

Covered Bond Programme II



Monthly Investor Report

December 2013

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 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	31-12-2013	30-06-2010
Portfolio Cut off Date	31-12-2013	30-06-2010
Original Principal Balance	12.338.661.407,00	4.884.632.703,00
Principal Balance	8.641.171.133,00	3.639.740.247,00
Number of Borrowers	144.005	68.622
Number of Loanparts	197.511	93.060
Number of Properties	148.313	69.543
Average Principal Balance (borrower)	60.006,05	53.040,43
Average Principal Balance (parts)	43.750,33	39.111,76
Coupon: Weighted Average	2,8	3,7
Minimum	0,0	1,7
Maximum	7,7	17,0
Weighted Average Loan to Value	65,05	67,08
Weighted Average Loan to Indexed Value	63,41	48,96
Seasoning (years): Weighted Average	6,38	4,42
Original Maturity (years): Weighted Average	26,65	18,53
Remaining Tenor (years): Weighted Average	20,31	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	6.900.000.000,00
Negative Carry	101.500.000,00
Outstanding Accrued Interest on Bonds	3.166.527,78
Current Outstanding Balance	8.641.171.133,30
Adjusted Nominal Value Assets *	8.216.281.501,25
Outstanding Accrued Interest on Assets	14.228.077,33
Nominal Value Test Current Value **	84,92 %
<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

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	8,371,683,435.46	96.88%	195,306	98.88%	2.78%
Swiss Franc	269,487,697.84	3.12%	2,205	1.12%	2.04%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,260,592,060.55	14.59%	33,491	16.96%	3.90%
Standard Amortising	7,380,579,072.75	85.41%	164,020	83.04%	2.57%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

