

Covered Bond Programme II



Monthly Investor Report

December 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0520508630	B-	Caa2	EUR	1,500,000,000.00	ECB + 170bp	24-06-2015
Series 02	XS0520508713	B-	Caa2	EUR	1,500,000,000.00	ECB + 200bp	24-06-2017
Series 03	XS0520508804	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-06-2019
Series 04	XS0562792886	B-	Caa2	EUR	1,100,000,000.00	ECB + 210bp	24-12-2018
Series 05	XS0619512022	B-	Caa2	EUR	1,500,000,000.00	ECB + 230bp	24-09-2013
Series 06	XS0619512295	B-	Caa2	EUR	1,300,000,000.00	ECB + 250bp	24-09-2014

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-12-2012	30-06-2010
Portfolio Cut off Date	31-12-2012	30-06-2010
Original Principal Balance	13.973.858.810,00	4.884.632.703,00
Principal Balance	10.086.677.986,00	3.639.740.247,00
Number of Borrowers	167.830	68.622
Number of Loanparts	231.551	93.060
Number of Properties	172.351	69.543
Average Principal Balance (borrower)	60.100,57	53.040,43
Average Principal Balance (parts)	43.561,37	39.111,76
Coupon: Weighted Average	3,2	3,7
Minimum	0,0	1,7
Maximum	13,0	17,0
Weighted Average Loan to Value	65,19	67,08
Weighted Average Loan to Indexed Value	59,00	48,96
Seasoning (years): Weighted Average	5,66	4,42
Original Maturity (years): Weighted Average	25,45	18,53
Remaining Tenor (years): Weighted Average	19,82	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	143.500.000,00
Outstanding Accrued Interest on Bonds	4.726.944,44
Current Outstanding Balance	10.086.677.986,14
Adjusted Nominal Value Assets *	9.759.596.416,62
Outstanding Accrued Interest on Assets	18.754.887,97
Nominal Value Test Current Value **	87,23 %
<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

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	9,740,952,642.42	96.57%	228,889	98.85%	3.28%
Swiss Franc	345,725,343.72	3.43%	2,662	1.15%	2.17%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,339,421,789.12	13.28%	36,751	15.87%	4.33%
Standard Amortising	8,747,256,197.02	86.72%	194,800	84.13%	3.07%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

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%	3,094,942,379.47	30.68%	49,311	21.30%	2.04%
2.5% - 2.99%	2,884,456,045.41	28.60%	58,312	25.18%	2.75%
3% - 3.49%	1,532,403,481.59	15.19%	30,232	13.06%	3.23%
3.5% - 3.99%	554,537,946.87	5.50%	12,469	5.38%	3.66%
4% - 4.49%	175,645,649.44	1.74%	2,450	1.06%	4.20%
4.5% - 4.99%	193,856,768.44	1.92%	4,989	2.15%	4.74%
5% - 5.49%	717,565,776.35	7.11%	32,159	13.89%	5.12%
5.5% - 5.99%	313,664,556.85	3.11%	16,406	7.09%	5.71%
6% - 6.49%	33,672,865.75	0.33%	1,362	0.59%	6.28%
6.5% - 6.99%	98,012,951.87	0.97%	3,893	1.68%	6.64%
7% - 7.49%	487,567,130.41	4.83%	19,936	8.61%	7.05%
7.5% - more	352,433.69	0.00%	32	0.01%	8.54%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1988	7,996.27	0.00%	4	0.00%	3.49%
1989	60,575.42	0.00%	6	0.00%	4.10%
1990	12,230.13	0.00%	6	0.00%	5.15%
1991	19,593.23	0.00%	8	0.00%	5.15%
1992	121,190.39	0.00%	16	0.01%	4.83%
1993	366,542.01	0.00%	30	0.01%	4.31%
1994	561,298.41	0.01%	41	0.02%	3.06%
1995	1,016,700.82	0.01%	84	0.04%	3.21%
1996	2,626,296.74	0.03%	193	0.08%	3.63%
1997	3,420,557.63	0.03%	434	0.19%	3.55%
1998	12,887,962.71	0.13%	4,301	1.86%	4.01%
1999	52,104,362.40	0.52%	7,817	3.38%	4.40%
2000	103,898,664.62	1.03%	9,901	4.28%	4.15%
2001	235,105,906.45	2.33%	15,825	6.83%	3.88%
2002	365,441,422.71	3.62%	18,598	8.03%	4.11%
2003	470,903,723.93	4.67%	20,308	8.77%	4.30%
2004	604,612,834.70	5.99%	15,843	6.84%	3.69%
2005	1,118,869,636.49	11.09%	23,630	10.21%	3.34%
2006	1,212,943,990.46	12.03%	22,185	9.58%	2.96%
2007	1,326,911,849.25	13.16%	22,006	9.50%	2.68%
2008	1,363,920,568.08	13.52%	20,631	8.91%	2.87%
2009	1,747,189,911.89	17.32%	25,878	11.18%	3.07%
2010	1,060,051,464.61	10.51%	16,599	7.17%	3.36%
2011	353,051,376.81	3.50%	6,241	2.70%	3.86%
2012	50,571,329.98	0.50%	966	0.42%	3.69%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

5. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	11,850,826.79	0.12%	5,673	2.45%	4.49%
2014	40,877,987.27	0.41%	7,559	3.26%	4.55%
2015	81,212,872.69	0.81%	9,501	4.10%	4.43%
2016	160,090,152.09	1.59%	13,646	5.89%	4.35%
2017	254,510,854.30	2.52%	15,651	6.76%	4.60%
2018	214,240,694.24	2.12%	9,517	4.11%	4.07%
2019	269,036,186.50	2.67%	8,889	3.84%	3.68%
2020	352,894,891.30	3.50%	9,605	4.15%	3.42%
2021	365,462,941.73	3.62%	9,547	4.12%	3.20%
2022	346,903,792.31	3.44%	8,674	3.75%	2.81%
2023	323,930,743.59	3.21%	7,108	3.07%	2.93%
2024	435,178,061.31	4.31%	8,157	3.52%	2.82%
2025	457,786,084.38	4.54%	11,309	4.88%	3.64%
2026	269,965,753.92	2.68%	6,319	2.73%	4.16%
2027	370,285,787.76	3.67%	8,518	3.68%	4.62%
2028	255,568,675.25	2.53%	4,996	2.16%	3.95%
2029	299,136,961.12	2.97%	5,416	2.34%	3.46%
2030	256,942,488.77	2.55%	4,697	2.03%	3.16%
2031	200,718,593.65	1.99%	3,670	1.58%	2.90%
2032	227,187,789.45	2.25%	4,347	1.88%	2.85%
2033	196,358,376.67	1.95%	3,243	1.40%	3.05%
2034	304,769,146.59	3.02%	4,679	2.02%	3.01%
2035	389,730,964.69	3.86%	6,134	2.65%	2.80%
2036	285,785,415.10	2.83%	4,414	1.91%	2.69%
2037	305,665,501.09	3.03%	4,608	1.99%	2.64%
2038	265,052,661.31	2.63%	3,323	1.44%	2.78%
2039	302,056,621.49	2.99%	3,942	1.70%	3.11%
2040	205,521,863.63	2.04%	2,906	1.26%	3.23%
2041	196,986,187.16	1.95%	2,727	1.18%	3.04%
2042	207,097,313.60	2.05%	3,325	1.44%	2.83%
2043	126,540,856.27	1.25%	1,679	0.73%	2.91%
2044	150,098,796.27	1.49%	1,952	0.84%	3.00%
2045	150,166,954.67	1.49%	2,025	0.87%	2.89%
2046	221,607,610.22	2.20%	2,906	1.26%	2.66%
2047	275,227,271.01	2.73%	3,597	1.55%	2.68%
2048	219,418,283.14	2.18%	2,725	1.18%	2.87%
2049	235,066,467.03	2.33%	2,987	1.29%	3.06%
2050	169,934,772.43	1.68%	2,240	0.97%	3.17%
2051	127,259,563.24	1.26%	1,886	0.81%	3.07%
2052	142,241,469.35	1.41%	1,997	0.86%	2.96%
2053	47,393,243.91	0.47%	572	0.25%	2.86%
2054	62,734,796.43	0.62%	788	0.34%	3.00%
2055	63,863,067.34	0.63%	873	0.38%	3.23%
2056	72,706,466.90	0.72%	937	0.40%	3.36%
2057	168,259,840.40	1.67%	2,270	0.98%	2.75%
2058	585,926.44	0.01%	8	0.00%	2.62%
2059	766,257.30	0.01%	8	0.00%	2.90%
2102	154.04	0.00%	1	0.00%	3.52%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

6. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	903,091.24	0.01%	10	0.00%	3.45%
0.5 - 1.0	49,668,238.74	0.49%	956	0.41%	3.70%
1.0 - 1.5	132,974,158.07	1.32%	2,314	1.00%	3.79%
1.5 - 2.0	220,077,218.74	2.18%	3,927	1.70%	3.89%
2.0 - 2.5	381,642,503.82	3.78%	6,333	2.74%	3.68%
2.5 - 3.0	678,408,960.79	6.73%	10,266	4.43%	3.17%
3.0 - 4.0	1,747,189,911.89	17.32%	25,878	11.18%	3.07%
4.0 - 5.0	1,363,920,568.08	13.52%	20,631	8.91%	2.87%
5.0 - 6.0	1,326,911,849.25	13.16%	22,006	9.50%	2.68%
6.0 - 7.0	1,212,943,990.46	12.03%	22,185	9.58%	2.96%
7.0 - 8.0	1,118,869,636.49	11.09%	23,630	10.21%	3.34%
8.0 - 9.0	604,612,834.70	5.99%	15,843	6.84%	3.69%
9.0 - 10.0	470,903,723.93	4.67%	20,308	8.77%	4.30%
more - 10.0	777,651,299.94	7.71%	57,264	24.73%	4.06%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	8,377,742,272.66	83.05%	195,892	84.60%	3.16%
01-02	391,017,485.17	3.88%	8,668	3.74%	3.66%
02-03	109,660,553.56	1.09%	3,333	1.44%	4.50%
03-04	758,594,734.49	7.52%	12,818	5.54%	2.73%
04-05	35,351,802.30	0.35%	1,326	0.57%	5.12%
05-06	28,250,238.72	0.28%	1,064	0.46%	5.43%
06-07	44,786,748.28	0.44%	1,297	0.56%	5.89%
07-08	21,838,468.06	0.22%	665	0.29%	5.44%
08-09	17,892,339.90	0.18%	549	0.24%	5.24%
09-10	28,259,640.18	0.28%	666	0.29%	4.33%
10-11	22,150,786.10	0.22%	592	0.26%	5.38%
11-12	30,205,865.44	0.30%	759	0.33%	5.83%
12-13	18,962,009.09	0.19%	457	0.20%	5.49%
13-14	16,132,872.95	0.16%	389	0.17%	5.17%
14-15	22,016,466.26	0.22%	477	0.21%	5.27%
15-16	17,310,041.07	0.17%	354	0.15%	5.22%
16-17	25,499,349.73	0.25%	484	0.21%	5.45%
17-18	15,250,627.35	0.15%	262	0.11%	4.94%
18-19	8,863,112.22	0.09%	175	0.08%	4.56%
19-20	6,652,397.02	0.07%	114	0.05%	3.71%
20-21	5,498,201.00	0.05%	93	0.04%	3.16%
21-22	4,912,757.01	0.05%	76	0.03%	3.12%
22-23	5,867,714.32	0.06%	98	0.04%	3.10%
23-24	8,458,193.75	0.08%	120	0.05%	3.17%
24-25	5,421,588.20	0.05%	66	0.03%	3.13%
25-26	4,292,074.44	0.04%	65	0.03%	3.15%
26-27	5,529,184.27	0.05%	65	0.03%	3.09%
27-28	3,475,894.81	0.03%	45	0.02%	3.15%
28-29	3,561,625.22	0.04%	49	0.02%	3.14%
29-30	4,132,228.92	0.04%	62	0.03%	3.14%
30 - more	39,090,713.65	0.39%	471	0.20%	3.12%
Matured	0.00	0.00%	0	0.00%	0.00%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,19 %					
less - 40.00%	1,481,920,944.82	14.69%	45,701	26.52%	3.47%
40.01% - 50.00%	1,053,813,714.45	10.44%	21,825	12.66%	3.30%
50.01% - 60.00%	1,223,272,387.06	12.12%	21,833	12.67%	3.23%
60.01% - 70.00%	1,677,241,878.78	16.62%	25,402	14.74%	3.22%
70.01% - 80.00%	2,299,828,014.37	22.80%	31,344	18.19%	3.04%
80.01% - 85.00%	756,604,158.86	7.50%	6,853	3.98%	2.97%
85.01% - 90.00%	719,073,221.33	7.12%	6,587	3.82%	2.86%
90.01% - 95.00%	292,672,817.16	2.90%	3,034	1.76%	3.23%
95.01% - 100.00%	379,815,705.54	3.76%	6,805	3.95%	4.33%
100.01% - 105.00%	58,962,795.47	0.58%	716	0.42%	3.66%
105.01% - 110.00%	36,434,206.06	0.36%	480	0.28%	3.84%
110.01% - 115.00%	26,600,482.20	0.26%	350	0.20%	3.85%
115.01% - 120.00%	19,299,303.11	0.19%	306	0.18%	4.37%
120.01% - 125.00%	11,299,417.63	0.11%	201	0.12%	4.39%
125.01% - 128.00%	6,678,451.35	0.06%	121	0.07%	4.52%
128.01% - more	43,160,487.95	0.42%	793	0.46%	4.52%
	10,086,677,986.14	100.0%	172,351	100.0%	3.24%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,80 %					
less - 40.00%	2,693,825,879.13	26.71%	94,573	54.87%	3.59%
40.01% - 50.00%	1,128,175,660.50	11.19%	16,494	9.57%	3.24%
50.01% - 60.00%	1,190,957,630.51	11.81%	14,630	8.49%	3.14%
60.01% - 70.00%	1,340,552,733.31	13.29%	14,323	8.31%	3.11%
70.01% - 80.00%	1,432,160,413.00	14.20%	13,450	7.80%	3.01%
80.01% - 85.00%	559,276,430.72	5.55%	4,975	2.89%	3.07%
85.01% - 90.00%	488,663,413.96	4.85%	4,162	2.42%	3.14%
90.01% - 95.00%	390,192,849.07	3.87%	3,153	1.83%	3.14%
95.01% - 100.00%	290,287,519.52	2.88%	2,294	1.33%	3.04%
100.01% - 105.00%	255,536,178.12	2.53%	1,985	1.15%	2.98%
105.01% - 110.00%	152,784,904.60	1.52%	1,156	0.67%	3.12%
110.01% - 115.00%	101,703,188.89	1.01%	711	0.41%	3.08%
115.01% - 120.00%	62,561,184.81	0.62%	445	0.26%	3.16%
	10,086,677,986.14	100.0%	172,351	100.0%	3.24%

