

Covered Bond Programme II



Monthly Investor Report

October 2011

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	1,500,000,000.00	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	31-10-2011	30-06-2010
Portfolio Cut off Date	31-10-2011	30-06-2010
Original Principal Balance	14.658.457.886,00	4.884.632.703,00
Principal Balance	11.206.582.789,15	3.639.740.247,00
Number of Borrowers	178.896	68.622
Number of Loanparts	245.803	93.060
Number of Properties	184.057	69.543
Average Principal Balance (borrower)	62.643,00	53.040,43
Average Principal Balance (parts)	45.591,73	39.111,76
Coupon: Weighted Average	4,0	3,7
Minimum	0,0	1,7
Maximum	16,8	17,0
Weighted Average Loan to Foreclosure Value	64,65	67,08
Weighted Average Loan to Indexed Foreclosure Value	57,85	48,96
Seasoning (years): Weighted Average	4,64	4,42
Original Maturity (years): Weighted Average	23,62	18,53
Remaining Tenor (years): Weighted Average	19,01	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	31.159.722,22
Current Outstanding Balance	11.206.582.789,15
Adjusted Nominal Value Assets *	10.943.756.183,00
Outstanding Accrued Interest on Assets	18.011.848,42
Nominal Value Test Current Value **	82,23 %
<i>Nominal Value Test Maximum Value</i>	<i>83,70 %</i>

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	10,755,144,453.88	95.97%	242,475	98.65%	4.04%
Swiss Franc	451,438,335.27	4.03%	3,328	1.35%	2.84%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	1,565,034,935.40	13.97%	38,613	15.71%	4.72%
Standard Amortising	9,641,547,853.75	86.03%	207,190	84.29%	3.87%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

