

Covered Bond Programme II



Monthly Investor Report

October 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630*	B+	Ba3	EUR	1,150,000,000.00	ECB + 170bp	24-06-2021
Series 02	XS0520508713*	B+	Ba3	EUR	1,200,000,000.00	ECB + 200bp	24-06-2020
Series 03	XS0520508804*	B+	Ba3	EUR	1,350,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B+	Ba3	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-10-2014	30-06-2010
Portfolio Cut off Date	31-10-2014	30-06-2010
Original Principal Balance	10.841.877.630,00	4.884.632.703,00
Principal Balance	7.550.473.850,73	3.639.740.247,00
Number of Borrowers	121.740	68.622
Number of Loanparts	165.130	93.060
Number of Properties	124.712	69.543
Average Principal Balance (borrower)	62.021,31	53.040,43
Average Principal Balance (parts)	45.724,42	39.111,76
Coupon: Weighted Average	2,5	3,7
Minimum	0,1	1,7
Maximum	15,5	17,0
Weighted Average Loan to Value	66,24	67,08
Weighted Average Loan to Indexed Value	71,73	48,96
Seasoning (years): Weighted Average	6,95	4,42
Original Maturity (years): Weighted Average	27,44	18,53
Remaining Tenor (years): Weighted Average	20,53	14,15

* Series 01, 02, 03 Balances are as of 7th of November 2014

Nominal Value Test

All amounts in EURO

Outstanding Bonds***	4.800.000.000,00
Negative Carry	89.500.000,00
Outstanding Accrued Interest on Bonds	11.911.944,44
Current Outstanding Balance	7.550.473.850,73
Adjusted Nominal Value Assets *	6.936.991.533,41
Outstanding Accrued Interest on Assets	7.255.134,27
Nominal Value Test Current Value **	70,20 %
<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.

*** The Outstanding Bonds Balance is as of 7th November 2014

1. Currency Type

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	7,351,445,471.86	97.36%	163,447	98.98%	2.54%
Swiss Franc	199,028,378.87	2.64%	1,683	1.02%	1.89%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,223,903,888.23	16.21%	34,075	20.64%	3.85%
Standard Amortising	6,326,569,962.50	83.79%	131,055	79.36%	2.27%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