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	708,912,687.04	7.02%	59,486	34.51%		4.49%
25.000,00 - 50.000,00	1,440,213,053.06	14.27%	38,773	22.50%		3.83%
50.000,00 - 75.000,00	1,751,201,405.35	17.36%	29,046	16.85%		3.64%
75.000,00 - 100.000,00	1,507,313,895.33	14.94%	17,377	10.08%		3.04%
100.000,00 - 125.000,00	1,084,796,428.24	10.75%	9,707	5.63%		2.88%
125.000,00 - 150.000,00	878,543,018.59	8.70%	6,438	3.74%		2.85%
150.000,00 - 175.000,00	591,986,359.26	5.86%	3,666	2.13%		2.81%
175.000,00 - 200.000,00	463,488,922.66	4.59%	2,484	1.44%		2.81%
200.000,00 - 225.000,00	292,912,809.13	2.90%	1,383	0.80%		2.77%
225.000,00 - 250.000,00	230,205,555.50	2.28%	973	0.57%		2.76%
250.000,00 - 275.000,00	177,761,299.42	1.76%	679	0.39%		2.71%
275.000,00 - 300.000,00	162,753,799.45	1.61%	568	0.33%		2.69%
300.000,00 - 325.000,00	114,015,241.16	1.13%	365	0.21%		2.64%
325.000,00 - 350.000,00	97,576,747.60	0.96%	290	0.17%		2.64%
350.000,00 - 375.000,00	73,825,280.36	0.73%	204	0.12%		2.65%
375.000,00 - 400.000,00	58,441,197.56	0.57%	151	0.09%		2.72%
400.000,00 - 425.000,00	51,067,006.76	0.50%	124	0.07%		2.55%
425.000,00 - 450.000,00	43,222,462.33	0.42%	99	0.06%		2.74%
450.000,00 - 475.000,00	35,171,539.13	0.34%	76	0.04%		2.73%
475.000,00 - 500.000,00	32,532,523.36	0.32%	67	0.04%		2.62%
500.000,00 - 600.000,00	103,269,288.51	1.02%	189	0.11%		2.64%
600.000,00 - 700.000,00	46,632,964.40	0.46%	73	0.04%		2.57%
700.000,00 - 800.000,00	35,293,497.57	0.34%	47	0.03%		2.40%
800.000,00 - 900.000,00	21,985,558.21	0.21%	26	0.02%		2.66%
900.000,00 - 1.000.000,00	16,270,024.59	0.16%	17	0.01%		2.47%
1.000.000,00 - 1.250.000,00	18,683,565.19	0.18%	17	0.01%		2.58%
1.250.000,00 - 1.500.000,00	13,668,686.64	0.13%	10	0.01%		2.24%
1.500.000,00 - more	34,933,169.74	0.34%	16	0.01%		2.05%
	10,086,677,986.14	100.%	172,351	100.%		3.24%

