

Covered Bond Programme II



Monthly Investor Report

October 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	31-10-2012	30-06-2010
Portfolio Cut off Date	31-10-2012	30-06-2010
Original Principal Balance	14.243.582.921,00	4.884.632.703,00
Principal Balance	10.365.982.954,00	3.639.740.247,00
Number of Borrowers	171.062	68.622
Number of Loanparts	236.510	93.060
Number of Properties	175.703	69.543
Average Principal Balance (borrower)	60.597,81	53.040,43
Average Principal Balance (parts)	43.828,94	39.111,76
Coupon: Weighted Average	3,3	3,7
Minimum	0,0	1,7
Maximum	13,0	17,0
Weighted Average Loan to Value	65,26	67,08
Weighted Average Loan to Indexed Value	59,35	48,96
Seasoning (years): Weighted Average	5,52	4,42
Original Maturity (years): Weighted Average	25,23	18,53
Remaining Tenor (years): Weighted Average	19,75	14,15

Nominal Value Test

All amounts in EURO

Outstanding Bonds	8.400.000.000,00
Negative Carry	166.000.000,00
Outstanding Accrued Interest on Bonds	24.985.277,78
Current Outstanding Balance	10.365.982.954,24
Adjusted Nominal Value Assets *	10.045.160.743,03
Outstanding Accrued Interest on Assets	13.780.879,62
Nominal Value Test Current Value **	85,16 %
<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	10,016,197,929.42	96.63%	233,805	98.86%	3.33%
Swiss Franc	349,785,024.82	3.37%	2,705	1.14%	2.27%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

2. Product Type

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1,391,931,315.34	13.43%	37,767	15.97%	4.29%
Standard Amortising	8,974,051,638.90	86.57%	198,743	84.03%	3.14%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

