

Covered Bond Programme II



Monthly Investor Report

July 2011

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	BBB-	Ba3	EUR	1,500,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	BBB-	Ba3	EUR	500,000,000.00	ECB + 230bp	24-09-2013
Series 05	XS0638293075	BBB-	Ba3	EUR	1,000,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	BBB-	Ba3	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2011	30-06-2010
Portfolio Cut off Date	31-07-2011	30-06-2010
Original Principal Balance	14.360.546.207,00	4.884.632.703,00
Principal Balance	11.037.415.568,00	3.639.740.247,00
Number of Borrowers	176.961	68.622
Number of Loanparts	240.436	93.060
Number of Properties	182.560	69.543
Average Principal Balance (borrower)	63.125,78	53.040,43
Average Principal Balance (parts)	45.906,03	39.111,76
Coupon: Weighted Average	4,0	3,7
Minimum	0,0	1,7
Maximum	17,0	17,0
Weighted Average Loan to Value	64,49	67,08
Weighted Average Loan to Indexed Value	57,05	48,96
Seasoning (years): Weighted Average	4,51	4,42
Original Maturity (years): Weighted Average	23,26	18,53
Remaining Tenor (years): Weighted Average	18,79	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.800.000.000,00
Negative Carry	222.000.000,00
Outstanding Accrued Interest on Bonds	32.234.722,22
Current Outstanding Balance	11.037.415.567,70
Adjusted Nominal Value Assets *	10.798.999.173,34
Outstanding Accrued Interest on Assets	26.934.657,64
Nominal Value Test Current Value **	83,29 %
<i>Nominal Value Test Maximum Value</i>	83,70 %

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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	10,589,831,951.93	95.95%	237,330	98.71%	4.09%
Swiss Franc	447,583,615.77	4.06%	3,106	1.29%	3.01%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,336,160,732.85	12.10%	32,021	13.32%	4.88%
Standard Amortising	9,701,254,834.85	87.89%	208,415	86.68%	3.93%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

3. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0.00% - 2.5%	303,684,728.73	2.75%	2,307	0.96%	1.95%
2.5% - 2.99%	1,045,972,142.76	9.48%	14,063	5.85%	2.73%
3% - 3.49%	3,115,196,500.49	28.22%	57,858	24.06%	3.16%
3.5% - 3.99%	2,091,347,657.76	18.95%	33,940	14.12%	3.73%
4% - 4.49%	1,173,981,775.42	10.64%	20,455	8.51%	4.23%
4.5% - 4.99%	864,174,662.50	7.83%	18,872	7.85%	4.72%
5% - 5.49%	464,635,808.11	4.21%	10,734	4.46%	5.24%
5.5% - 5.99%	1,187,474,400.50	10.76%	52,972	22.03%	5.60%
6% - 6.49%	97,219,571.19	0.88%	4,344	1.81%	6.24%
6.5% - 6.99%	176,726,730.95	1.60%	5,226	2.17%	6.64%
7% - 7.49%	516,378,937.30	4.68%	19,506	8.11%	7.06%
7.5% - more	622,651.99	0.01%	159	0.07%	13.26%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987	8,059.19	0.00%	2	0.00%	5.15%
1988	19,459.88	0.00%	4	0.00%	3.90%
1989	76,910.09	0.00%	4	0.00%	4.84%
1990	43,717.36	0.00%	7	0.00%	5.15%
1991	26,586.20	0.00%	8	0.00%	5.15%
1992	150,000.42	0.00%	18	0.01%	5.03%
1993	437,248.26	0.00%	37	0.02%	4.70%
1994	190,711.52	0.00%	30	0.01%	4.89%
1995	458,545.04	0.00%	59	0.02%	4.71%
1996	2,768,671.05	0.03%	798	0.33%	5.12%
1997	17,880,434.52	0.16%	4,004	1.67%	5.21%
1998	35,511,443.49	0.32%	4,999	2.08%	4.86%
1999	89,026,292.26	0.81%	8,694	3.62%	5.08%
2000	151,214,003.17	1.37%	10,807	4.49%	4.84%
2001	319,110,205.29	2.89%	17,609	7.32%	4.67%
2002	467,004,165.65	4.23%	21,057	8.76%	4.84%
2003	543,605,669.53	4.93%	20,605	8.57%	4.99%
2004	669,575,290.19	6.07%	16,010	6.66%	4.44%
2005	1,209,596,312.28	10.96%	23,736	9.87%	4.10%
2006	1,314,985,253.79	11.91%	22,509	9.36%	3.76%
2007	1,368,800,367.53	12.40%	21,090	8.77%	3.59%
2008	1,529,745,664.80	13.86%	21,150	8.80%	3.86%
2009	2,214,751,685.70	20.07%	30,834	12.82%	3.87%
2010	1,019,883,569.58	9.24%	14,969	6.23%	3.98%
2011	82,545,300.91	0.75%	1,396	0.58%	4.51%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010			8,832		
2011	1,403,004.06	0.01%	1,054	0.44%	5.16%
2012	22,357,763.56	0.20%	5,458	2.27%	5.19%
2013	49,422,173.81	0.45%	6,927	2.88%	5.00%
2014	89,982,450.57	0.82%	9,001	3.74%	5.05%
2015	142,250,601.49	1.29%	11,043	4.59%	4.89%
2016	256,253,680.92	2.32%	15,965	6.64%	4.86%
2017	363,961,011.27	3.30%	17,329	7.21%	5.03%
2018	322,865,226.70	2.93%	11,206	4.66%	4.71%
2019	379,947,560.49	3.44%	10,190	4.24%	4.41%
2020	476,666,145.05	4.32%	10,878	4.52%	4.16%
2021	486,648,476.48	4.41%	10,380	4.32%	3.90%
2022	431,027,306.52	3.91%	8,893	3.70%	3.58%
2023	426,013,475.57	3.86%	8,150	3.39%	3.67%
2024	607,923,616.93	5.51%	9,984	4.15%	3.58%
2025	535,663,445.28	4.85%	11,551	4.80%	4.13%
2026	282,862,487.83	2.56%	5,813	2.42%	4.61%
2027	372,531,145.65	3.38%	7,205	3.00%	5.14%
2028	307,723,268.69	2.79%	5,410	2.25%	4.64%