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%	343,092,237.19	3.06%	3,091	1.26%	1.73%
2.5% - 2.99%	1,143,753,453.71	10.21%	15,132	6.16%	2.73%
3% - 3.49%	3,311,850,421.06	29.55%	60,738	24.71%	3.16%
3.5% - 3.99%	2,174,186,468.63	19.40%	37,020	15.06%	3.72%
4% - 4.49%	1,137,459,529.25	10.15%	20,262	8.24%	4.23%
4.5% - 4.99%	704,496,783.78	6.29%	15,742	6.40%	4.73%
5% - 5.49%	426,896,602.71	3.81%	10,036	4.08%	5.23%
5.5% - 5.99%	1,130,993,980.50	10.09%	51,354	20.89%	5.60%
6% - 6.49%	146,026,145.45	1.30%	7,432	3.02%	6.21%
6.5% - 6.99%	169,329,289.36	1.51%	5,238	2.13%	6.64%
7% - 7.49%	517,950,153.63	4.62%	19,604	7.98%	7.06%
7.5% - more	547,723.88	0.00%	154	0.06%	12.21%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	4,752.26	0.00%	2	0.00%	5.15%
1988	15,716.44	0.00%	4	0.00%	3.90%
1989	65,987.83	0.00%	4	0.00%	4.85%
1990	38,669.01	0.00%	7	0.00%	5.15%
1991	24,314.22	0.00%	8	0.00%	5.15%
1992	137,837.52	0.00%	18	0.01%	5.03%
1993	406,431.22	0.00%	37	0.02%	4.99%
1994	536,722.61	0.00%	46	0.02%	4.08%
1995	1,118,571.82	0.01%	86	0.03%	4.07%
1996	3,434,287.57	0.03%	536	0.22%	4.40%
1997	15,601,429.15	0.14%	3,908	1.59%	5.00%
1998	32,408,609.23	0.29%	4,929	2.01%	4.77%
1999	83,227,319.32	0.74%	8,575	3.49%	5.02%
2000	144,841,883.86	1.29%	10,742	4.37%	4.80%
2001	308,073,543.67	2.75%	17,289	7.03%	4.63%
2002	451,746,832.04	4.03%	20,969	8.53%	4.80%
2003	533,774,066.67	4.76%	20,599	8.38%	4.95%
2004	662,596,640.32	5.91%	16,019	6.52%	4.42%
2005	1,195,518,241.42	10.67%	23,649	9.62%	4.08%
2006	1,303,413,750.49	11.63%	22,352	9.09%	3.73%
2007	1,356,576,927.57	12.11%	21,031	8.56%	3.38%
2008	1,571,426,450.24	14.02%	21,707	8.83%	3.76%
2009	2,170,803,472.18	19.37%	30,407	12.37%	3.84%
2010	1,158,844,397.15	10.34%	17,581	7.15%	4.02%
2011	211,945,935.34	1.89%	5,298	2.16%	4.35%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2010					
2011	257,862.11	0.00%	417	0.17%	5.25%
2012	16,409,319.38	0.15%	5,250	2.14%	5.18%
2013	41,887,468.68	0.37%	6,732	2.74%	5.01%
2014	80,534,921.12	0.72%	8,749	3.56%	5.04%
2015	130,841,996.24	1.17%	10,795	4.39%	4.89%
2016	240,877,757.71	2.15%	15,710	6.39%	4.85%
2017	345,299,400.83	3.08%	17,163	6.98%	5.00%
2018	304,946,170.25	2.72%	11,015	4.48%	4.71%
2019	361,493,875.35	3.23%	10,012	4.07%	4.39%
2020	460,976,794.51	4.11%	10,876	4.42%	4.16%
2021	476,849,278.96	4.26%	10,652	4.33%	3.90%
2022	415,355,709.49	3.71%	8,775	3.57%	3.52%
2023	413,817,575.44	3.69%	8,098	3.29%	3.67%
2024	587,559,098.91	5.24%	9,843	4.00%	3.56%
2025	539,815,124.35	4.82%	11,753	4.78%	4.11%
2026	302,876,305.62	2.70%	6,495	2.64%	4.59%
2027	368,078,455.79	3.28%	7,225	2.94%	5.04%
2028	307,889,333.66	2.75%	5,492	2.23%	4.57%
2029	385,953,340.47	3.44%	6,358	2.59%	4.18%
2030	314,554,990.98	2.81%	5,340	2.17%	3.93%
2031	231,003,721.58	2.06%	3,975	1.62%	3.67%
2032	218,738,638.67	1.95%	3,409	1.39%	3.53%
2033	232,000,330.28	2.07%	3,539	1.44%	3.93%
2034	377,358,289.64	3.37%	5,425	2.21%	3.79%
2035	441,012,494.97	3.94%	6,731	2.74%	3.62%
2036	311,206,146.74	2.78%	4,591	1.87%	3.47%
2037	288,056,472.83	2.57%	3,694	1.50%	3.31%
2038	337,207,553.32	3.01%	3,802	1.55%	3.73%
2039	403,645,660.25	3.60%	4,927	2.00%	3.76%
2040	229,615,514.21	2.05%	3,176	1.29%	3.98%
2041	194,850,640.66	1.74%	2,725	1.11%	3.79%
2042	123,275,942.26	1.10%	1,667	0.68%	3.47%
2043	132,019,616.79	1.18%	1,659	0.67%	3.80%
2044	157,482,345.71	1.41%	1,936	0.79%	3.81%
2045	153,292,662.62	1.37%	1,920	0.78%	3.65%
2046	221,243,576.31	1.97%	2,737	1.11%	3.42%
2047	221,066,061.52	1.97%	2,645	1.08%	3.44%
2048	223,054,666.92	1.99%	2,589	1.05%	3.75%
2049	268,975,851.27	2.40%	3,238	1.32%	3.87%
2050	182,881,831.32	1.63%	2,359	0.96%	3.92%
2051	158,138,078.32	1.41%	2,255	0.92%	3.88%
2052	39,625.63	0.00%	1	0.00%	2.97%
2053	493,745.87	0.00%	6	0.00%	3.19%
2055	247,547.19	0.00%	4	0.00%	3.83%
2056	3,374,192.96	0.03%	42	0.02%	3.94%
2061	26,801.46	0.00%	1	0.00%	6.19%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	84,237,666.59	0.75%	2,587	1.05%	4.63%
0.5 - 1.0	234,560,989.31	2.09%	4,713	1.92%	4.23%
1.0 - 1.5	494,786,734.15	4.42%	7,594	3.09%	4.11%
1.5 - 2.0	983,743,456.21	8.78%	14,153	5.76%	3.86%
2.0 - 2.5	1,165,651,036.93	10.40%	16,088	6.55%	3.84%
2.5 - 3.0	978,886,695.78	8.73%	13,679	5.57%	4.05%
3.0 - 4.0	1,446,140,976.56	12.90%	20,095	8.18%	3.59%
4.0 - 5.0	1,392,002,804.33	12.42%	22,064	8.98%	3.37%
5.0 - 6.0	1,392,033,288.24	12.42%	24,701	10.05%	3.77%
6.0 - 7.0	927,435,502.37	8.28%	19,237	7.83%	4.24%
7.0 - 8.0	623,754,089.14	5.57%	15,919	6.48%	4.41%
8.0 - 9.0	551,684,090.18	4.92%	22,158	9.01%	5.00%
9.0 - 10.0	397,735,634.23	3.55%	19,627	7.98%	4.82%
more - 10.0	533,929,825.13	4.76%	43,188	17.57%	4.75%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,834,432,275.93	78.83%	199,200	81.04%	3.92%
01-02	415,895,547.33	3.71%	8,397	3.42%	4.31%
02-03	382,491,647.86	3.41%	7,757	3.16%	5.01%
03-04	154,286,590.87	1.38%	4,042	1.64%	5.16%
04-05	49,573,458.50	0.44%	1,747	0.71%	5.02%
05-06	50,895,688.12	0.45%	1,872	0.76%	4.86%
06-07	33,207,479.10	0.30%	1,321	0.54%	4.81%
07-08	79,934,786.59	0.71%	2,169	0.88%	5.54%
08-09	41,764,670.64	0.37%	1,148	0.47%	4.93%
09-10	37,081,095.97	0.33%	1,040	0.42%	4.30%
10-11	40,299,608.26	0.36%	1,109	0.45%	4.37%
11-12	36,566,902.96	0.33%	867	0.35%	4.34%
12-13	60,977,535.68	0.54%	1,361	0.55%	5.04%
13-14	42,854,624.74	0.38%	951	0.39%	4.70%
14-15	49,551,021.37	0.44%	987	0.40%	3.88%
15-16	50,402,048.94	0.45%	963	0.39%	4.20%
16-17	37,941,545.27	0.34%	652	0.27%	3.96%
17-18	66,708,088.20	0.60%	1,106	0.45%	4.76%
18-19	49,071,065.95	0.44%	789	0.32%	4.02%
19-20	51,896,395.09	0.46%	811	0.33%	3.41%
20-21	40,546,439.69	0.36%	573	0.23%	3.16%
21-22	36,438,460.41	0.33%	541	0.22%	3.14%
22-23	38,498,420.26	0.34%	516	0.21%	3.12%
23-24	41,671,918.44	0.37%	568	0.23%	3.12%
24-25	70,337,535.19	0.63%	891	0.36%	3.14%
25-26	45,125,313.48	0.40%	539	0.22%	3.13%
26-27	41,430,978.57	0.37%	484	0.20%	3.16%
27-28	37,932,995.10	0.34%	408	0.17%	3.12%
28-29	23,169,054.82	0.21%	263	0.11%	3.12%
29-30	20,617,793.19	0.18%	231	0.09%	3.14%
30 - more	244,116,574.82	2.18%	2,488	1.01%	3.13%
Matured	865,227.81	0.01%	12	0.00%	3.27%
	11,206,582,789.15	100.0%	245,802	100.0%	3.99%

8. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,65 %					
less - 40.00%	1,648,731,169.65	14.71%	48,951	26.60%	4.22%
40.01% - 50.00%	1,181,356,188.04	10.54%	23,556	12.80%	4.07%
50.01% - 60.00%	1,373,059,263.00	12.25%	23,649	12.85%	3.98%
60.01% - 70.00%	1,926,109,912.39	17.18%	27,993	15.21%	3.99%
70.01% - 80.00%	2,617,386,258.85	23.35%	33,884	18.41%	3.81%
80.01% - 85.00%	842,831,256.57	7.52%	7,209	3.92%	3.75%
85.01% - 90.00%	695,024,961.39	6.20%	6,233	3.39%	3.65%
90.01% - 95.00%	302,694,211.51	2.70%	3,065	1.67%	3.98%
95.01% - 100.00%	422,013,883.59	3.76%	7,223	3.92%	4.81%
100.01% - 105.00%	75,823,521.45	0.67%	861	0.47%	4.20%
105.01% - 110.00%	56,655,953.91	0.50%	630	0.34%	4.30%
110.01% - 115.00%	37,055,068.31	0.33%	442	0.24%	4.48%
115.01% - 120.00%	27,063,810.49	0.24%	353	0.19%	4.70%
120.01% - 125.00%	86,470.56	0.00%	1	0.00%	3.55%
128.01% - more	690,859.44	0.00%	7	0.00%	3.46%
	11,206,582,789.15	100.0%	184,057	100.0%	3.99%

