

# Covered Bond Programme



## Monthly Investor Report

December 2010

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0398841782	A-	Baa3	EUR	1,000,000,000.00	ECB + 65bp	20-12-2013
Series 02	XS0402183940	A-	Baa3	EUR	1,000,000,000.00	ECB + 70bp	20-12-2014
Series 03	XS0438753294	A-	Baa3	EUR	1,500,000,000.00	3.875%	07-10-2016
Series 05	XS0508952891	A-	Baa3	EUR	1,000,000,000.00	ECB + 250bp	11-05-2020

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-12-2010	28-11-2008
Portfolio Cut off Date	31-12-2010	31-10-2008
Original Principal Balance	7.982.035.738,00	6.487.231.236,00
Principal Balance	6.908.805.275,00	5.951.630.426,00
Number of Borrowers	84.769	70.301
Number of Loanparts	110.448	94.141
Number of Properties	87.363	72.324
Average Principal Balance (borrower)	81.501,55	82.291,22
Average Principal Balance (parts)	62.552,56	63.220,39
Coupon: Weighted Average	3,8	4,8
Minimum	1,3	3,1
Maximum	7,3	8,1
Weighted Average Loan to Foreclosure Value	65,59	66,60
Weighted Average Loan to Indexed Foreclosure Value	56,28	58,38
Seasoning (years): Weighted Average	3,56	2,10
Original Maturity (years): Weighted Average	25,93	24,92
Remaining Tenor (years): Weighted Average	22,40	22,85

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	4.500.000.000,00
Negative Carry	125.000.000,00
Outstanding Accrued Interest on Bonds	19.420.681,12
Current Outstanding Balance	6.908.805.274,96
Adjusted Nominal Value Assets *	6.826.999.087,67
Outstanding Accrued Interest on Assets	9.598.715,53
Nominal Value Test Current Value **	67,34 %
<i>Nominal Value Test Maximum Value</i>	73,00 %

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. Product Type**

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	451,686,471.00	6.54%	5,198	4.71%	3.04%
Standard Amortising	6,457,118,803.96	93.46%	105,250	95.29%	3.84%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

**2. 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%	1,053,417,945.21	15.25%	11,826	10.71%	2.21%
2.5% - 2.99%	1,317,869,975.60	19.08%	19,145	17.33%	2.80%
3% - 3.49%	888,191,140.88	12.86%	14,267	12.92%	3.20%
3.5% - 3.99%	670,504,882.58	9.71%	12,327	11.16%	3.72%
4% - 4.49%	386,725,895.70	5.60%	8,214	7.44%	4.17%
4.5% - 4.99%	1,507,002,296.52	21.81%	24,254	21.96%	4.71%
5% - 5.49%	572,438,209.82	8.29%	10,989	9.95%	5.29%
5.5% - 5.99%	346,930,205.01	5.02%	6,341	5.74%	5.71%
6% - 6.49%	48,666,300.77	0.70%	971	0.88%	6.28%
6.5% - 6.99%	117,019,162.92	1.69%	2,112	1.91%	6.62%
7% - 7.49%	39,259.95	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

