

Covered Bond Programme II



Monthly Investor Report

August 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B	B3	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B	B3	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B	B3	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B	B3	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-08-2014	30-06-2010
Portfolio Cut off Date	31-08-2014	30-06-2010
Original Principal Balance	10.541.492.465,00	4.884.632.703,00
Principal Balance	7.324.041.350,00	3.639.740.247,00
Number of Borrowers	119.989	68.622
Number of Loanparts	161.876	93.060
Number of Properties	122.858	69.543
Average Principal Balance (borrower)	61.039,27	53.040,43
Average Principal Balance (parts)	45.244,76	39.111,76
Coupon: Weighted Average	2,6	3,7
Minimum	0,0	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	65,31	67,08
Weighted Average Loan to Indexed Value	69,86	48,96
Seasoning (years): Weighted Average	6,85	4,42
Original Maturity (years): Weighted Average	27,15	18,53
Remaining Tenor (years): Weighted Average	20,34	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	5.600.000.000,00
Negative Carry	89.500.000,00
Outstanding Accrued Interest on Bonds	22.950.000,00
Current Outstanding Balance	7.324.041.350,13
Adjusted Nominal Value Assets *	6.801.784.247,38
Outstanding Accrued Interest on Assets	16.365.249,00
Nominal Value Test Current Value **	83,57 %
<i>Nominal Value Test Maximum Value</i>	95,00 %

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	7,129,660,478.87	97.35%	160,237	98.99%	2.63%
Swiss Franc	194,380,871.26	2.65%	1,639	1.01%	1.94%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,147,272,295.40	15.66%	32,859	20.30%	3.92%
Standard Amortising	6,176,769,054.73	84.34%	129,017	79.70%	2.37%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