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%	3,161,923,745.75	30.50%	49,872	21.09%	2.05%
2.5% - 2.99%	2,177,600,478.91	21.01%	46,707	19.75%	2.79%
3% - 3.49%	2,290,592,873.19	22.10%	42,055	17.78%	3.19%
3.5% - 3.99%	565,370,610.12	5.45%	12,607	5.33%	3.66%
4% - 4.49%	188,078,272.17	1.81%	2,537	1.07%	4.20%
4.5% - 4.99%	227,875,887.60	2.20%	5,713	2.42%	4.75%
5% - 5.49%	774,991,314.45	7.48%	34,077	14.41%	5.12%
5.5% - 5.99%	335,931,225.32	3.24%	17,228	7.28%	5.71%
6% - 6.49%	37,706,973.45	0.36%	1,434	0.61%	6.28%
6.5% - 6.99%	114,356,145.34	1.10%	4,187	1.77%	6.64%
7% - 7.49%	491,109,494.99	4.74%	20,050	8.48%	7.06%
7.5% - more	445,932.95	0.00%	43	0.02%	8.62%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1988	7,996.27	0.00%	4	0.00%	3.49%
1989	60,521.00	0.00%	6	0.00%	4.11%
1990	28,621.97	0.00%	7	0.00%	5.15%
1991	19,593.23	0.00%	8	0.00%	5.15%
1992	124,788.20	0.00%	16	0.01%	4.88%
1993	350,318.23	0.00%	34	0.01%	4.18%
1994	592,767.52	0.01%	50	0.02%	3.19%
1995	1,087,365.13	0.01%	91	0.04%	3.25%
1996	2,847,738.71	0.03%	203	0.09%	3.66%
1997	4,072,955.78	0.04%	1,039	0.44%	3.68%
1998	15,455,656.54	0.15%	4,435	1.88%	4.08%
1999	56,613,180.26	0.55%	7,946	3.36%	4.44%
2000	109,350,973.84	1.05%	10,040	4.25%	4.20%
2001	244,662,392.55	2.36%	16,023	6.77%	3.90%
2002	376,846,032.48	3.64%	19,081	8.07%	4.13%
2003	484,616,143.75	4.68%	20,589	8.71%	4.32%
2004	620,234,315.34	5.98%	16,119	6.82%	3.72%
2005	1,150,613,561.42	11.10%	24,062	10.17%	3.38%
2006	1,248,223,253.17	12.04%	22,616	9.56%	3.05%
2007	1,370,685,869.89	13.22%	22,643	9.57%	2.74%
2008	1,405,806,774.58	13.56%	21,155	8.94%	3.00%
2009	1,794,858,437.08	17.31%	26,392	11.16%	3.11%
2010	1,095,652,944.02	10.57%	17,057	7.21%	3.39%
2011	352,505,116.61	3.40%	6,179	2.61%	3.90%
2012	30,665,636.67	0.30%	715	0.30%	3.91%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	541,766.31	0.01%	918	0.39%	4.58%
2013	15,695,422.76	0.15%	5,859	2.48%	4.52%
2014	46,088,728.24	0.44%	7,742	3.27%	4.56%
2015	87,894,741.13	0.85%	9,724	4.11%	4.44%
2016	170,496,088.56	1.64%	13,951	5.90%	4.36%
2017	267,087,570.31	2.58%	15,977	6.76%	4.59%
2018	229,037,513.85	2.21%	9,839	4.16%	4.11%
2019	282,626,703.04	2.73%	9,084	3.84%	3.71%
2020	369,797,952.81	3.57%	9,841	4.16%	3.44%
2021	382,163,374.08	3.69%	9,787	4.14%	3.22%
2022	359,000,563.47	3.46%	8,775	3.71%	2.84%
2023	338,772,134.50	3.27%	7,326	3.10%	2.99%
2024	457,535,969.78	4.41%	8,411	3.56%	2.83%
2025	470,884,305.22	4.54%	11,469	4.85%	3.64%
2026	281,204,531.66	2.71%	6,530	2.76%	4.20%
2027	374,641,641.83	3.61%	8,461	3.58%	4.64%
2028	267,247,872.50	2.58%	5,183	2.19%	4.02%
2029	311,312,012.07	3.00%	5,537	2.34%	3.50%
2030	266,724,364.92	2.57%	4,814	2.04%	3.21%
2031	208,883,284.37	2.02%	3,792	1.60%	3.02%
2032	228,667,292.97	2.21%	4,273	1.81%	2.91%
2033	205,579,692.75	1.98%	3,364	1.42%	3.17%
2034	312,921,671.69	3.02%	4,840	2.05%	3.08%
2035	402,735,413.81	3.89%	6,299	2.66%	2.86%
2036	297,322,672.95	2.87%	4,586	1.94%	2.80%
2037	307,182,829.81	2.96%	4,569	1.93%	2.70%
2038	278,513,997.15	2.69%	3,454	1.46%	2.92%
2039	319,232,005.37	3.08%	4,112	1.74%	3.16%
2040	208,321,761.39	2.01%	2,942	1.24%	3.28%
2041	201,920,184.62	1.95%	2,821	1.19%	3.11%
2042	204,189,757.59	1.97%	3,174	1.34%	2.87%
2043	130,173,176.80	1.26%	1,744	0.74%	3.03%
2044	152,878,420.89	1.47%	1,968	0.83%	3.04%
2045	156,237,738.03	1.51%	2,070	0.88%	2.95%
2046	230,547,139.48	2.22%	2,995	1.27%	2.76%
2047	276,999,849.22	2.67%	3,605	1.52%	2.75%
2048	223,721,305.62	2.16%	2,765	1.17%	2.99%
2049	243,395,645.44	2.35%	3,067	1.30%	3.12%
2050	166,724,637.93	1.61%	2,192	0.93%	3.25%
2051	137,342,429.34	1.32%	2,036	0.86%	3.14%
2052	133,770,665.67	1.29%	1,862	0.79%	3.03%
2053	40,039,583.16	0.39%	489	0.21%	3.01%
2054	53,494,056.20	0.52%	668	0.28%	3.06%
2055	57,476,034.76	0.55%	805	0.34%	3.26%
2056	68,189,109.29	0.66%	861	0.36%	3.37%
2057	140,769,340.90	1.36%	1,929	0.82%	2.75%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,546,859.78	0.01%	16	0.01%	3.19%
0.5 - 1.0	66,921,932.31	0.65%	1,408	0.60%	3.89%
1.0 - 1.5	165,479,443.42	1.60%	2,865	1.21%	3.87%
1.5 - 2.0	278,948,178.77	2.69%	4,750	2.01%	3.90%
2.0 - 2.5	493,952,579.44	4.77%	7,844	3.32%	3.52%
2.5 - 3.0	833,369,923.34	8.04%	12,533	5.30%	3.10%
3.0 - 4.0	1,741,884,982.54	16.80%	25,484	10.78%	3.20%
4.0 - 5.0	1,359,204,232.82	13.11%	20,739	8.77%	2.82%
5.0 - 6.0	1,408,673,724.05	13.59%	23,513	9.94%	2.80%
6.0 - 7.0	1,325,735,317.92	12.79%	24,922	10.54%	3.08%
7.0 - 8.0	897,839,321.51	8.66%	19,691	8.33%	3.54%
8.0 - 9.0	581,753,966.09	5.61%	15,965	6.75%	3.69%
9.0 - 10.0	489,501,727.71	4.72%	21,840	9.23%	4.40%
more - 10.0	721,170,764.54	6.96%	54,940	23.23%	4.10%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

8. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,26 %					
less - 40.00%	1,517,659,424.49	14.64%	46,518	26.48%	3.54%
40.01% - 50.00%	1,081,460,590.20	10.43%	22,219	12.65%	3.37%
50.01% - 60.00%	1,250,310,841.55	12.06%	22,205	12.64%	3.29%
60.01% - 70.00%	1,721,696,701.27	16.60%	25,917	14.75%	3.28%
70.01% - 80.00%	2,366,870,712.56	22.83%	32,065	18.25%	3.09%
80.01% - 85.00%	782,544,872.75	7.54%	7,019	4.00%	3.03%
85.01% - 90.00%	742,596,967.89	7.16%	6,744	3.84%	2.92%
90.01% - 95.00%	303,649,871.59	2.92%	3,114	1.77%	3.28%
95.01% - 100.00%	389,729,535.73	3.75%	6,890	3.92%	4.37%
100.01% - 105.00%	58,915,995.76	0.56%	729	0.42%	3.70%
105.01% - 110.00%	40,284,787.19	0.38%	511	0.29%	3.84%
110.01% - 115.00%	26,167,752.21	0.25%	341	0.19%	3.93%
115.01% - 120.00%	20,144,622.45	0.19%	309	0.18%	4.36%
120.01% - 125.00%	10,146,136.22	0.09%	190	0.11%	4.49%
125.01% - 128.00%	6,819,714.19	0.06%	123	0.07%	4.65%
128.01% - more	46,984,428.19	0.45%	809	0.46%	4.38%
	10,365,982,954.24	99.9%	175,703	100.0%	3.30%

9 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 59,15 %					
less - 40.00%	2,729,659,702.43	26.33%	95,729	54.48%	3.66%
40.01% - 50.00%	1,145,917,825.21	11.06%	16,752	9.53%	3.31%
50.01% - 60.00%	1,216,799,392.37	11.74%	14,832	8.44%	3.21%
60.01% - 70.00%	1,374,563,994.90	13.26%	14,669	8.35%	3.17%
70.01% - 80.00%	1,474,415,717.86	14.22%	13,895	7.91%	3.07%
80.01% - 85.00%	593,397,416.31	5.72%	5,270	3.00%	3.11%
85.01% - 90.00%	513,786,702.57	4.96%	4,329	2.46%	3.21%
90.01% - 95.00%	417,559,649.51	4.03%	3,352	1.91%	3.20%
95.01% - 100.00%	300,638,810.30	2.90%	2,355	1.34%	3.10%
100.01% - 105.00%	261,364,934.73	2.52%	2,062	1.17%	3.05%
105.01% - 110.00%	166,366,883.57	1.61%	1,243	0.71%	3.15%
110.01% - 115.00%	103,425,279.33	1.00%	743	0.42%	3.16%
115.01% - 120.00%	68,086,645.15	0.66%	472	0.27%	3.18%
	10,365,982,954.24	100.0%	175,703	100.0%	3.30%

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	720,453,511.93	6.95%	60,235	34.28%	4.53%
25.000,00 - 50.000,00	1,457,681,293.44	14.06%	39,260	22.35%	3.88%
50.000,00 - 75.000,00	1,785,439,520.73	17.22%	29,601	16.85%	3.70%
75.000,00 - 100.000,00	1,559,817,440.49	15.04%	17,969	10.23%	3.11%
100.000,00 - 125.000,00	1,119,685,913.75	10.80%	10,014	5.70%	2.94%
125.000,00 - 150.000,00	915,040,027.27	8.82%	6,703	3.82%	2.92%
150.000,00 - 175.000,00	610,330,867.00	5.88%	3,779	2.15%	2.89%
175.000,00 - 200.000,00	480,808,364.16	4.63%	2,577	1.47%	2.89%
200.000,00 - 225.000,00	299,941,622.14	2.89%	1,417	0.81%	2.84%
225.000,00 - 250.000,00	237,176,386.94	2.28%	1,003	0.57%	2.85%
250.000,00 - 275.000,00	191,220,665.96	1.84%	731	0.42%	2.78%
275.000,00 - 300.000,00	162,614,435.07	1.56%	568	0.32%	2.77%
300.000,00 - 325.000,00	123,196,771.10	1.18%	395	0.23%	2.73%
325.000,00 - 350.000,00	100,193,775.53	0.96%	298	0.17%	2.72%
350.000,00 - 375.000,00	76,987,045.52	0.74%	213	0.12%	2.71%
375.000,00 - 400.000,00	60,380,369.82	0.58%	156	0.09%	2.80%
400.000,00 - 425.000,00	55,123,269.79	0.53%	134	0.08%	2.62%
425.000,00 - 450.000,00	44,995,849.22	0.43%	103	0.06%	2.77%
450.000,00 - 475.000,00	37,436,429.81	0.36%	81	0.05%	2.79%
475.000,00 - 500.000,00	32,485,437.41	0.31%	67	0.04%	2.72%
500.000,00 - 600.000,00	104,431,404.35	1.00%	191	0.11%	2.67%
600.000,00 - 700.000,00	45,268,205.46	0.43%	71	0.04%	2.57%
700.000,00 - 800.000,00	32,985,123.05	0.31%	44	0.03%	2.44%
800.000,00 - 900.000,00	26,155,621.85	0.25%	31	0.02%	2.66%
900.000,00 - 1.000.000,00	17,278,488.72	0.16%	18	0.01%	2.65%
1.000.000,00 - 1.250.000,00	18,741,108.97	0.18%	17	0.01%	2.62%
1.250.000,00 - 1.500.000,00	16,606,934.89	0.16%	12	0.01%	2.16%
1.500.000,00 - more	33,507,069.87	0.32%	15	0.01%	2.06%
	10,365,982,954.24	99.9%	175,703	100.%	3.30%

11. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	1,078,494,476.98	10.40%	10,668	6.07%	3.17%
Building	26,763,298.77	0.25%	298	0.17%	3.18%
House incl. land plot	8,687,064,644.59	83.80%	158,606	90.27%	3.33%
N/A	29,314,860.85	0.28%	491	0.28%	3.21%
Other real estate	74,235,990.12	0.71%	1,046	0.60%	3.14%
Professional Use	470,109,682.93	4.53%	4,594	2.62%	3.06%
	10,365,982,954.24	100.%	175,703	100.%	3.30%

12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	309,229,402.80	2.98%	5,858	3.33%	3.30%
AITOLOAKARNANIA	143,505,965.94	1.38%	2,964	1.69%	3.74%
ARGOLIDA	82,102,171.18	0.79%	1,300	0.74%	3.35%
ARKADIA	51,085,326.53	0.49%	930	0.53%	3.24%
ARTA	28,232,916.70	0.27%	692	0.39%	3.29%
ATTICA	5,060,933,568.64	48.82%	75,265	42.84%	3.13%
CHALKIDIKI	94,187,000.82	0.91%	1,935	1.10%	3.78%
CHANIA	142,583,074.60	1.38%	2,068	1.18%	3.28%
CHIOS	50,803,997.21	0.49%	884	0.50%	3.43%
CORFU	84,345,967.99	0.81%	1,350	0.77%	3.26%
DODEKANISA	259,912,103.88	2.51%	3,453	1.97%	3.30%
DRAMA	57,512,141.72	0.56%	1,650	0.94%	3.94%
EVOIA	153,954,606.18	1.49%	2,889	1.64%	3.50%
EVKITANIA	7,462,897.78	0.07%	197	0.11%	3.71%
EVROS	104,833,232.99	1.01%	2,899	1.65%	3.97%
FLORINA	22,857,340.84	0.22%	611	0.35%	4.06%
FOKIDA	20,859,105.26	0.20%	399	0.23%	3.58%
FTHIOTIDA	141,316,443.98	1.36%	2,890	1.65%	3.51%
GREVENA	19,563,989.83	0.19%	406	0.23%	3.35%
HERAKLION	163,582,470.55	1.58%	2,325	1.32%	3.09%
ILEIA	101,340,471.42	0.98%	2,230	1.27%	3.77%
IMATHIA	60,174,819.81	0.58%	1,316	0.75%	3.69%
IOANNINA	147,278,252.49	1.42%	2,506	1.43%	2.98%
KARDITSA	75,144,561.68	0.73%	1,737	0.99%	3.32%
KASTORIA	22,717,235.70	0.22%	474	0.27%	3.36%
KAVALA	83,690,846.81	0.81%	1,888	1.08%	3.52%
KEFALLONIA	57,686,211.25	0.56%	886	0.50%	3.25%
KILKIS	50,115,145.92	0.48%	1,259	0.72%	3.74%
KORINTHIA	145,279,785.46	1.40%	2,290	1.30%	3.11%
KOZANI	69,249,007.88	0.67%	1,601	0.91%	3.43%
KYKLADES	155,743,837.39	1.50%	1,821	1.04%	3.14%
LAKONIA	78,294,418.02	0.76%	1,249	0.71%	3.37%
LARISA	194,036,430.78	1.87%	3,907	2.22%	3.33%
LASITHI	82,216,085.28	0.79%	1,201	0.68%	3.04%
LEFKADA	24,768,901.14	0.24%	449	0.26%	3.43%
LESBOS	98,178,824.39	0.95%	1,647	0.94%	3.42%
MAGNESIA	141,550,251.90	1.37%	2,722	1.55%	3.49%
MESSINIA	107,980,907.21	1.04%	2,046	1.16%	3.34%
PELLA	73,022,444.94	0.70%	1,886	1.07%	3.91%
PIERIA	111,120,102.51	1.07%	2,017	1.15%	3.48%
PREVEZA	62,404,247.06	0.60%	1,101	0.63%	3.17%
RETHYMNO	117,124,127.90	1.13%	1,934	1.10%	3.10%
RODOPI	57,057,185.60	0.55%	1,494	0.85%	3.69%
SAMOS	63,726,389.77	0.62%	872	0.50%	3.13%
SERRES	51,314,926.05	0.50%	1,344	0.77%	4.17%
THESSALONIA	30,969,440.73	0.30%	618	0.35%	3.41%
THESSALONIKI	837,626,981.38	8.08%	16,032	9.12%	3.68%
TRIKALA	57,942,917.98	0.56%	1,321	0.75%	3.79%
VOIOTIA	87,043,203.76	0.84%	1,860	1.06%	3.59%
XANTHI	84,911,282.26	0.82%	2,442	1.39%	3.81%
ZAKYNTHOS	37,409,984.35	0.36%	588	0.34%	3.13%
TOTAL	10,365,982,954.24	100.0%	175,703	100.0%	3.30%

