

Covered Bond Programme II



Monthly Investor Report

December 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	31-12-2015	30-06-2010
Portfolio Cut off Date	31-12-2015	30-06-2010
Original Principal Balance	8.688.502.612,00	4.884.632.703,00
Principal Balance	5.698.271.925,00	3.639.740.247,00
Number of Borrowers	92.602	68.622
Number of Loanparts	126.641	93.060
Number of Properties	94.522	69.543
Average Principal Balance (borrower)	61.535,08	53.040,43
Average Principal Balance (parts)	44.995,47	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	65,49	67,08
Weighted Average Loan to Indexed Value	74,61	48,96
Seasoning (years): Weighted Average	7,98	4,42
Original Maturity (years): Weighted Average	27,50	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	73.500.000,00
Outstanding Accrued Interest on Bonds	1.706.444,44
Current Outstanding Balance	5.698.271.924,93
Adjusted Nominal Value Assets *	5.140.981.573,94
Outstanding Accrued Interest on Assets	8.527.772,56
Nominal Value Test Current Value **	78,84 %
<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

Current Period					
Currency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	5,568,225,670.59	97.72%	125,536	99.13%	2.45%
Swiss Franc	130,046,254.34	2.28%	1,105	0.87%	0.93%
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	947,596,040.88	16.63%	26,571	20.99%	3.76%
Standard Amortising	4,750,675,884.05	83.37%	100,070	79.05%	2.14%
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

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%	4,297,160,204.00	75.41%	87,686	69.24%	1.83%
2.5% - 2.99%	535,568,206.88	9.40%	10,948	8.64%	2.75%
3% - 3.49%	269,617,683.73	4.73%	5,358	4.23%	3.23%
3.5% - 3.99%	89,486,464.90	1.57%	1,502	1.19%	3.72%
4% - 4.49%	33,771,233.97	0.59%	617	0.49%	4.25%
4.5% - 4.99%	45,148,982.10	0.79%	2,437	1.92%	4.75%
5% - 5.49%	33,535,727.12	0.59%	988	0.78%	5.23%
5.5% - 5.99%	62,075,984.75	1.09%	1,697	1.34%	5.72%
6% - 6.49%	10,094,518.19	0.18%	224	0.18%	6.24%
6.5% - 6.99%	19,065,216.73	0.33%	1,343	1.06%	6.70%
7% - 7.49%	294,518,553.23	5.17%	13,586	10.73%	7.05%
7.5% - more	8,229,149.33	0.14%	255	0.20%	8.61%
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Prior to 1987	31,036.52	0.00%	30	0.02%	2.00%
1987	6,878.59	0.00%	4	0.00%	2.00%
1988	12,250.21	0.00%	5	0.00%	2.00%
1989	28,668.47	0.00%	10	0.01%	2.00%
1990	57,892.84	0.00%	11	0.01%	2.00%
1991	29,761.17	0.00%	16	0.01%	2.41%
1992	66,269.52	0.00%	16	0.01%	4.00%
1993	139,800.42	0.00%	15	0.01%	4.73%
1994	10,350.26	0.00%	5	0.00%	4.06%
1995	61,687.38	0.00%	13	0.01%	3.25%
1996	384,226.54	0.01%	51	0.04%	2.76%
1997	586,004.91	0.01%	90	0.07%	2.37%
1998	1,027,682.63	0.02%	177	0.14%	2.30%
1999	4,455,809.69	0.08%	546	0.43%	2.34%
2000	13,707,399.69	0.24%	1,166	0.92%	2.29%