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%	4,356,595,976.03	50.42%	87,844	44.48%	1.86%
2.5% - 2.99%	2,240,415,952.76	25.93%	38,992	19.74%	2.72%
3% - 3.49%	618,368,945.85	7.16%	12,796	6.48%	3.23%
3.5% - 3.99%	281,332,145.89	3.26%	5,225	2.65%	3.65%
4% - 4.49%	97,490,075.48	1.13%	1,511	0.77%	4.21%
4.5% - 4.99%	343,649,810.04	3.98%	24,224	12.26%	4.75%
5% - 5.49%	114,422,795.91	1.32%	3,067	1.55%	5.25%
5.5% - 5.99%	118,322,259.08	1.37%	2,918	1.48%	5.72%
6% - 6.49%	16,342,228.47	0.19%	631	0.32%	6.24%
6.5% - 6.99%	45,613,098.52	0.53%	2,116	1.07%	6.66%
7% - 7.49%	408,614,788.97	4.73%	18,186	9.21%	7.05%
7.5% - more	3,056.30	0.00%	1	0.00%	7.65%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1987	12,703.87	0.00%	5	0.00%	2.00%
1988	21,197.76	0.00%	6	0.00%	2.10%
1989	58,201.88	0.00%	17	0.01%	2.15%
1990	72,866.91	0.00%	19	0.01%	2.32%
1991	60,012.94	0.00%	18	0.01%	2.77%
1992	127,596.22	0.00%	19	0.01%	4.30%
1993	292,999.53	0.00%	26	0.01%	4.21%
1994	388,021.15	0.00%	40	0.02%	2.48%
1995	969,375.61	0.01%	80	0.04%	2.64%
1996	1,965,287.88	0.02%	175	0.09%	3.02%
1997	3,126,406.73	0.04%	296	0.15%	2.71%
1998	4,270,738.72	0.05%	564	0.29%	2.76%
1999	28,523,327.91	0.33%	7,183	3.64%	3.58%
2000	71,460,708.44	0.83%	9,181	4.65%	3.40%
2001	174,115,181.32	2.01%	14,159	7.17%	3.35%
2002	251,513,915.00	2.91%	13,852	7.02%	3.56%
2003	370,954,340.32	4.29%	15,679	7.94%	3.86%
2004	494,811,783.43	5.73%	13,465	6.82%	3.21%
2005	957,546,358.58	11.08%	20,491	10.38%	2.96%
2006	1,051,689,373.15	12.17%	19,918	10.09%	2.52%
2007	1,102,898,246.20	12.76%	18,943	9.59%	2.00%
2008	1,122,610,979.83	12.99%	17,382	8.80%	2.34%
2009	1,437,685,432.23	16.64%	21,768	11.02%	2.77%
2010	851,472,821.91	9.85%	13,098	6.63%	3.00%
2011	382,470,660.97	4.43%	6,035	3.06%	3.11%
2012	265,958,264.78	3.08%	3,827	1.94%	2.79%
2013	66,035,884.03	0.76%	1,215	0.62%	2.70%
	8,641,112,687.30	100.0%	197,461	100.0%	2.76%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	12,541,496.26	0.15%	6,552	3.32%	4.08%
2015	39,863,511.76	0.46%	7,937	4.02%	3.94%
2016	90,969,643.06	1.05%	10,951	5.54%	4.09%
2017	131,435,151.61	1.52%	9,969	5.05%	4.51%
2018	115,879,859.80	1.34%	6,306	3.19%	3.50%
2019	141,537,817.51	1.64%	5,599	2.83%	3.16%
2020	227,583,384.33	2.63%	6,905	3.50%	2.91%
2021	285,780,880.51	3.31%	8,593	4.35%	2.74%
2022	268,162,204.48	3.10%	7,668	3.88%	2.27%
2023	269,833,110.97	3.12%	7,053	3.57%	2.40%
2024	346,167,167.63	4.01%	7,273	3.68%	2.40%
2025	382,111,838.38	4.42%	10,402	5.27%	3.34%
2026	232,503,711.07	2.69%	5,641	2.86%	3.85%
2027	325,103,128.93	3.76%	7,691	3.89%	4.27%
2028	246,042,210.33	2.85%	5,617	2.84%	3.33%
2029	251,854,808.25	2.91%	4,751	2.41%	3.08%