9 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,47 %					
less - 40.00%	3,044,422,666.68	27.17%	101,394	55.09%	4.36%
40.01% - 50.00%	1,293,229,413.00	11.54%	18,082	9.82%	4.04%
50.01% - 60.00%	1,345,225,847.10	12.00%	15,687	8.52%	3.91%
60.01% - 70.00%	1,594,040,064.77	14.22%	16,114	8.76%	3.86%
70.01% - 80.00%	1,680,752,727.51	15.00%	15,149	8.23%	3.75%
80.01% - 85.00%	681,305,862.23	6.08%	5,759	3.13%	3.78%
85.01% - 90.00%	531,012,252.58	4.74%	4,209	2.29%	3.79%
90.01% - 95.00%	391,771,820.14	3.50%	3,058	1.66%	3.81%
95.01% - 100.00%	242,979,430.64	2.17%	1,839	1.00%	3.73%
100.01% - 105.00%	171,280,272.17	1.53%	1,237	0.67%	3.76%
105.01% - 110.00%	101,669,558.08	0.91%	722	0.39%	3.76%
110.01% - 115.00%	73,449,346.63	0.66%	482	0.26%	3.64%
115.01% - 120.00%	54,204,811.46	0.48%	318	0.17%	3.71%
120.01% - 125.00%	860,258.27	0.01%	5	0.00%	2.56%
128.01% - more	378,457.89	0.00%	2	0.00%	3.50%
	11,206,582,789.15	100.0%	184,057	100.0%	3.99%

