

Covered Bond Programme II



Monthly Investor Report

July 2015

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	31-07-2015	30-06-2010
Portfolio Cut off Date	31-07-2015	30-06-2010
Original Principal Balance	8.857.640.220,00	4.884.632.703,00
Principal Balance	5.898.467.129,00	3.639.740.247,00
Number of Borrowers	94.514	68.622
Number of Loanparts	129.581	93.060
Number of Properties	96.528	69.543
Average Principal Balance (borrower)	62.408,40	53.040,43
Average Principal Balance (parts)	45.519,54	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	65,58	67,08
Weighted Average Loan to Indexed Value	75,39	48,96
Seasoning (years): Weighted Average	7,67	4,42
Original Maturity (years): Weighted Average	27,21	18,53
Remaining Tenor (years): Weighted Average	19,57	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	4.000.000.000,00
Negative Carry	89.250.000,00
Outstanding Accrued Interest on Bonds	9.500.777,78
Current Outstanding Balance	5.898.467.128,92
Adjusted Nominal Value Assets *	5.303.825.453,38
Outstanding Accrued Interest on Assets	10.711.653,02
Nominal Value Test Current Value **	76,73 %
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	5,756,225,369.97	97.59%	128,453	99.13%	2.44%
Swiss Franc	142,241,758.95	2.41%	1,128	0.87%	1.75%
	5,898,467,128.92	100.%	129,581	100.%	2.42%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	976,142,426.44	16.55%	27,234	21.02%	3.72%
Standard Amortising	4,922,324,702.48	83.45%	102,347	78.98%	2.16%
	5,898,467,128.92	100.%	129,581	100.%	2.42%