2030	231,044,835.81	2.67%	4,329	2.19%	2.81%
2031	170,894,985.11	1.98%	3,139	1.59%	2.48%
2032	192,326,794.83	2.23%	3,708	1.88%	2.23%
2033	208,774,669.46	2.42%	3,901	1.98%	2.48%
2034	254,403,990.75	2.94%	4,081	2.07%	2.69%
2035	331,467,413.88	3.84%	5,331	2.70%	2.41%
2036	244,977,640.40	2.84%	3,872	1.96%	2.26%
2037	256,760,947.07	2.97%	4,002	2.03%	2.02%
2038	253,081,660.39	2.93%	3,633	1.84%	2.33%
2039	249,740,146.94	2.89%	3,402	1.72%	2.84%
2040	183,432,595.60	2.12%	2,685	1.36%	2.89%
2041	174,217,107.97	2.02%	2,389	1.21%	2.61%
2042	178,103,373.69	2.06%	2,745	1.39%	2.33%
2043	179,881,724.09	2.08%	2,732	1.38%	2.47%
2044	135,266,672.08	1.57%	1,811	0.92%	2.65%
2045	142,680,954.83	1.65%	1,937	0.98%	2.52%
2046	198,374,260.29	2.30%	2,631	1.33%	2.22%
2047	225,159,479.14	2.61%	3,023	1.53%	2.10%
2048	213,381,403.93	2.47%	2,808	1.42%	2.39%
2049	206,794,527.89	2.39%	2,685	1.36%	2.80%
2050	167,471,645.43	1.94%	2,219	1.12%	2.85%
2051	111,612,439.57	1.29%	1,541	0.78%	2.58%
2052	122,949,423.46	1.42%	1,688	0.85%	2.51%
2053	142,156,948.90	1.65%	1,926	0.98%	2.53%
2054	78,054,251.17	0.90%	953	0.48%	2.63%
2055	86,741,488.68	1.00%	1,084	0.55%	2.64%
2056	86,125,631.61	1.00%	1,047	0.53%	2.70%
2057	147,684,648.17	1.71%	1,919	0.97%	2.47%
2058	99,143,265.55	1.15%	1,371	0.69%	2.39%
2059	1,096,281.73	0.01%	11	0.01%	2.82%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	329,546.36	0.00%	3	0.00%	3.25%
0.5 - 1.0	67,256,751.75	0.78%	1,235	0.63%	2.69%
1.0 - 1.5	94,832,386.30	1.10%	1,441	0.73%	2.81%
1.5 - 2.0	169,575,464.40	1.96%	2,363	1.20%	2.78%
2.0 - 2.5	183,570,017.81	2.12%	2,631	1.33%	2.88%
2.5 - 3.0	198,900,643.16	2.30%	3,404	1.72%	3.32%
3.0 - 4.0	851,472,821.91	9.85%	13,098	6.63%	3.00%
4.0 - 5.0	1,448,152,744.71	16.76%	21,926	11.10%	2.77%
5.0 - 6.0	1,112,143,667.35	12.87%	17,224	8.72%	2.34%
6.0 - 7.0	1,102,898,246.20	12.76%	18,943	9.59%	2.00%
7.0 - 8.0	1,051,689,373.15	12.17%	19,918	10.09%	2.52%
8.0 - 9.0	959,572,251.12	11.10%	20,543	10.40%	2.96%
9.0 - 10.0	492,785,890.89	5.70%	13,413	6.79%	3.21%
more - 10.0	907,991,328.19	10.51%	61,369	31.07%	3.62%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	7,408,434,213.72	85.73%	172,257	87.21%	2.71%
01-02	236,169,435.14	2.73%	5,929	3.00%	2.14%
02-03	715,620,039.08	8.28%	12,629	6.39%	2.70%
03-04	35,332,409.40	0.41%	969	0.49%	4.17%
04-05	13,886,360.27	0.16%	448	0.23%	5.44%
05-06	22,237,548.96	0.26%	597	0.30%	5.90%
06-07	9,299,321.18	0.11%	256	0.13%	5.49%
07-08	9,942,506.01	0.12%	322	0.16%	5.21%
08-09	21,819,059.22	0.25%	515	0.26%	4.02%
09-10	15,446,994.23	0.18%	437	0.22%	5.46%
10-11	21,178,921.21	0.25%	579	0.29%	5.88%
11-12	13,684,470.33	0.16%	357	0.18%	5.64%
12-13	11,297,863.35	0.13%	299	0.15%	5.37%
