

Covered Bond Programme II



Monthly Investor Report

July 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	Caa2	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B-	Caa2	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B-	Caa2	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	B-	Caa2	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2012	30-06-2010
Portfolio Cut off Date	31-07-2012	30-06-2010
Original Principal Balance	13.605.815.950,00	4.884.632.703,00
Principal Balance	9.959.167.975,00	3.639.740.247,00
Number of Borrowers	165.746	68.622
Number of Loanparts	227.732	93.060
Number of Properties	170.233	69.543
Average Principal Balance (borrower)	60.086,93	53.040,43
Average Principal Balance (parts)	43.731,97	39.111,76
Coupon: Weighted Average	3,4	3,7
Minimum	0,0	1,7
Maximum	13,8	17,0
Weighted Average Loan to Value	64,98	67,08
Weighted Average Loan to Indexed Value	59,05	48,96
Seasoning (years): Weighted Average	5,29	4,42
Original Maturity (years): Weighted Average	24,69	18,53
Remaining Tenor (years): Weighted Average	19,44	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	166.000.000,00
Outstanding Accrued Interest on Bonds	25.185.000,00
Current Outstanding Balance	9.959.167.975,19
Adjusted Nominal Value Assets *	9.662.523.909,17
Outstanding Accrued Interest on Assets	22.435.040,09
Cash Collateral	547.000.000,00
Nominal Value Test Current Value **	83,70 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	9,591,109,320.23	96.30%	224,932	98.77%	3.42%
Swiss Franc	368,058,654.96	3.70%	2,800	1.23%	2.40%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,367,040,485.17	13.73%	37,214	16.34%	4.40%
Standard Amortising	8,592,127,490.02	86.27%	190,518	83.66%	3.23%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

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%	2,787,751,135.54	27.99%	42,959	18.86%	2.08%
2.5% - 2.99%	1,853,667,287.93	18.61%	40,390	17.74%	2.79%
3% - 3.49%	2,351,273,964.92	23.61%	42,641	18.72%	3.18%
3.5% - 3.99%	701,228,831.73	7.04%	14,055	6.17%	3.68%
4% - 4.49%	214,057,316.65	2.15%	2,781	1.22%	4.20%
4.5% - 4.99%	222,940,861.26	2.24%	5,016	2.20%	4.72%
5% - 5.49%	812,966,381.68	8.16%	34,927	15.34%	5.12%
5.5% - 5.99%	348,452,318.28	3.50%	18,019	7.91%	5.70%
6% - 6.49%	48,109,588.46	0.48%	2,390	1.05%	6.26%
6.5% - 6.99%	124,997,609.29	1.26%	4,341	1.91%	6.64%
7% - 7.49%	493,329,567.90	4.95%	20,138	8.84%	7.06%
7.5% - more	393,111.55	0.00%	75	0.03%	9.17%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

4. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
1987	1,360.16	0.00%	1	0.00%	5.15%	
1988	11,892.21	0.00%	4	0.00%	3.49%	
1989	59,961.74	0.00%	5	0.00%	4.49%	
1990	33,490.66	0.00%	7	0.00%	5.15%	
1991	21,983.73	0.00%	8	0.00%	5.15%	
1992	120,155.45	0.00%	16	0.01%	5.01%	
1993	395,787.99	0.00%	34	0.01%	4.58%	
1994	566,913.10	0.01%	50	0.02%	3.32%	
1995	1,054,227.48	0.01%	86	0.04%	3.39%	
1996	2,948,129.86	0.03%	204	0.09%	3.78%	
1997	5,809,251.09	0.06%	2,069	0.91%	4.04%	
1998	19,503,622.47	0.20%	4,553	2.00%	4.21%	
1999	62,692,471.27	0.63%	8,058	3.54%	4.53%	
2000	118,048,359.86	1.19%	10,192	4.48%	4.30%	
2001	259,396,342.60	2.60%	16,252	7.14%	4.00%	
2002	392,896,777.19	3.95%	19,583	8.60%	4.19%	
2003	476,707,949.59	4.79%	20,152	8.85%	4.46%	
2004	584,070,317.65	5.86%	15,055	6.61%	3.84%	
2005	1,052,422,905.79	10.57%	21,961	9.64%	3.49%	
2006	1,151,708,226.09	11.56%	20,637	9.06%	3.11%	
2007	1,197,641,495.43	12.03%	19,476	8.55%	2.77%	
2008	1,349,737,714.71	13.55%	19,725	8.66%	3.10%	
2009	1,865,614,520.68	18.73%	27,148	11.92%	3.18%	
2010	1,100,869,121.54	11.05%	17,010	7.47%	3.45%	
2011	309,027,264.69	3.10%	5,281	2.32%	3.99%	
2012	7,807,732.16	0.08%	165	0.07%	3.65%	
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%	