2029	394,523,637.61	3.57%	6,371	2.65%	4.21%
2030	305,220,800.92	2.77%	5,059	2.10%	3.95%
2031	205,576,411.17	1.86%	3,227	1.34%	3.65%
2032	216,232,483.62	1.96%	3,316	1.38%	3.72%
2033	229,465,896.66	2.08%	3,424	1.42%	4.04%
2034	378,699,083.48	3.43%	5,339	2.22%	3.84%
2035	431,679,552.68	3.91%	6,516	2.71%	3.66%
2036	293,940,915.19	2.66%	4,149	1.73%	3.50%
2037	269,438,105.34	2.44%	3,469	1.44%	3.54%
2038	314,062,041.21	2.85%	3,426	1.42%	3.80%
2039	405,724,447.15	3.68%	4,821	2.01%	3.79%
2040	212,130,607.38	1.92%	2,847	1.18%	3.99%
2041	154,324,993.59	1.40%	2,002	0.83%	3.80%
2042	118,143,218.44	1.07%	1,544	0.64%	3.65%
2043	120,672,162.54	1.09%	1,456	0.61%	3.96%
2044	149,817,849.12	1.36%	1,761	0.73%	3.87%
2045	142,591,157.73	1.29%	1,740	0.72%	3.67%
2046	200,246,830.72	1.81%	2,409	1.00%	3.45%
2047	211,581,487.61	1.92%	2,486	1.03%	3.63%
2048	198,263,371.55	1.80%	2,272	0.94%	3.92%
2049	257,987,601.40	2.34%	3,103	1.29%	3.95%
2050	171,634,079.10	1.56%	2,112	0.88%	3.90%
2051	95,984,942.37	0.87%	1,114	0.46%	3.77%
2052	242,253.15	0.00%	3	0.00%	4.59%
2053	38,022.43	0.00%	1	0.00%	5.85%
2055	73,884.67	0.00%	2	0.00%	5.60%
2056	3,616,890.00	0.03%	30	0.01%	3.99%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	60,630,602.29	0.55%	1,000	0.42%	4.72%
0.5 - 1.0	226,790,641.29	2.05%	3,712	1.54%	4.07%
1.0 - 1.5	703,186,192.11	6.37%	10,016	4.17%	3.97%
1.5 - 2.0	1,101,582,158.89	9.98%	15,663	6.51%	3.86%
2.0 - 2.5	1,148,303,859.38	10.40%	15,708	6.53%	3.86%
2.5 - 3.0	832,847,088.05	7.55%	11,305	4.70%	4.22%
3.0 - 4.0	1,370,178,290.37	12.41%	19,761	8.22%	3.69%
4.0 - 5.0	1,365,212,246.43	12.37%	22,137	9.21%	3.50%
5.0 - 6.0	1,467,295,386.43	13.29%	26,924	11.20%	3.93%
6.0 - 7.0	755,056,499.90	6.84%	16,048	6.67%	4.29%
7.0 - 8.0	628,901,161.50	5.70%	18,252	7.59%	4.61%
8.0 - 9.0	512,417,766.45	4.64%	20,710	8.61%	4.96%
9.0 - 10.0	387,689,754.13	3.51%	19,627	8.16%	4.82%
more - 10.0	477,323,920.48	4.32%	39,573	16.46%	4.83%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,707,798,521.36	78.89%	193,193	80.35%	3.95%
01-02	412,459,268.95	3.74%	8,720	3.63%	4.55%
02-03	429,486,256.39	3.89%	8,373	3.48%	4.95%
03-04	192,000,560.25	1.74%	4,597	1.91%	5.18%
04-05	60,032,909.24	0.54%	1,975	0.82%	5.24%
05-06	48,827,902.60	0.44%	1,834	0.76%	4.88%
06-07	33,177,757.17	0.30%	1,337	0.56%	4.67%
07-08	78,252,270.20	0.71%	2,149	0.89%	5.49%
08-09	48,509,743.52	0.44%	1,318	0.55%	5.15%
09-10	38,561,321.67	0.35%	1,043	0.43%	4.36%
10-11	39,621,860.79	0.36%	1,121	0.47%	4.34%
11-12	37,586,725.73	0.34%	874	0.36%	4.26%
12-13	58,571,109.16	0.53%	1,344	0.56%	5.02%
13-14	46,542,510.71	0.42%	1,020	0.42%	4.83%
14-15	47,914,350.43	0.43%	978	0.41%	4.01%
15-16	47,049,546.48	0.43%	925	0.38%	4.20%