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%	4,973,062,134.87	67.90%	97,297	60.11%	1.92%
2.5% - 2.99%	981,032,179.12	13.39%	17,912	11.07%	2.78%
3% - 3.49%	383,803,859.11	5.24%	7,241	4.47%	3.20%
3.5% - 3.99%	164,203,025.76	2.24%	2,559	1.58%	3.67%
4% - 4.49%	46,420,379.81	0.63%	696	0.43%	4.22%
4.5% - 4.99%	196,721,172.47	2.69%	13,075	8.08%	4.76%
5% - 5.49%	56,127,109.66	0.77%	1,357	0.84%	5.20%
5.5% - 5.99%	83,844,889.14	1.14%	2,000	1.24%	5.73%
6% - 6.49%	12,728,028.96	0.17%	323	0.20%	6.23%
6.5% - 6.99%	29,175,374.84	0.40%	1,610	0.99%	6.72%
7% - 7.49%	379,709,903.37	5.18%	17,408	10.75%	7.05%
7.5% - more	17,213,293.02	0.24%	398	0.25%	8.80%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	47,931.59	0.00%	37	0.02%	2.00%
1987	11,861.39	0.00%	5	0.00%	2.00%
1988	19,969.02	0.00%	6	0.00%	2.09%
1989	65,523.85	0.00%	18	0.01%	2.42%
1990	74,225.22	0.00%	24	0.01%	2.19%
1991	54,439.72	0.00%	19	0.01%	2.70%
1992	93,292.16	0.00%	17	0.01%	4.23%
1993	305,043.55	0.00%	26	0.02%	3.45%
1994	128,796.39	0.00%	25	0.02%	2.38%
1995	660,061.50	0.01%	68	0.04%	2.66%
1996	1,385,826.83	0.02%	155	0.10%	2.89%
1997	2,204,736.51	0.03%	254	0.16%	2.77%
1998	2,942,790.64	0.04%	385	0.24%	2.77%
1999	10,745,365.09	0.15%	2,090	1.29%	2.72%
2000	39,534,879.42	0.54%	6,021	3.72%	3.01%
2001	98,936,189.87	1.35%	9,022	5.57%	3.11%
2002	187,178,121.34	2.56%	11,590	7.16%	3.49%
2003	305,740,610.24	4.17%	14,025	8.66%	3.90%
2004	417,781,749.76	5.70%	11,207	6.92%	3.18%
2005	818,286,088.79	11.17%	17,880	11.05%	2.88%
2006	902,923,031.80	12.33%	17,092	10.56%	2.44%
2007	939,116,404.07	12.82%	16,322	10.08%	1.95%
2008	934,803,618.47	12.76%	14,786	9.13%	2.12%
2009	1,206,378,101.26	16.47%	17,968	11.10%	2.47%
2010	713,209,915.89	9.74%	10,842	6.70%	2.74%
2011	315,253,010.25	4.30%	5,141	3.18%	3.04%
2012	269,618,139.23	3.68%	4,093	2.53%	2.85%
2013	142,411,986.00	1.94%	2,479	1.53%	2.75%
2014	14,129,640.28	0.19%	279	0.17%	2.37%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	875,963.57	0.01%	1,085	0.67%	3.81%
2015	15,764,959.83	0.22%	4,940	3.05%	3.84%
2016	46,886,549.06	0.64%	6,990	4.32%	4.21%
2017	94,424,651.47	1.29%	8,533	5.27%	4.77%
2018	87,798,091.22	1.20%	5,528	3.41%	3.53%
2019	102,693,595.79	1.40%	4,624	2.86%	3.04%
2020	167,492,961.12	2.29%	5,550	3.43%	2.80%
2021	188,456,286.47	2.57%	5,547	3.43%	2.56%
2022	180,342,687.87	2.46%	5,154	3.18%	2.09%
2023	190,854,171.37	2.61%	5,076	3.14%	2.07%
2024	227,238,941.48	3.10%	4,680	2.89%	2.00%
2025	269,856,808.59	3.68%	8,044	4.97%	3.44%
2026	185,268,342.21	2.53%	4,617	2.85%	3.99%
2027	303,593,329.72	4.15%	7,513	4.64%	4.23%
2028	231,514,361.41	3.16%	5,479	3.38%	3.17%
2029	241,544,567.10	3.30%	4,882	3.02%	2.83%
2030	219,867,492.91	3.00%	4,225	2.61%	2.63%
2031	159,465,586.13	2.18%	3,001	1.85%	2.36%
2032	177,994,865.08	2.43%	3,505	2.17%	2.21%
2033	196,689,409.11	2.69%	3,808	2.35%	2.32%
2034	251,754,413.47	3.44%	4,248	2.62%	2.41%
2035	302,682,498.96	4.13%	5,042	3.11%	2.22%
2036	232,904,884.82	3.18%	3,677	2.27%	2.14%
2037	227,463,318.34	3.11%	3,636	2.25%	1.92%
2038	221,022,770.94	3.02%	3,264	2.02%	2.13%
2039	230,540,712.78	3.15%	3,322	2.05%	2.53%
2040	166,636,921.88	2.28%	2,476	1.53%	2.64%
2041	155,268,100.94	2.12%	2,194	1.36%	2.48%
2042	154,319,122.14	2.11%	2,450	1.51%	2.26%
2043	165,369,036.87	2.26%	2,569	1.59%	2.30%
2044	144,843,412.69	1.98%	2,095	1.29%	2.42%
2045	126,799,874.40	1.73%	1,765	1.09%	2.38%
2046	167,861,936.06	2.29%	2,300	1.42%	2.10%
2047	180,882,985.59	2.47%	2,501	1.55%	2.00%
2048	177,378,744.91	2.42%	2,369	1.46%	2.18%
2049	189,536,908.64	2.59%	2,520	1.56%	2.48%
2050	150,641,166.18	2.06%	2,068	1.28%	2.59%
2051	93,070,160.11	1.27%	1,318	0.81%	2.49%
2052	97,159,198.84	1.33%	1,412	0.87%	2.45%
2053	126,221,280.30	1.72%	1,675	1.03%	2.42%
2054	98,006,067.75	1.34%	1,264	0.78%	2.53%
2055	70,913,903.48	0.97%	918	0.57%	2.62%
2056	58,674,080.04	0.80%	749	0.46%	2.59%
2057	106,510,254.43	1.45%	1,390	0.86%	2.57%
2058	85,950,070.87	1.17%	1,193	0.74%	2.41%
2059	53,005,903.19	0.72%	680	0.42%	2.79%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	6,887,874.86	0.09%	134	0.08%	2.31%
0.5 - 1.0	37,176,000.72	0.51%	653	0.40%	2.51%
1.0 - 1.5	81,819,696.40	1.12%	1,427	0.88%	2.82%
1.5 - 2.0	106,523,965.17	1.45%	1,687	1.04%	2.83%
2.0 - 2.5	146,332,590.30	2.00%	2,220	1.37%	2.88%
2.5 - 3.0	163,143,991.17	2.23%	2,507	1.55%	2.85%
3.0 - 4.0	357,906,020.72	4.89%	5,807	3.59%	3.15%
4.0 - 5.0	1,032,338,710.00	14.10%	15,608	9.64%	2.56%
5.0 - 6.0	1,087,267,362.83	14.85%	16,253	10.04%	2.42%
6.0 - 7.0	912,508,620.04	12.46%	14,986	9.26%	1.96%
7.0 - 8.0	929,837,547.95	12.70%	16,523	10.21%	2.07%
8.0 - 9.0	1,026,534,858.94	14.02%	20,696	12.79%	2.66%
9.0 - 10.0	530,931,861.87	7.25%	12,505	7.73%	3.04%
more - 10.0	904,832,249.16	12.35%	50,870	31.43%	3.46%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	6,388,355,304.47	87.22%	144,099	89.02%	2.61%
01-02	104,289,113.01	1.42%	2,376	1.47%	1.82%
02-03	34,320,658.18	0.47%	783	0.48%	3.87%
03-04	635,393,192.81	8.68%	11,202	6.92%	2.16%
04-05	17,239,941.00	0.24%	483	0.30%	5.76%
05-06	7,858,231.76	0.11%	205	0.13%	5.68%
06-07	4,944,497.01	0.07%	137	0.08%	5.24%
07-08	12,878,316.03	0.18%	181	0.11%	3.10%
08-09	5,572,408.25	0.08%	142	0.09%	5.23%
09-10	10,309,860.04	0.14%	265	0.16%	5.66%
10-11	5,420,827.72	0.07%	144	0.09%	5.77%
11-12	4,174,130.92	0.06%	99	0.06%	5.23%
12-13	12,560,601.51	0.17%	294	0.18%	5.26%
13-14	8,496,452.51	0.12%	202	0.12%	5.19%
14-15	16,114,203.17	0.22%	332	0.21%	5.55%
15-16	7,039,916.11	0.10%	159	0.10%	5.37%
16-17	5,370,915.11	0.07%	112	0.07%	4.77%
17-18	4,207,690.80	0.06%	67	0.04%	4.25%
18-19	3,000,999.57	0.04%	58	0.04%	3.28%
19-20	1,817,095.00	0.02%	42	0.03%	3.16%
20-21	2,058,453.86	0.03%	38	0.02%	3.10%
21-22	2,997,532.03	0.04%	45	0.03%	3.14%
22-23	2,421,716.39	0.03%	41	0.03%	3.11%
23-24	1,846,158.66	0.03%	30	0.02%	3.12%
24-25	1,738,487.47	0.02%	34	0.02%	3.01%
25-26	2,871,027.37	0.04%	39	0.02%	3.16%
26-27	1,103,707.55	0.02%	18	0.01%	3.01%
27-28	2,144,145.00	0.03%	30	0.02%	3.14%
28-29	1,328,935.93	0.02%	22	0.01%	3.13%
29-30	1,793,716.41	0.02%	21	0.01%	3.12%
30 - more	14,373,114.48	0.20%	176	0.11%	2.99%
Matured	0.00	0.00%	0	0.00%	0.00%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