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2012	2,540,292.63	0.03%	2,307	1.01%	4.69%
2013	21,099,536.05	0.21%	5,948	2.61%	4.61%
2014	52,353,856.54	0.53%	7,832	3.44%	4.65%
2015	95,502,636.82	0.96%	9,802	4.30%	4.53%
2016	182,402,999.67	1.83%	14,148	6.21%	4.42%
2017	277,282,029.46	2.78%	15,960	7.01%	4.62%
2018	240,083,733.38	2.41%	9,890	4.34%	4.19%
2019	292,852,594.85	2.94%	8,997	3.95%	3.77%
2020	380,123,352.05	3.82%	9,737	4.28%	3.49%
2021	394,034,674.12	3.96%	9,753	4.28%	3.25%
2022	354,565,364.55	3.56%	8,324	3.66%	2.86%
2023	343,018,633.34	3.44%	7,203	3.16%	3.01%
2024	476,128,675.56	4.78%	8,486	3.73%	2.87%
2025	468,627,274.50	4.71%	11,221	4.93%	3.68%
2026	270,302,922.26	2.71%	6,301	2.77%	4.27%
2027	344,904,581.70	3.46%	7,539	3.31%	4.77%
2028	255,149,896.93	2.56%	4,861	2.13%	4.14%
2029	315,837,212.85	3.17%	5,499	2.41%	3.61%
2030	255,175,498.35	2.56%	4,564	2.00%	3.34%
2031	199,359,096.34	2.00%	3,645	1.60%	3.12%
2032	198,771,595.54	2.00%	3,630	1.59%	2.94%
2033	195,620,851.59	1.96%	3,137	1.38%	3.30%
2034	305,171,072.68	3.06%	4,628	2.03%	3.18%
2035	369,873,063.81	3.71%	5,787	2.54%	2.96%
2036	271,990,913.37	2.73%	4,228	1.86%	2.88%
2037	265,506,057.69	2.67%	3,803	1.67%	2.75%
2038	272,525,398.22	2.74%	3,240	1.42%	3.07%
2039	326,100,072.81	3.27%	4,175	1.83%	3.21%
2040	205,071,650.10	2.06%	2,874	1.26%	3.37%
2041	193,281,286.16	1.94%	2,711	1.19%	3.21%
2042	170,104,371.74	1.71%	2,507	1.10%	2.95%
2043	127,276,917.24	1.28%	1,632	0.72%	3.12%
2044	147,479,256.35	1.48%	1,874	0.82%	3.12%
2045	149,585,920.66	1.50%	1,940	0.85%	3.02%
2046	203,332,727.13	2.04%	2,587	1.14%	2.79%
2047	233,272,102.42	2.34%	2,959	1.30%	2.83%
2048	204,938,634.08	2.06%	2,454	1.08%	3.09%
2049	245,756,943.57	2.47%	3,012	1.32%	3.20%
2050	157,381,206.44	1.58%	2,063	0.91%	3.34%
2051	133,749,635.63	1.34%	1,956	0.86%	3.24%
2052	105,005,999.93	1.05%	1,313	0.58%	3.12%
2053	28,852,218.87	0.29%	347	0.15%	3.16%
2054	38,672,246.07	0.39%	451	0.20%	3.10%
2055	43,119,699.56	0.43%	573	0.25%	3.28%
2056	49,052,517.33	0.49%	575	0.25%	3.40%
2057	96,330,754.25	0.97%	1,259	0.55%	2.86%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	1,275,224.57	0.01%	13	0.01%	3.56%
0.5 - 1.0	77,851,387.10	0.78%	1,450	0.64%	3.88%
1.0 - 1.5	207,905,500.49	2.09%	3,487	1.53%	4.01%
1.5 - 2.0	331,984,443.40	3.33%	5,466	2.40%	3.86%
2.0 - 2.5	702,752,624.40	7.06%	10,567	4.64%	3.33%
2.5 - 3.0	924,006,820.43	9.28%	13,727	6.03%	3.15%
3.0 - 4.0	1,675,593,512.80	16.82%	23,992	10.54%	3.29%
4.0 - 5.0	1,230,752,306.07	12.36%	18,847	8.28%	2.78%
5.0 - 6.0	1,189,431,208.66	11.94%	20,082	8.82%	2.90%
6.0 - 7.0	1,289,247,280.85	12.95%	24,996	10.98%	3.31%
7.0 - 8.0	656,783,830.80	6.59%	14,973	6.57%	3.67%
8.0 - 9.0	551,296,737.77	5.54%	17,495	7.68%	4.03%
9.0 - 10.0	440,386,919.92	4.42%	19,965	8.77%	4.36%
more - 10.0	679,900,177.93	6.83%	52,672	23.13%	4.19%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,081,732,498.46	81.15%	189,533	83.23%	3.25%
01-02	379,302,887.45	3.81%	7,979	3.50%	4.34%
02-03	206,097,506.56	2.07%	5,234	2.30%	4.19%
03-04	54,947,840.81	0.55%	1,879	0.83%	4.76%
04-05	44,562,973.23	0.45%	1,744	0.77%	4.95%
05-06	28,287,595.89	0.28%	1,219	0.54%	4.74%