16-17	40,962,483.76	0.37%	701	0.29%	3.98%
17-18	63,931,213.13	0.58%	1,061	0.44%	4.77%
18-19	49,198,703.72	0.45%	804	0.33%	4.35%
19-20	48,688,319.28	0.44%	778	0.32%	3.50%
20-21	38,063,478.36	0.34%	566	0.24%	3.18%
21-22	35,761,861.48	0.32%	510	0.21%	3.20%
22-23	31,300,558.38	0.28%	447	0.19%	3.17%
23-24	34,351,121.36	0.31%	477	0.20%	3.13%
24-25	60,618,195.64	0.55%	815	0.34%	3.15%
25-26	42,456,113.85	0.38%	525	0.22%	3.15%
26-27	35,193,285.96	0.32%	441	0.18%	3.17%
27-28	27,099,272.86	0.25%	317	0.13%	3.17%
28-29	18,568,733.55	0.17%	222	0.09%	3.13%
29-30	14,229,785.59	0.13%	160	0.07%	3.15%
30 - more	169,436,844.37	1.54%	1,789	0.74%	3.17%
Matured	1,162,981.76	0.01%	22	0.01%	3.31%
	11,037,415,567.70	100.0%	240,435	100.0%	4.05%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,49 %					
less - 40.00%	1,615,811,139.22	14.64%	47,976	26.28%	4.27%
40.01% - 50.00%	1,166,978,430.29	10.59%	23,360	12.80%	4.13%
50.01% - 60.00%	1,378,547,716.61	12.48%	23,622	12.94%	4.03%
60.01% - 70.00%	1,949,719,851.43	17.66%	28,098	15.39%	4.04%
70.01% - 80.00%	2,610,152,629.14	23.69%	33,970	18.61%	3.86%
80.01% - 85.00%	787,353,589.17	7.13%	6,944	3.80%	3.84%
85.01% - 90.00%	653,431,056.11	5.92%	6,060	3.32%	3.78%
90.01% - 95.00%	290,158,354.54	2.62%	3,027	1.66%	4.03%
95.01% - 100.00%	399,043,110.13	3.61%	7,134	3.91%	4.88%
100.01% - 105.00%	72,164,939.85	0.65%	875	0.48%	4.18%
105.01% - 110.00%	49,141,307.99	0.44%	632	0.35%	4.37%
110.01% - 115.00%	38,088,549.16	0.34%	464	0.25%	4.36%
115.01% - 120.00%	24,756,121.98	0.22%	375	0.21%	4.80%
120.01% - 125.00%	557,798.24	0.00%	6	0.00%	3.82%
125.01% - 128.00%	366,535.46	0.00%	5	0.00%	3.82%
128.01% - more	1,144,438.38	0.01%	12	0.01%	3.63%
	11,037,415,567.70	100.0%	182,560	100.0%	4.05%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,05 %					
less - 40.00%	3,037,040,482.82	27.52%	100,602	55.11%	4.40%
40.01% - 50.00%	1,277,235,159.37	11.57%	17,989	9.85%	4.09%
50.01% - 60.00%	1,327,176,615.80	12.02%	15,653	8.57%	3.97%
60.01% - 70.00%	1,578,965,004.82	14.31%	15,940	8.73%	3.92%
70.01% - 80.00%	1,691,650,072.63	15.33%	15,479	8.48%	3.83%
80.01% - 85.00%	676,924,037.11	6.13%	5,745	3.15%	3.77%
85.01% - 90.00%	524,692,320.26	4.75%	4,302	2.36%	3.93%
90.01% - 95.00%	352,192,875.00	3.19%	2,758	1.51%	3.89%
95.01% - 100.00%	227,052,264.27	2.06%	1,718	0.94%	3.82%
100.01% - 105.00%	147,666,685.69	1.34%	1,058	0.58%	3.79%
105.01% - 110.00%	95,575,545.34	0.87%	663	0.36%	3.70%
110.01% - 115.00%	62,370,754.79	0.57%	419	0.23%	3.68%
115.01% - 120.00%	36,659,993.85	0.33%	223	0.12%	3.66%
120.01% - 125.00%	1,005,705.81	0.01%	5	0.00%	2.46%
128.01% - more	1,208,050.14	0.01%	6	0.00%	2.86%
	11,037,415,567.70	100.0%	182,560	100.0%	4.05%

