

Covered Bond Programme II



Monthly Investor Report

May 2016

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630*	CCC	Caa2	EUR	25,000,000.00	Euribor_3M + 250bp	24-06-2021
Series 02	XS0520508713*	CCC	Caa2	EUR	25,000,000.00	Euribor_3M + 240bp	24-06-2020
Series 03	XS0520508804*	CCC	Caa2	EUR	850,000,000.00	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	31-05-2016	30-06-2010
Portfolio Cut off Date	31-05-2016	30-06-2010
Original Principal Balance	4.359.358.155,00	4.884.632.703,00
Principal Balance	2.591.844.088,00	3.639.740.247,00
Number of Borrowers	45.941	68.622
Number of Loanparts	59.295	93.060
Number of Properties	46.628	69.543
Average Principal Balance (borrower)	56.416,80	53.040,43
Average Principal Balance (parts)	43.711,01	39.111,76
Coupon: Weighted Average	2,1	3,7
Minimum	0,0	1,7
Maximum	11,4	17,0
Weighted Average Loan to Value	64,74	67,08
Weighted Average Loan to Indexed Value	67,71	48,96
Seasoning (years): Weighted Average	8,46	4,42
Original Maturity (years): Weighted Average	25,07	18,53
Remaining Tenor (years): Weighted Average	16,64	14,15

* Series 01,02,03 Balance is as of 1st of June 2016

Nominal Value Test

All amounts in EURO

Outstanding Bonds***	1.750.000.000,00
Negative Carry	73.500.000,00
Outstanding Accrued Interest on Bonds	15.547.350,00
Current Outstanding Balance	2.591.844.087,73
Adjusted Nominal Value Assets *	2.413.000.356,27
Outstanding Accrued Interest on Assets	2.129.427,31
Nominal Value Test Current Value **	75,40%
<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 Balance is as of 1st of June 2016

1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	2,591,844,087.73	100.00%	59,295	100.00%	2.14%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	296,932,471.35	11.46%	7,350	12.40%	2.66%
Standard Amortising	2,294,911,616.38	88.54%	51,945	87.60%	2.07%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

