KASTORIA	12,602,394.47	0.20%	253	0.24%	2.54%
KAVALA	52,759,922.84	0.82%	1,258	1.21%	2.58%
KEFALLONIA	31,022,910.67	0.48%	436	0.42%	2.22%
KILKIS	30,397,253.18	0.48%	812	0.78%	3.10%
KORINTHIA	85,172,791.26	1.33%	1,228	1.19%	2.31%
KOZANI	45,188,225.00	0.71%	972	0.94%	2.33%
KYKLADES	92,255,783.17	1.44%	975	0.94%	2.18%
LAKONIA	45,527,055.18	0.71%	718	0.69%	2.42%
LARISA	128,281,188.56	2.00%	2,526	2.44%	2.54%
LASITHI	49,313,679.60	0.77%	696	0.67%	2.11%
LEFKADA	13,554,583.43	0.21%	247	0.24%	2.38%
LESBOS	59,804,900.71	0.93%	950	0.92%	2.46%
MAGNESIA	89,970,272.20	1.41%	1,588	1.53%	2.65%
MESSINIA	63,261,858.96	0.99%	1,054	1.02%	2.36%
PELLA	44,405,161.65	0.69%	1,193	1.15%	3.37%
PIERIA	61,764,046.16	0.96%	1,245	1.20%	2.85%
PREVEZA	38,059,147.94	0.59%	605	0.58%	2.23%
RETHYMNO	68,557,944.77	1.07%	993	0.96%	2.21%
RODOPI	38,236,175.68	0.60%	954	0.92%	2.86%
SAMOS	36,363,784.47	0.57%	484	0.47%	2.21%
SERRES	32,698,316.37	0.51%	783	0.76%	3.43%
THESSALOTIA	18,521,346.97	0.29%	292	0.28%	2.39%
THESSALONIKI	497,454,967.80	7.77%	9,740	9.40%	2.97%
TRIKALA	39,191,793.92	0.61%	815	0.79%	3.19%
VOIOTIA	48,803,423.13	0.76%	954	0.92%	2.58%
XANTHI	49,044,807.27	0.77%	1,589	1.53%	3.18%
ZAKYNTHOS	22,857,387.23	0.36%	315	0.30%	2.35%
Total	6,403,953,004.08	100.0%	103,669	100.0%	2.43%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,403,953,004.08	100.00%	139,313	100.00%	2.43%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

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	2,166,304,040.51	33.83%	49,340	35.42%	1.68%
Euribor 1M Linked	388,220,941.14	6.06%	6,502	4.67%	1.60%
Euribor 3M Linked	2,270,679,908.02	35.46%	42,540	30.54%	2.53%
Fixed	896,604,740.47	14.00%	17,657	12.67%	2.64%
Hellenic Government Bond	330,263,729.96	5.16%	15,729	11.29%	7.04%
Liibor 1M Linked	168,091,180.46	2.62%	1,287	0.92%	1.77%
Originator Rate	183,788,463.52	2.87%	6,258	4.49%	3.06%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

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)		119,888	3,602,646.95	5,738,663,898.26	86.06%	89.61%
31-60 days past due		17,570	19,014,340.87	565,127,448.62	12.61%	8.82%
61-90 days past due		1,855	1,309,230.16	100,161,657.20	1.33%	1.56%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		139,313	23,926,217.98	6,403,953,004.08	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	2,867,402,370.90	44.78%	69,829	50.12%	2.65%
Refinancing loans	888,250,047.75	13.87%	16,562	11.89%	2.35%
Buy Secondary	1,091,491,121.71	17.04%	14,369	10.31%	2.07%
Professional use	94,803,414.85	1.48%	1,229	0.88%	2.47%
Renovating	1,446,898,908.84	22.59%	36,630	26.29%	2.26%
Other	15,107,140.03	0.24%	694	0.50%	7.67%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	5,610,349,275.98	87.60%	118,130	84.80%	2.49%
Subsidized Loans	793,603,728.10	12.39%	21,183	15.21%	1.98%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,184,094,139.78	49.72%	50,607	49.95%	2.35%
Self Employed	1,548,450,670.72	24.18%	17,502	17.27%	2.32%
Unemployed	657,798,959.36	10.27%	13,134	12.96%	2.90%
Retired	899,578,802.06	14.05%	16,828	16.61%	2.38%
N/A	114,030,432.17	1.78%	3,244	3.20%	4.05%
	6,403,953,004.08	100.0%	101,315	100.0%	2.43%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	542,464,385.49	8.47%	9,595	6.89%	2.22%
Retired Employee	72,149,015.28	1.13%	1,552	1.11%	2.20%
No Employee	5,789,339,603.31	90.40%	128,166	92.00%	2.45%
	6,403,953,004.08	100.0%	139,313	100.0%	2.43%

* 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.