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%	5,379,503,402.35	71.25%	104,080	63.03%	1.87%
2.5% - 2.99%	879,046,873.83	11.64%	15,895	9.63%	2.76%
3% - 3.49%	372,546,546.70	4.93%	6,835	4.14%	3.22%
3.5% - 3.99%	103,814,171.64	1.37%	1,629	0.99%	3.71%
4% - 4.49%	39,025,904.62	0.52%	659	0.40%	4.25%
4.5% - 4.99%	183,415,636.30	2.43%	12,546	7.60%	4.76%
5% - 5.49%	53,950,371.30	0.71%	1,314	0.80%	5.20%
5.5% - 5.99%	80,748,754.85	1.07%	1,957	1.19%	5.72%
6% - 6.49%	12,668,960.46	0.17%	314	0.19%	6.23%
6.5% - 6.99%	28,769,466.30	0.38%	1,622	0.98%	6.71%
7% - 7.49%	402,169,131.64	5.33%	17,911	10.85%	7.05%
7.5% - more	14,814,630.74	0.20%	368	0.22%	8.75%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	45,616.09	0.00%	37	0.02%	2.02%
1987	11,515.24	0.00%	5	0.00%	2.00%
1988	19,573.41	0.00%	6	0.00%	2.06%
1989	56,331.74	0.00%	16	0.01%	2.04%
1990	69,368.59	0.00%	19	0.01%	2.11%
1991	50,296.56	0.00%	19	0.01%	2.59%
1992	89,908.70	0.00%	17	0.01%	4.20%
1993	392,653.22	0.01%	30	0.02%	3.71%
1994	121,034.62	0.00%	21	0.01%	2.49%
1995	652,518.39	0.01%	68	0.04%	2.56%
1996	1,344,662.38	0.02%	153	0.09%	2.84%
1997	2,188,417.90	0.03%	247	0.15%	2.72%
1998	2,813,986.57	0.04%	370	0.22%	2.66%
1999	9,806,476.21	0.13%	1,585	0.96%	2.59%
2000	36,286,034.07	0.48%	5,921	3.59%	2.89%
2001	94,514,808.30	1.25%	8,963	5.43%	3.02%
2002	181,546,354.17	2.40%	11,557	7.00%	3.44%
2003	300,061,543.54	3.97%	14,020	8.49%	3.88%
2004	415,655,828.37	5.51%	11,185	6.77%	3.15%
2005	830,216,397.59	11.00%	18,133	10.98%	2.83%
2006	931,399,073.52	12.34%	17,628	10.68%	2.39%
2007	1,013,692,455.58	13.43%	17,404	10.54%	1.88%
2008	996,288,949.90	13.20%	15,657	9.48%	2.01%
2009	1,206,315,674.98	15.98%	18,042	10.93%	2.38%
2010	712,942,626.21	9.44%	10,856	6.58%	2.65%
2011	309,394,144.18	4.10%	5,064	3.07%	2.95%
2012	287,030,079.67	3.80%	4,319	2.62%	2.75%
2013	164,680,607.34	2.18%	2,787	1.69%	2.67%
2014	52,786,913.69	0.70%	1,001	0.61%	2.84%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	279,385.03	0.00%	536	0.32%	3.81%
2015	12,907,277.95	0.17%	4,869	2.95%	3.80%
2016	42,646,836.10	0.56%	6,941	4.20%	4.16%
2017	90,301,298.46	1.20%	8,521	5.16%	4.77%
2018	84,243,055.86	1.12%	5,513	3.34%	3.48%
2019	98,657,754.43	1.31%	4,625	2.80%	2.98%
2020	157,690,452.76	2.09%	5,416	3.28%	2.70%
2021	182,671,268.60	2.42%	5,517	3.34%	2.47%
2022	177,044,557.42	2.34%	5,156	3.12%	2.01%
2023	189,028,923.93	2.50%	5,116	3.10%	1.99%
2024	224,492,697.14	2.97%	4,751	2.88%	1.93%
2025	268,241,912.43	3.55%	8,113	4.91%	3.40%
2026	187,283,293.27	2.48%	4,649	2.82%	3.99%
2027	311,716,503.99	4.13%	7,695	4.66%	4.28%
2028	238,938,553.69	3.16%	5,650	3.42%	3.21%
2029	248,850,710.26	3.30%	5,109	3.09%	2.82%
2030	221,314,371.07	2.93%	4,264	2.58%	2.55%