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%	2,113,405,994.64	81.54%	46,640	78.66%	1.77%
2.5% - 2.99%	184,161,189.60	7.11%	4,131	6.97%	2.73%
3% - 3.49%	112,507,662.72	4.34%	2,327	3.92%	3.23%
3.5% - 3.99%	49,963,320.10	1.93%	895	1.51%	3.67%
4% - 4.49%	18,363,322.18	0.71%	361	0.61%	4.18%
4.5% - 4.99%	15,818,866.10	0.61%	502	0.85%	4.71%
5% - 5.49%	17,164,610.23	0.66%	521	0.88%	5.22%
5.5% - 5.99%	36,045,817.77	1.39%	983	1.66%	5.71%
6% - 6.49%	6,387,948.98	0.25%	125	0.21%	6.19%
6.5% - 6.99%	9,457,671.23	0.36%	694	1.17%	6.68%
7% - 7.49%	24,613,371.54	0.95%	1,979	3.34%	7.06%
7.5% - more	3,954,312.64	0.15%	137	0.23%	8.61%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	24,596.35	0.00%	27	0.05%	2.19%
1987	1,349.35	0.00%	1	0.00%	2.00%
1988	10,721.21	0.00%	4	0.01%	2.00%
1989	21,921.60	0.00%	8	0.01%	2.00%
1990	54,075.11	0.00%	10	0.02%	2.00%
1991	24,562.13	0.00%	10	0.02%	2.13%
1992	54,738.33	0.00%	14	0.02%	4.18%
1993	76,518.83	0.00%	12	0.02%	4.21%
1994	5,672.80	0.00%	3	0.01%	3.92%
1995	29,661.82	0.00%	8	0.01%	4.02%
1996	172,037.18	0.01%	21	0.04%	2.69%
1997	160,502.48	0.01%	27	0.05%	2.19%
1998	339,584.10	0.01%	58	0.10%	2.10%
1999	1,493,133.40	0.06%	174	0.29%	2.10%
2000	5,473,899.49	0.21%	459	0.77%	2.18%
2001	16,647,109.22	0.64%	1,859	3.14%	2.10%
2002	41,411,193.34	1.60%	3,259	5.50%	2.26%
2003	76,658,166.00	2.96%	3,792	6.40%	2.50%
2004	132,233,376.74	5.10%	4,263	7.19%	2.12%
2005	319,618,927.74	12.33%	7,790	13.14%	2.05%
2006	353,122,548.57	13.62%	7,643	12.89%	1.99%
2007	393,291,065.78	15.17%	7,842	13.23%	1.68%
2008	353,543,237.77	13.64%	6,542	11.03%	1.90%
2009	424,152,996.13	16.36%	7,160	12.08%	2.24%
2010	275,240,910.74	10.62%	4,644	7.83%	2.54%
2011	72,665,646.04	2.80%	1,292	2.18%	3.26%
2012	26,610,071.26	1.03%	497	0.84%	2.93%
2013	35,365,789.62	1.36%	701	1.18%	2.68%
2014	40,260,630.25	1.55%	744	1.25%	3.07%
2015	18,027,717.12	0.70%	341	0.58%	2.95%
2016	5,051,727.23	0.19%	90	0.15%	2.23%
	2,591,844,087.73	100.%	59,295	100.%	2.14%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	1,743,944.37	0.07%	1,263	2.13%	2.89%
2017	11,665,903.29	0.45%	2,358	3.98%	3.00%
2018	19,066,684.57	0.74%	1,974	3.33%	2.36%
2019	30,552,035.58	1.18%	2,056	3.47%	2.28%
2020	57,348,342.11	2.21%	2,715	4.58%	2.20%
2021	67,999,937.91	2.62%	2,764	4.66%	2.32%
2022	77,862,396.61	3.00%	2,782	4.69%	1.85%
2023	80,647,956.62	3.11%	2,566	4.33%	1.90%
2024	97,285,136.71	3.75%	2,549	4.30%	1.87%
2025	103,690,055.42	4.00%	2,825	4.76%	2.20%
2026	68,160,499.18	2.63%	1,901	3.21%	2.28%
2027	92,596,696.42	3.57%	2,412	4.07%	2.47%