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%	4,454,785,208.42	75.52%	89,476	69.05%	1.84%
2.5% - 2.99%	551,344,995.86	9.35%	11,022	8.51%	2.75%
3% - 3.49%	276,025,886.35	4.68%	5,470	4.22%	3.22%
3.5% - 3.99%	89,663,766.36	1.52%	1,474	1.14%	3.71%
4% - 4.49%	33,879,263.18	0.57%	638	0.49%	4.23%
4.5% - 4.99%	51,118,162.22	0.87%	2,788	2.15%	4.75%
5% - 5.49%	39,217,211.72	0.66%	1,102	0.85%	5.20%
5.5% - 5.99%	67,594,677.31	1.15%	1,785	1.38%	5.71%
6% - 6.49%	9,175,208.89	0.16%	241	0.19%	6.19%
6.5% - 6.99%	21,618,209.12	0.37%	1,357	1.05%	6.69%
7% - 7.49%	294,379,180.08	4.99%	13,949	10.76%	7.05%
7.5% - more	9,665,359.41	0.16%	279	0.22%	8.62%
	5,898,467,128.92	100.%	129,581	100.%	2.42%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	7,253.28	0.00%	4	0.00%	2.00%
1988	12,870.32	0.00%	5	0.00%	2.00%
1989	29,923.77	0.00%	10	0.01%	2.00%
1990	61,067.63	0.00%	14	0.01%	2.00%
1991	34,696.73	0.00%	16	0.01%	2.61%
1992	72,863.82	0.00%	16	0.01%	4.04%
1993	189,887.71	0.00%	18	0.01%	4.31%
1994	11,373.06	0.00%	5	0.00%	4.06%
1995	67,254.96	0.00%	21	0.02%	3.52%
1996	445,294.89	0.01%	53	0.04%	2.73%
1997	641,086.66	0.01%	95	0.07%	2.36%
1998	1,117,397.97	0.02%	191	0.15%	2.30%
1999	5,073,794.06	0.09%	571	0.44%	2.29%
2000	16,119,194.34	0.27%	2,329	1.80%	2.34%
2001	52,307,649.25	0.89%	5,727	4.42%	2.52%
2002	113,330,215.81	1.92%	8,235	6.36%	2.97%
2003	207,000,296.42	3.51%	10,268	7.93%	3.53%
2004	322,512,736.46	5.47%	9,054	6.99%	3.02%
2005	679,063,893.84	11.51%	15,585	12.03%	2.70%
2006	768,948,173.00	13.04%	15,347	11.85%	2.33%
2007	867,555,793.24	14.71%	15,630	12.06%	1.81%
2008	807,780,414.26	13.69%	13,312	10.28%	1.95%
2009	968,641,438.62	16.42%	15,118	11.67%	2.34%
2010	574,969,619.03	9.75%	9,127	7.05%	2.63%
2011	175,826,743.41	2.98%	2,970	2.29%	3.17%
2012	119,531,356.11	2.03%	1,979	1.53%	2.78%
2013	133,243,297.97	2.26%	2,320	1.79%	2.63%
2014	63,128,238.64	1.07%	1,150	0.89%	3.01%
2015	20,743,303.66	0.35%	411	0.29%	3.07%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	1,605,343.35	0.03%	1,588	1.23%	3.49%
2016	16,390,780.03	0.28%	4,347	3.35%	3.74%
2017	49,391,721.72	0.84%	6,235	4.81%	4.31%
2018	51,990,005.70	0.88%	4,073	3.14%	2.96%
2019	64,812,749.41	1.10%	3,598	2.78%	2.45%
2020	108,957,217.19	1.85%	4,441	3.43%	2.33%
2021	133,771,594.62	2.27%	4,733	3.65%	2.42%
2022	144,022,933.34	2.44%	4,722	3.64%	1.96%
2023	149,174,038.45	2.53%	4,461	3.44%	1.97%
2024	175,832,263.50	2.98%	4,259	3.29%	1.96%
2025	222,001,402.40	3.76%	6,995	5.40%	3.19%
2026	166,306,555.17	2.82%	4,326	3.34%	3.88%
2027	254,825,556.42	4.32%	6,443	4.97%	4.10%
2028	196,616,881.67	3.33%	4,611	3.56%	3.11%
2029	209,247,477.25	3.55%	4,389	3.39%	2.70%
2030	199,949,642.51	3.39%	4,011	3.10%	2.48%
2031	147,026,606.64	2.49%	2,773	2.14%	2.24%
2032	158,107,588.73	2.68%	2,992	2.31%	1.98%
2033	165,963,400.49	2.81%	3,086	2.38%	2.12%
2034	224,150,495.38	3.80%	3,750	2.89%	2.26%
2035	281,737,599.77	4.78%	4,777	3.69%	2.09%
2036	206,805,161.07	3.51%	3,277	2.53%	2.01%
2037	206,595,960.54	3.50%	3,260	2.52%	1.74%
2038	191,273,481.41	3.24%	2,783	2.15%	1.95%
2039	205,058,407.37	3.48%	2,891	2.23%	2.37%
2040	150,991,646.72	2.56%	2,232	1.72%	2.47%
2041	131,506,507.61	2.23%	1,846	1.42%	2.33%
2042	126,083,913.81	2.14%	1,878	1.45%	2.05%
2043	130,200,745.39	2.21%	1,896	1.46%	2.19%
2044	118,067,224.19	2.00%	1,622	1.25%	2.35%
2045	116,939,982.76	1.98%	1,542	1.19%	2.25%
2046	144,034,799.44	2.44%	1,952	1.51%	1.91%
2047	175,281,930.40	2.97%	2,327	1.80%	1.73%
2048	155,839,878.71	2.64%	2,028	1.57%	1.99%
2049	152,276,898.62	2.58%	2,039	1.57%	2.32%
2050	125,250,269.90	2.12%	1,685	1.30%	2.48%
2051	59,532,020.12	1.01%	839	0.65%	2.36%
2052	59,108,806.08	1.00%	823	0.64%	2.31%
2053	77,542,430.00	1.31%	966	0.75%	2.41%
2054	66,173,090.99	1.12%	807	0.62%	2.43%
2055	45,733,748.76	0.78%	553	0.43%	2.58%
2056	24,038,093.94	0.41%	298	0.23%	2.54%
2057	42,257,303.66	0.72%	557	0.43%	2.43%
2058	40,937,982.37	0.69%	559	0.43%	2.47%
2059	16,003,194.76	0.27%	191	0.15%	2.62%
2060	9,051,796.56	0.15%	120	0.09%	2.63%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	14,994,646.84	0.25%	275	0.21%	2.95%
0.5 - 1.0	31,272,323.71	0.53%	562	0.43%	3.40%
1.0 - 1.5	34,974,695.09	0.59%	642	0.50%	2.75%
1.5 - 2.0	37,446,534.39	0.63%	644	0.50%	2.54%
2.0 - 2.5	87,359,338.50	1.48%	1,544	1.19%	2.65%
2.5 - 3.0	58,271,272.51	0.99%	1,007	0.78%	2.71%
3.0 - 4.0	137,276,142.56	2.33%	2,202	1.70%	2.88%
4.0 - 5.0	256,802,240.34	4.35%	4,291	3.31%	3.17%
5.0 - 6.0	887,478,937.69	15.05%	14,013	10.81%	2.43%
6.0 - 7.0	858,150,645.90	14.55%	13,396	10.34%	2.22%
7.0 - 8.0	821,860,940.44	13.93%	14,280	11.02%	1.82%
8.0 - 9.0	869,035,360.68	14.73%	16,086	12.41%	1.98%
9.0 - 10.0	833,399,480.89	14.13%	18,052	13.93%	2.61%
more - 10.0	970,144,569.38	16.45%	42,587	32.87%	2.98%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	5,137,768,262.07	87.10%	114,991	88.74%	2.38%
01-02	24,955,008.06	0.42%	647	0.50%	3.77%
02-03	588,876,250.11	9.98%	10,575	8.16%	2.16%
03-04	18,031,793.05	0.31%	521	0.40%	5.21%
04-05	7,531,187.01	0.13%	229	0.18%	5.70%
05-06	4,155,132.10	0.07%	137	0.11%	5.30%
06-07	12,035,876.32	0.20%	203	0.16%	2.96%
07-08	4,687,556.25	0.08%	146	0.11%	5.23%
08-09	10,133,461.78	0.17%	294	0.23%	5.64%
09-10	4,649,301.70	0.08%	142	0.11%	5.82%
10-11	4,134,951.83	0.07%	121	0.09%	5.16%
11-12	10,018,802.90	0.17%	254	0.20%	5.25%
12-13	8,139,625.19	0.14%	201	0.16%	5.18%
13-14	13,706,944.41	0.23%	288	0.22%	5.61%
14-15	6,141,391.61	0.10%	150	0.12%	5.21%
15-16	4,664,285.78	0.08%	105	0.08%	4.73%
16-17	3,774,797.73	0.06%	61	0.05%	4.23%
17-18	2,401,483.17	0.04%	44	0.03%	3.47%
18-19	1,311,775.26	0.02%	34	0.03%	3.13%
19-20	1,974,318.59	0.03%	41	0.03%	3.11%
20-21	2,559,585.43	0.04%	42	0.03%	3.12%
21-22	2,258,364.92	0.04%	35	0.03%	3.08%
22-23	1,408,707.74	0.02%	20	0.02%	3.12%
23-24	1,385,883.56	0.02%	24	0.02%	3.05%
24-25	2,962,153.03	0.05%	37	0.03%	3.00%
25-26	568,865.29	0.01%	15	0.01%	3.20%
26-27	1,526,334.79	0.03%	20	0.02%	3.06%
27-28	697,722.80	0.01%	14	0.01%	3.47%
28-29	1,480,994.57	0.03%	22	0.02%	3.05%
29-30	1,802,976.92	0.03%	18	0.01%	2.60%
30 - more	12,723,334.95	0.22%	150	0.12%	3.06%
Matured					
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

8. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 65,58 %					
less - 40.00%	801,899,808.12	13.60%	20,176	20.90%	2.49%
40.01% - 50.00%	612,432,498.07	10.38%	11,859	12.29%	2.42%
50.01% - 60.00%	718,209,832.05	12.18%	12,463	12.91%	2.38%
60.01% - 70.00%	992,147,280.28	16.82%	15,177	15.72%	2.41%
70.01% - 80.00%	1,355,478,193.11	22.98%	19,224	19.92%	2.24%
80.01% - 85.00%	463,372,185.67	7.86%	4,705	4.87%	2.20%
85.01% - 90.00%	440,947,882.88	7.48%	4,545	4.71%	2.05%
90.01% - 95.00%	174,235,699.11	2.95%	2,087	2.16%	2.52%
95.01% - 100.00%	258,508,091.46	4.38%	4,971	5.15%	3.99%
100.01% - 105.00%	26,389,604.74	0.45%	447	0.46%	3.25%
105.01% - 110.00%	22,864,235.80	0.39%	353	0.37%	3.21%
110.01% - 115.00%	16,248,205.07	0.28%	256	0.27%	3.46%
115.01% - 120.00%	14,122,850.97	0.24%	241	0.25%	3.65%
125.01% - 128.00%	125,420.93	0.00%	3	0.00%	2.59%
128.01% - more	1,485,340.66	0.03%	21	0.02%	2.06%
	5,898,467,128.92	100.0%	96,528	100.0%	2.42%