2031	163,053,523.83	2.16%	3,067	1.86%	2.27%
2032	182,481,541.79	2.42%	3,553	2.15%	2.12%
2033	201,634,336.68	2.67%	3,847	2.33%	2.22%
2034	259,511,130.32	3.44%	4,424	2.68%	2.33%
2035	309,651,315.08	4.10%	5,150	3.12%	2.12%
2036	238,849,858.09	3.16%	3,781	2.29%	2.05%
2037	243,643,554.54	3.23%	3,860	2.34%	1.80%
2038	230,106,798.17	3.05%	3,431	2.08%	2.04%
2039	239,643,184.76	3.17%	3,463	2.10%	2.45%
2040	172,269,146.79	2.28%	2,543	1.54%	2.54%
2041	162,548,324.62	2.15%	2,292	1.39%	2.36%
2042	164,187,583.62	2.17%	2,572	1.56%	2.14%
2043	174,801,811.05	2.32%	2,686	1.63%	2.22%
2044	160,318,597.71	2.12%	2,319	1.40%	2.36%
2045	136,117,711.20	1.80%	1,864	1.13%	2.26%
2046	183,538,714.50	2.43%	2,497	1.51%	2.00%
2047	214,136,843.40	2.84%	2,935	1.78%	1.86%
2048	201,374,799.98	2.67%	2,672	1.62%	2.07%
2049	199,661,585.74	2.64%	2,665	1.61%	2.39%
2050	158,511,369.15	2.10%	2,165	1.31%	2.49%
2051	95,835,208.11	1.27%	1,360	0.82%	2.41%
2052	100,194,946.07	1.33%	1,435	0.87%	2.37%
2053	130,938,986.52	1.73%	1,715	1.04%	2.37%
2054	104,250,056.87	1.38%	1,338	0.81%	2.45%
2055	72,945,011.54	0.97%	941	0.57%	2.55%
2056	60,139,768.47	0.80%	750	0.45%	2.49%
2057	103,154,019.68	1.37%	1,347	0.82%	2.48%
2058	89,600,231.17	1.19%	1,240	0.75%	2.36%
2059	60,966,508.35	0.81%	776	0.47%	2.69%
2060	98,530.54	0.00%	1	0.00%	2.92%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	31,249,762.22	0.41%	587	0.36%	3.19%
0.5 - 1.0	35,915,056.30	0.48%	660	0.40%	2.32%
1.0 - 1.5	69,155,367.93	0.92%	1,155	0.70%	2.69%
1.5 - 2.0	126,294,267.75	1.67%	2,060	1.25%	2.69%
2.0 - 2.5	142,371,562.60	1.89%	2,092	1.27%	2.79%
2.5 - 3.0	160,845,143.58	2.13%	2,526	1.53%	2.74%
3.0 - 4.0	326,144,407.39	4.32%	5,280	3.20%	3.04%
4.0 - 5.0	886,792,827.35	11.74%	13,502	8.18%	2.53%
5.0 - 6.0	1,159,320,619.64	15.35%	17,376	10.52%	2.37%
6.0 - 7.0	981,934,011.07	13.00%	15,659	9.48%	1.92%
7.0 - 8.0	1,051,373,613.77	13.92%	18,136	10.98%	1.93%
8.0 - 9.0	981,084,797.87	12.99%	19,341	11.71%	2.50%
9.0 - 10.0	641,201,861.91	8.49%	14,695	8.90%	3.00%
more - 10.0	956,790,551.35	12.67%	52,061	31.53%	3.40%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	6,604,402,337.88	87.47%	147,405	89.27%	2.51%
01-02	80,663,451.54	1.07%	1,866	1.13%	1.98%
02-03	690,552,426.65	9.15%	12,144	7.35%	2.20%
03-04	10,810,871.21	0.14%	284	0.17%	4.60%
04-05	17,413,560.68	0.23%	485	0.29%	5.82%
05-06	7,272,078.96	0.10%	196	0.12%	5.61%
06-07	4,426,802.10	0.06%	125	0.08%	5.20%
07-08	13,024,688.38	0.17%	191	0.12%	3.06%
08-09	6,248,008.21	0.08%	159	0.10%	5.38%
09-10	10,160,116.92	0.13%	256	0.16%	5.71%
10-11	5,155,314.81	0.07%	134	0.08%	5.78%
11-12	3,853,381.02	0.05%	93	0.06%	4.92%
12-13	13,061,809.35	0.17%	306	0.19%	5.27%
13-14	9,276,903.88	0.12%	211	0.13%	5.31%
14-15	15,109,378.88	0.20%	317	0.19%	5.61%