2028	88,881,080.30	3.43%	2,066	3.48%	2.38%
2029	116,705,201.91	4.50%	2,564	4.32%	2.45%
2030	122,167,654.31	4.71%	2,567	4.33%	2.37%
2031	93,344,461.40	3.60%	1,737	2.93%	2.16%
2032	88,163,019.33	3.40%	1,692	2.85%	1.93%
2033	87,219,503.08	3.37%	1,573	2.65%	2.04%
2034	130,625,096.78	5.04%	2,233	3.77%	2.20%
2035	176,204,186.24	6.80%	3,036	5.12%	2.04%
2036	123,974,892.23	4.78%	2,043	3.45%	1.96%
2037	108,738,607.19	4.20%	1,788	3.02%	1.69%
2038	93,427,254.05	3.60%	1,410	2.38%	1.87%
2039	108,130,027.80	4.17%	1,559	2.63%	2.30%
2040	91,525,707.22	3.53%	1,308	2.21%	2.42%
2041	75,426,771.67	2.91%	1,055	1.78%	2.30%
2042	64,375,848.22	2.48%	898	1.51%	1.91%
2043	56,774,598.10	2.19%	702	1.18%	2.07%
2044	57,906,571.96	2.23%	737	1.24%	2.34%
2045	47,977,367.39	1.85%	543	0.92%	2.26%
2046	38,442,755.55	1.48%	420	0.71%	1.93%
2047	42,707,780.70	1.65%	465	0.78%	1.79%
2048	28,790,250.12	1.11%	303	0.51%	2.06%
2049	22,460,592.08	0.87%	219	0.37%	2.23%
2050	14,230,099.16	0.55%	147	0.25%	2.47%
2051	2,066,483.92	0.08%	29	0.05%	2.63%
2052	1,880,511.71	0.07%	25	0.04%	2.39%
2053	565,475.71	0.02%	6	0.01%	2.17%
2054	478,085.80	0.02%	4	0.01%	2.17%
2055	34,615.01	0.00%	1	0.00%	2.12%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	5,548,007.25	0.21%	103	0.17%	2.23%
0.5 - 1.0	6,634,239.01	0.26%	121	0.20%	2.30%
1.0 - 1.5	15,773,952.63	0.61%	280	0.47%	3.32%
1.5 - 2.0	23,420,302.51	0.90%	448	0.76%	3.31%
2.0 - 2.5	13,969,930.10	0.54%	262	0.44%	2.52%
2.5 - 3.0	16,474,100.56	0.64%	306	0.52%	2.57%
3.0 - 4.0	32,654,716.44	1.26%	659	1.11%	2.86%
4.0 - 5.0	42,164,238.78	1.63%	757	1.28%	3.19%
5.0 - 6.0	163,796,609.63	6.32%	2,818	4.75%	2.91%
6.0 - 7.0	446,287,095.54	17.22%	7,418	12.51%	2.29%
7.0 - 8.0	343,358,629.89	13.25%	6,195	10.45%	2.07%
8.0 - 9.0	382,219,061.17	14.75%	7,378	12.44%	1.69%
9.0 - 10.0	380,922,160.09	14.70%	7,927	13.37%	1.86%
more - 10.0	718,621,044.13	27.73%	24,623	41.53%	2.12%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,174,668,662.51	83.90%	50,461	85.10%	2.05%
01-02	343,510,174.61	13.25%	6,946	11.71%	2.16%
02-03	7,389,352.67	0.29%	250	0.42%	5.61%
03-04	3,588,065.09	0.14%	123	0.21%	5.90%
04-05	3,141,667.57	0.12%	95	0.16%	5.44%
05-06	3,020,473.83	0.12%	118	0.20%	5.16%
06-07	1,940,620.89	0.07%	74	0.12%	5.19%
07-08	5,647,358.28	0.22%	168	0.28%	5.49%
08-09	2,592,799.33	0.10%	82	0.14%	5.85%
09-10	2,225,548.69	0.09%	65	0.11%	4.79%
10-11	5,393,591.06	0.21%	150	0.25%	5.15%
11-12	4,744,496.45	0.18%	116	0.20%	5.32%
12-13	6,775,859.58	0.26%	148	0.25%	5.51%