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	757,244,598.30	6.86%	60,579	33.18%	5.15%
25.000,00 - 50.000,00	1,503,988,759.69	13.66%	40,632	22.26%	4.63%
50.000,00 - 75.000,00	1,863,464,413.51	16.94%	30,807	16.88%	4.43%
75.000,00 - 100.000,00	1,744,809,095.00	15.80%	19,993	10.95%	3.91%
100.000,00 - 125.000,00	1,155,585,193.19	10.46%	10,339	5.66%	3.74%
125.000,00 - 150.000,00	1,050,404,022.93	9.55%	7,681	4.21%	3.73%
150.000,00 - 175.000,00	629,112,288.64	5.69%	3,898	2.14%	3.65%
175.000,00 - 200.000,00	540,113,467.42	4.89%	2,887	1.58%	3.70%
200.000,00 - 225.000,00	314,163,475.81	2.84%	1,483	0.81%	3.54%
225.000,00 - 250.000,00	246,165,236.55	2.23%	1,038	0.57%	3.58%
250.000,00 - 275.000,00	179,579,646.52	1.62%	684	0.38%	3.50%
275.000,00 - 300.000,00	175,008,874.89	1.58%	610	0.33%	3.52%
300.000,00 - 325.000,00	118,165,746.39	1.07%	378	0.21%	3.47%
325.000,00 - 350.000,00	113,134,536.56	1.02%	336	0.18%	3.51%
350.000,00 - 375.000,00	71,680,793.22	0.64%	198	0.11%	3.43%
375.000,00 - 400.000,00	68,663,635.19	0.62%	178	0.10%	3.37%
400.000,00 - 425.000,00	48,177,492.53	0.43%	117	0.06%	3.45%
425.000,00 - 450.000,00	47,890,453.52	0.43%	110	0.06%	3.26%
450.000,00 - 475.000,00	47,124,057.58	0.42%	102	0.06%	3.37%
475.000,00 - 500.000,00	40,584,860.45	0.36%	83	0.05%	3.46%
500.000,00 - 600.000,00	105,062,592.82	0.95%	192	0.11%	3.35%
600.000,00 - 700.000,00	60,370,433.53	0.54%	94	0.05%	3.26%
700.000,00 - 800.000,00	29,171,477.94	0.26%	39	0.02%	3.37%
800.000,00 - 900.000,00	28,032,304.34	0.25%	33	0.02%	3.15%
900.000,00 - 1.000.000,00	12,447,808.38	0.11%	13	0.01%	3.35%
1.000.000,00 - 1.250.000,00	30,099,619.85	0.27%	27	0.02%	3.03%
1.250.000,00 - 1.500.000,00	18,305,544.27	0.16%	13	0.01%	2.68%
1.500.000,00 - more	38,865,138.68	0.35%	16	0.01%	3.09%
	11,037,415,567.70	100.0%	182,560	100.0%	4.05%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,074,247,765.63	9.73%	10,026	5.49%	3.85%
Building	61,350,830.50	0.55%	718	0.39%	3.98%
House incl. land plot	9,315,731,992.59	84.40%	166,069	90.97%	4.08%
N/A	34,738,701.21	0.31%	549	0.30%	3.83%
Other real estate	44,620,340.39	0.40%	582	0.32%	3.75%
Professional Use	506,725,937.38	4.59%	4,616	2.53%	3.91%
	11,037,415,567.70	100.0%	182,560	100.0%	4.05%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	333,398,593.11	3.02%	6,229	3.41%	4.08%
AITOLOAKARNANIA	153,635,497.40	1.39%	3,085	1.69%	4.45%
ARGOLIDA	83,285,131.20	0.76%	1,303	0.71%	4.14%
ARKADIA	56,916,028.53	0.52%	959	0.53%	3.96%
ARTA	29,122,307.41	0.26%	728	0.40%	4.17%
ATTICA	5,390,782,569.24	48.84%	79,203	43.39%	3.89%
CHALKIDIKI	94,708,140.41	0.86%	1,866	1.02%	4.45%
CHANIA	160,033,303.76	1.45%	2,198	1.20%	4.05%
CHIOS	51,283,743.81	0.47%	880	0.48%	4.13%
CORFU	88,811,031.51	0.81%	1,363	0.75%	4.08%
DODEKANISA	260,727,063.74	2.36%	3,396	1.86%	4.09%
DRAMA	62,052,947.11	0.56%	1,676	0.92%	4.60%
EVOIA	164,535,692.35	1.49%	2,979	1.63%	4.25%
EVKITANIA	8,025,970.18	0.07%	191	0.11%	4.46%
EVROS	112,322,470.19	1.02%	3,024	1.66%	4.62%
FLORINA	24,532,613.35	0.22%	637	0.35%	4.68%
FOKIDA	21,844,040.58	0.20%	417	0.23%	4.18%
FTHIOTIDA	153,695,225.38	1.39%	3,051	1.67%	4.23%
GREVENA	19,195,660.84	0.17%	405	0.22%	4.10%
HERAKLION	181,769,583.07	1.65%	2,467	1.35%	3.92%
ILEIA	105,101,698.24	0.95%	2,278	1.25%	4.49%
IMATHIA	65,888,719.74	0.60%	1,381	0.76%	4.34%
IOANNINA	153,379,562.70	1.39%	2,562	1.40%	3.81%
KARDITSA	88,107,597.80	0.80%	1,887	1.03%	4.19%
KASTORIA	21,499,855.60	0.20%	464	0.25%	4.32%
KAVALA	88,614,040.08	0.80%	1,913	1.05%	4.28%
KEFALLONIA	60,972,930.90	0.55%	921	0.50%	4.11%
KILKIS	52,691,601.77	0.48%	1,281	0.70%	4.48%
KORINTHIA	151,239,656.11	1.37%	2,390	1.31%	3.93%
KOZANI	73,565,666.43	0.67%	1,613	0.88%	4.14%
KYKLADES	156,139,718.85	1.42%	1,824	1.00%	3.92%
LAKONIA	76,368,195.03	0.69%	1,209	0.66%	4.15%
LARISA	208,352,679.52	1.89%	4,029	2.21%	4.14%
LASITHI	87,885,304.05	0.80%	1,229	0.67%	3.78%
LEFKADA	25,450,561.79	0.23%	451	0.25%	4.26%
LESBOS	103,436,524.17	0.94%	1,658	0.91%	4.17%
MAGNESIA	148,682,133.28	1.35%	2,761	1.51%	4.24%
MESSINIA	119,942,647.06	1.09%	2,162	1.18%	4.09%
PELLA	77,818,749.71	0.71%	1,924	1.05%	4.57%
PIERIA	126,071,928.03	1.14%	2,122	1.16%	4.16%
PREVEZA	64,958,916.16	0.59%	1,142	0.63%	4.03%
RETHYMNO	130,231,646.25	1.18%	2,107	1.15%	3.89%
RODOPI	57,482,940.56	0.52%	1,512	0.83%	4.44%
SAMOS	71,054,008.75	0.64%	907	0.50%	3.98%
SERRES	56,167,509.49	0.51%	1,382	0.76%	4.72%
THESPROTIA	32,332,475.20	0.29%	636	0.35%	4.27%
THESSALONIKI	893,189,264.07	8.09%	16,273	8.91%	4.30%
TRIKALA	65,621,487.59	0.60%	1,400	0.77%	4.45%
VOIOTIA	96,462,304.65	0.87%	1,969	1.08%	4.32%
XANTHI	90,998,323.25	0.82%	2,534	1.39%	4.48%
ZAKYNTHOS	37,029,307.70	0.34%	582	0.32%	3.95%
	11,037,415,567.70	100.0%	182,560	100.0%	4.05%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,037,415,567.70	100.00%	240,436	100.00%	4.05%
	11,037,415,567.70	100.0%	2,404,356	100.0%	4.05%