9 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 75,27 %					
less - 40.00%	1,003,083,155.89	17.01%	38,359	39.74%	2.58%
40.01% - 50.00%	486,470,961.97	8.25%	8,750	9.06%	2.39%
50.01% - 60.00%	537,627,920.22	9.11%	8,219	8.51%	2.41%
60.01% - 70.00%	573,956,799.31	9.73%	7,624	7.90%	2.42%
70.01% - 80.00%	607,735,209.21	10.30%	7,343	7.61%	2.39%
80.01% - 85.00%	303,685,782.11	5.15%	3,439	3.56%	2.34%
85.01% - 90.00%	313,470,238.48	5.31%	3,356	3.48%	2.38%
90.01% - 95.00%	310,356,947.04	5.26%	3,289	3.41%	2.53%
95.01% - 100.00%	287,952,206.30	4.88%	2,999	3.11%	2.59%
100.01% - 105.00%	255,513,193.04	4.33%	2,495	2.58%	2.45%
105.01% - 110.00%	254,397,516.67	4.31%	2,415	2.50%	2.36%
110.01% - 115.00%	229,902,434.75	3.90%	2,175	2.25%	2.34%
115.01% - 120.00%	188,382,727.57	3.19%	1,660	1.72%	2.27%
120.01% - 125.00%	164,780,729.42	2.79%	1,401	1.45%	2.32%
125.01% - 128.00%	80,214,535.50	1.36%	674	0.70%	2.20%
128.01% - more	300,936,771.44	5.10%	2,330	2.41%	2.15%
	5,898,467,128.92	100.0%	96,528	100.0%	2.42%