06-07	59,491,603.58	0.60%	1,829	0.80%	5.45%
07-08	37,024,720.73	0.37%	1,127	0.49%	5.16%
08-09	31,585,960.24	0.32%	934	0.41%	4.45%
09-10	40,883,883.13	0.41%	1,020	0.45%	3.96%
10-11	28,640,281.61	0.29%	727	0.32%	4.28%
11-12	45,245,795.96	0.45%	1,099	0.48%	5.04%
12-13	36,168,409.45	0.36%	844	0.37%	4.84%
13-14	39,433,622.20	0.40%	857	0.38%	4.02%
14-15	43,751,193.92	0.44%	926	0.41%	4.15%
15-16	30,035,618.82	0.30%	564	0.25%	3.91%
16-17	49,960,105.85	0.50%	860	0.38%	4.56%
17-18	39,742,154.78	0.40%	682	0.30%	4.11%
18-19	40,891,395.11	0.41%	696	0.31%	3.57%
19-20	35,265,514.74	0.35%	553	0.24%	3.28%
20-21	29,856,920.49	0.30%	452	0.20%	3.13%
21-22	30,517,855.11	0.31%	461	0.20%	3.13%
22-23	32,145,878.92	0.32%	462	0.20%	3.12%
23-24	57,552,314.80	0.58%	777	0.34%	3.13%
24-25	39,685,972.80	0.40%	497	0.22%	3.12%
25-26	35,417,410.01	0.36%	459	0.20%	3.13%
26-27	33,570,036.69	0.34%	414	0.18%	3.13%
27-28	27,225,550.21	0.27%	310	0.14%	3.12%
28-29	21,112,056.09	0.21%	263	0.12%	3.12%
29-30	24,418,652.11	0.25%	295	0.13%	3.12%
30 - more	273,526,735.86	2.75%	3,022	1.33%	3.12%
Matured	1,087,029.58	0.01%	14	0.01%	3.04%
	9,959,167,975.19	100.%	227,732	100.%	3.39%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,98 %					
less - 40.00%	1,476,129,266.76	14.82%	45,290	26.61%	3.63%
40.01% - 50.00%	1,048,110,980.12	10.52%	21,661	12.72%	3.47%
50.01% - 60.00%	1,221,532,939.29	12.26%	21,724	12.76%	3.37%
60.01% - 70.00%	1,688,792,995.24	16.95%	25,400	14.92%	3.37%
70.01% - 80.00%	2,282,592,061.06	22.91%	30,908	18.16%	3.17%
80.01% - 85.00%	739,915,441.89	7.42%	6,622	3.89%	3.11%
85.01% - 90.00%	644,215,991.97	6.46%	5,939	3.49%	3.00%
90.01% - 95.00%	276,692,710.89	2.77%	2,880	1.69%	3.39%
95.01% - 100.00%	372,211,446.89	3.73%	6,773	3.98%	4.47%
100.01% - 105.00%	58,221,231.35	0.58%	732	0.43%	3.74%
105.01% - 110.00%	39,855,937.36	0.40%	510	0.30%	3.88%
110.01% - 115.00%	25,054,756.22	0.25%	344	0.20%	4.10%
115.01% - 120.00%	21,056,899.88	0.21%	313	0.18%	4.34%
120.01% - 125.00%	12,322,097.25	0.12%	199	0.12%	4.22%
125.01% - 128.00%	6,101,635.06	0.06%	114	0.07%	4.73%
128.01% - more	46,361,583.96	0.46%	824	0.48%	4.47%
	9,959,167,975.19	99.9%	170,233	100.0%	3.39%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,77 %					
less - 40.00%	2,654,854,373.24	26.66%	93,659	55.02%	3.76%
40.01% - 50.00%	1,116,834,131.40	11.21%	16,200	9.52%	3.40%
50.01% - 60.00%	1,170,079,448.23	11.75%	14,172	8.33%	3.29%
60.01% - 70.00%	1,318,982,379.25	13.24%	14,075	8.27%	3.27%
70.01% - 80.00%	1,428,462,119.17	14.34%	13,510	7.94%	3.15%
80.01% - 85.00%	577,231,167.12	5.80%	5,171	3.04%	3.17%
85.01% - 90.00%	491,035,224.36	4.93%	4,260	2.50%	3.33%
90.01% - 95.00%	388,374,964.55	3.90%	3,098	1.82%	3.23%
95.01% - 100.00%	270,703,198.87	2.72%	2,047	1.20%	3.13%
100.01% - 105.00%	209,760,375.01	2.11%	1,675	0.98%	3.20%
105.01% - 110.00%	163,091,618.50	1.64%	1,165	0.68%	3.09%
110.01% - 115.00%	103,275,730.93	1.04%	751	0.44%	3.22%
115.01% - 120.00%	66,213,748.02	0.67%	448	0.26%	3.08%
120.01% - 125.00%	123,366.83	0.00%	1	0.00%	3.12%
125.01% - 128.00%	146,129.71	0.00%	1	0.00%	3.12%
	9,959,167,975.19	100.0%	170,233	100.0%	3.39%

