

Covered Bond Programme II



Monthly Investor Report

October 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	31-10-2015	30-06-2010
Portfolio Cut off Date	31-10-2015	30-06-2010
Original Principal Balance	8.731.042.136,00	4.884.632.703,00
Principal Balance	5.762.167.952,00	3.639.740.247,00
Number of Borrowers	93.102	68.622
Number of Loanparts	127.362	93.060
Number of Properties	95.048	69.543
Average Principal Balance (borrower)	61.890,91	53.040,43
Average Principal Balance (parts)	45.242,44	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	65,51	67,08
Weighted Average Loan to Indexed Value	74,95	48,96
Seasoning (years): Weighted Average	7,86	4,42
Original Maturity (years): Weighted Average	27,38	18,53
Remaining Tenor (years): Weighted Average	19,56	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	9.398.000,00
Current Outstanding Balance	5.762.167.951,96
Adjusted Nominal Value Assets *	5.191.088.249,57
Outstanding Accrued Interest on Assets	5.257.997,01
Nominal Value Test Current Value **	78,51 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	5,631,184,083.75	97.73%	126,262	99.14%	2.44%
Swiss Franc	130,983,868.21	2.27%	1,100	0.86%	1.00%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	957,585,582.81	16.62%	26,648	20.92%	3.75%
Standard Amortising	4,804,582,369.15	83.38%	100,714	79.08%	2.14%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

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%	4,353,615,622.42	75.56%	88,230	69.27%	1.83%
2.5% - 2.99%	536,006,785.09	9.30%	10,901	8.56%	2.75%
3% - 3.49%	268,612,590.04	4.66%	5,361	4.21%	3.22%
3.5% - 3.99%	89,247,785.21	1.55%	1,489	1.17%	3.71%
4% - 4.49%	34,150,730.08	0.59%	629	0.49%	4.24%
4.5% - 4.99%	46,858,394.16	0.81%	2,548	2.00%	4.75%
5% - 5.49%	36,362,500.26	0.63%	1,038	0.81%	5.21%
5.5% - 5.99%	63,701,224.89	1.11%	1,727	1.36%	5.71%
6% - 6.49%	8,814,667.51	0.15%	235	0.18%	6.19%
6.5% - 6.99%	21,067,511.57	0.37%	1,356	1.06%	6.69%
7% - 7.49%	294,943,960.45	5.12%	13,579	10.66%	7.05%
7.5% - more	8,786,180.28	0.15%	269	0.21%	8.58%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1987	33,058.69	0.00%	30	0.02%	2.00%
1987	7,087.68	0.00%	4	0.00%	2.00%
1988	12,622.89	0.00%	5	0.00%	2.00%
1989	29,422.90	0.00%	10	0.01%	2.00%
1990	59,756.45	0.00%	14	0.01%	2.00%
1991	31,054.00	0.00%	16	0.01%	2.40%
1992	69,350.29	0.00%	16	0.01%	4.00%
1993	159,748.21	0.00%	16	0.01%	4.76%
1994	10,424.91	0.00%	5	0.00%	4.04%
1995	69,860.88	0.00%	15	0.01%	3.20%
1996	423,155.03	0.01%	53	0.04%	2.72%
1997	600,532.10	0.01%	91	0.07%	2.38%
1998	1,072,482.83	0.02%	185	0.15%	2.30%
1999	4,586,956.96	0.08%	546	0.43%	2.31%
2000	14,207,285.00	0.25%	1,560	1.22%	2.30%
2001	48,135,682.25	0.84%	5,404	4.24%	2.48%