8. Loan to Foreclosure Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 65,31 %					
less - 40.00%	997,935,719.51	13.63%	26,169	21.30%	2.73%
40.01% - 50.00%	784,198,300.90	10.71%	15,484	12.60%	2.63%
50.01% - 60.00%	925,179,181.96	12.63%	16,336	13.30%	2.58%
60.01% - 70.00%	1,294,183,771.76	17.67%	19,394	15.79%	2.59%
70.01% - 80.00%	1,708,802,182.49	23.33%	24,171	19.67%	2.41%
80.01% - 85.00%	544,660,294.36	7.44%	5,545	4.51%	2.35%
85.01% - 90.00%	455,548,186.51	6.22%	4,877	3.97%	2.25%
90.01% - 95.00%	187,494,298.34	2.56%	2,363	1.92%	2.74%
95.01% - 100.00%	270,431,401.76	3.69%	5,783	4.71%	4.11%
100.01% - 105.00%	37,883,446.26	0.52%	602	0.49%	3.31%
105.01% - 110.00%	29,071,826.49	0.40%	467	0.38%	3.33%
110.01% - 115.00%	20,198,136.12	0.28%	330	0.27%	3.60%
115.01% - 120.00%	14,365,036.56	0.20%	277	0.23%	3.83%
120.01% - 125.00%	11,105,958.14	0.15%	206	0.17%	3.54%
125.01% - 128.00%	6,865,192.75	0.09%	126	0.10%	3.49%
128.01% - more	36,118,416.22	0.49%	728	0.59%	3.77%
	7,324,041,350.13	100.0%	122,858	100.0%	2.61%