13-14	4,301,797.88	0.17%	110	0.19%	5.08%
14-15	2,639,351.87	0.10%	67	0.11%	4.67%
15-16	2,368,319.00	0.09%	53	0.09%	4.92%
16-17	1,769,929.56	0.07%	22	0.04%	3.36%
17-18	935,065.45	0.04%	25	0.04%	3.09%
18-19	1,063,134.26	0.04%	23	0.04%	2.99%
19-20	1,601,056.45	0.06%	34	0.06%	3.08%
20-21	2,629,450.84	0.10%	39	0.07%	3.05%
21-22	873,888.10	0.03%	13	0.02%	3.12%
22-23	940,018.24	0.04%	14	0.02%	3.09%
23-24	1,137,424.22	0.04%	18	0.03%	3.08%
24-25	781,270.00	0.03%	10	0.02%	3.10%
25-26	574,051.23	0.02%	8	0.01%	3.12%
26-27	443,596.63	0.02%	5	0.01%	3.11%
27-28	1,056,365.48	0.04%	13	0.02%	3.12%
28-29	819,971.40	0.03%	10	0.02%	2.55%
29-30	534,097.66	0.02%	6	0.01%	2.65%
30 - more	2,736,628.90	0.11%	29	0.05%	3.06%
Matured					
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,74 %					
less - 40.00%	362,738,956.71	14.00%	9,810	21.04%	2.35%
40.01% - 50.00%	290,613,009.22	11.21%	6,025	12.92%	2.25%
50.01% - 60.00%	331,773,028.87	12.80%	6,300	13.51%	2.19%
60.01% - 70.00%	423,295,522.58	16.33%	7,288	15.63%	2.22%
70.01% - 80.00%	597,646,218.76	23.06%	9,732	20.87%	2.04%
80.01% - 85.00%	196,593,822.63	7.59%	2,342	5.02%	2.00%
85.01% - 90.00%	194,314,099.49	7.50%	2,301	4.94%	1.82%
90.01% - 95.00%	74,545,988.49	2.88%	897	1.92%	1.87%
95.01% - 100.00%	89,873,500.59	3.47%	1,474	3.16%	2.24%
100.01% - 105.00%	10,090,946.73	0.39%	168	0.36%	2.29%
105.01% - 110.00%	8,065,720.90	0.31%	110	0.24%	2.09%
110.01% - 115.00%	6,591,329.92	0.25%	107	0.23%	2.46%
115.01% - 120.00%	5,701,942.84	0.22%	74	0.16%	2.57%
	2,591,844,087.73	100.0%	46,628	100.0%	2.14%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,40 %					
less - 40.00%	615,096,031.10	23.73%	22,127	47.45%	2.24%
40.01% - 50.00%	280,346,918.06	10.82%	4,915	10.54%	2.16%
50.01% - 60.00%	283,168,799.25	10.93%	4,314	9.25%	2.21%
60.01% - 70.00%	284,431,261.16	10.97%	3,802	8.15%	2.18%
70.01% - 80.00%	287,970,238.38	11.11%	3,421	7.34%	2.13%
80.01% - 85.00%	129,259,632.02	4.99%	1,446	3.10%	2.14%
85.01% - 90.00%	127,513,114.33	4.92%	1,290	2.77%	2.14%
90.01% - 95.00%	108,800,663.46	4.20%	1,063	2.28%	2.08%
95.01% - 100.00%	92,770,069.74	3.58%	875	1.88%	2.07%
100.01% - 105.00%	87,446,521.61	3.37%	842	1.81%	2.07%
105.01% - 110.00%	75,884,484.93	2.93%	724	1.55%	1.93%
110.01% - 115.00%	64,855,856.79	2.50%	568	1.22%	1.89%
115.01% - 120.00%	46,997,528.10	1.81%	401	0.86%	1.90%
120.01% - 125.00%	36,682,459.84	1.42%	300	0.64%	1.95%
125.01% - 128.00%	16,728,980.48	0.65%	134	0.29%	1.88%
128.01% - more	53,891,528.48	2.08%	406	0.87%	1.88%
	2,591,844,087.73	100.0%	46,628	100.0%	2.14%

