

Covered Bond Programme II



Monthly Investor Report

December 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	31-12-2011	30-06-2010
Portfolio Cut off Date	31-12-2011	30-06-2010
Original Principal Balance	14.617.226.397,00	4.884.632.703,00
Principal Balance	11.118.726.374,00	3.639.740.247,00
Number of Borrowers	177.524	68.622
Number of Loanparts	244.434	93.060
Number of Properties	182.548	69.543
Average Principal Balance (borrower)	62.632,24	53.040,43
Average Principal Balance (parts)	45.487,64	39.111,76
Coupon: Weighted Average	3,7	3,7
Minimum	0,0	1,7
Maximum	16,8	17,0
Weighted Average Loan to Foreclosure Value	64,95	67,08
Weighted Average Loan to Indexed Foreclosure Value	58,14	48,96
Seasoning (years): Weighted Average	4,74	4,42
Original Maturity (years): Weighted Average	23,89	18,53
Remaining Tenor (years): Weighted Average	19,19	14,15



Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.800.000.000,00
Negative Carry	199.500.000,00
Outstanding Accrued Interest on Bonds	3.072.222,22
Current Outstanding Balance	11.118.726.374,32
Adjusted Nominal Value Assets *	10.837.829.324,41
Outstanding Accrued Interest on Assets	22.568.358,56
Nominal Value Test Current Value **	82,57 %
<i>Nominal Value Test Maximum Value</i>	83,70 %

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	10,685,990,406.59	96.11%	241,215	98.68%	3.77%
Swiss Franc	432,735,967.73	3.89%	3,219	1.32%	2.69%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,593,239,883.34	14.33%	39,454	16.14%	4.56%
Standard Amortising	9,525,486,490.98	85.67%	204,879	83.82%	3.59%
	11,118,726,374.32	100.0%	244,333	100.0%	3.73%

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%	1,402,774,798.40	12.62%	17,166	7.02%	2.07%
2.5% - 2.99%	2,258,628,533.00	20.31%	44,502	18.21%	2.68%
3% - 3.49%	2,468,331,903.90	22.20%	42,710	17.47%	3.23%
3.5% - 3.99%	1,139,940,748.86	10.25%	20,136	8.24%	3.71%
4% - 4.49%	1,049,725,618.89	9.44%	17,868	7.31%	4.16%
4.5% - 4.99%	538,506,405.30	4.84%	10,778	4.41%	4.74%
5% - 5.49%	944,469,242.05	8.49%	34,566	14.14%	5.25%
5.5% - 5.99%	505,831,675.41	4.55%	24,995	10.23%	5.69%
6% - 6.49%	129,695,178.23	1.17%	6,614	2.71%	6.17%
6.5% - 6.99%	166,669,230.83	1.50%	5,438	2.22%	6.64%
7% - 7.49%	513,197,297.85	4.62%	19,494	7.98%	7.06%
7.5% - more	955,741.60	0.01%	167	0.07%	9.85%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%