13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	10,365,982,954.24	100.00%	236,510	100.00%	3.30%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

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	3,584,475,073.91	34.58%	77,177	32.63%	2.46%
Euribor 1M Linked	463,616,224.78	4.47%	6,853	2.90%	2.18%
Euribor 3M Linked	3,025,289,692.44	29.18%	52,570	22.23%	3.24%
Fixed	1,970,956,434.07	19.01%	41,221	17.43%	3.97%
Hellenic Government Bond	489,489,900.74	4.72%	19,683	8.32%	7.04%
Liibor 1M Linked	286,634,033.01	2.77%	2,151	0.91%	1.83%
Originator Rate	545,521,595.29	5.26%	36,855	15.58%	5.10%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

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)	216,286	25,817,181.75	9,328,372,110.88	91.45%	89.99%
31-60 days past due	14,279	6,488,655.98	721,651,219.54	6.04%	6.96%
61-90 days past due	5,945	4,377,329.18	315,959,623.82	2.51%	3.04%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	236,510	36,683,166.91	10,365,982,954.24	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	2,950,337,306.06	28.46%	70,297	29.72%	3.47%
Completion/construction of primary residence	1,480,442,691.94	14.28%	41,071	17.37%	3.44%
Completion/construction of secondary	1,104,111,998.12	10.65%	16,448	6.95%	2.96%
Refinancing loans from other banks	1,605,504,807.28	15.48%	28,890	12.22%	3.07%
Buy Secondary	460,753,613.36	4.44%	6,626	2.80%	3.11%
Professional use	146,923,066.45	1.41%	2,014	0.85%	3.20%
Land Purchase For Residence Construction	113,510,654.67	1.09%	2,426	1.03%	4.14%
Renovating	2,499,731,629.97	24.11%	68,114	28.80%	3.30%
Other	4,667,186.39	0.04%	624	0.26%	6.82%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	8,652,553,615.32	83.47%	193,898	81.98%	3.35%
Subsidized Loans	1,713,429,338.92	16.52%	42,612	18.02%	3.04%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

18. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	5,302,086,021.40	51.14%	87,880	51.37%	3.25%
Self Employed	2,591,263,425.89	24.99%	30,844	18.03%	3.17%
Unemployed	915,122,787.15	8.82%	16,898	9.88%	3.39%
Retired	1,201,227,167.93	11.58%	25,347	14.82%	3.39%
N/A	356,283,551.88	3.43%	10,093	5.90%	4.31%
	10,365,982,954.24	100.0%	171,062	100.0%	3.30%

19. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	791,795,656.14	7.63%	13,263	5.61%	3.12%
Retired Employee	101,053,850.59	0.97%	2,062	0.87%	3.12%
No Employee	9,473,133,447.51	91.38%	221,185	93.52%	3.31%
	10,365,982,954.24	100.0%	236,510	100.0%	3.30%

* 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.