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	323,485,354.48	5.48%	26,923	27.89%	3.40%
25.000,00 - 50.000,00	1,046,314,939.54	17.74%	27,442	28.43%	3.35%
50.000,00 - 75.000,00	965,755,907.04	16.37%	15,697	16.26%	2.29%
75.000,00 - 100.000,00	907,010,903.18	15.38%	10,505	10.88%	2.22%
100.000,00 - 125.000,00	662,593,616.36	11.23%	5,936	6.15%	2.11%
125.000,00 - 150.000,00	493,321,471.70	8.36%	3,621	3.75%	2.09%
150.000,00 - 175.000,00	342,138,272.89	5.80%	2,117	2.19%	2.05%
175.000,00 - 200.000,00	244,318,808.09	4.14%	1,311	1.36%	2.03%
200.000,00 - 225.000,00	167,407,919.22	2.84%	791	0.82%	2.02%
225.000,00 - 250.000,00	135,386,205.73	2.30%	572	0.59%	2.05%
250.000,00 - 275.000,00	109,698,240.47	1.86%	420	0.44%	1.94%
275.000,00 - 300.000,00	73,338,960.28	1.24%	256	0.27%	2.06%
300.000,00 - 325.000,00	63,616,248.40	1.08%	204	0.21%	1.97%
325.000,00 - 350.000,00	47,478,009.70	0.80%	141	0.15%	1.91%
350.000,00 - 375.000,00	38,587,768.25	0.65%	107	0.11%	1.94%
375.000,00 - 400.000,00	29,892,598.58	0.51%	77	0.08%	1.83%
400.000,00 - 425.000,00	29,334,974.03	0.50%	71	0.07%	2.05%
425.000,00 - 450.000,00	24,491,981.70	0.42%	56	0.06%	2.10%
450.000,00 - 475.000,00	13,844,706.13	0.23%	30	0.03%	2.02%
475.000,00 - 500.000,00	18,470,539.99	0.31%	38	0.04%	1.98%
500.000,00 - 600.000,00	51,921,021.38	0.88%	96	0.10%	1.96%
600.000,00 - 700.000,00	24,979,805.82	0.42%	39	0.04%	1.76%
700.000,00 - 800.000,00	20,974,482.20	0.36%	28	0.03%	2.00%
800.000,00 - 900.000,00	11,079,599.89	0.19%	13	0.01%	2.00%
900.000,00 - 1.000.000,00	10,314,801.43	0.17%	11	0.01%	2.14%
1.000.000,00 - 1.250.000,00	10,120,097.40	0.17%	9	0.01%	1.49%
1.250.000,00 - 1.500.000,00	13,761,602.94	0.23%	10	0.01%	1.88%
1.500.000,00 - more	18,828,292.10	0.32%	7	0.01%	2.09%
	5,898,467,128.92	100.0%	96,528	100.0%	2.42%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	31,178,987.78	0.53%	532	0.55%	2.24%
Partial Professional Use	283,741,598.77	4.81%	3,242	3.36%	2.32%
Professional use with recourse to the borrower	2,438,974.61	0.04%	25	0.03%	1.94%
Residential (Flat/Apartment)	5,056,221,205.16	85.72%	86,578	89.69%	2.42%
Residential (House, detached or semi-detached)	524,886,362.60	8.90%	6,151	6.37%	2.44%
	5,898,467,128.92	100.0%	96,528	100.0%	2.42%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	162,312,116.91	2.75%	3,060	3.17%	2.52%
AITOLOAKARNANIA	78,132,197.56	1.33%	1,558	1.61%	3.07%
ARGOLIDA	47,215,881.71	0.80%	697	0.72%	2.37%
ARKADIA	33,120,129.81	0.56%	566	0.59%	2.23%
ARTA	14,138,284.49	0.24%	299	0.31%	2.25%
ATTICA	2,974,359,246.55	50.43%	41,600	43.10%	2.23%
CHALKIDIKI	52,530,329.68	0.89%	1,086	1.13%	2.93%
CHANIA	91,003,224.41	1.54%	1,253	1.30%	2.46%
CHIOS	30,617,107.76	0.52%	464	0.48%	2.34%
CORFU	51,517,509.60	0.87%	783	0.81%	2.31%
DODEKANISA	144,785,258.08	2.46%	1,912	1.98%	2.31%
DRAMA	33,031,169.06	0.56%	1,193	1.24%	3.18%
EVOIA	79,833,311.74	1.35%	1,468	1.52%	2.49%
EVKITANIA	4,163,122.93	0.07%	100	0.10%	2.65%
EVROS	57,816,805.83	0.98%	1,661	1.72%	3.21%
FLORINA	11,596,895.28	0.20%	310	0.32%	3.31%
FOKIDA	8,388,996.48	0.14%	149	0.15%	2.46%
FTHIOTIDA	68,961,002.22	1.17%	1,325	1.37%	2.48%
GREVENA	11,026,650.80	0.19%	206	0.21%	2.47%
HERAKLION	93,733,431.23	1.59%	1,314	1.36%	2.29%
ILEIA	55,324,985.21	0.94%	1,187	1.23%	3.09%
IMATHIA	33,986,432.53	0.58%	776	0.80%	2.99%
IOANNINA	84,315,553.10	1.43%	1,405	1.46%	2.16%
KARDITSA	37,548,325.36	0.64%	835	0.87%	2.55%
KASTORIA	11,350,540.52	0.19%	233	0.24%	2.55%
KAVALA	47,878,588.00	0.81%	1,139	1.18%	2.53%
KEFALLONIA	27,485,103.40	0.47%	394	0.41%	2.21%
KILKIS	27,780,058.97	0.47%	747	0.77%	3.07%
KORINTHIA	77,282,403.90	1.31%	1,118	1.16%	2.31%
KOZANI	41,464,544.82	0.70%	896	0.93%	2.32%
KYKLADES	82,030,620.77	1.39%	891	0.92%	2.16%
LAKONIA	42,611,181.90	0.72%	672	0.70%	2.41%
LARISA	119,789,884.17	2.03%	2,385	2.47%	2.55%
LASITHI	43,419,084.13	0.74%	629	0.65%	2.09%
LEFKADA	11,984,179.36	0.20%	221	0.23%	2.37%
LESBOS	53,994,871.18	0.92%	865	0.90%	2.47%
MAGNESIA	83,270,991.08	1.41%	1,485	1.54%	2.65%
MESSINIA	57,660,523.80	0.98%	972	1.01%	2.35%
PELLA	41,249,922.28	0.70%	1,121	1.16%	3.37%
PIERIA	55,802,941.54	0.95%	1,158	1.20%	2.82%
PREVEZA	34,972,524.37	0.59%	560	0.58%	2.23%
RETHYMNO	61,052,443.29	1.04%	891	0.92%	2.20%
RODOPI	34,085,698.85	0.58%	879	0.91%	2.86%
SAMOS	33,404,601.98	0.57%	448	0.46%	2.21%
SERRES	30,169,185.98	0.51%	727	0.75%	3.41%
THESPROTIA	16,893,568.21	0.29%	268	0.28%	2.40%
THESSALONIKI	460,374,987.67	7.81%	9,212	9.54%	2.95%
TRIKALA	34,993,580.90	0.59%	761	0.79%	3.23%
VOIOTIA	44,696,710.25	0.76%	882	0.91%	2.56%
XANTHI	43,690,956.33	0.74%	1,477	1.53%	3.16%
ZAKYNTHOS	19,619,462.94	0.33%	290	0.30%	2.31%
	5,898,467,128.92	100.0%	96,528	100.0%	2.42%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,898,467,128.92	100.00%	129,581	100.00%	2.42%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