4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1987	4,752.26	0.00%	2	0.00%	5.15%
1988	15,716.44	0.00%	4	0.00%	3.62%
1989	83,236.48	0.00%	6	0.00%	4.43%
1990	38,669.01	0.00%	7	0.00%	5.15%
1991	24,314.22	0.00%	8	0.00%	5.15%
1992	134,376.35	0.00%	18	0.01%	5.02%
1993	369,139.50	0.00%	34	0.01%	4.92%
1994	512,591.38	0.00%	42	0.02%	3.75%
1995	1,212,701.78	0.01%	85	0.03%	3.83%
1996	3,265,121.69	0.03%	285	0.12%	4.16%
1997	13,256,888.69	0.12%	3,806	1.56%	4.82%
1998	29,173,148.23	0.26%	4,802	1.96%	4.60%
1999	78,063,673.92	0.70%	8,420	3.44%	4.85%
2000	138,607,680.09	1.25%	10,606	4.34%	4.62%
2001	295,294,464.98	2.66%	16,891	6.91%	4.38%
2002	435,926,255.68	3.92%	20,649	8.45%	4.53%
2003	518,381,508.14	4.66%	20,328	8.32%	4.71%
2004	645,549,747.07	5.81%	15,786	6.46%	4.11%
2005	1,164,814,645.89	10.48%	23,300	9.53%	3.76%
2006	1,282,738,025.58	11.54%	22,071	9.03%	3.36%
2007	1,367,891,471.84	12.30%	21,234	8.69%	2.98%
2008	1,546,460,521.65	13.91%	21,584	8.83%	3.53%
2009	2,110,989,982.14	18.99%	29,743	12.17%	3.68%
2010	1,209,590,199.15	10.88%	18,071	7.39%	3.86%
2011	276,327,542.16	2.49%	6,652	2.72%	4.24%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2012	12,812,325.13	0.12%	5,083	2.08%	5.01%
2013	37,013,109.40	0.33%	6,522	2.67%	4.81%
2014	73,205,223.31	0.66%	8,514	3.48%	4.87%
2015	122,889,294.04	1.11%	10,569	4.32%	4.72%
2016	227,409,273.12	2.05%	15,348	6.28%	4.63%
2017	328,558,436.74	2.96%	16,788	6.87%	4.76%
2018	290,597,839.80	2.61%	10,763	4.40%	4.44%
2019	346,792,153.97	3.12%	9,812	4.01%	4.09%
2020	444,681,628.92	4.00%	10,670	4.37%	3.80%
2021	464,562,159.79	4.18%	10,602	4.34%	3.49%
2022	402,619,456.79	3.62%	8,635	3.53%	3.12%
2023	402,627,690.53	3.62%	7,990	3.27%	3.31%
2024	567,184,096.85	5.10%	9,612	3.93%	3.20%
2025	527,893,146.08	4.75%	11,593	4.74%	3.82%
2026	304,357,978.17	2.74%	6,672	2.73%	4.41%
2027	363,524,889.57	3.27%	7,211	2.95%	4.87%
2028	298,734,467.84	2.69%	5,414	2.21%	4.40%
2029	374,819,130.01	3.37%	6,228	2.55%	4.03%
2030	304,119,639.40	2.74%	5,221	2.14%	3.71%
2031	232,767,044.86	2.09%	4,084	1.67%	3.43%
2032	217,598,583.53	1.96%	3,442	1.41%	3.21%
2033	231,598,078.52	2.08%	3,559	1.46%	3.70%
2034	367,891,137.55	3.31%	5,336	2.18%	3.60%
2035	433,102,947.92	3.90%	6,603	2.70%	3.32%
2036	318,101,052.72	2.86%	4,772	1.95%	3.21%
2037	287,350,814.05	2.58%	3,730	1.53%	2.93%
2038	325,819,592.23	2.93%	3,744	1.53%	3.56%
2039	397,060,039.62	3.57%	4,857	1.99%	3.65%
2040	227,488,012.28	2.05%	3,153	1.29%	3.85%
2041	218,150,890.95	1.96%	3,053	1.25%	3.62%
2042	132,638,198.09	1.19%	1,761	0.72%	3.19%
2043	139,886,845.15	1.26%	1,757	0.72%	3.58%
2044	161,002,227.88	1.45%	1,991	0.81%	3.61%
2045	158,252,585.99	1.42%	2,014	0.82%	3.43%
2046	235,115,728.45	2.11%	2,930	1.20%	3.16%
2047	240,151,967.82	2.16%	2,919	1.19%	3.08%
2048	232,228,382.21	2.09%	2,714	1.11%	3.51%
2049	268,420,589.72	2.41%	3,263	1.33%	3.75%
2050	179,036,340.00	1.61%	2,325	0.95%	3.83%
2051	212,093,715.51	1.91%	3,066	1.25%	3.83%
2052	424,632.71	0.00%	7	0.00%	4.02%
2053	1,371,101.62	0.01%	15	0.01%	3.42%
2054	1,013,305.49	0.01%	15	0.01%	3.44%
2055	1,047,029.06	0.01%	14	0.01%	3.75%
2056	4,686,844.13	0.04%	62	0.03%	3.80%
2061	26,746.80	0.00%	1	0.00%	6.01%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	75,973,046.41	0.68%	2,469	1.01%	4.43%
0.5 - 1.0	203,165,050.54	1.83%	4,227	1.73%	4.16%
1.0 - 1.5	402,594,886.55	3.62%	6,594	2.70%	4.06%
1.5 - 2.0	819,060,398.94	7.37%	11,634	4.76%	3.76%
2.0 - 2.5	1,145,900,884.54	10.31%	16,303	6.67%	3.67%
2.5 - 3.0	965,370,210.24	8.68%	13,442	5.50%	3.70%
3.0 - 4.0	1,531,303,767.88	13.77%	21,381	8.75%	3.53%
4.0 - 5.0	1,367,891,471.84	12.30%	21,234	8.69%	2.98%
5.0 - 6.0	1,282,738,025.58	11.54%	22,071	9.03%	3.36%
6.0 - 7.0	1,167,312,714.88	10.50%	23,349	9.55%	3.76%
7.0 - 8.0	643,051,678.08	5.78%	15,737	6.44%	4.11%
8.0 - 9.0	521,917,786.22	4.69%	20,456	8.37%	4.70%
9.0 - 10.0	432,389,977.60	3.89%	20,521	8.40%	4.53%
more - 10.0	560,056,475.02	5.04%	45,016	18.42%	4.53%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%



7. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	8,866,400,177.23	79.74%	200,087	81.86%	3.60%
01-02	415,661,801.71	3.74%	8,277	3.39%	4.33%
02-03	335,379,471.32	3.02%	6,970	2.85%	5.04%
03-04	123,595,266.58	1.11%	3,404	1.39%	5.19%
04-05	48,373,295.99	0.44%	1,757	0.72%	4.94%
05-06	44,746,416.54	0.40%	1,679	0.69%	4.85%
06-07	39,105,785.76	0.35%	1,470	0.60%	5.00%
07-08	72,831,225.58	0.66%	1,958	0.80%	5.55%
08-09	37,748,395.58	0.34%	1,063	0.43%	4.83%
09-10	36,907,312.79	0.33%	1,050	0.43%	4.27%
10-11	36,605,573.23	0.33%	1,010	0.41%	4.38%
11-12	42,541,229.95	0.38%	987	0.40%	4.51%
12-13	53,929,433.26	0.49%	1,236	0.51%	5.07%
13-14	39,965,595.38	0.36%	878	0.36%	4.58%
14-15	50,810,447.02	0.46%	1,017	0.42%	3.91%
15-16	44,547,902.32	0.40%	860	0.35%	4.17%
16-17	42,827,129.37	0.39%	746	0.31%	4.12%
17-18	63,973,805.00	0.58%	1,053	0.43%	4.64%
18-19	43,545,618.58	0.39%	713	0.29%	3.96%
19-20	49,860,365.84	0.45%	784	0.32%	3.38%
20-21	40,039,218.89	0.36%	575	0.24%	3.18%
21-22	34,553,111.35	0.31%	519	0.21%	3.14%
22-23	39,510,319.38	0.36%	541	0.22%	3.12%
23-24	44,685,244.54	0.40%	599	0.25%	3.12%
24-25	69,360,519.64	0.62%	861	0.35%	3.14%
25-26	43,124,626.08	0.39%	529	0.22%	3.13%
26-27	38,404,125.23	0.35%	454	0.19%	3.15%
27-28	33,893,514.93	0.30%	382	0.16%	3.15%
28-29	21,734,448.16	0.20%	237	0.10%	3.13%
29-30	22,157,788.24	0.20%	258	0.11%	3.15%
30 - more	241,103,601.96	2.17%	2,465	1.01%	3.13%
Matured	803,606.89	0.01%	15	0.01%	3.42%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,95 %					
less - 40.00%	1,616,390,734.57	14.53%	48,201	26.41%	4.00%
40.01% - 50.00%	1,162,919,080.08	10.45%	23,328	12.78%	3.83%
50.01% - 60.00%	1,344,678,347.73	12.09%	23,324	12.78%	3.73%
60.01% - 70.00%	1,892,224,936.73	17.01%	27,599	15.12%	3.75%
70.01% - 80.00%	2,559,675,859.54	23.02%	33,407	18.30%	3.52%
80.01% - 85.00%	840,982,908.71	7.56%	7,238	3.97%	3.50%
85.01% - 90.00%	751,862,709.49	6.76%	6,696	3.67%	3.32%
90.01% - 95.00%	323,950,489.60	2.91%	3,206	1.76%	3.68%
95.01% - 100.00%	428,090,628.90	3.85%	7,246	3.97%	4.61%
100.01% - 105.00%	77,201,919.98	0.69%	871	0.48%	4.01%
105.01% - 110.00%	55,662,496.52	0.50%	616	0.34%	4.11%
110.01% - 115.00%	36,323,603.81	0.32%	441	0.24%	4.22%
115.01% - 120.00%	27,210,126.61	0.24%	365	0.20%	4.46%
120.01% - 125.00%	88,686.94	0.00%	1	0.00%	4.70%
125.01% - 128.00%	275,284.15	0.00%	1	0.00%	4.49%
128.01% - more	1,188,560.96	0.01%	8	0.00%	3.33%
	11,118,726,374.32	99.9%	182,548	100.0%	3.73%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,71 %					
less - 40.00%	3,019,569,394.10	27.16%	100,770	55.20%	4.10%
40.01% - 50.00%	1,273,966,371.95	11.46%	17,810	9.76%	3.76%
50.01% - 60.00%	1,340,877,689.37	12.06%	15,605	8.55%	3.63%
60.01% - 70.00%	1,570,497,452.30	14.13%	15,874	8.70%	3.58%
70.01% - 80.00%	1,636,351,660.98	14.72%	14,724	8.07%	3.48%
80.01% - 85.00%	654,987,029.35	5.89%	5,520	3.02%	3.54%
85.01% - 90.00%	502,579,602.21	4.52%	3,953	2.17%	3.57%
90.01% - 95.00%	374,840,929.96	3.37%	2,942	1.61%	3.61%
95.01% - 100.00%	240,411,947.84	2.16%	1,828	1.00%	3.54%
100.01% - 105.00%	233,259,401.79	2.10%	1,696	0.93%	3.46%
105.01% - 110.00%	135,187,574.08	1.22%	948	0.52%	3.50%
110.01% - 115.00%	85,001,055.76	0.76%	559	0.31%	3.42%
115.01% - 120.00%	49,797,864.99	0.45%	312	0.17%	3.54%
120.01% - 125.00%	743,506.78	0.01%	3	0.00%	2.40%
128.01% - more	654,892.86	0.01%	4	0.00%	3.12%
	11,118,726,374.32	100.0%	182,548	100.0%	3.73%