2002	106,466,441.95	1.85%	8,137	6.39%	2.96%
2003	199,217,935.74	3.46%	10,147	7.97%	3.57%
2004	313,858,740.96	5.45%	8,930	7.01%	3.07%
2005	659,156,994.67	11.44%	15,273	11.99%	2.73%
2006	746,019,714.98	12.95%	15,084	11.84%	2.35%
2007	842,213,162.47	14.62%	15,394	12.09%	1.78%
2008	779,390,815.66	13.53%	13,052	10.25%	1.91%
2009	933,507,098.55	16.20%	14,793	11.61%	2.30%
2010	555,693,188.35	9.64%	8,932	7.01%	2.63%
2011	169,002,559.44	2.93%	2,901	2.28%	3.14%
2012	126,022,886.83	2.19%	2,128	1.67%	2.76%
2013	168,173,516.46	2.92%	2,920	2.29%	2.58%
2014	66,498,123.41	1.15%	1,208	0.95%	3.00%
2015	27,438,291.42	0.48%	493	0.39%	2.84%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	269,462.25	0.00%	489	0.38%	2.62%
2016	12,700,567.94	0.22%	4,282	3.36%	3.90%
2017	44,192,599.94	0.77%	6,151	4.83%	4.41%
2018	46,492,914.85	0.81%	3,984	3.13%	2.98%
2019	58,727,633.35	1.02%	3,500	2.75%	2.44%
2020	100,526,262.26	1.74%	4,370	3.43%	2.32%
2021	121,009,879.39	2.10%	4,529	3.56%	2.42%
2022	134,767,925.28	2.34%	4,596	3.61%	1.95%
2023	140,476,657.55	2.44%	4,349	3.41%	1.96%
2024	165,493,708.02	2.87%	4,162	3.27%	1.96%
2025	214,488,595.69	3.72%	6,966	5.47%	3.24%
2026	164,230,556.41	2.85%	4,286	3.37%	3.94%
2027	251,838,942.23	4.37%	6,410	5.03%	4.12%
2028	191,753,812.43	3.33%	4,556	3.58%	3.11%
2029	203,973,208.79	3.54%	4,338	3.41%	2.69%
2030	195,636,643.53	3.40%	4,006	3.15%	2.46%
2031	143,840,801.66	2.50%	2,764	2.17%	2.22%
2032	155,548,522.37	2.70%	2,993	2.35%	1.95%
2033	161,616,878.66	2.80%	3,032	2.38%	2.09%
2034	219,097,137.21	3.80%	3,711	2.91%	2.23%
2035	277,558,279.01	4.82%	4,792	3.76%	2.09%
2036	204,079,348.67	3.54%	3,276	2.57%	2.01%
2037	200,976,586.46	3.49%	3,214	2.52%	1.69%
2038	184,473,459.69	3.20%	2,722	2.14%	1.87%
2039	199,196,266.59	3.46%	2,861	2.25%	2.30%
2040	154,188,937.95	2.68%	2,294	1.80%	2.45%
2041	121,870,885.68	2.12%	1,815	1.43%	2.39%
2042	124,177,274.24	2.16%	1,868	1.47%	2.05%
2043	125,540,059.98	2.18%	1,837	1.44%	2.19%
2044	116,979,597.71	2.03%	1,628	1.28%	2.36%
2045	120,656,972.90	2.09%	1,622	1.27%	2.24%
2046	142,366,842.11	2.47%	1,938	1.52%	1.91%
2047	174,941,048.02	3.04%	2,331	1.83%	1.74%
2048	153,990,968.95	2.67%	2,018	1.58%	2.00%
2049	150,413,005.61	2.61%	2,039	1.60%	2.31%
2050	126,595,803.30	2.20%	1,711	1.34%	2.48%
2051	66,293,058.77	1.15%	838	0.66%	2.27%
2052	59,520,493.70	1.03%	831	0.65%	2.30%
2053	74,102,081.43	1.29%	957	0.75%	2.34%
2054	67,558,516.34	1.17%	839	0.66%	2.35%
2055	50,756,227.14	0.88%	621	0.49%	2.59%
2056	22,676,202.28	0.39%	276	0.22%	2.57%
2057	41,606,648.02	0.72%	559	0.44%	2.43%
2058	39,446,026.78	0.68%	543	0.43%	2.44%
2059	16,801,762.55	0.29%	197	0.15%	2.70%
2060	18,718,888.27	0.32%	261	0.20%	2.55%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	11,086,375.97	0.19%	197	0.15%	2.30%