9. Loan to Indexed Foreclosure Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 68,71 %					
less - 40.00%	1,404,646,086.32	19.18%	54,613	44.45%	2.92%
40.01% - 50.00%	655,705,717.62	8.95%	11,393	9.27%	2.64%
50.01% - 60.00%	744,758,369.29	10.17%	10,510	8.56%	2.59%
60.01% - 70.00%	773,241,384.92	10.56%	9,788	7.97%	2.57%
70.01% - 80.00%	846,161,821.92	11.55%	9,514	7.74%	2.50%
80.01% - 85.00%	443,583,655.96	6.06%	4,534	3.69%	2.50%
85.01% - 90.00%	461,125,315.64	6.30%	4,665	3.80%	2.59%
90.01% - 95.00%	432,804,242.51	5.91%	4,180	3.40%	2.66%
95.01% - 100.00%	385,156,181.14	5.26%	3,560	2.90%	2.52%
100.01% - 105.00%	387,137,072.22	5.29%	3,463	2.82%	2.43%
105.01% - 110.00%	328,210,852.09	4.48%	2,813	2.29%	2.39%
110.01% - 115.00%	262,910,988.32	3.59%	2,174	1.77%	2.39%
115.01% - 120.00%	198,599,662.18	2.71%	1,651	1.34%	2.41%
	7,324,041,350.13	100.0%	122,858	100.0%	2.61%