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	750,241,178.69	6.74%	61,139	33.49%	4.95%
25.000,00 - 50.000,00	1,466,264,406.31	13.18%	39,625	21.71%	4.31%
50.000,00 - 75.000,00	1,869,832,743.62	16.81%	30,898	16.93%	4.13%
75.000,00 - 100.000,00	1,705,824,546.97	15.34%	19,579	10.73%	3.57%
100.000,00 - 125.000,00	1,189,365,499.52	10.69%	10,632	5.82%	3.39%
125.000,00 - 150.000,00	1,033,218,401.51	9.29%	7,558	4.14%	3.40%
150.000,00 - 175.000,00	659,325,189.99	5.92%	4,082	2.24%	3.32%
175.000,00 - 200.000,00	545,987,658.66	4.91%	2,922	1.60%	3.37%
200.000,00 - 225.000,00	326,795,636.92	2.93%	1,544	0.85%	3.28%
225.000,00 - 250.000,00	267,248,237.47	2.40%	1,129	0.62%	3.32%
250.000,00 - 275.000,00	202,429,875.68	1.82%	772	0.42%	3.19%
275.000,00 - 300.000,00	180,978,331.81	1.62%	631	0.35%	3.23%
300.000,00 - 325.000,00	126,394,353.52	1.13%	404	0.22%	3.13%
325.000,00 - 350.000,00	120,682,154.57	1.08%	359	0.20%	3.18%
350.000,00 - 375.000,00	83,730,223.91	0.75%	231	0.13%	3.15%
375.000,00 - 400.000,00	64,502,768.60	0.58%	167	0.09%	3.18%
400.000,00 - 425.000,00	58,555,550.73	0.52%	142	0.08%	3.01%
425.000,00 - 450.000,00	49,816,958.18	0.44%	114	0.06%	3.17%
450.000,00 - 475.000,00	39,273,093.31	0.35%	85	0.05%	3.07%
475.000,00 - 500.000,00	41,375,838.20	0.37%	85	0.05%	3.26%
500.000,00 - 600.000,00	116,963,387.72	1.05%	213	0.12%	3.04%
600.000,00 - 700.000,00	54,627,130.91	0.49%	85	0.05%	3.02%
700.000,00 - 800.000,00	31,421,764.98	0.28%	42	0.02%	2.97%
800.000,00 - 900.000,00	29,654,861.02	0.26%	35	0.02%	3.03%
900.000,00 - 1.000.000,00	18,207,338.68	0.16%	19	0.01%	2.98%
1.000.000,00 - 1.250.000,00	29,598,492.29	0.26%	27	0.02%	2.63%
1.250.000,00 - 1.500.000,00	16,899,211.45	0.15%	12	0.01%	2.50%
1.500.000,00 - more	39,511,539.10	0.35%	17	0.01%	2.43%
	11,118,726,374.32	99.9%	182,548	100.0%	3.73%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,142,622,921.50	10.27%	10,746	5.89%	3.67%
Building	32,879,409.02	0.29%	325	0.18%	3.57%
House incl. land plot	9,336,929,554.18	83.97%	165,257	90.53%	3.75%
N/A	32,316,044.99	0.29%	524	0.29%	3.40%
Other real estate	73,582,334.80	0.66%	1,004	0.55%	3.56%
Professional Use	500,396,109.83	4.50%	4,692	2.57%	3.57%
	11,118,726,374.32	100.0%	182,548	100.0%	3.73%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	335,336,663.85	3.02%	6,195	3.39%	3.79%
AITOLOAKARNANIA	154,885,711.05	1.39%	3,105	1.70%	4.22%
ARGOLIDA	84,332,114.46	0.76%	1,304	0.71%	3.83%