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	708,821,533.93	7.11%	59,276	34.82%	4.65%
25.000,00 - 50.000,00	1,454,136,671.49	14.60%	38,866	22.83%	4.10%
50.000,00 - 75.000,00	1,665,221,272.13	16.72%	27,510	16.16%	3.68%
75.000,00 - 100.000,00	1,495,974,899.00	15.02%	17,212	10.11%	3.19%
100.000,00 - 125.000,00	1,066,355,657.80	10.70%	9,545	5.61%	3.02%
125.000,00 - 150.000,00	882,177,731.22	8.85%	6,458	3.79%	3.01%
150.000,00 - 175.000,00	575,199,664.90	5.77%	3,562	2.09%	2.96%
175.000,00 - 200.000,00	465,795,957.18	4.67%	2,497	1.47%	2.96%
200.000,00 - 225.000,00	280,469,322.16	2.81%	1,325	0.78%	2.90%
225.000,00 - 250.000,00	231,331,284.75	2.32%	978	0.58%	2.96%
250.000,00 - 275.000,00	181,011,880.18	1.81%	692	0.41%	2.81%
275.000,00 - 300.000,00	153,562,078.31	1.54%	536	0.32%	2.85%
300.000,00 - 325.000,00	114,230,263.87	1.14%	366	0.22%	2.77%
325.000,00 - 350.000,00	100,450,897.96	1.00%	299	0.18%	2.83%
350.000,00 - 375.000,00	73,752,225.32	0.74%	204	0.12%	2.76%
375.000,00 - 400.000,00	57,242,299.63	0.57%	148	0.09%	2.86%
400.000,00 - 425.000,00	50,177,793.74	0.50%	122	0.07%	2.66%
425.000,00 - 450.000,00	41,858,337.17	0.42%	96	0.06%	2.78%
450.000,00 - 475.000,00	37,017,220.60	0.37%	80	0.05%	2.85%
475.000,00 - 500.000,00	31,609,420.22	0.31%	65	0.04%	2.72%
500.000,00 - 600.000,00	102,292,250.12	1.02%	187	0.11%	2.71%
600.000,00 - 700.000,00	51,032,135.19	0.51%	80	0.05%	2.64%
700.000,00 - 800.000,00	29,877,877.92	0.30%	40	0.02%	2.64%
800.000,00 - 900.000,00	22,764,210.29	0.22%	27	0.02%	2.58%
900.000,00 - 1.000.000,00	17,331,615.13	0.17%	18	0.01%	2.68%
1.000.000,00 - 1.250.000,00	19,818,059.28	0.19%	18	0.01%	2.56%
1.250.000,00 - 1.500.000,00	15,312,151.96	0.15%	11	0.01%	2.29%
1.500.000,00 - more	34,343,263.74	0.34%	15	0.01%	2.36%
	9,959,167,975.19	99.9%	170,233	100.%	3.39%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,043,939,752.64	10.48%	10,259	6.03%	3.24%
Building	29,017,155.74	0.29%	317	0.19%	3.26%
House incl. land plot	8,323,555,575.53	83.57%	153,701	90.29%	3.42%
N/A	29,402,822.33	0.29%	488	0.29%	3.22%
Other real estate	68,533,112.60	0.68%	986	0.58%	3.19%
Professional Use	464,719,556.35	4.66%	4,482	2.63%	3.16%
	9,959,167,975.19	100.%	170,233	100.%	3.39%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	294,957,602.28	2.96%	5,671	3.33%	3.41%
AITOLOAKARNANIA	138,645,367.67	1.39%	2,899	1.70%	3.82%
ARGOLIDA	76,960,993.25	0.77%	1,229	0.72%	3.40%