0.5 - 1.0	26,102,965.38	0.45%	468	0.37%	3.25%
1.0 - 1.5	34,436,668.39	0.60%	625	0.49%	3.24%
1.5 - 2.0	37,557,471.93	0.65%	656	0.52%	2.48%
2.0 - 2.5	73,020,535.10	1.27%	1,252	0.98%	2.57%
2.5 - 3.0	105,494,259.15	1.83%	1,917	1.51%	2.61%
3.0 - 4.0	128,268,753.30	2.23%	2,103	1.65%	2.80%
4.0 - 5.0	197,574,773.81	3.43%	3,324	2.61%	3.23%
5.0 - 6.0	700,751,691.17	12.16%	11,301	8.87%	2.49%
6.0 - 7.0	885,919,246.99	15.37%	14,077	11.05%	2.26%
7.0 - 8.0	780,525,042.35	13.55%	13,308	10.45%	1.84%
8.0 - 9.0	874,438,706.44	15.18%	16,039	12.60%	1.85%
9.0 - 10.0	785,152,392.51	13.63%	16,548	12.99%	2.44%
more - 10.0	1,121,839,069.47	19.47%	45,547	35.77%	3.03%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	5,021,030,895.35	87.14%	113,064	88.77%	2.37%
01-02	593,526,220.38	10.30%	10,804	8.48%	2.19%
02-03	8,161,974.30	0.14%	277	0.22%	4.85%
03-04	18,646,060.43	0.32%	521	0.41%	5.12%
04-05	6,092,769.35	0.11%	192	0.15%	5.57%
05-06	3,598,403.84	0.06%	124	0.10%	5.21%
06-07	12,116,412.60	0.21%	215	0.17%	3.10%
07-08	5,091,615.13	0.09%	158	0.12%	5.30%
08-09	9,101,115.89	0.16%	258	0.20%	5.77%
09-10	4,606,525.76	0.08%	142	0.11%	5.65%
10-11	3,837,025.38	0.07%	113	0.09%	4.91%
11-12	10,621,870.86	0.18%	265	0.21%	5.21%
12-13	7,704,525.88	0.13%	188	0.15%	5.31%
13-14	12,064,528.93	0.21%	269	0.21%	5.62%
14-15	5,494,200.34	0.10%	135	0.11%	5.01%
15-16	4,075,702.42	0.07%	94	0.07%	4.82%
16-17	3,348,857.50	0.06%	53	0.04%	4.11%
17-18	2,362,990.32	0.04%	49	0.04%	3.19%
18-19	1,136,648.19	0.02%	26	0.02%	3.19%
19-20	1,790,145.94	0.03%	40	0.03%	3.07%
20-21	2,710,355.32	0.05%	44	0.03%	3.11%
21-22	1,574,748.50	0.03%	24	0.02%	3.12%
22-23	1,525,406.25	0.03%	21	0.02%	3.12%
23-24	1,756,354.78	0.03%	24	0.02%	3.03%
24-25	2,389,104.00	0.04%	34	0.03%	3.10%
25-26	661,343.75	0.01%	15	0.01%	3.15%
26-27	1,432,138.05	0.02%	21	0.02%	3.16%
27-28	385,632.92	0.01%	10	0.01%	3.59%
28-29	1,638,562.68	0.03%	19	0.01%	3.11%
29-30	1,551,255.40	0.03%	19	0.01%	2.48%
30 - more	12,134,561.52	0.21%	144	0.11%	3.06%
Matured					
	5,762,167,951.96	100.%	127,362	100.%	2.41%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,51 %					
less - 40.00%	788,977,413.80	13.69%	20,205	21.26%	2.48%
40.01% - 50.00%	601,596,713.08	10.44%	11,667	12.27%	2.39%
50.01% - 60.00%	700,684,330.45	12.16%	12,205	12.84%	2.35%
60.01% - 70.00%	973,210,834.21	16.89%	14,927	15.70%	2.39%
70.01% - 80.00%	1,313,136,453.46	22.79%	18,794	19.77%	2.23%
80.01% - 85.00%	452,255,035.44	7.85%	4,625	4.87%	2.20%
85.01% - 90.00%	427,308,768.01	7.42%	4,457	4.69%	2.05%
90.01% - 95.00%	169,242,028.14	2.94%	2,040	2.15%	2.54%
95.01% - 100.00%	256,416,849.67	4.45%	4,849	5.10%	4.04%
100.01% - 105.00%	26,148,283.11	0.45%	443	0.47%	3.27%