2001	45,645,561.04	0.80%	5,369	4.24%	2.48%
2002	103,537,810.70	1.82%	8,120	6.41%	2.97%
2003	194,884,389.17	3.42%	10,102	7.98%	3.59%
2004	307,860,941.91	5.40%	8,853	6.99%	3.09%
2005	648,095,056.22	11.37%	15,107	11.93%	2.74%
2006	732,633,076.96	12.86%	14,988	11.84%	2.35%
2007	828,897,505.15	14.55%	15,291	12.07%	1.78%
2008	764,944,755.23	13.42%	12,961	10.23%	1.91%
2009	915,915,629.10	16.07%	14,628	11.55%	2.30%
2010	542,553,368.35	9.52%	8,836	6.98%	2.63%
2011	165,505,095.88	2.90%	2,860	2.26%	3.15%
2012	130,609,811.87	2.29%	2,204	1.74%	2.74%
2013	196,962,456.06	3.46%	3,378	2.67%	2.58%
2014	69,097,370.76	1.21%	1,246	0.98%	3.00%
2015	30,523,377.69	0.54%	543	0.43%	2.73%
	5,698,271,924.93	100.0%	126,641	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	3,060.39	0.00%	4	0.00%	2.38%
2016	10,462,874.58	0.18%	4,245	3.35%	4.16%
2017	41,525,333.71	0.73%	6,122	4.83%	4.51%
2018	43,283,885.73	0.76%	3,925	3.10%	3.01%
2019	55,406,661.37	0.97%	3,446	2.72%	2.45%
2020	95,905,476.24	1.68%	4,332	3.42%	2.32%
2021	113,531,175.82	1.99%	4,423	3.49%	2.43%
2022	129,045,338.47	2.26%	4,542	3.59%	1.95%
2023	134,942,968.36	2.37%	4,292	3.39%	1.97%
2024	158,836,556.11	2.79%	4,093	3.23%	1.97%
2025	208,988,444.75	3.67%	6,956	5.49%	3.28%
2026	162,588,839.07	2.85%	4,296	3.39%	3.96%
2027	249,396,750.73	4.38%	6,400	5.05%	4.14%
2028	188,234,949.32	3.30%	4,513	3.56%	3.12%
2029	200,303,695.35	3.52%	4,306	3.40%	2.69%
2030	194,867,202.55	3.42%	4,035	3.19%	2.45%
2031	141,737,276.72	2.49%	2,753	2.17%	2.22%
2032	153,968,155.08	2.70%	2,993	2.36%	1.94%
2033	159,214,489.62	2.79%	3,022	2.39%	2.10%
2034	218,466,212.71	3.83%	3,719	2.94%	2.23%
2035	277,097,883.22	4.86%	4,812	3.80%	2.09%
2036	202,444,455.74	3.55%	3,296	2.60%	2.02%
2037	199,661,605.22	3.50%	3,224	2.55%	1.69%
2038	182,896,181.23	3.21%	2,740	2.16%	1.86%
2039	197,864,013.83	3.47%	2,857	2.26%	2.28%
2040	155,827,991.21	2.73%	2,346	1.85%	2.44%
2041	121,214,949.54	2.13%	1,811	1.43%	2.39%
2042	124,060,502.97	2.18%	1,872	1.48%	2.04%
2043	123,680,627.41	2.17%	1,820	1.44%	2.19%
2044	116,199,730.28	2.04%	1,631	1.29%	2.36%
2045	122,848,092.58	2.16%	1,664	1.31%	2.25%
2046	141,815,320.89	2.49%	1,935	1.53%	1.91%
2047	172,550,495.42	3.03%	2,320	1.83%	1.74%
2048	148,616,730.56	2.61%	1,987	1.57%	1.98%
2049	150,731,307.52	2.65%	2,052	1.62%	2.30%
2050	125,611,108.15	2.20%	1,718	1.36%	2.48%
2051	66,892,756.85	1.17%	863	0.68%	2.26%
2052	61,453,943.55	1.08%	865	0.68%	2.30%
2053	76,756,458.46	1.35%	963	0.76%	2.36%
2054	67,988,708.45	1.19%	842	0.66%	2.35%
2055	53,186,569.45	0.93%	651	0.51%	2.59%
2056	23,390,280.01	0.41%	286	0.23%	2.58%
2057	41,867,898.16	0.73%	568	0.45%	2.41%
2058	37,730,080.80	0.66%	531	0.42%	2.43%
2059	17,728,035.18	0.31%	205	0.16%	2.67%
2060	27,446,851.57	0.48%	365	0.29%	2.56%