ARKADIA	50,800,196.24	0.51%	905	0.53%	3.28%
ARTA	26,880,007.69	0.27%	677	0.40%	3.43%
ATTICA	4,886,548,119.46	49.07%	73,151	42.97%	3.22%
CHALKIDIKI	85,016,351.95	0.85%	1,812	1.06%	3.90%
CHANIA	136,770,900.57	1.37%	1,999	1.17%	3.38%
CHIOS	47,587,019.00	0.48%	841	0.49%	3.52%
CORFU	80,373,347.21	0.81%	1,306	0.77%	3.39%
DODEKANISA	236,852,959.25	2.38%	3,235	1.90%	3.39%
DRAMA	55,798,844.62	0.56%	1,617	0.95%	4.01%
EVOIA	149,631,326.28	1.50%	2,829	1.66%	3.57%
EVKITANIA	7,886,919.01	0.08%	197	0.12%	3.80%
EVROS	102,848,994.19	1.03%	2,842	1.67%	4.04%
FLORINA	22,585,898.19	0.23%	600	0.35%	4.15%
FOKIDA	20,264,886.81	0.20%	395	0.23%	3.65%
FTHIOTIDA	138,643,345.57	1.39%	2,849	1.67%	3.60%
GREVENA	17,137,792.89	0.17%	379	0.22%	3.50%
HERAKLION	159,803,076.95	1.61%	2,259	1.33%	3.17%
ILEIA	96,148,648.43	0.97%	2,134	1.25%	3.86%
IMATHIA	58,687,010.44	0.59%	1,273	0.75%	3.76%
IOANNINA	138,365,851.18	1.39%	2,400	1.41%	3.05%
KARDITSA	75,093,579.16	0.75%	1,738	1.02%	3.43%
KASTORIA	20,972,823.41	0.21%	455	0.27%	3.44%
KAVALA	78,156,028.45	0.79%	1,814	1.07%	3.63%
KEFALLONIA	54,550,573.51	0.55%	857	0.50%	3.34%
KILKIS	45,366,232.48	0.46%	1,183	0.70%	3.90%
KORINTHIA	136,567,938.66	1.37%	2,204	1.30%	3.20%
KOZANI	65,636,548.73	0.66%	1,527	0.90%	3.49%
KYKLADES	146,211,089.16	1.47%	1,717	1.01%	3.23%
LAKONIA	72,889,701.62	0.73%	1,176	0.69%	3.43%
LARISA	187,815,977.71	1.89%	3,801	2.23%	3.44%
LASITHI	79,246,380.59	0.80%	1,153	0.68%	3.09%
LEFKADA	23,641,571.55	0.24%	426	0.25%	3.52%
LESBOS	95,610,714.63	0.96%	1,579	0.93%	3.50%
MAGNESIA	137,145,290.47	1.38%	2,625	1.54%	3.58%
MESSINIA	105,111,610.74	1.06%	2,011	1.18%	3.41%
PELLA	67,608,233.53	0.68%	1,807	1.06%	4.05%
PIERIA	109,049,138.89	1.10%	1,956	1.15%	3.53%
PREVEZA	59,784,642.28	0.60%	1,055	0.62%	3.28%
RETHYMNO	111,299,425.97	1.12%	1,887	1.11%	3.21%
RODOPI	52,858,763.42	0.53%	1,420	0.83%	3.80%
SAMOS	64,609,620.65	0.65%	862	0.51%	3.19%
SERRES	49,239,494.05	0.49%	1,313	0.77%	4.26%
THESPROTIA	29,294,022.35	0.29%	584	0.34%	3.50%
THESSALONIKI	804,471,489.79	8.08%	15,533	9.13%	3.78%
TRIKALA	57,626,021.97	0.58%	1,291	0.76%	3.86%
VOIOTIA	84,599,330.49	0.85%	1,838	1.08%	3.69%
XANTHI	81,410,961.58	0.82%	2,368	1.39%	3.91%
ZAKYNTHOS	34,105,310.22	0.34%	554	0.33%	3.19%
	9,959,167,975.19	100.0%	170,233	100.0%	3.39%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	9,959,167,975.19	100.00%	227,732	100.00%	3.39%
	9,959,167,975.19	100.%	227,732	100.%	3.39%