ARKADIA	57,654,631.35	0.52%	977	0.54%	3.65%
ARTA	30,183,223.48	0.27%	740	0.41%	3.83%
ATTICA	5,459,352,933.23	49.10%	79,005	43.28%	3.56%
CHALKIDIKI	94,475,311.26	0.85%	1,884	1.03%	4.20%
CHANIA	159,307,727.22	1.43%	2,184	1.20%	3.73%
CHIOS	52,098,348.40	0.47%	888	0.49%	3.84%
CORFU	87,550,683.64	0.79%	1,389	0.76%	3.86%
DODEKANISA	265,144,544.05	2.39%	3,483	1.91%	3.80%
DRAMA	61,517,405.89	0.55%	1,673	0.92%	4.30%
EVOIA	165,707,408.96	1.49%	3,005	1.65%	3.94%
EVKITANIA	8,235,638.32	0.07%	204	0.11%	4.19%
EVROS	113,767,588.92	1.02%	3,013	1.65%	4.30%
FLORINA	24,480,116.75	0.22%	640	0.35%	4.46%
FOKIDA	22,754,345.16	0.21%	420	0.23%	3.96%
FTHIOTIDA	157,459,585.04	1.42%	3,061	1.68%	3.93%
GREVENA	19,960,892.56	0.18%	421	0.23%	3.83%
HERAKLION	183,150,379.91	1.65%	2,503	1.37%	3.57%
ILEIA	106,632,949.90	0.96%	2,286	1.25%	4.23%
IMATHIA	66,668,255.01	0.60%	1,385	0.76%	4.06%
IOANNINA	151,767,242.50	1.37%	2,551	1.40%	3.42%
KARDITSA	85,024,048.06	0.77%	1,870	1.02%	3.88%
KASTORIA	22,374,824.15	0.20%	472	0.26%	3.93%
KAVALA	89,500,013.63	0.81%	1,930	1.06%	3.92%
KEFALLONIA	62,412,080.21	0.56%	936	0.51%	3.80%
KILKIS	51,895,160.46	0.47%	1,270	0.70%	4.19%
KORINTHIA	157,363,950.59	1.42%	2,431	1.33%	3.57%
KOZANI	73,817,929.76	0.66%	1,629	0.89%	3.81%
KYKLADES	160,067,871.26	1.44%	1,845	1.01%	3.66%
LAKONIA	80,567,944.63	0.73%	1,261	0.69%	3.82%
LARISA	205,525,899.76	1.85%	4,002	2.19%	3.80%
LASITHI	85,814,748.02	0.77%	1,224	0.67%	3.43%
LEFKADA	24,998,770.70	0.23%	443	0.24%	3.87%
LESBOS	104,517,179.23	0.94%	1,656	0.91%	3.91%
MAGNESIA	148,881,051.62	1.34%	2,760	1.51%	3.95%
MESSINIA	116,324,939.83	1.05%	2,145	1.18%	3.77%
PELLA	77,277,073.94	0.70%	1,919	1.05%	4.29%
PIERIA	124,681,278.96	1.12%	2,115	1.16%	3.89%
PREVEZA	66,096,153.41	0.59%	1,146	0.63%	3.67%
RETHYMNO	130,714,950.86	1.18%	2,119	1.16%	3.57%
RODOPI	58,269,232.98	0.52%	1,498	0.82%	4.10%
SAMOS	71,528,596.15	0.64%	923	0.51%	3.54%
SERRES	55,752,696.51	0.50%	1,381	0.76%	4.52%
THESPROTIA	33,664,575.61	0.30%	647	0.35%	3.97%
THESSALONIKI	875,498,221.32	7.87%	16,099	8.82%	4.02%
TRIKALA	64,599,362.09	0.58%	1,381	0.76%	4.18%
VOIOTIA	97,300,368.90	0.88%	1,984	1.09%	4.00%
XANTHI	91,469,623.06	0.82%	2,549	1.40%	4.16%
ZAKYNTHOS	40,364,127.71	0.36%	597	0.33%	3.68%
	11,118,726,374.32	100.0%	182,548	100.0%	3.73%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	11,118,726,374.32	100.00%	244,434	100.00%	3.73%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