105.01% - 110.00%	23,291,057.11	0.40%	340	0.36%	3.21%
110.01% - 115.00%	16,262,078.28	0.28%	249	0.26%	3.43%
115.01% - 120.00%	12,149,782.02	0.21%	225	0.24%	3.89%
125.01% - 128.00%	124,593.07	0.00%	3	0.00%	2.59%
128.01% - more	1,363,732.11	0.02%	19	0.02%	2.07%
	5,762,167,951.96	100.%	95,048	100.%	2.41%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 74,77 %					
less - 40.00%	998,368,722.20	17.33%	38,170	40.16%	2.56%
40.01% - 50.00%	481,742,584.85	8.36%	8,688	9.14%	2.38%
50.01% - 60.00%	528,318,792.69	9.17%	8,056	8.48%	2.39%
60.01% - 70.00%	562,454,862.71	9.76%	7,525	7.92%	2.41%
70.01% - 80.00%	603,303,520.46	10.47%	7,297	7.68%	2.37%
80.01% - 85.00%	290,732,189.67	5.05%	3,319	3.49%	2.32%
85.01% - 90.00%	311,573,244.86	5.41%	3,270	3.44%	2.35%
90.01% - 95.00%	287,981,931.43	5.00%	2,932	3.08%	2.40%
95.01% - 100.00%	281,634,838.55	4.89%	2,951	3.10%	2.63%
100.01% - 105.00%	255,885,876.36	4.44%	2,559	2.69%	2.53%
105.01% - 110.00%	250,434,191.16	4.35%	2,384	2.51%	2.32%
110.01% - 115.00%	215,815,030.42	3.75%	2,038	2.14%	2.32%
115.01% - 120.00%	183,766,442.65	3.19%	1,636	1.72%	2.34%
120.01% - 125.00%	154,494,852.69	2.68%	1,340	1.41%	2.34%
125.01% - 128.00%	79,781,893.91	1.38%	668	0.70%	2.25%
128.01% - more	275,878,977.35	4.79%	2,215	2.33%	2.19%
	5,762,167,951.96	100.%	95,048	100.%	2.41%

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	322,806,025.21	5.60%	26,744	28.14%	3.37%
25.000,00 - 50.000,00	1,039,386,505.23	18.04%	27,186	28.60%	3.36%
50.000,00 - 75.000,00	952,445,349.27	16.53%	15,471	16.28%	2.30%
75.000,00 - 100.000,00	881,083,627.21	15.29%	10,197	10.73%	2.21%
100.000,00 - 125.000,00	644,183,602.95	11.18%	5,770	6.07%	2.09%
125.000,00 - 150.000,00	480,022,780.64	8.33%	3,522	3.71%	2.07%
150.000,00 - 175.000,00	327,300,461.96	5.68%	2,024	2.13%	2.03%
175.000,00 - 200.000,00	233,570,293.92	4.05%	1,254	1.32%	2.02%
200.000,00 - 225.000,00	164,861,510.41	2.86%	779	0.82%	1.97%
225.000,00 - 250.000,00	131,818,662.78	2.29%	556	0.58%	1.99%
250.000,00 - 275.000,00	101,681,222.72	1.76%	389	0.41%	1.97%
275.000,00 - 300.000,00	70,124,355.41	1.22%	245	0.26%	1.96%
300.000,00 - 325.000,00	60,700,351.84	1.05%	195	0.21%	1.91%
325.000,00 - 350.000,00	50,870,329.77	0.88%	151	0.16%	1.91%
350.000,00 - 375.000,00	34,286,896.12	0.60%	95	0.10%	1.91%
375.000,00 - 400.000,00	27,882,370.47	0.48%	72	0.08%	1.75%
400.000,00 - 425.000,00	30,086,759.51	0.52%	73	0.08%	1.90%
425.000,00 - 450.000,00	22,731,002.03	0.39%	52	0.05%	2.15%
450.000,00 - 475.000,00	16,168,949.69	0.28%	35	0.04%	1.85%
475.000,00 - 500.000,00	17,039,022.59	0.30%	35	0.04%	2.03%
500.000,00 - 600.000,00	49,198,245.17	0.85%	91	0.10%	1.92%
600.000,00 - 700.000,00	22,427,839.54	0.39%	35	0.04%	1.68%