	5,698,271,924.93	100.0%	126,641	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	10,849,617.48	0.19%	177	0.14%	2.16%
0.5 - 1.0	20,151,097.04	0.35%	374	0.30%	3.06%
1.0 - 1.5	32,305,030.29	0.57%	585	0.46%	3.33%
1.5 - 2.0	37,459,943.70	0.66%	661	0.52%	2.71%
2.0 - 2.5	71,677,603.26	1.26%	1,189	0.94%	2.53%
2.5 - 3.0	125,399,945.05	2.20%	2,200	1.74%	2.60%
3.0 - 4.0	129,349,779.56	2.27%	2,185	1.73%	2.74%
4.0 - 5.0	167,662,942.13	2.94%	2,896	2.29%	3.14%
5.0 - 6.0	546,998,543.17	9.60%	8,916	7.04%	2.62%
6.0 - 7.0	916,326,870.19	16.08%	14,626	11.55%	2.30%
7.0 - 8.0	757,930,493.07	13.30%	12,847	10.15%	1.90%
8.0 - 9.0	829,194,744.97	14.55%	15,307	12.09%	1.78%
9.0 - 10.0	732,583,443.38	12.86%	14,997	11.84%	2.35%
more - 10.0	1,320,381,871.64	23.17%	49,681	39.24%	2.95%
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

7. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4,968,867,300.16	87.20%	112,526	88.85%	2.38%
01-02	581,946,770.56	10.21%	10,626	8.39%	2.18%
02-03	11,034,370.63	0.19%	361	0.29%	4.74%
03-04	17,111,152.00	0.30%	451	0.36%	5.06%
04-05	5,537,427.70	0.10%	184	0.15%	5.55%
05-06	4,179,313.99	0.07%	143	0.11%	5.13%
06-07	11,421,759.83	0.20%	202	0.16%	2.98%
07-08	6,337,488.04	0.11%	197	0.16%	5.31%
08-09	7,934,373.05	0.14%	224	0.18%	5.91%
09-10	4,363,660.28	0.08%	135	0.11%	5.46%
10-11	4,640,211.19	0.08%	136	0.11%	4.89%
11-12	10,002,758.54	0.18%	245	0.19%	5.20%
12-13	8,459,252.95	0.15%	211	0.17%	5.41%
13-14	10,667,343.44	0.19%	236	0.19%	5.54%
14-15	5,167,144.77	0.09%	121	0.10%	4.98%
15-16	4,230,460.53	0.07%	98	0.08%	4.62%
16-17	2,962,281.44	0.05%	48	0.04%	3.89%
17-18	2,174,304.51	0.04%	41	0.03%	3.28%
18-19	1,104,014.80	0.02%	25	0.02%	3.19%
19-20	1,779,589.71	0.03%	40	0.03%	3.07%
20-21	3,763,853.97	0.07%	59	0.05%	3.06%
21-22	1,578,478.50	0.03%	23	0.02%	3.12%
22-23	1,276,148.14	0.02%	18	0.01%	3.10%
23-24	2,154,697.33	0.04%	33	0.03%	3.09%
24-25	2,123,747.85	0.04%	33	0.03%	2.98%
25-26	823,171.00	0.01%	15	0.01%	3.19%
26-27	1,266,380.27	0.02%	19	0.02%	3.17%
27-28	1,113,994.25	0.02%	18	0.01%	3.28%
28-29	1,153,325.35	0.02%	15	0.01%	3.10%
29-30	1,308,237.79	0.02%	16	0.01%	2.36%
30 - more	11,788,912.36	0.21%	142	0.11%	3.06%
Matured					
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,49 %					
less - 40.00%	786,022,883.78	13.79%	20,233	21.41%	2.47%
40.01% - 50.00%	590,917,093.19	10.37%	11,591	12.26%	2.40%
50.01% - 60.00%	694,333,685.18	12.18%	12,110	12.81%	2.35%
60.01% - 70.00%	963,158,621.16	16.90%	14,817	15.68%	2.39%
70.01% - 80.00%	1,291,980,263.07	22.67%	18,637	19.72%	2.23%
80.01% - 85.00%	448,246,276.33	7.87%	4,598	4.86%	2.20%
85.01% - 90.00%	423,026,780.15	7.42%	4,451	4.71%	2.06%
90.01% - 95.00%	167,096,422.22	2.93%	2,030	2.15%	2.55%
95.01% - 100.00%	253,707,565.85	4.45%	4,760	5.04%	4.05%