11. Property Description

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
Apartment/flat	1,064,332,402.20	10.55%	10,675	6.19%		3.13%
Building	25,517,228.20	0.25%	292	0.17%		3.10%
House incl. land plot	8,437,975,753.83	83.65%	155,327	90.12%		3.27%
N/A	27,695,661.86	0.27%	473	0.27%		3.23%
Other real estate	72,352,655.54	0.71%	1,034	0.60%		3.08%
Professional Use	458,804,284.51	4.54%	4,550	2.64%		3.03%
	10,086,677,986.14	100.%	172,351	100.%		3.24%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	301,014,658.80	2.98%	5,715	3.32%	3.24%
AITOLOAKARNANIA	139,316,781.58	1.38%	2,904	1.69%	3.70%
ARGOLIDA	81,043,287.09	0.80%	1,291	0.75%	3.30%
ARKADIA	50,616,771.71	0.50%	922	0.54%	3.16%
ARTA	27,251,372.10	0.27%	680	0.40%	3.25%
ATTICA	4,926,300,432.83	48.84%	73,762	42.80%	3.06%
CHALKIDIKI	91,159,158.16	0.90%	1,911	1.11%	3.74%
CHANIA	138,317,367.48	1.37%	2,017	1.17%	3.25%
CHIOS	48,991,809.51	0.49%	869	0.50%	3.38%
CORFU	84,028,915.96	0.83%	1,328	0.77%	3.19%
DODEKANISA	249,083,844.79	2.47%	3,367	1.95%	3.27%
DRAMA	56,471,023.59	0.56%	1,636	0.95%	3.91%
EVOIA	148,274,115.89	1.47%	2,828	1.64%	3.44%
EVKITANIA	7,443,974.91	0.07%	193	0.11%	3.61%
EVROS	103,113,964.10	1.02%	2,875	1.67%	3.92%
FLORINA	22,175,066.29	0.22%	594	0.35%	4.03%
FOKIDA	19,953,758.32	0.20%	388	0.23%	3.48%
FTHIOTIDA	134,874,574.19	1.34%	2,807	1.63%	3.44%
GREVENA	19,068,447.96	0.19%	399	0.23%	3.35%
HERAKLION	158,664,764.35	1.57%	2,265	1.31%	3.05%
ILEIA	97,996,696.39	0.97%	2,184	1.27%	3.73%
IMATHIA	59,179,059.33	0.59%	1,299	0.75%	3.67%
IOANNINA	141,382,555.35	1.40%	2,445	1.42%	2.96%
KARDITSA	72,494,776.57	0.72%	1,714	0.99%	3.27%
KASTORIA	22,120,750.51	0.22%	470	0.27%	3.34%
KAVALA	80,441,840.57	0.80%	1,838	1.07%	3.48%
KEFALLONIA	55,125,531.62	0.55%	871	0.51%	3.17%
KILKIS	48,311,936.41	0.48%	1,231	0.71%	3.72%
KORINTHIA	141,286,252.40	1.40%	2,242	1.30%	3.07%
KOZANI	67,435,296.55	0.67%	1,573	0.91%	3.35%
KYKLADES	151,654,939.06	1.50%	1,773	1.03%	3.06%
LAKONIA	75,145,353.94	0.75%	1,216	0.71%	3.28%
LARISA	191,276,013.32	1.90%	3,859	2.24%	3.28%
LASITHI	77,900,774.18	0.77%	1,168	0.68%	3.00%
LEFKADA	24,200,507.73	0.24%	441	0.26%	3.38%
LESBOS	94,970,128.93	0.94%	1,620	0.94%	3.37%
MAGNESIA	136,898,177.65	1.36%	2,662	1.55%	3.45%
MESSINIA	107,944,095.08	1.07%	2,027	1.18%	3.24%
PELLA	70,894,024.30	0.70%	1,859	1.08%	3.87%
PIERIA	108,102,057.07	1.07%	1,991	1.16%	3.47%
PREVEZA	60,013,041.39	0.60%	1,084	0.63%	3.13%
RETHYMNO	116,140,987.96	1.15%	1,914	1.11%	3.03%
RODOPI	55,377,359.91	0.55%	1,457	0.85%	3.65%
SAMOS	62,717,073.61	0.62%	863	0.50%	3.09%
SERRES	50,622,435.91	0.50%	1,321	0.77%	4.13%
THESSALONIKI	29,232,517.09	0.29%	603	0.35%	3.36%
THESSALONIKI	817,589,630.31	8.11%	15,777	9.15%	3.65%
TRIKALA	57,196,691.76	0.57%	1,289	0.75%	3.73%
VOIOTIA	85,411,537.32	0.85%	1,837	1.07%	3.56%
XANTHI	82,632,460.57	0.82%	2,386	1.38%	3.80%
ZAKYNTHOS	37,819,393.74	0.38%	586	0.34%	3.08%
	10,086,677,986.14	100.0%	172,351	100.0%	3.24%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	10,086,677,986.14	100.00%	231,551	100.00%	3.24%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