700.000,00 - 800.000,00	20,860,489.43	0.36%	28	0.03%	1.91%
800.000,00 - 900.000,00	12,877,443.28	0.22%	15	0.02%	2.15%
900.000,00 - 1.000.000,00	8,385,751.25	0.15%	9	0.01%	1.81%
1.000.000,00 - 1.250.000,00	12,347,500.11	0.21%	11	0.01%	1.36%
1.250.000,00 - 1.500.000,00	11,033,722.35	0.19%	8	0.01%	1.93%
1.500.000,00 - more	15,986,881.10	0.28%	6	0.01%	1.86%
	5,762,167,951.96	100.0%	95,048	100.0%	2.41%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	30,438,671.11	0.53%	526	0.55%	2.24%
Partial Professional Use	277,210,266.77	4.81%	3,215	3.38%	2.29%
Professional use with recourse to the borrower	2,511,347.27	0.04%	22	0.02%	1.59%
Residential (Flat/Apartment)	4,939,214,379.05	85.72%	85,144	89.58%	2.42%
Residential (House, detached or semi-detached)	512,793,287.76	8.90%	6,141	6.46%	2.41%
	5,762,167,951.96	100.0%	95,048	100.0%	2.41%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	159,912,296.87	2.78%	3,017	3.17%	2.51%
AITOLOAKARNANIA	76,953,075.11	1.34%	1,536	1.62%	3.10%
ARGOLIDA	46,376,714.20	0.81%	690	0.73%	2.36%
ARKADIA	31,781,727.05	0.55%	548	0.58%	2.23%
ARTA	13,680,960.26	0.24%	290	0.31%	2.27%
ATTICA	2,898,833,044.12	50.31%	40,970	43.11%	2.22%
CHALKIDIKI	51,247,276.34	0.89%	1,073	1.13%	2.92%
CHANIA	89,111,500.58	1.55%	1,248	1.31%	2.46%
CHIOS	30,100,032.56	0.52%	462	0.49%	2.32%
CORFU	50,743,085.94	0.88%	777	0.82%	2.25%
DODEKANISA	142,439,237.37	2.47%	1,890	1.99%	2.31%
DRAMA	31,927,092.89	0.55%	1,152	1.21%	3.19%
EVOIA	76,980,194.26	1.34%	1,428	1.50%	2.45%
EVKITANIA	4,279,878.45	0.07%	101	0.11%	2.63%
EVROS	56,305,604.66	0.98%	1,592	1.68%	3.22%
FLORINA	11,207,527.54	0.20%	301	0.32%	3.36%
FOKIDA	8,227,153.10	0.14%	147	0.16%	2.43%
FTHIOTIDA	66,772,851.10	1.16%	1,305	1.37%	2.48%
GREVENA	10,850,197.93	0.19%	202	0.21%	2.48%
HERAKLION	90,438,685.75	1.57%	1,295	1.36%	2.29%
ILEIA	54,609,441.66	0.95%	1,171	1.23%	3.10%
IMATHIA	33,431,176.38	0.58%	763	0.80%	3.00%
IOANNINA	82,237,080.42	1.43%	1,385	1.46%	2.14%
KARDITSA	36,815,746.75	0.64%	833	0.88%	2.53%
KASTORIA	11,508,563.80	0.20%	238	0.25%	2.51%
KAVALA	46,494,135.67	0.81%	1,095	1.15%	2.49%
KEFALLONIA	27,431,861.32	0.48%	393	0.41%	2.20%
KILKIS	27,036,607.02	0.47%	735	0.77%	3.08%
KORINTHIA	75,998,580.72	1.32%	1,099	1.16%	2.29%
KOZANI	40,673,052.08	0.71%	884	0.93%	2.31%
KYKLADES	80,487,080.97	1.40%	886	0.93%	2.14%
LAKONIA	41,731,811.60	0.72%	661	0.70%	2.39%
LARISA	117,079,012.83	2.03%	2,360	2.48%	2.55%
LASITHI	43,509,279.52	0.76%	624	0.66%	2.08%
LEFKADA	11,982,845.00	0.21%	220	0.23%	2.32%
LESBOS	54,059,105.59	0.94%	862	0.91%	2.45%
MAGNESIA	81,239,325.17	1.41%	1,462	1.54%	2.64%
MESSINIA	55,779,499.29	0.97%	947	1.00%	2.32%
PELLA	39,889,845.80	0.69%	1,112	1.17%	3.37%
PIERIA	54,777,165.44	0.95%	1,138	1.20%	2.83%