100.01% - 105.00%	26,511,231.01	0.47%	450	0.48%	3.24%
105.01% - 110.00%	22,517,155.14	0.40%	343	0.36%	3.21%
110.01% - 115.00%	16,140,443.50	0.28%	254	0.27%	3.42%
115.01% - 120.00%	13,131,630.37	0.23%	226	0.24%	3.73%
125.01% - 128.00%	124,172.99	0.00%	3	0.00%	2.59%
128.01% - more	1,357,700.99	0.02%	19	0.02%	2.07%
	5,698,271,924.93	100.0%	94,522	100.0%	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: 74,41 %					
less - 40.00%	1,002,351,892.25	17.59%	38,298	40.52%	2.56%
40.01% - 50.00%	478,425,438.39	8.40%	8,649	9.15%	2.38%
50.01% - 60.00%	528,424,106.71	9.27%	8,054	8.52%	2.39%
60.01% - 70.00%	560,279,743.05	9.83%	7,503	7.94%	2.41%
70.01% - 80.00%	593,934,738.62	10.42%	7,228	7.65%	2.37%
80.01% - 85.00%	287,258,382.55	5.04%	3,234	3.42%	2.33%
85.01% - 90.00%	311,726,754.70	5.47%	3,250	3.44%	2.35%
90.01% - 95.00%	278,523,708.94	4.89%	2,845	3.01%	2.40%
95.01% - 100.00%	273,822,031.19	4.81%	2,881	3.05%	2.64%
100.01% - 105.00%	256,523,306.58	4.50%	2,560	2.71%	2.53%
105.01% - 110.00%	243,973,385.66	4.28%	2,335	2.47%	2.32%
110.01% - 115.00%	212,869,857.30	3.74%	1,994	2.11%	2.32%
115.01% - 120.00%	178,085,449.99	3.13%	1,615	1.71%	2.37%
120.01% - 125.00%	151,323,392.30	2.66%	1,308	1.38%	2.34%
125.01% - 128.00%	75,279,249.75	1.32%	629	0.67%	2.24%
128.01% - more	265,470,486.95	4.66%	2,139	2.26%	2.21%
	5,698,271,924.93	100.0%	94,522	100.0%	2.41%

10. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	323,573,466.73	5.68%	26,773	28.33%	3.36%
25.000,00 - 50.000,00	1,037,829,316.16	18.21%	27,178	28.75%	3.36%
50.000,00 - 75.000,00	940,848,873.45	16.51%	15,285	16.17%	2.30%
75.000,00 - 100.000,00	864,520,700.05	15.17%	10,016	10.60%	2.21%
100.000,00 - 125.000,00	639,400,228.30	11.22%	5,732	6.06%	2.09%
125.000,00 - 150.000,00	472,571,608.76	8.29%	3,468	3.67%	2.08%
150.000,00 - 175.000,00	325,602,251.47	5.71%	2,013	2.13%	2.04%
175.000,00 - 200.000,00	229,620,727.22	4.03%	1,232	1.30%	2.01%
200.000,00 - 225.000,00	159,414,774.74	2.80%	753	0.80%	1.96%
225.000,00 - 250.000,00	134,708,650.03	2.36%	568	0.60%	1.99%
250.000,00 - 275.000,00	96,335,641.44	1.69%	368	0.39%	1.96%
275.000,00 - 300.000,00	69,313,247.31	1.22%	242	0.26%	1.98%
300.000,00 - 325.000,00	58,746,065.12	1.03%	189	0.20%	1.89%
325.000,00 - 350.000,00	50,173,887.28	0.88%	149	0.16%	1.92%
350.000,00 - 375.000,00	34,299,212.40	0.60%	95	0.10%	1.90%
375.000,00 - 400.000,00	27,506,166.07	0.48%	71	0.08%	1.79%
400.000,00 - 425.000,00	29,252,293.52	0.51%	71	0.08%	1.92%
425.000,00 - 450.000,00	22,706,241.13	0.40%	52	0.06%	2.15%
450.000,00 - 475.000,00	16,612,218.19	0.29%	36	0.04%	1.87%
475.000,00 - 500.000,00	18,017,425.82	0.32%	37	0.04%	2.00%
500.000,00 - 600.000,00	45,403,468.88	0.80%	84	0.09%	1.93%
600.000,00 - 700.000,00	22,949,274.99	0.40%	36	0.04%	1.70%