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	3,731,175,907.21	33.56%	75,046	30.70%	2.73%
Euribor 1M Linked	460,197,966.05	4.14%	6,304	2.58%	2.59%
Euribor 3M Linked	2,967,218,220.87	26.69%	48,008	19.64%	3.91%
Fixed	2,421,375,573.75	21.78%	48,742	19.94%	4.26%
Hellenic Government Bond	504,057,524.82	4.53%	18,778	7.68%	7.04%
Liibor 1M Linked	270,599,679.33	2.43%	1,944	0.80%	1.85%
Originator Rate	764,101,502.29	6.87%	45,612	18.66%	5.36%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

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)	215,878	6,529,365.13	9,839,612,972.63	88.32%	88.49%
31-60 days past due	12,353	6,510,464.60	629,920,766.03	5.05%	5.66%
61-90 days past due	16,203	18,351,637.21	649,192,635.66	6.63%	5.83%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	244,434	31,391,466.94	11,118,726,374.32	100.0%	100.0%



16. Loan Purpose

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
N/A	241,789.86	0.00%	12	0.01%		5.35%
Buy Primary	3,323,598,362.29	29.89%	76,378	31.25%		3.81%
Completion/construction of primary residence	1,735,497,074.17	15.60%	44,839	18.34%		3.79%
Completion/construction of secondary	1,185,944,193.67	10.66%	16,865	6.90%		3.39%
Refinancing loans from other banks	1,316,520,270.93	11.84%	22,546	9.22%		3.68%
Buy Secondary	500,011,194.69	4.49%	6,825	2.79%		3.57%
Professional use	165,784,307.14	1.49%	2,125	0.87%		3.74%
Land Purchase for Residence Construction	124,855,518.75	1.12%	2,541	1.04%		4.40%
Renovating	2,760,362,724.28	24.82%	71,647	29.31%		3.74%
Other	5,910,938.54	0.05%	656	0.27%		6.80%
	11,118,726,374.32	100.0%	244,434	100.0%		3.73%

17. Subsidized Loans

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
Non-Subsidized Loans	8,966,551,058.30	80.64%	194,174	79.44%		3.81%
Subsidized Loans	2,152,175,316.02	19.35%	50,260	20.56%		3.36%
	11,118,726,374.32	100.0%	244,434	100.0%		3.73%



18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,985,246,892.44	53.83%	96,028	54.09%	3.65%
Self Employed	2,744,567,574.65	24.68%	31,662	17.84%	3.67%
Unemployed	782,820,526.78	7.04%	14,293	8.05%	3.98%
Retired	1,171,769,084.32	10.53%	23,725	13.36%	3.77%
N/A	434,322,296.14	3.90%	11,816	6.66%	4.59%
	11,118,726,374.32	100.0%	177,524	100.0%	3.73%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	870,953,637.05	7.83%	14,115	5.77%	3.12%
Retired Employee	110,734,858.57	0.99%	2,140	0.88%	3.12%
No Employee	10,137,037,878.70	91.17%	228,179	93.35%	3.79%
	11,118,726,374.32	100.0%	244,434	100.0%	3.73%

* 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.