15-16	7,104,666.11	0.09%	160	0.10%	5.16%
16-17	4,962,824.20	0.07%	107	0.06%	4.77%
17-18	4,167,869.13	0.06%	62	0.04%	3.98%
18-19	3,062,300.09	0.04%	62	0.04%	3.28%
19-20	1,822,504.22	0.02%	36	0.02%	3.15%
20-21	1,966,433.32	0.03%	42	0.03%	3.08%
21-22	3,491,817.88	0.05%	55	0.03%	3.13%
22-23	2,640,826.37	0.03%	37	0.02%	3.23%
23-24	1,894,260.56	0.03%	30	0.02%	3.11%
24-25	2,374,678.92	0.03%	38	0.02%	3.07%
25-26	2,456,115.80	0.03%	36	0.02%	3.14%
26-27	1,583,932.89	0.02%	25	0.02%	2.99%
27-28	2,163,608.25	0.03%	30	0.02%	3.13%
28-29	1,263,668.12	0.02%	21	0.01%	3.08%
29-30	1,863,775.01	0.02%	21	0.01%	3.11%
30 - more	16,223,439.39	0.21%	196	0.12%	3.04%
Matured	0.00	0.00%	0	0.00%	0.00%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 66,24 %					
less - 40.00%	987,078,811.62	13.07%	26,071	20.91%	2.65%
40.01% - 50.00%	776,482,970.89	10.28%	15,419	12.36%	2.55%
50.01% - 60.00%	920,269,499.36	12.19%	16,260	13.04%	2.50%
60.01% - 70.00%	1,289,523,042.88	17.08%	19,370	15.53%	2.51%
70.01% - 80.00%	1,726,690,547.75	22.87%	24,347	19.52%	2.33%
80.01% - 85.00%	592,904,839.49	7.85%	5,908	4.74%	2.27%
85.01% - 90.00%	541,837,143.33	7.18%	5,535	4.44%	2.12%
90.01% - 95.00%	223,029,359.76	2.95%	2,635	2.11%	2.59%
95.01% - 100.00%	315,488,143.95	4.18%	6,197	4.97%	3.96%
100.01% - 105.00%	42,013,353.75	0.56%	661	0.53%	3.14%
105.01% - 110.00%	36,292,743.71	0.48%	516	0.41%	3.15%
110.01% - 115.00%	24,575,882.51	0.33%	376	0.30%	3.43%
115.01% - 120.00%	18,200,493.82	0.24%	321	0.26%	3.74%
120.01% - 125.00%	12,088,277.45	0.16%	221	0.18%	3.45%
125.01% - 128.00%	6,421,008.98	0.09%	127	0.10%	3.86%
128.01% - more	37,577,731.48	0.50%	748	0.60%	3.65%
	7,550,473,850.73	100.0%	124,712	100.0%	2.53%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 70,50 %					
less - 40.00%	1,404,834,641.16	18.61%	54,782	43.93%	2.83%
40.01% - 50.00%	656,356,646.08	8.69%	11,359	9.11%	2.56%
50.01% - 60.00%	747,588,049.06	9.90%	10,589	8.49%	2.51%
60.01% - 70.00%	776,686,796.78	10.29%	9,757	7.82%	2.48%
70.01% - 80.00%	847,889,299.39	11.23%	9,553	7.66%	2.43%
80.01% - 85.00%	439,520,643.38	5.82%	4,505	3.61%	2.41%
85.01% - 90.00%	448,894,011.16	5.95%	4,329	3.47%	2.42%
90.01% - 95.00%	422,732,481.06	5.60%	4,113	3.30%	2.60%
95.01% - 100.00%	391,074,528.25	5.18%	3,689	2.96%	2.50%
100.01% - 105.00%	383,335,144.45	5.08%	3,417	2.74%	2.38%
105.01% - 110.00%	324,793,378.18	4.30%	2,782	2.23%	2.32%
110.01% - 115.00%	259,515,483.00	3.44%	2,146	1.72%	2.34%
115.01% - 120.00%	200,025,021.15	2.65%	1,657	1.33%	2.37%
120.01% - 125.00%	124,584,833.73	1.65%	1,039	0.83%	2.41%
125.01% - 128.00%	39,710,685.38	0.53%	323	0.26%	2.20%
128.01% - more	82,932,208.52	1.10%	672	0.54%	2.40%
	7,550,473,850.73	100.0%	124,712	100.0%	2.53%