PREVEZA	33,681,163.07	0.59%	547	0.58%	2.21%
RETHYMNO	60,346,779.33	1.05%	884	0.93%	2.18%
RODOPI	33,530,163.15	0.58%	847	0.89%	2.86%
SAMOS	32,613,577.31	0.57%	441	0.46%	2.18%
SERRES	30,096,968.11	0.52%	721	0.76%	3.43%
THESSALONIA	16,156,786.20	0.28%	267	0.28%	2.38%
THESSALONIKI	450,718,964.82	7.82%	9,124	9.60%	2.95%
TRIKALA	34,736,276.93	0.60%	750	0.79%	3.25%
VOIOTIA	43,886,885.01	0.76%	862	0.91%	2.55%
XANTHI	42,360,849.57	0.74%	1,426	1.50%	3.17%
ZAKYNTHOS	19,100,185.35	0.33%	287	0.30%	2.29%
	5,762,167,951.96	100.0%	95,048	100.0%	2.41%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	5,762,167,951.96	100.00%	127,362	100.00%	2.41%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

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	1,979,263,547.97	34.35%	46,043	36.15%	1.68%
Euribor 1M Linked	356,386,406.77	6.18%	6,030	4.73%	1.59%
Euribor 3M Linked	2,071,466,703.64	35.95%	39,299	30.86%	2.53%
Fixed	770,193,132.79	13.37%	15,181	11.92%	2.67%
Hellenic Government Bond	299,087,922.75	5.19%	14,488	11.38%	7.04%
Liibor 1M Linked	130,983,868.21	2.27%	1,100	0.86%	1.00%
Originator Rate	154,786,369.83	2.69%	5,221	4.10%	3.01%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

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)	120,034	19,889,138.68	5,406,274,226.85	94.25%	93.82%
31-60 days past due	5,359	2,395,175.94	254,452,332.21	4.21%	4.41%
61-90 days past due	1,969	1,470,809.78	101,441,392.90	1.55%	1.76%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	127,362	23,755,124.40	5,762,167,951.96	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	2,617,254,858.84	45.42%	64,697	50.80%	2.63%
Refinancing loans	731,012,902.22	12.69%	13,654	10.72%	2.33%
Buy Secondary	1,005,359,581.25	17.45%	13,469	10.58%	2.04%
Professional use	88,649,948.37	1.54%	1,159	0.91%	2.45%
Renovating	1,306,556,206.44	22.67%	33,726	26.48%	2.24%
Other	13,334,454.84	0.23%	657	0.52%	7.51%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	5,044,975,555.73	87.55%	107,352	84.29%	2.47%
Subsidized Loans	717,192,396.23	12.45%	20,010	15.71%	1.97%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,878,437,384.01	49.95%	46,467	49.91%	2.33%
Self Employed	1,372,819,307.31	23.82%	15,899	17.08%	2.28%
Unemployed	595,253,615.47	10.33%	12,293	13.20%	2.95%
Retired	827,499,021.27	14.36%	15,840	17.01%	2.36%
N/A	88,158,623.91	1.53%	2,603	2.80%	4.07%
	5,762,167,951.96	100.0%	93,102	100.0%	2.41%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	495,464,524.94	8.60%	8,823	6.93%	2.21%
Retired Employee	66,989,032.85	1.16%	1,443	1.13%	2.20%
No Employee	5,199,714,394.17	90.24%	117,096	91.94%	2.43%
	5,762,167,951.96	100.0%	127,362	100.0%	2.41%

* 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.