700.000,00 - 800.000,00	20,077,720.27	0.35%	27	0.03%	1.89%
800.000,00 - 900.000,00	12,828,620.36	0.23%	15	0.02%	2.13%
900.000,00 - 1.000.000,00	7,432,333.35	0.13%	8	0.01%	1.69%
1.000.000,00 - 1.250.000,00	11,108,958.48	0.19%	10	0.01%	1.27%
1.250.000,00 - 1.500.000,00	10,982,741.87	0.19%	8	0.01%	1.91%
1.500.000,00 - more	16,435,811.54	0.29%	6	0.01%	2.06%
	5,698,271,924.93	100.0%	94,522	100.0%	2.41%

11. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	30,566,052.26	0.54%	528	0.56%	2.23%
Partial Professional Use	272,541,175.06	4.78%	3,193	3.38%	2.28%
Professional use with recourse to the borrower	3,268,075.91	0.06%	26	0.03%	1.72%
Residential (Flat/Apartment)	4,870,186,669.07	85.47%	84,610	89.51%	2.42%
Residential (House, detached or semi-detached)	521,709,952.63	9.16%	6,165	6.52%	2.40%
	5,698,271,924.93	100.0%	94,522	100.0%	2.41%

12. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	158,056,114.37	2.77%	2,996	3.17%	2.52%
AITOLOAKARNANIA	75,696,332.18	1.33%	1,521	1.61%	3.11%
ARGOLIDA	45,763,772.74	0.80%	685	0.73%	2.36%
ARKADIA	32,266,556.23	0.57%	548	0.58%	2.23%
ARTA	13,461,540.17	0.24%	292	0.31%	2.26%
ATTICA	2,861,744,038.82	50.22%	40,690	43.05%	2.22%
CHALKIDIKI	50,723,334.68	0.89%	1,069	1.13%	2.92%
CHANIA	88,558,756.68	1.55%	1,247	1.32%	2.47%
CHIOS	29,511,914.47	0.52%	457	0.48%	2.32%
CORFU	50,515,312.41	0.89%	774	0.82%	2.23%
DODEKANISA	140,775,679.02	2.47%	1,896	2.01%	2.31%
DRAMA	31,455,040.52	0.55%	1,144	1.21%	3.21%
EVOIA	76,197,651.35	1.34%	1,417	1.50%	2.45%
EVKITANIA	3,859,490.84	0.07%	94	0.10%	2.65%
EVROS	55,792,397.92	0.98%	1,587	1.68%	3.23%
FLORINA	11,303,558.90	0.20%	306	0.32%	3.36%
FOKIDA	8,151,144.38	0.14%	146	0.15%	2.43%
FTHIOTIDA	66,813,100.96	1.17%	1,299	1.37%	2.49%
GREVENA	10,725,917.60	0.19%	203	0.22%	2.46%
HERAKLION	90,346,318.05	1.59%	1,295	1.37%	2.29%
ILEIA	54,572,224.44	0.96%	1,168	1.24%	3.11%
IMATHIA	33,394,196.11	0.59%	767	0.81%	2.99%
IOANNINA	80,811,036.43	1.42%	1,377	1.46%	2.14%
KARDITSA	35,950,172.32	0.63%	828	0.88%	2.53%
KASTORIA	11,450,551.29	0.20%	240	0.25%	2.51%
KAVALA	46,025,601.11	0.81%	1,094	1.16%	2.48%
KEFALLONIA	26,825,108.47	0.47%	386	0.41%	2.20%
KILKIS	26,853,176.41	0.47%	730	0.77%	3.08%
KORINTHIA	75,013,647.91	1.32%	1,087	1.15%	2.28%
KOZANI	40,021,398.10	0.70%	876	0.93%	2.31%
KYKLADES	80,248,595.58	1.41%	886	0.94%	2.14%
LAKONIA	40,686,904.62	0.71%	657	0.70%	2.41%
LARISA	116,172,622.00	2.04%	2,346	2.48%	2.55%
LASITHI	43,163,861.50	0.76%	616	0.65%	2.09%
LEFKADA	12,027,410.06	0.21%	220	0.23%	2.31%
LESBOS	53,918,121.77	0.95%	863	0.91%	2.44%
MAGNESIA	80,906,625.09	1.42%	1,457	1.54%	2.64%
MESSINIA	55,732,931.82	0.98%	943	1.00%	2.33%
PELLA	40,073,423.92	0.70%	1,110	1.17%	3.35%
PIERIA	53,786,304.23	0.94%	1,128	1.19%	2.84%