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	3,464,389,477.47	34.35%	75,611	32.65%	2.46%
Euribor 1M Linked	446,756,950.92	4.43%	6,671	2.88%	2.18%
Euribor 3M Linked	3,016,304,975.36	29.90%	52,985	22.88%	3.23%
Fixed	1,867,204,886.31	18.51%	39,277	16.96%	3.68%
Hellenic Government Bond	486,709,695.27	4.83%	19,625	8.48%	7.04%
Liibor 1M Linked	296,057,811.12	2.94%	2,211	0.95%	1.83%
Originator Rate	509,254,189.69	5.05%	35,171	15.19%	5.09%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

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)	197,854	7,004,183.71	8,682,913,932.53	85.45%	86.08%
31-60 days past due	14,143	6,517,336.24	703,704,280.05	6.11%	6.97%
61-90 days past due	19,554	21,675,933.72	700,059,773.56	8.45%	6.94%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	231,551	35,197,453.67	10,086,677,986.14	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	2,851,705,328.48	28.27%	68,518	29.59%	3.45%
Completion/construction of primary residence	1,424,740,944.86	14.12%	40,005	17.28%	3.40%
Completion/construction of secondary	1,078,339,841.19	10.69%	16,156	6.98%	2.86%
Refinancing loans from other banks	1,620,191,043.94	16.06%	29,228	12.62%	3.03%
Buy Secondary	446,728,794.19	4.42%	6,486	2.80%	3.03%
Professional use	141,312,011.48	1.40%	1,972	0.85%	3.20%
Land Purchase For Residence Construction	111,277,819.21	1.10%	2,387	1.03%	4.10%
Renovating	2,407,774,515.78	23.87%	66,183	28.58%	3.20%
Other	4,607,687.01	0.04%	616	0.27%	6.83%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Subsidized Loans	1,633,778,303.57	16.19%	41,124	17.76%	3.03%
Non-Subsidized Loans	8,452,899,682.57	83.80%	190,427	82.24%	3.28%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,113,095,688.70	50.69%	85,542	50.97%	3.19%
Self Employed	2,524,037,838.84	25.02%	30,111	17.94%	3.13%
Unemployed	915,535,855.46	9.07%	17,057	10.16%	3.36%
Retired	1,200,101,198.65	11.89%	25,472	15.18%	3.27%
N/A	333,907,404.49	3.31%	9,648	5.75%	4.34%
	10,086,677,986.14	100.0%	167,830	100.0%	3.24%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	781,182,798.98	7.74%	13,118	5.67%	2.72%
Retired Employee	99,585,031.51	0.98%	2,036	0.88%	2.71%
No Employee	9,205,910,155.65	91.26%	216,397	93.46%	3.29%
	10,086,677,986.14	100.0%	231,551	100.0%	3.24%

* 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.