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	761,628,348.68	6.79%	61,500	33.41%	5.15%
25.000,00 - 50.000,00	1,481,849,998.32	13.22%	40,036	21.75%	4.57%
50.000,00 - 75.000,00	1,891,466,897.18	16.87%	31,236	16.97%	4.40%
75.000,00 - 100.000,00	1,733,205,657.40	15.46%	19,877	10.80%	3.86%
100.000,00 - 125.000,00	1,190,338,275.35	10.62%	10,639	5.78%	3.69%
125.000,00 - 150.000,00	1,049,878,110.25	9.36%	7,676	4.17%	3.66%
150.000,00 - 175.000,00	657,566,734.08	5.86%	4,071	2.21%	3.59%
175.000,00 - 200.000,00	554,414,026.69	4.94%	2,965	1.61%	3.61%
200.000,00 - 225.000,00	326,670,054.10	2.91%	1,543	0.84%	3.51%
225.000,00 - 250.000,00	263,513,721.49	2.35%	1,112	0.60%	3.52%
250.000,00 - 275.000,00	195,192,341.55	1.74%	744	0.40%	3.40%
275.000,00 - 300.000,00	184,010,904.05	1.64%	641	0.35%	3.45%
300.000,00 - 325.000,00	120,517,753.97	1.07%	385	0.21%	3.35%
325.000,00 - 350.000,00	120,669,510.94	1.07%	359	0.20%	3.39%
350.000,00 - 375.000,00	80,363,170.72	0.71%	222	0.12%	3.38%
375.000,00 - 400.000,00	67,230,466.81	0.59%	174	0.10%	3.44%
400.000,00 - 425.000,00	55,235,869.85	0.49%	134	0.07%	3.27%
425.000,00 - 450.000,00	51,006,414.04	0.45%	117	0.06%	3.29%
450.000,00 - 475.000,00	39,710,436.17	0.35%	86	0.05%	3.37%
475.000,00 - 500.000,00	42,882,148.87	0.38%	88	0.05%	3.46%
500.000,00 - 600.000,00	115,812,328.44	1.03%	211	0.12%	3.26%
600.000,00 - 700.000,00	57,139,177.19	0.50%	89	0.05%	3.24%
700.000,00 - 800.000,00	30,660,118.34	0.27%	41	0.02%	3.25%
800.000,00 - 900.000,00	29,651,789.31	0.26%	35	0.02%	3.19%
900.000,00 - 1.000.000,00	16,324,220.98	0.14%	17	0.01%	3.11%
1.000.000,00 - 1.250.000,00	32,968,783.80	0.29%	30	0.02%	2.75%
1.250.000,00 - 1.500.000,00	16,921,672.11	0.15%	12	0.01%	2.77%
1.500.000,00 - more	39,753,858.47	0.35%	17	0.01%	3.08%
	11,206,582,789.15	100.0%	184,057	100.0%	3.99%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,140,731,236.15	10.17%	10,715	5.82%	3.84%
Building	54,109,986.61	0.48%	633	0.34%	3.90%
House incl. land plot	9,418,619,619.91	84.04%	166,752	90.60%	4.02%
N/A	33,135,984.81	0.29%	533	0.29%	3.74%
Other real estate	54,492,040.39	0.48%	700	0.38%	3.72%
Professional Use	505,493,921.28	4.51%	4,724	2.57%	3.84%
	11,206,582,789.15	100.0%	184,057	100.0%	3.99%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	340,214,385.96	3.04%	6,282	3.41%	4.03%
AITOLOAKARNANIA	157,537,952.49	1.41%	3,136	1.70%	4.43%
ARGOLIDA	85,586,702.95	0.76%	1,313	0.71%	4.06%
ARKADIA	57,362,455.18	0.51%	972	0.53%	3.91%
ARTA	30,052,959.65	0.27%	743	0.40%	4.11%
ATTICA	5,478,052,757.65	48.88%	79,606	43.25%	3.83%
CHALKIDIKI	97,600,448.98	0.87%	1,907	1.04%	4.41%
CHANIA	162,377,352.49	1.45%	2,222	1.21%	4.00%
CHIOS	51,547,407.17	0.46%	885	0.48%	4.08%
CORFU	89,066,754.14	0.80%	1,395	0.76%	4.09%
DODEKANISA	270,311,837.47	2.41%	3,529	1.92%	4.05%
DRAMA	62,152,636.87	0.56%	1,686	0.92%	4.54%
EVOIA	168,961,157.33	1.51%	3,039	1.65%	4.18%
EVKITANIA	8,140,932.73	0.07%	200	0.11%	4.40%
EVROS	113,360,472.91	1.01%	3,036	1.65%	4.55%
FLORINA	24,715,146.18	0.22%	641	0.35%	4.64%
FOKIDA	22,191,311.59	0.20%	424	0.23%	4.18%
FTHIOTIDA	158,994,449.94	1.42%	3,099	1.68%	4.18%
GREVENA	19,129,162.81	0.17%	408	0.22%	4.03%
HERAKLION	185,665,187.09	1.66%	2,518	1.37%	3.86%
ILEIA	109,189,172.47	0.97%	2,323	1.26%	4.45%
IMATHIA	67,374,432.90	0.60%	1,404	0.76%	4.30%
IOANNINA	152,363,501.78	1.36%	2,562	1.39%	3.76%
KARDITSA	86,314,903.20	0.77%	1,884	1.02%	4.13%
KASTORIA	21,778,526.32	0.19%	470	0.26%	4.22%
KAVALA	87,216,190.14	0.78%	1,913	1.04%	4.22%
KEFALLONIA	63,324,279.76	0.57%	942	0.51%	4.05%
KILKIS	53,457,267.86	0.48%	1,289	0.70%	4.43%
KORINTHIA	154,471,172.94	1.38%	2,431	1.32%	3.85%
KOZANI	73,596,273.40	0.66%	1,628	0.89%	4.08%
KYKLADES	160,996,594.84	1.44%	1,859	1.01%	3.89%
LAKONIA	80,005,647.26	0.71%	1,249	0.68%	4.07%
LARISA	208,578,916.02	1.86%	4,026	2.19%	4.09%
LASITHI	87,870,414.32	0.78%	1,250	0.68%	3.75%
LEFKADA	26,283,364.95	0.24%	453	0.25%	4.15%
LESBOS	107,061,934.56	0.96%	1,676	0.91%	4.10%
MAGNESIA	150,783,720.84	1.35%	2,789	1.52%	4.19%
MESSINIA	120,276,409.97	1.07%	2,177	1.18%	4.03%
PELLA	78,507,119.73	0.70%	1,940	1.05%	4.52%
PIERIA	127,877,344.81	1.14%	2,147	1.17%	4.13%
PREVEZA	66,312,274.79	0.59%	1,151	0.63%	3.97%
RETHYMNO	130,448,031.53	1.16%	2,126	1.16%	3.85%
RODOPI	58,137,319.66	0.52%	1,499	0.81%	4.38%
SAMOS	73,068,690.67	0.65%	937	0.51%	3.87%
SERRES	55,085,718.72	0.49%	1,379	0.75%	4.72%
THESPROTIA	33,930,390.12	0.30%	659	0.36%	4.23%
THESSALONIKI	892,175,764.13	7.96%	16,290	8.85%	4.25%
TRIKALA	66,680,039.45	0.60%	1,404	0.76%	4.41%
VOIOTIA	96,749,854.29	0.86%	1,995	1.08%	4.28%
XANTHI	91,423,602.80	0.82%	2,551	1.39%	4.41%
ZAKYNTHOS	42,222,443.34	0.38%	613	0.33%	3.90%
	11,206,582,789.15	100.0%	184,057	100.0%	3.99%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,206,582,789.15	100.00%	245,803	100.00%	3.99%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