13-14	14,489,306.55	0.17%	330	0.17%	5.28%
14-15	11,684,555.84	0.14%	261	0.13%	5.32%
15-16	16,728,815.01	0.19%	334	0.17%	5.51%
16-17	8,002,490.64	0.09%	156	0.08%	5.27%
17-18	6,222,387.12	0.07%	127	0.06%	4.73%
18-19	4,059,175.22	0.05%	64	0.03%	3.82%
19-20	3,326,937.28	0.04%	62	0.03%	3.18%
20-21	2,385,767.65	0.03%	43	0.02%	3.16%
21-22	2,341,688.81	0.03%	44	0.02%	3.07%
22-23	4,580,654.02	0.05%	71	0.04%	3.14%
23-24	2,365,317.74	0.03%	33	0.02%	3.12%
24-25	1,962,498.60	0.02%	32	0.02%	3.12%
25-26	3,123,370.26	0.04%	44	0.02%	3.07%
26-27	1,854,884.58	0.02%	28	0.01%	3.18%
27-28	1,653,123.44	0.02%	25	0.01%	3.16%
28-29	1,994,650.86	0.02%	28	0.01%	3.15%
29-30	2,543,364.48	0.03%	31	0.02%	3.18%
30 - more	17,503,003.10	0.20%	204	0.10%	3.10%
Matured	0.00	0.00%	0	0.00%	0.00%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,05 %					
less - 40.00%	1,223,726,253.90	14.16%	36,987	24.94%	2.95%
40.01% - 50.00%	921,120,812.96	10.65%	18,817	12.69%	2.80%
50.01% - 60.00%	1,076,728,405.29	12.46%	19,229	12.97%	2.74%
60.01% - 70.00%	1,489,793,325.32	17.24%	22,558	15.21%	2.76%
70.01% - 80.00%	1,992,312,373.02	23.05%	27,692	18.67%	2.57%
80.01% - 85.00%	654,813,209.34	7.57%	6,220	4.19%	2.53%
85.01% - 90.00%	591,673,337.58	6.84%	5,698	3.84%	2.30%
90.01% - 95.00%	232,655,709.64	2.69%	2,585	1.74%	2.77%
95.01% - 100.00%	311,432,835.99	3.60%	6,056	4.08%	4.07%
100.01% - 105.00%	37,165,216.64	0.43%	553	0.37%	3.37%
105.01% - 110.00%	26,531,009.70	0.30%	388	0.26%	3.52%
110.01% - 115.00%	17,975,465.94	0.20%	283	0.19%	3.82%
115.01% - 120.00%	14,174,028.16	0.16%	255	0.17%	4.16%
120.01% - 125.00%	10,006,887.72	0.11%	174	0.12%	3.79%
125.01% - 128.00%	6,042,440.57	0.06%	115	0.08%	4.16%
128.01% - more	35,019,821.53	0.40%	703	0.47%	4.15%
	8,641,171,133.30	100.0%	148,313	100.0%	2.76%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 63,19 %					
less - 40.00%	2,002,217,330.46	23.17%	75,234	50.73%	3.05%
40.01% - 50.00%	876,360,538.67	10.14%	13,817	9.32%	2.77%
50.01% - 60.00%	960,228,066.78	11.11%	12,671	8.54%	2.71%
60.01% - 70.00%	1,036,694,184.04	12.00%	11,981	8.08%	2.68%
70.01% - 80.00%	1,149,592,865.18	13.30%	11,767	7.93%	2.63%
80.01% - 85.00%	542,326,132.49	6.28%	5,028	3.39%	2.61%
85.01% - 90.00%	459,520,322.48	5.32%	4,202	2.83%	2.65%
90.01% - 95.00%	429,500,119.70	4.97%	3,939	2.66%	2.88%
95.01% - 100.00%	356,994,143.03	4.13%	3,002	2.02%	2.67%
100.01% - 105.00%	314,444,218.57	3.64%	2,570	1.73%	2.52%
105.01% - 110.00%	232,319,562.06	2.69%	1,851	1.25%	2.46%
110.01% - 115.00%	167,448,972.23	1.94%	1,366	0.92%	2.59%
115.01% - 120.00%	113,524,677.61	1.31%	885	0.60%	2.47%
	8,641,171,133.30	100.0%	148,313	100.0%	2.76%