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	440,060,010.54	6.01%	37,420	30.46%	3.74%
25.000,00 - 50.000,00	1,266,608,736.34	17.29%	33,261	27.07%	3.53%
50.000,00 - 75.000,00	1,193,164,937.13	16.29%	19,423	15.81%	2.51%
75.000,00 - 100.000,00	1,132,104,493.28	15.46%	13,094	10.66%	2.36%
100.000,00 - 125.000,00	806,197,465.08	11.01%	7,228	5.88%	2.26%
125.000,00 - 150.000,00	620,514,435.97	8.47%	4,552	3.71%	2.26%
150.000,00 - 175.000,00	409,229,852.59	5.59%	2,533	2.06%	2.22%
175.000,00 - 200.000,00	300,294,446.13	4.10%	1,612	1.31%	2.24%
200.000,00 - 225.000,00	209,514,918.83	2.86%	990	0.81%	2.18%
225.000,00 - 250.000,00	160,107,896.83	2.19%	676	0.55%	2.26%
250.000,00 - 275.000,00	130,816,927.17	1.79%	500	0.41%	2.21%
275.000,00 - 300.000,00	97,955,012.16	1.34%	343	0.28%	2.15%
300.000,00 - 325.000,00	83,494,163.01	1.14%	268	0.22%	2.27%
325.000,00 - 350.000,00	63,746,922.38	0.87%	189	0.15%	2.11%
350.000,00 - 375.000,00	49,199,480.48	0.67%	136	0.11%	2.15%
375.000,00 - 400.000,00	37,561,195.57	0.51%	97	0.08%	2.22%
400.000,00 - 425.000,00	38,289,901.82	0.52%	93	0.08%	2.28%
425.000,00 - 450.000,00	31,921,161.66	0.44%	73	0.06%	2.14%
450.000,00 - 475.000,00	22,613,558.82	0.31%	49	0.04%	2.38%
475.000,00 - 500.000,00	21,413,556.22	0.29%	44	0.04%	2.21%
500.000,00 - 600.000,00	77,308,459.48	1.06%	142	0.12%	2.11%
600.000,00 - 700.000,00	24,144,761.99	0.33%	37	0.03%	2.09%
700.000,00 - 800.000,00	24,688,206.91	0.34%	33	0.03%	2.39%
800.000,00 - 900.000,00	15,271,512.96	0.21%	18	0.02%	2.28%
900.000,00 - 1.000.000,00	12,230,096.16	0.17%	13	0.01%	2.07%
1.000.000,00 - 1.250.000,00	13,450,761.18	0.18%	12	0.01%	1.99%
1.250.000,00 - 1.500.000,00	9,647,113.93	0.13%	7	0.01%	1.78%
1.500.000,00 - more	32,491,365.51	0.44%	15	0.01%	2.11%
	7,324,041,350.13	100.%	122,858	100.%	2.61%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	6,934,179,580.90	94.67%	118,692	96.61%	2.61%
Building	138,669.45	0.00%	3	0.00%	2.18%
Other real estate	9,923,544.38	0.13%	97	0.08%	2.30%
Professional Use	379,799,555.40	5.18%	4,066	3.31%	2.55%
	7,324,041,350.13	100.%	122,858	100.%	2.61%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	219,299,756.93	2.99%	4,073	3.32%	2.65%
AITOLOAKARNANIA	101,972,069.21	1.39%	2,035	1.66%	3.07%
ARGOLIDA	57,304,314.79	0.78%	886	0.72%	2.51%
ARKADIA	37,835,254.25	0.52%	674	0.55%	2.42%
ARTA	20,046,664.45	0.27%	453	0.37%	2.43%
ATTICA	3,523,386,834.11	48.11%	51,285	41.74%	2.42%
CHALKIDIKI	71,256,916.75	0.97%	1,393	1.13%	3.02%
CHANIA	112,017,117.20	1.53%	1,583	1.29%	2.71%
CHIOS	38,112,114.85	0.52%	601	0.49%	2.53%
CORFU	70,722,653.72	0.97%	1,044	0.85%	2.49%
DODEKANISA	196,573,392.93	2.68%	2,538	2.07%	2.51%
DRAMA	42,165,548.30	0.58%	1,391	1.13%	3.31%
EVOIA	100,846,550.75	1.38%	1,923	1.57%	2.62%
EVKITANIA	5,383,832.06	0.07%	134	0.11%	2.75%
EVROS	72,320,768.39	0.99%	2,169	1.77%	3.38%
FLORINA	15,245,500.71	0.21%	408	0.33%	3.39%
FOKIDA	12,237,111.57	0.17%	226	0.18%	2.69%
FTHIOTIDA	90,213,571.65	1.23%	1,783	1.45%	2.64%
GREVENA	13,574,810.70	0.19%	279	0.23%	2.68%
HERAKLION	118,205,123.65	1.61%	1,678	1.37%	2.40%
ILEIA	73,742,480.01	1.01%	1,542	1.26%	3.18%
IMATHIA	45,559,784.74	0.62%	1,030	0.84%	3.05%
IOANNINA	102,156,882.97	1.40%	1,723	1.40%	2.34%
KARDITSA	53,141,997.62	0.73%	1,215	0.99%	2.67%
KASTORIA	15,529,594.18	0.21%	323	0.26%	2.70%
KAVALA	61,518,030.73	0.84%	1,440	1.17%	2.81%
KEFALLONIA	29,518,442.51	0.40%	421	0.34%	2.34%
KILKIS	37,179,709.43	0.51%	962	0.78%	3.19%
KORINTHIA	97,878,915.26	1.34%	1,487	1.21%	2.45%
KOZANI	51,037,037.85	0.70%	1,168	0.95%	2.57%
KYKLADES	106,633,860.82	1.46%	1,150	0.94%	2.37%
LAKONIA	51,821,731.04	0.71%	835	0.68%	2.48%
LARISA	150,982,121.40	2.06%	3,011	2.45%	2.71%
LASITHI	56,290,656.53	0.77%	779	0.63%	2.25%
LEFKADA	15,366,766.80	0.21%	292	0.24%	2.62%
LESBOS	75,234,637.09	1.03%	1,208	0.98%	2.64%
MAGNESIA	106,365,531.60	1.45%	1,909	1.55%	2.81%
MESSINIA	72,660,898.87	0.99%	1,251	1.02%	2.53%
PELLA	53,301,203.07	0.73%	1,429	1.16%	3.43%
PIERIA	81,218,239.03	1.11%	1,562	1.27%	2.96%
PREVEZA	45,879,835.74	0.63%	741	0.60%	2.39%
RETHYMNO	83,074,758.94	1.13%	1,282	1.04%	2.37%
RODOPI	43,953,123.21	0.60%	1,130	0.92%	3.02%
SAMOS	44,900,722.29	0.61%	573	0.47%	2.36%
SERRES	38,058,489.13	0.52%	941	0.77%	3.50%
THESSALONIA	21,896,758.51	0.30%	386	0.31%	2.54%
THESSALONIKI	594,764,484.70	8.12%	11,982	9.75%	3.19%
TRIKALA	46,087,407.01	0.63%	993	0.81%	3.23%
VOIOTIA	60,220,221.17	0.82%	1,221	0.99%	2.73%
XANTHI	60,451,035.88	0.83%	1,920	1.56%	3.31%
ZAKYNTHOS	28,896,085.03	0.40%	396	0.32%	2.59%
	7,324,041,350.13	100.0%	122,858	100.0%	2.61%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	7,324,041,350.13	100.00%	161,876	100.00%	2.61%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

14. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	2,256,190,936.81	30.81%	48,719	30.10%	1.83%
Euribor 1M Linked	368,363,642.46	5.03%	5,954	3.68%	1.73%
Euribor 3M Linked	2,700,470,715.13	36.87%	49,120	30.34%	2.68%
Fixed	1,109,311,301.17	15.15%	21,833	13.49%	2.54%
Hellenic Government Bond	384,393,642.13	5.25%	18,377	11.35%	7.04%
Liibor 1M Linked	183,788,922.95	2.51%	1,543	0.95%	1.80%
Originator Rate	321,522,189.48	4.39%	16,330	10.09%	3.94%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

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)	149,965	4,198,518.04	6,723,175,299.32	92.64%	91.79%
31-60 days past due	8,336	3,168,127.16	410,448,174.83	5.15%	5.60%
61-90 days past due	3,575	2,394,374.90	190,417,875.98	2.21%	2.59%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	161,876	9,761,020.10	7,324,041,350.13	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	2,047,296,534.14	27.95%	50,794	31.38%	2.89%
Completion/construction of primary residence	998,301,324.06	13.63%	28,325	17.50%	2.73%
Completion/construction of secondary	737,802,475.72	10.07%	9,688	5.99%	2.13%
Refinancing loans from other banks	1,513,388,352.06	20.66%	28,172	17.40%	2.47%
Buy Secondary	346,769,839.82	4.73%	4,421	2.73%	2.38%
Professional use	104,125,727.35	1.42%	1,381	0.85%	2.63%
Land Purchase For Residence Construction	56,518,887.07	0.77%	1,251	0.77%	4.40%
Renovating	1,494,511,988.50	20.40%	36,987	22.85%	2.43%
Other	23,216,572.73	0.31%	835	0.52%	8.01%
Refinancing NBG loans	2,106,299.08	0.02%	17	0.01%	1.84%
Refinancing Interest on primary residence loans	3,349.60	0.00%	5	0.00%	0.00%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	6,280,561,604.98	85.75%	131,620	81.31%	2.65%
Subsidized Loans	1,043,479,745.15	14.24%	30,256	18.69%	2.35%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,533,577,298.09	48.24%	59,021	49.19%	2.53%
Self Employed	1,799,145,224.39	24.56%	20,760	17.30%	2.54%
Unemployed	847,368,653.21	11.56%	16,345	13.62%	2.86%
Retired	992,544,404.76	13.55%	19,272	16.06%	2.56%
N/A	151,405,769.68	2.06%	4,591	3.83%	4.16%
	7,324,041,350.13	100.0%	119,989	100.0%	2.61%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	598,158,192.11	8.16%	10,448	6.45%	2.23%
Retired Employee	79,317,060.84	1.08%	1,671	1.03%	2.21%
No Employee	6,646,566,097.18	90.74%	149,757	92.51%	2.65%
	7,324,041,350.13	100.0%	161,876	100.0%	2.61%

* 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.