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	442,982,837.67	5.87%	37,632	30.18%	3.68%
25.000,00 - 50.000,00	1,275,003,248.83	16.89%	33,324	26.72%	3.49%
50.000,00 - 75.000,00	1,214,479,305.43	16.08%	19,802	15.88%	2.47%
75.000,00 - 100.000,00	1,145,838,103.69	15.18%	13,249	10.62%	2.28%
100.000,00 - 125.000,00	835,208,552.50	11.06%	7,481	6.00%	2.16%
125.000,00 - 150.000,00	650,630,480.43	8.62%	4,773	3.83%	2.16%
150.000,00 - 175.000,00	439,685,445.68	5.82%	2,722	2.18%	2.12%
175.000,00 - 200.000,00	322,151,719.86	4.27%	1,730	1.39%	2.15%
200.000,00 - 225.000,00	224,509,001.42	2.97%	1,061	0.85%	2.10%
225.000,00 - 250.000,00	175,698,362.47	2.33%	742	0.60%	2.15%
250.000,00 - 275.000,00	138,937,208.59	1.84%	531	0.43%	2.09%
275.000,00 - 300.000,00	108,054,882.43	1.43%	378	0.30%	2.10%
300.000,00 - 325.000,00	87,827,399.02	1.16%	282	0.23%	2.15%
325.000,00 - 350.000,00	70,762,597.51	0.94%	210	0.17%	1.97%
350.000,00 - 375.000,00	52,026,460.83	0.69%	144	0.12%	2.06%
375.000,00 - 400.000,00	38,724,535.87	0.51%	100	0.08%	2.10%
400.000,00 - 425.000,00	39,091,378.58	0.52%	95	0.08%	2.11%
425.000,00 - 450.000,00	34,128,509.05	0.45%	78	0.06%	2.08%
450.000,00 - 475.000,00	23,609,448.10	0.31%	51	0.04%	2.36%
475.000,00 - 500.000,00	21,954,381.30	0.29%	45	0.04%	2.05%
500.000,00 - 600.000,00	80,528,763.47	1.07%	148	0.12%	2.02%
600.000,00 - 700.000,00	23,346,854.94	0.31%	36	0.03%	1.92%
700.000,00 - 800.000,00	26,249,345.98	0.35%	35	0.03%	2.29%
800.000,00 - 900.000,00	17,081,412.35	0.23%	20	0.02%	2.21%
900.000,00 - 1.000.000,00	11,308,128.39	0.15%	12	0.01%	2.21%
1.000.000,00 - 1.250.000,00	14,632,942.78	0.19%	13	0.01%	1.64%
1.250.000,00 - 1.500.000,00	7,146,433.45	0.09%	5	0.00%	2.39%
1.500.000,00 - more	28,876,110.11	0.38%	13	0.01%	1.91%
	7,550,473,850.73	100.0%	124,712	100.0%	2.53%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	7,274,084,550.26	96.33%	122,084	97.89%	2.53%
Building	330,166.85	0.00%	8	0.01%	2.25%
Other real estate	10,477,029.25	0.13%	97	0.08%	2.19%
Professional Use	265,582,104.37	3.51%	2,523	2.02%	2.52%
	7,550,473,850.73	100.0%	124,712	100.0%	2.53%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	224,939,795.33	2.98%	4,097	3.29%	2.57%
AITOLOAKARNANIA	102,984,039.37	1.36%	2,029	1.63%	3.01%
ARGOLIDA	59,256,471.75	0.79%	898	0.72%	2.43%
ARKADIA	38,592,937.42	0.51%	685	0.55%	2.31%
ARTA	20,085,747.22	0.27%	446	0.36%	2.33%
ATTICA	3,680,655,342.93	48.75%	52,468	42.07%	2.33%
CHALKIDIKI	71,634,960.86	0.95%	1,397	1.12%	2.94%
CHANIA	118,003,547.29	1.56%	1,630	1.31%	2.66%
CHIOS	39,038,106.64	0.52%	604	0.48%	2.45%
CORFU	73,050,551.43	0.97%	1,070	0.86%	2.40%
DODEKANISA	197,996,899.92	2.62%	2,540	2.04%	2.42%
DRAMA	42,738,054.40	0.57%	1,399	1.12%	3.25%
EVOIA	101,672,757.46	1.35%	1,940	1.56%	2.56%
EVKITANIA	5,921,500.26	0.08%	139	0.11%	2.67%
EVROS	74,947,213.20	0.99%	2,188	1.75%	3.27%
FLORINA	15,644,562.22	0.21%	416	0.33%	3.33%
FOKIDA	13,140,402.59	0.17%	229	0.18%	2.58%
FTHIOTIDA	93,689,537.91	1.24%	1,822	1.46%	2.56%
GREVENA	14,887,950.59	0.20%	287	0.23%	2.53%
HERAKLION	123,206,881.28	1.63%	1,719	1.38%	2.38%
ILEIA	74,560,036.17	0.99%	1,548	1.24%	3.10%
IMATHIA	45,843,951.87	0.61%	1,032	0.83%	2.99%
IOANNINA	103,803,992.51	1.38%	1,752	1.41%	2.26%
KARDITSA	52,681,761.32	0.70%	1,197	0.96%	2.62%
KASTORIA	15,524,116.90	0.21%	327	0.26%	2.64%
KAVALA	61,693,446.33	0.82%	1,452	1.16%	2.70%
KEFALLONIA	36,062,888.17	0.48%	536	0.43%	2.28%
KILKIS	37,821,365.71	0.50%	975	0.78%	3.12%
KORINTHIA	102,231,025.69	1.35%	1,512	1.21%	2.39%
KOZANI	52,095,990.92	0.69%	1,172	0.94%	2.44%
KYKLADES	107,510,727.40	1.42%	1,163	0.93%	2.29%
LAKONIA	54,413,470.96	0.72%	861	0.69%	2.42%
LARISA	151,802,708.96	2.01%	3,044	2.44%	2.63%
LASITHI	57,467,120.47	0.76%	796	0.64%	2.20%
LEFKADA	15,278,284.24	0.20%	289	0.23%	2.51%
LESBOS	76,859,339.54	1.02%	1,228	0.99%	2.56%
MAGNESIA	107,556,801.12	1.43%	1,923	1.54%	2.75%
MESSINIA	73,714,885.59	0.98%	1,255	1.01%	2.43%
PELLA	54,186,012.23	0.72%	1,439	1.15%	3.36%
PIERIA	79,487,248.23	1.05%	1,545	1.24%	2.88%
PREVEZA	45,868,236.38	0.61%	740	0.59%	2.29%
RETHYMNO	85,935,756.34	1.14%	1,296	1.04%	2.28%
RODOPI	44,838,380.67	0.59%	1,138	0.91%	2.91%
SAMOS	44,647,078.91	0.59%	570	0.46%	2.28%
SERRES	39,119,976.96	0.52%	958	0.77%	3.42%
THESSALONIA	22,829,925.02	0.30%	395	0.32%	2.48%
THESSALONIKI	597,726,858.11	7.92%	12,030	9.65%	3.14%
TRIKALA	46,695,622.84	0.62%	993	0.80%	3.19%
VOIOTIA	61,130,367.24	0.81%	1,231	0.99%	2.68%
XANTHI	60,731,952.98	0.80%	1,922	1.54%	3.20%
ZAKYNTHOS	28,267,260.88	0.37%	390	0.31%	2.44%
TOTAL	7,550,473,850.73	100.0%	124,712	100.0%	2.53%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7,542,754,316.08	99.90%	164,815	99.81%	2.52%
Quarterly	6,905,701.81	0.09%	210	0.13%	3.88%
Semi-Annually	786,114.63	0.01%	104	0.06%	6.08%
Annually	27,718.37	0.00%	1	0.00%	9.85%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