PREVEZA	33,201,034.15	0.58%	542	0.57%	2.23%
RETHYMNO	59,338,607.79	1.04%	877	0.93%	2.18%
RODOPI	33,516,424.62	0.59%	853	0.90%	2.87%
SAMOS	32,106,251.68	0.56%	439	0.46%	2.16%
SERRES	29,738,764.32	0.52%	714	0.76%	3.44%
THESSALONIA	16,806,291.60	0.30%	267	0.28%	2.39%
THESSALONIKI	446,200,654.80	7.83%	9,084	9.61%	2.95%
TRIKALA	34,485,662.52	0.61%	747	0.79%	3.26%
VOIOTIA	42,810,208.31	0.75%	856	0.91%	2.55%
XANTHI	41,804,391.21	0.73%	1,415	1.50%	3.18%
ZAKYNTHOS	18,911,748.46	0.33%	283	0.30%	2.29%
Total	5,698,271,924.93	100.0%	94,522	100.0%	2.41%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	5,698,271,924.93	100.00%	126,641	100.00%	2.41%
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

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	1,936,012,518.70	33.98%	45,434	35.88%	1.68%
Euribor 1M Linked	350,523,524.65	6.15%	5,971	4.71%	1.59%
Euribor 3M Linked	2,085,891,509.19	36.61%	39,812	31.44%	2.54%
Fixed	747,490,397.64	13.12%	14,769	11.66%	2.66%
Hellenic Government Bond	298,487,063.33	5.24%	14,491	11.44%	7.04%
Liibor 1M Linked	130,046,254.34	2.28%	1,105	0.87%	0.93%
Originator Rate	149,820,657.08	2.63%	5,059	3.99%	3.01%
	5,698,271,924.93	100.0%	126,641	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)	110,559	2,987,663.92	5,177,316,912.58	87.30%	90.85%
31-60 days past due	3,893	1,868,682.42	184,019,911.06	3.07%	3.22%
61-90 days past due	12,189	16,744,868.43	336,935,101.29	9.63%	5.91%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	126,641	21,601,214.77	5,698,271,924.93	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	2,569,918,253.45	45.10%	64,032	50.56%	2.64%
Refinancing loans	756,805,292.25	13.28%	14,119	11.15%	2.34%
Buy Secondary	988,773,286.31	17.35%	13,348	10.54%	2.04%
Professional use	85,242,181.41	1.50%	1,148	0.91%	2.44%
Renovating	1,284,556,374.44	22.54%	33,346	26.33%	2.24%
Other	12,976,537.07	0.23%	648	0.51%	7.47%
	5,698,271,924.93	100.0%	126,641	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	5,000,603,028.40	87.76%	106,803	84.34%	2.48%
Subsidized Loans	697,668,896.53	12.24%	19,838	15.67%	1.97%
	5,698,271,924.93	100.0%	126,641	100.0%	2.41%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,825,591,366.99	49.59%	45,916	49.58%	2.33%
Self Employed	1,367,414,367.82	24.00%	15,921	17.19%	2.28%
Unemployed	594,872,321.23	10.44%	12,355	13.34%	2.96%
Retired	827,000,082.92	14.51%	15,936	17.21%	2.36%
N/A	83,393,785.98	1.46%	2,474	2.67%	4.14%
	5,698,271,924.93	100.0%	92,602	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	487,705,465.39	8.56%	8,718	6.88%	2.21%
Retired Employee	65,868,375.24	1.16%	1,424	1.12%	2.20%
No Employee	5,144,698,084.30	90.29%	116,499	91.99%	2.44%
	5,698,271,924.93	100.0%	126,641	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.