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	548,214,392.31	6.34%	49,407	33.31%	3.86%
25.000,00 - 50.000,00	1,376,926,465.72	15.93%	36,532	24.63%	3.54%
50.000,00 - 75.000,00	1,445,570,206.23	16.72%	23,730	16.00%	2.89%
75.000,00 - 100.000,00	1,302,594,721.63	15.07%	15,039	10.14%	2.54%
100.000,00 - 125.000,00	944,982,468.86	10.93%	8,464	5.71%	2.41%
125.000,00 - 150.000,00	746,646,518.19	8.64%	5,476	3.69%	2.40%
150.000,00 - 175.000,00	492,400,143.91	5.69%	3,052	2.06%	2.37%
175.000,00 - 200.000,00	384,436,662.05	4.44%	2,064	1.39%	2.41%
200.000,00 - 225.000,00	255,514,362.45	2.95%	1,206	0.81%	2.34%
225.000,00 - 250.000,00	190,332,352.13	2.20%	804	0.54%	2.36%
250.000,00 - 275.000,00	164,023,339.88	1.89%	626	0.42%	2.33%
275.000,00 - 300.000,00	129,131,990.19	1.49%	451	0.30%	2.35%
300.000,00 - 325.000,00	97,860,341.02	1.13%	313	0.21%	2.31%
325.000,00 - 350.000,00	80,743,147.27	0.93%	240	0.16%	2.32%
350.000,00 - 375.000,00	55,307,390.66	0.64%	153	0.10%	2.22%
375.000,00 - 400.000,00	46,624,344.70	0.53%	121	0.08%	2.42%
400.000,00 - 425.000,00	45,748,970.35	0.52%	111	0.08%	2.34%
425.000,00 - 450.000,00	34,594,537.61	0.40%	79	0.05%	2.31%
450.000,00 - 475.000,00	26,752,005.57	0.30%	58	0.04%	2.39%
475.000,00 - 500.000,00	28,187,743.37	0.32%	58	0.04%	2.36%
500.000,00 - 600.000,00	85,948,904.58	0.99%	158	0.11%	2.22%
600.000,00 - 700.000,00	31,653,164.09	0.36%	49	0.03%	2.29%
700.000,00 - 800.000,00	35,705,547.30	0.41%	48	0.03%	2.29%
800.000,00 - 900.000,00	16,803,395.01	0.19%	20	0.01%	2.25%
900.000,00 - 1.000.000,00	15,036,305.30	0.17%	16	0.01%	2.09%
1.000.000,00 - 1.250.000,00	17,605,013.61	0.20%	16	0.01%	2.07%
1.250.000,00 - 1.500.000,00	10,818,455.51	0.12%	8	0.01%	1.92%
1.500.000,00 - more	31,008,243.80	0.35%	14	0.01%	1.53%
	8,641,171,133.30	100.0%	148,313	100.0%	2.76%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,022,578,462.85	11.83%	10,874	7.33%	2.69%
Building	3,104,063.47	0.03%	41	0.03%	2.56%
House incl. land plot	7,190,230,172.57	83.20%	133,116	89.75%	2.78%
N/A	218,659.89	0.00%	4	0.00%	2.49%
Other real estate	8,443,421.44	0.09%	94	0.06%	2.61%
Professional Use	416,596,353.08	4.82%	4,184	2.82%	2.59%
	8,641,171,133.30	100.0%	148,313	100.0%	2.76%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	257,656,065.57	2.98%	4,911	3.31%	2.76%
AITOLOAKARNANIA	119,901,645.39	1.39%	2,503	1.69%	3.21%
ARGOLIDA	69,149,439.19	0.80%	1,112	0.75%	2.76%
ARKADIA	45,328,948.45	0.53%	839	0.57%	2.67%
ARTA	23,189,709.98	0.27%	582	0.39%	2.68%
ATTICA	4,200,350,629.30	48.61%	62,805	42.35%	2.59%
CHALKIDIKI	80,714,124.21	0.93%	1,649	1.11%	3.19%
CHANIA	121,260,645.01	1.40%	1,771	1.19%	2.72%
CHIOS	45,323,076.81	0.53%	763	0.51%	2.70%
CORFU	73,033,602.70	0.85%	1,128	0.76%	2.63%
DODEKANISA	224,415,746.09	2.60%	2,979	2.01%	2.68%
DRAMA	49,871,094.09	0.58%	1,503	1.01%	3.41%
EVOIA	129,030,979.35	1.49%	2,493	1.68%	2.85%
EVKITANIA	6,341,813.20	0.07%	167	0.11%	3.01%
EVROS	85,842,514.65	0.99%	2,535	1.71%	3.48%
FLORINA	18,354,859.73	0.21%	505	0.34%	3.53%
FOKIDA	16,487,094.62	0.19%	305	0.21%	2.96%
FTHIOTIDA	112,913,581.31	1.31%	2,374	1.60%	2.87%
GREVENA	17,001,547.78	0.20%	349	0.24%	2.84%
HERAKLION	136,965,866.28	1.59%	1,952	1.32%	2.55%
ILEIA	84,362,220.26	0.98%	1,870	1.26%	3.28%
IMATHIA	51,888,185.62	0.60%	1,159	0.78%	3.20%
IOANNINA	123,513,160.88	1.43%	2,139	1.44%	2.48%
KARDITSA	61,957,217.74	0.72%	1,493	1.01%	2.78%
KASTORIA	18,852,434.66	0.22%	398	0.27%	2.78%
KAVALA	69,071,612.56	0.80%	1,622	1.09%	2.96%
KEFALLONIA	47,067,821.88	0.55%	737	0.50%	2.62%
KILKIS	45,186,475.02	0.52%	1,139	0.77%	3.27%
KORINTHIA	118,944,782.56	1.38%	1,894	1.28%	2.64%
KOZANI	58,373,081.44	0.68%	1,355	0.91%	2.76%
KYKLADES	128,477,956.66	1.49%	1,492	1.01%	2.56%
LAKONIA	64,307,765.94	0.74%	1,059	0.71%	2.72%
LARISA	169,350,959.14	1.96%	3,459	2.33%	2.81%
LASITHI	67,530,512.33	0.78%	1,003	0.68%	2.40%
LEFKADA	19,617,799.82	0.23%	370	0.25%	2.80%
LESBOS	87,209,908.49	1.01%	1,442	0.97%	2.84%
MAGNESIA	118,844,518.06	1.38%	2,290	1.54%	2.98%
MESSINIA	88,663,039.44	1.03%	1,675	1.13%	2.72%
PELLA	62,043,425.61	0.72%	1,661	1.12%	3.45%
PIERIA	93,664,102.86	1.08%	1,760	1.19%	3.07%
PREVEZA	53,550,655.28	0.62%	918	0.62%	2.65%
RETHYMNO	102,970,160.25	1.19%	1,677	1.13%	2.51%
RODOPI	47,336,487.44	0.55%	1,271	0.86%	3.16%
SAMOS	53,686,155.73	0.62%	724	0.49%	2.53%
SERRES	43,320,635.87	0.50%	1,070	0.72%	3.60%
THESSALONIA	25,876,656.67	0.30%	504	0.34%	2.78%
THESSALONIKI	675,441,121.64	7.82%	13,583	9.16%	3.31%
TRIKALA	50,657,391.43	0.59%	1,147	0.77%	3.27%
VOIOTIA	72,672,428.77	0.84%	1,562	1.05%	2.94%
XANTHI	70,148,109.52	0.81%	2,119	1.43%	3.41%
ZAKYNTHOS	33,451,366.02	0.39%	496	0.33%	2.57%
Total	8,641,171,133.30	100.0%	148,313	100.0%	2.76%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	8,641,171,133.30	100.00%	197,511	100.00%	2.76%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