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	171,815,643.92	6.63%	14,022	30.07%	2.59%
25.000,00 - 50.000,00	491,432,661.65	18.96%	13,320	28.57%	2.37%
50.000,00 - 75.000,00	500,268,678.30	19.30%	8,138	17.45%	2.16%
75.000,00 - 100.000,00	412,327,898.11	15.91%	4,795	10.28%	2.13%
100.000,00 - 125.000,00	290,024,344.29	11.19%	2,607	5.59%	2.01%
125.000,00 - 150.000,00	191,731,645.18	7.40%	1,412	3.03%	2.02%
150.000,00 - 175.000,00	133,478,418.57	5.15%	825	1.77%	1.98%
175.000,00 - 200.000,00	86,598,262.67	3.34%	464	1.00%	1.93%
200.000,00 - 225.000,00	62,391,275.76	2.41%	295	0.63%	1.88%
225.000,00 - 250.000,00	46,491,508.54	1.79%	196	0.42%	1.92%
250.000,00 - 275.000,00	37,940,220.01	1.46%	146	0.31%	1.81%
275.000,00 - 300.000,00	25,499,715.90	0.98%	89	0.19%	1.94%
300.000,00 - 325.000,00	25,913,678.60	1.00%	83	0.18%	1.68%
325.000,00 - 350.000,00	15,825,298.58	0.61%	47	0.10%	1.70%
350.000,00 - 375.000,00	11,915,346.60	0.46%	33	0.07%	1.83%
375.000,00 - 400.000,00	9,294,389.01	0.36%	24	0.05%	1.83%
400.000,00 - 425.000,00	7,029,449.78	0.27%	17	0.04%	2.28%
425.000,00 - 450.000,00	7,890,597.10	0.30%	18	0.04%	1.84%
450.000,00 - 475.000,00	7,003,941.97	0.27%	15	0.03%	1.96%
475.000,00 - 500.000,00	7,298,247.28	0.28%	15	0.03%	1.59%
500.000,00 - 600.000,00	13,878,983.07	0.54%	26	0.06%	1.90%
600.000,00 - 700.000,00	8,316,172.03	0.32%	13	0.03%	1.60%
700.000,00 - 800.000,00	8,853,915.90	0.34%	12	0.03%	1.75%
800.000,00 - 900.000,00	3,429,913.40	0.13%	4	0.01%	1.68%
900.000,00 - 1.000.000,00	2,846,079.10	0.11%	3	0.01%	1.66%
1.000.000,00 - 1.250.000,00	3,347,586.10	0.13%	3	0.01%	1.53%
1.250.000,00 - 1.500.000,00	6,913,547.65	0.27%	5	0.01%	2.47%
1.500.000,00 - more	2,086,668.66	0.08%	1	0.00%	0.92%
	2,591,844,087.73	100.0%	46,628	100.0%	2.14%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	17,156,693.37	0.66%	340	0.73%	2.20%
Partial Professional Use	124,312,443.13	4.80%	1,660	3.56%	2.24%
Professional use with recourse to the borrower	1,377,871.43	0.05%	15	0.03%	1.58%
Residential (Flat/Apartment)	2,220,008,240.89	85.65%	41,517	89.04%	2.12%
Residential (House, detached or semi-detached)	228,988,838.91	8.83%	3,096	6.64%	2.33%
	2,591,844,087.73	100.0%	46,628	100.0%	2.14%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	64,699,715.47	2.50%	1,370	2.94%	2.22%
AITOLOAKARNANIA	26,615,526.71	1.03%	569	1.22%	2.27%
ARGOLIDA	19,104,446.08	0.74%	331	0.71%	2.18%
ARKADIA	15,802,587.13	0.61%	306	0.66%	2.16%
ARTA	5,644,896.80	0.22%	118	0.25%	2.28%
ATTICA	1,398,516,481.95	53.96%	22,564	48.39%	2.07%
CHALKIDIKI	19,544,049.89	0.75%	451	0.97%	2.35%
CHANIA	38,909,133.84	1.50%	618	1.33%	2.07%
CHIOS	15,711,580.77	0.61%	277	0.59%	2.36%
CORFU	18,767,359.03	0.72%	361	0.77%	2.29%
DODEKANISA	64,008,961.52	2.47%	943	2.02%	2.12%
DRAMA	13,880,612.69	0.54%	395	0.85%	2.29%
EVOIA	33,512,619.90	1.29%	699	1.50%	2.38%
EVKITANIA	1,928,876.63	0.07%	54	0.12%	2.86%
EVROS	20,687,831.24	0.80%	595	1.28%	2.44%
FLORINA	4,116,654.23	0.16%	113	0.24%	2.16%
FOKIDA	4,080,645.21	0.16%	83	0.18%	2.27%
FTHIOTIDA	28,295,495.94	1.09%	596	1.28%	2.24%
GREVENA	5,025,735.80	0.19%	97	0.21%	2.13%
HERAKLION	41,884,615.92	1.62%	662	1.42%	2.07%
ILEIA	19,100,294.96	0.74%	448	0.96%	2.28%
IMATHIA	13,284,665.61	0.51%	319	0.68%	2.43%
IOANNINA	39,596,692.43	1.53%	767	1.65%	2.03%
KARDITSA	13,736,576.84	0.53%	366	0.79%	2.31%
KASTORIA	5,574,007.56	0.22%	119	0.26%	2.38%
KAVALA	19,334,558.63	0.75%	427	0.92%	2.18%
KEFALLONIA	12,707,143.89	0.49%	216	0.46%	2.03%
KILKIS	10,877,857.36	0.42%	274	0.59%	2.37%
KORINTHIA	28,247,016.69	1.09%	464	1.00%	2.02%
KOZANI	20,801,698.26	0.80%	505	1.08%	2.16%
KYKLADES	34,283,203.13	1.32%	438	0.94%	2.09%
LAKONIA	17,505,548.41	0.68%	329	0.71%	2.36%
LARISA	55,398,540.26	2.14%	1,182	2.54%	2.21%
LASITHI	20,130,962.99	0.78%	346	0.74%	1.87%
LEFKADA	4,521,445.33	0.17%	114	0.24%	2.25%
LESBOS	23,378,640.86	0.90%	435	0.93%	2.42%
MAGNESIA	35,872,812.97	1.38%	707	1.52%	2.29%
MESSINIA	26,625,708.19	1.03%	465	1.00%	2.30%
PELLA	14,698,490.15	0.57%	369	0.79%	2.32%
PIERIA	20,057,319.45	0.77%	455	0.98%	2.44%
PREVEZA	15,335,052.10	0.59%	273	0.59%	2.16%
RETHYMNO	23,553,641.31	0.91%	380	0.82%	2.06%
RODOPI	12,860,653.39	0.50%	326	0.70%	2.43%
SAMOS	13,713,003.43	0.53%	206	0.44%	2.09%
SERRES	11,150,539.89	0.43%	298	0.64%	2.58%
THESPROTIA	6,069,222.89	0.23%	130	0.28%	2.28%
THESSALONIKI	179,610,822.40	6.93%	3,731	8.00%	2.23%
TRIKALA	12,826,132.56	0.50%	307	0.66%	2.32%
VOIOTIA	17,839,636.35	0.69%	403	0.86%	2.47%
XANTHI	15,168,822.89	0.59%	496	1.06%	2.42%
ZAKYNTHOS	7,245,549.80	0.28%	131	0.28%	2.20%
TOTAL	2,591,844,087.73	100.0%	46,628	100.0%	2.14%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,591,844,087.73	100.00%	59,295	100.00%	2.14%
	2,591,844,087.73	100.%	59,295	100.%	2.14%