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	2,298,626,051.51	30.44%	49,490	29.97%	1.71%
Euribor 1M Linked	410,870,320.80	5.44%	6,552	3.97%	1.63%
Euribor 3M Linked	2,802,219,118.29	37.11%	50,907	30.83%	2.57%
Fixed	1,117,357,034.92	14.80%	21,699	13.14%	2.54%
Hellenic Government Bond	406,676,549.64	5.39%	18,912	11.45%	7.04%
Liibor 1M Linked	192,489,642.26	2.55%	1,625	0.98%	1.80%
Originator Rate	322,235,133.31	4.27%	15,945	9.66%	3.81%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

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)	154,545	24,939,388.06	7,009,186,996.03	93.59%	92.83%
31-60 days past due	7,689	3,258,959.61	389,667,439.27	4.66%	5.16%
61-90 days past due	2,896	1,969,625.87	151,619,415.43	1.75%	2.00%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	165,130	30,167,973.54	7,550,473,850.73	100.0%	100.0%

16. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	3,203,162,240.60	42.42%	81,776	49.52%	2.80%
Refinancing	1,539,521,822.06	20.39%	28,341	17.16%	2.39%
Buy Secondary	1,129,768,272.15	14.96%	14,681	8.89%	2.12%
Professional use	103,937,107.10	1.38%	1,399	0.85%	2.54%
Renovating	1,553,342,347.72	20.57%	38,121	23.09%	2.33%
Other	20,742,061.10	0.27%	812	0.49%	7.83%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	6,537,145,864.48	86.57%	135,292	81.93%	2.57%
Subsidized Loans	1,013,327,986.25	13.42%	29,838	18.07%	2.25%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,655,657,642.80	48.41%	59,851	49.16%	2.45%
Self Employed	1,857,019,703.35	24.59%	21,170	17.39%	2.43%
Unemployed	868,516,449.55	11.50%	16,669	13.69%	2.84%
Retired	1,021,527,396.59	13.52%	19,543	16.05%	2.48%
N/A	147,752,658.43	1.95%	4,507	3.70%	4.19%
	7,550,473,850.73	100.0%	121,740	100.0%	2.53%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	601,779,236.36	7.97%	10,498	6.36%	2.23%
Retired Employee	78,593,207.17	1.04%	1,662	1.01%	2.21%
No Employee	6,870,101,407.20	90.98%	152,970	92.64%	2.56%
	7,550,473,850.73	100.0%	165,130	100.0%	2.53%

* 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.