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	3,719,466,532.47	33.19%	74,334	30.24%	3.23%
Euribor 1M Linked	446,650,373.85	3.99%	6,022	2.45%	2.92%
Euribor 3M Linked	2,835,370,488.92	25.30%	45,607	18.55%	4.04%
Fixed	2,638,137,767.40	23.54%	52,193	21.23%	4.32%
Hellenic Government Bond	506,687,104.14	4.52%	18,801	7.65%	7.04%
Liibor 1M Linked	255,215,445.39	2.28%	1,816	0.74%	1.89%
Originator Rate	805,055,076.98	7.18%	47,030	19.13%	5.55%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

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)	227,259	23,403,154.64	10,263,816,198.30	92.46%	91.58%
31-60 days past due	12,921	7,082,598.01	646,979,286.39	5.26%	5.77%
61-90 days past due	5,623	4,973,330.35	295,787,304.46	2.29%	2.63%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	245,803	35,459,083.00	11,206,582,789.15	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	246,653.67	0.00%	12	0.01%	5.54%
Buy Primary	3,374,288,355.54	30.10%	77,340	31.46%	4.11%
Completion/construction of primary residence	1,789,048,532.69	15.96%	45,705	18.59%	4.11%
Completion/construction of secondary	1,212,648,243.30	10.82%	17,118	6.96%	3.68%
Refinancing loans from other banks	1,189,507,027.06	10.61%	20,372	8.29%	3.78%
Buy Secondary	508,589,435.81	4.53%	6,885	2.80%	3.79%
Professional use	171,234,518.29	1.52%	2,166	0.88%	4.04%
Land Purchase For Residence Construction	127,488,729.37	1.13%	2,588	1.05%	4.61%
Renovating	2,827,426,883.41	25.23%	72,959	29.68%	3.98%
Other	6,104,410.01	0.05%	658	0.27%	6.81%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	8,983,638,718.70	80.16%	194,443	79.11%	4.03%
Subsidized Loans	2,222,944,070.45	19.83%	51,360	20.90%	3.80%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	6,087,168,659.87	54.31%	97,507	54.50%	3.92%
Self Employed	2,736,625,832.73	24.41%	31,743	17.74%	3.93%
Unemployed	755,349,598.70	6.74%	13,854	7.74%	4.22%
Retired	1,176,931,169.92	10.50%	23,585	13.18%	3.96%
N/A	450,507,527.94	4.02%	12,207	6.82%	4.87%
	11,206,582,789.15	100.0%	178,896	100.0%	3.99%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	890,119,130.54	7.94%	14,324	5.83%	3.12%
Retired Employee	112,953,323.84	1.00%	2,174	0.88%	3.12%
No Employee	10,203,510,334.77	91.04%	229,305	93.29%	4.07%
	11,206,582,789.15	100.0%	245,803	100.0%	3.99%

* 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.