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	3,682,030,042.59	33.36%	72,495	30.15%	3.24%
Euribor 1M Linked	407,568,325.30	3.69%	5,570	2.32%	2.85%
Euribor 3M Linked	2,604,237,573.99	23.59%	38,508	16.02%	4.00%
Fixed	2,735,523,203.77	24.78%	54,702	22.75%	4.49%
Hellenic Government Bond	507,574,056.96	4.60%	18,779	7.81%	7.04%
Liibor 1M Linked	237,107,220.56	2.15%	1,585	0.66%	2.07%
Originator Rate	863,375,144.53	7.82%	48,797	20.30%	5.55%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

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)		224,899	5,838,138.06	10,215,342,486.54	93.54%	92.55%
31-60 days past due		10,624	5,351,463.57	552,603,678.41	4.42%	5.00%
61-90 days past due		4,913	4,285,942.56	269,469,402.75	2.04%	2.44%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		240,436	15,475,544.19	11,037,415,567.70	100.0%	100.0%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A					
Buy Primary	3,394,857,857.67	30.75%	77,928	32.41%	4.16%
Completion/construction of primary residence	1,811,717,410.64	16.41%	46,090	19.17%	4.18%
Completion/construction of secondary	1,203,027,411.95	10.89%	17,050	7.09%	3.78%
Refinancing loans from other banks	947,377,939.52	8.58%	13,351	5.55%	3.66%
Buy Secondary	499,866,005.22	4.52%	6,751	2.81%	3.83%
Professional use	176,880,320.82	1.60%	2,187	0.91%	4.06%
Land Purchase for Residence Construction	131,953,577.87	1.19%	2,671	1.11%	4.65%
Renovating	2,865,378,553.85	25.96%	73,754	30.68%	4.07%
Other	6,356,490.16	0.05%	654	0.27%	6.80%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Subsidized Loans	2,305,528,296.70	20.88%	52,495	21.83%	3.82%
Non-Subsidized Loans	8,731,887,271.00	79.11%	187,941	78.17%	4.11%
	11,037,415,567.70	100.0%	240,436	100.0%	4.05%

18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	6,007,873,980.36	54.43%	91,633	51.78%	3.98%
Retired	1,119,671,354.84	10.14%	22,365	12.64%	4.00%
Self Employed	2,723,377,468.54	24.67%	37,280	21.07%	3.97%
Unemployed	704,212,120.14	6.38%	12,842	7.26%	4.39%
N/A	482,280,643.82	4.36%	12,851	7.26%	4.87%
	11,037,415,567.70	100.0%	176,971	100.0%	4.05%

19.Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Current Employee	427,377,559.53	3.87%	5,201	2.94%	3.14%
Retired Employee	119,389,213.64	1.08%	1,489	0.84%	3.14%
No Employee	10,490,648,794.53	95.04%	170,281	96.22%	4.09%
	11,037,415,567.70	100.0%	176,971	100.0%	4.05%

* 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.