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	1,106,997,617.01	42.71%	27,588	46.53%	1.62%
Euribor 1M Linked	175,747,399.54	6.78%	3,185	5.37%	1.48%
Euribor 3M Linked	758,292,558.70	29.26%	14,423	24.32%	2.56%
Fixed	422,589,231.31	16.30%	8,978	15.14%	2.66%
Hellenic Government Bond	26,731,886.78	1.03%	2,453	4.14%	7.01%
Originator Rate	101,485,394.39	3.92%	2,668	4.50%	2.51%
	2,591,844,087.73	100.%	59,295	100.%	2.14%

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)	59,228	466,461.66	2,588,764,645.90	99.89%	99.88%
31-60 days past due	67	24,922.39	3,079,441.83	0.11%	0.12%
61-90 days past due	0	0.00	0.00	0.00%	0.00%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	59,295	491,384.05	2,591,844,087.73	100.%	100.%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	1,304,548,692.75	50.33%	32,084	54.11%	2.14%
Refinancing loans	51,967,295.88	2.01%	891	1.50%	1.80%
Buy Secondary	556,219,878.67	21.46%	8,011	13.51%	2.02%
Professional use	45,553,477.04	1.76%	678	1.14%	2.41%
Renovating	626,868,523.07	24.19%	17,299	29.17%	2.21%
Other	6,686,220.32	0.26%	332	0.56%	7.38%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	2,162,297,383.24	83.43%	46,489	78.40%	2.19%
Subsidized Loans	429,546,704.49	16.57%	12,806	21.60%	1.88%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,391,185,307.97	53.68%	24,773	53.92%	2.11%
Self Employed	559,387,963.76	21.58%	7,076	15.40%	2.12%
Unemployed	164,050,398.20	6.33%	3,602	7.84%	2.29%
Retired	449,147,028.20	17.33%	9,717	21.15%	2.21%
N/A	28,073,389.59	1.08%	773	1.68%	2.38%
	2,591,844,087.73	100.0%	45,941	100.0%	2.14%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	281,201,374.63	10.85%	5,589	9.43%	2.19%
Retired Employee	40,455,694.05	1.56%	983	1.66%	2.17%
No Employee	2,270,187,019.05	87.59%	52,723	88.92%	2.14%
	2,591,844,087.73	100.0%	59,295	100.0%	2.14%

* 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.