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	3,327,886,144.85	33.42%	71,419	31.36%	2.48%
Euribor 1M Linked	407,871,473.88	4.10%	5,813	2.55%	2.25%
Euribor 3M Linked	2,867,983,868.44	28.80%	48,642	21.36%	3.31%
Fixed	1,975,945,750.05	19.84%	40,676	17.86%	4.05%
Hellenic Government Bond	490,251,332.19	4.92%	19,677	8.64%	7.04%
Liibor 1M Linked	283,183,011.38	2.84%	2,103	0.92%	1.87%
Originator Rate	606,046,394.40	6.09%	39,402	17.30%	5.13%
	9,959,167,975.19	100.%	227,732	100.%	3.39%

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)	209,457	7,258,821.69	9,031,071,356.04	91.98%	90.68%
31-60 days past due	12,728	5,931,180.95	641,905,240.25	5.59%	6.44%
61-90 days past due	5,547	4,202,979.64	286,191,378.90	2.44%	2.87%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	227,732	17,392,982.28	9,959,167,975.19	100.%	100.%

16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	2,926,439,142.13	29.38%	70,307	30.87%	3.54%
Completion/construction of primary residence	1,495,398,458.90	15.01%	41,362	18.16%	3.51%
Completion/construction of secondary residence	1,044,901,945.64	10.49%	15,548	6.83%	3.05%
Refinancing loans from other banks	1,393,193,063.87	13.98%	24,544	10.78%	3.14%
Buy Secondary	445,341,240.03	4.47%	6,321	2.78%	3.20%
Professional use	147,714,535.46	1.48%	1,991	0.87%	3.34%
Land Purchase For Residence Construction	113,579,971.62	1.14%	2,414	1.06%	4.16%
Renovating	2,387,557,503.89	23.97%	64,614	28.37%	3.41%
Other	5,042,113.65	0.05%	631	0.28%	6.79%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	8,124,774,675.77	81.58%	182,933	80.33%	3.46%
Subsidized Loans	1,834,393,299.42	18.41%	44,799	19.67%	3.07%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,225,953,738.05	52.47%	87,201	52.61%	3.33%
Self Employed	2,424,718,384.29	24.34%	29,095	17.55%	3.27%
Unemployed	809,314,710.01	8.12%	15,171	9.15%	3.56%
Retired	1,138,021,597.42	11.42%	23,872	14.40%	3.46%
N/A	361,159,545.42	3.62%	10,407	6.28%	4.41%
	9,959,167,975.19	100.0%	165,746	100.0%	3.39%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	819,352,350.01	8.22%	13,630	5.99%	3.12%
Retired Employee	106,505,909.82	1.06%	2,129	0.93%	3.12%
No Employee	9,033,309,715.36	90.70%	211,973	93.08%	3.41%
	9,959,167,975.19	100.0%	227,732	100.0%	3.39%

* 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.