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	2,056,477,403.04	34.86%	47,254	36.47%	1.68%
Euribor 1M Linked	366,288,071.75	6.21%	6,170	4.76%	1.60%
Euribor 3M Linked	2,065,081,076.08	35.01%	38,709	29.87%	2.54%
Fixed	808,764,018.82	13.71%	15,952	12.31%	2.66%
Hellenic Government Bond	298,417,956.33	5.06%	14,833	11.45%	7.04%
Liibor 1M Linked	142,241,758.95	2.41%	1,128	0.87%	1.75%
Originator Rate	161,196,843.95	2.73%	5,535	4.27%	3.09%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

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)		115,841	3,707,386.45	5,241,335,689.89	89.40%	88.86%
31-60 days past due		10,681	5,017,981.26	509,761,484.46	8.24%	8.64%
61-90 days past due		3,059	2,237,851.20	147,369,954.57	2.36%	2.50%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		129,581	10,963,218.91	5,898,467,128.92	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	2,700,955,648.53	45.79%	66,480	51.30%	2.63%
Refinancing loans	709,480,739.95	12.03%	13,127	10.13%	2.34%
Buy Secondary	1,032,538,346.09	17.51%	13,708	10.58%	2.07%
Professional use	91,861,219.15	1.56%	1,187	0.92%	2.48%
Renovating	1,349,234,845.91	22.87%	34,415	26.56%	2.26%
Other	14,396,329.29	0.24%	664	0.51%	7.58%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	5,142,681,834.88	87.19%	109,090	84.19%	2.49%
Subsidized Loans	755,785,294.04	12.81%	20,491	15.81%	1.98%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,965,759,367.12	50.28%	47,479	50.23%	2.33%
Self Employed	1,405,209,838.84	23.82%	16,073	17.01%	2.31%
Unemployed	600,389,702.15	10.18%	12,304	13.02%	2.93%
Retired	828,669,736.67	14.05%	15,780	16.70%	2.37%
N/A	98,438,484.13	1.67%	2,878	3.05%	3.91%
	5,898,467,128.92	100.0%	94,514	100.0%	2.42%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	503,398,600.51	8.53%	8,905	6.87%	2.21%
Retired Employee	68,436,763.60	1.16%	1,467	1.13%	2.20%
No Employee	5,326,631,764.81	90.31%	119,209	92.00%	2.44%
	5,898,467,128.92	100.0%	129,581	100.0%	2.42%

* 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.