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	2,775,933,944.97	32.12%	62,059	31.42%	1.93%
Euribor 1M Linked	396,963,191.82	4.59%	6,507	3.29%	1.69%
Euribor 3M Linked	3,012,226,662.58	34.86%	54,027	27.35%	2.86%
Fixed	1,363,067,342.79	15.77%	28,295	14.33%	3.07%
Hellenic Government Bond	410,696,268.68	4.75%	17,939	9.08%	7.04%
Liibor 1M Linked	247,133,450.57	2.86%	1,996	1.01%	1.84%
Originator Rate	435,150,271.89	5.04%	26,688	13.51%	3.86%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

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)	170,183	5,269,253.25	7,529,325,051.46	86.16%	87.13%
31-60 days past due	10,041	4,271,355.02	522,339,659.02	5.08%	6.04%
61-90 days past due	17,287	20,105,754.80	589,506,422.82	8.75%	6.82%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	197,511	29,646,363.07	8,641,171,133.30	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	2,399,807,103.08	27.77%	59,713	30.23%	3.04%
Completion/construction of primary residence	1,174,042,618.03	13.58%	34,232	17.33%	2.89%
Completion/construction of secondary	891,391,241.82	10.31%	13,113	6.64%	2.37%
Refinancing loans from other banks	1,731,362,250.26	20.03%	30,643	15.52%	2.47%
Buy Secondary	369,851,157.64	4.28%	5,317	2.69%	2.66%
Professional use	114,271,279.57	1.32%	1,653	0.84%	2.81%
Land Purchase For Residence Construction	67,719,645.99	0.78%	1,529	0.77%	4.29%
Renovating	1,887,748,499.61	21.84%	50,804	25.72%	2.73%
Other	2,926,853.90	0.03%	487	0.25%	6.86%
Refinancing NBG loans	2,046,583.11	0.02%	15	0.01%	2.00%
Refinancing Interest on primary residence loans	3,900.29	0.00%	5	0.00%	0.00%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

17. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	7,424,098,063.99	85.91%	164,117	83.09%	2.80%
Subsidized Loans	1,217,073,069.31	14.08%	33,394	16.91%	2.49%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	4,243,173,099.67	49.10%	71,605	49.72%	2.72%
Self Employed	2,146,791,951.97	24.84%	25,549	17.74%	2.65%
Unemployed	929,559,402.04	10.75%	17,509	12.16%	2.87%
Retired	1,119,108,442.45	12.95%	23,296	16.18%	2.80%
N/A	202,538,237.18	2.34%	6,046	4.20%	4.14%
	8,641,171,133.30	100.0%	144,005	100.0%	2.76%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	690,775,778.72	7.99%	11,917	6.03%	2.67%
Retired Employee	88,646,020.83	1.02%	1,830	0.93%	2.67%
No Employee	7,861,749,333.75	90.98%	183,764	93.04%	2.77%
	8,641,171,133.30	100.0%	197,511	100.0%	2.76%

* 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.