**3. Origination Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1996	10,526.17	0.00%	2	0.00%	3.17%
1997	42,868.99	0.00%	5	0.00%	2.97%
1998	65,312.49	0.00%	7	0.01%	4.38%
1999	358,806.62	0.01%	25	0.02%	3.99%
2000	1,615,335.24	0.02%	52	0.05%	3.90%
2001	4,490,472.73	0.06%	108	0.10%	3.80%
2002	9,922,932.41	0.14%	175	0.16%	3.41%
2003	213,611,840.91	3.09%	4,840	4.38%	3.38%
2004	457,220,984.36	6.62%	9,379	8.49%	3.39%
2005	902,029,632.15	13.06%	15,684	14.20%	3.24%
2006	1,041,745,274.29	15.08%	16,667	15.09%	3.24%
2007	1,490,732,271.27	21.58%	22,823	20.66%	4.36%
2008	1,276,229,110.18	18.47%	18,638	16.87%	4.24%
2009	1,466,766,333.81	21.23%	21,721	19.67%	3.72%
2010	43,963,573.34	0.64%	322	0.29%	3.50%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2008					
2009					
2010					
2011	1,814,151.43	0.03%	419	0.38%	3.98%
2012	6,080,261.17	0.09%	557	0.50%	4.20%
2013	16,937,862.31	0.25%	1,097	0.99%	4.34%
2014	27,457,145.16	0.40%	1,462	1.32%	3.95%
2015	36,902,447.28	0.53%	1,575	1.43%	3.72%
2016	43,588,703.52	0.63%	1,639	1.48%	3.99%
2017	91,723,295.33	1.33%	2,791	2.53%	4.50%
2018	133,167,710.58	1.93%	3,709	3.36%	4.10%
2019	172,327,594.26	2.49%	4,506	4.08%	3.85%
2020	140,928,147.74	2.04%	3,480	3.15%	3.58%
2021	137,963,205.50	2.00%	3,172	2.87%	3.63%
2022	175,167,946.64	2.54%	3,588	3.25%	4.46%
2023	194,588,907.68	2.82%	3,832	3.47%	4.07%
2024	279,908,796.71	4.05%	5,359	4.85%	3.77%
2025	197,045,400.25	2.85%	3,454	3.13%	3.42%
2026	185,029,438.39	2.68%	3,259	2.95%	3.49%
2027	247,057,196.74	3.58%	4,068	3.68%	4.40%
2028	272,389,085.09	3.94%	4,335	3.92%	4.27%
2029	330,958,028.13	4.79%	5,091	4.61%	3.70%
2030	196,180,736.20	2.84%	2,889	2.62%	3.40%
2031	171,352,092.57	2.48%	2,353	2.13%	3.35%
2032	211,831,975.35	3.07%	2,893	2.62%	4.27%
2033	214,641,492.21	3.11%	2,915	2.64%	3.97%
2034	339,902,639.47	4.92%	4,664	4.22%	3.52%
2035	375,617,120.84	5.44%	4,944	4.48%	3.22%
2036	280,992,294.45	4.07%	3,605	3.26%	3.25%
2037	293,646,074.09	4.25%	3,783	3.43%	4.30%
2038	226,866,350.35	3.28%	2,782	2.52%	4.06%
2039	281,146,255.53	4.07%	3,617	3.27%	3.66%
2040	85,400,224.30	1.24%	1,038	0.94%	3.42%
2041	110,767,094.10	1.60%	1,262	1.14%	3.46%
2042	135,155,460.94	1.96%	1,578	1.43%	4.00%
2043	122,754,711.81	1.78%	1,443	1.31%	4.00%
2044	136,535,795.85	1.98%	1,526	1.38%	3.55%
2045	98,431,398.86	1.42%	1,101	1.00%	3.34%
2046	190,510,544.94	2.76%	2,158	1.95%	3.24%
2047	253,490,921.23	3.67%	2,801	2.54%	4.28%
2048	206,968,645.02	3.00%	2,298	2.08%	4.10%
2049	202,197,816.36	2.93%	2,487	2.25%	3.56%
2050	83,380,306.58	1.21%	918	0.83%	3.11%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	125,781.85	0.00%	1	0.00%	3.00%
0.5 - 1.0	52,555,488.66	0.76%	454	0.41%	3.51%
1.0 - 1.5	776,098,460.90	11.23%	11,635	10.53%	3.61%
1.5 - 2.0	692,674,292.58	10.03%	10,093	9.14%	3.86%
2.0 - 2.5	624,176,351.55	9.03%	9,053	8.20%	4.57%
2.5 - 3.0	641,328,641.79	9.28%	9,445	8.55%	3.90%
3.0 - 4.0	1,490,732,271.27	21.58%	22,823	20.66%	4.36%
4.0 - 5.0	1,041,745,274.29	15.08%	16,667	15.09%	3.24%
5.0 - 6.0	904,128,251.19	13.09%	15,719	14.23%	3.24%
6.0 - 7.0	455,122,365.32	6.59%	9,344	8.46%	3.39%
7.0 - 8.0	213,611,840.91	3.09%	4,840	4.38%	3.38%
8.0 - 9.0	9,922,932.41	0.14%	175	0.16%	3.41%
9.0 - 10.0	4,490,472.73	0.06%	108	0.10%	3.80%
more - 10.0	2,092,849.51	0.03%	91	0.08%	3.91%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4,730,566,426.49	68.47%	72,270	65.43%	3.16%
01-02	1,002,762,780.39	14.51%	16,025	14.51%	4.79%
02-03	405,402,202.91	5.87%	7,375	6.68%	5.17%
03-04	311,815,452.77	4.51%	5,507	4.99%	5.50%
04-05	64,953,453.60	0.94%	1,124	1.02%	5.82%
05-06	18,500,626.68	0.27%	386	0.35%	5.11%
06-07	41,395,536.03	0.60%	1,114	1.01%	5.25%
07-08	34,279,096.61	0.50%	863	0.78%	5.44%
08-09	49,043,055.58	0.71%	1,009	0.91%	5.96%
09-10	7,592,309.32	0.11%	167	0.15%	5.47%
10-11	7,049,184.64	0.10%	164	0.15%	5.34%
11-12	28,651,725.56	0.41%	689	0.62%	5.43%
12-13	31,286,860.66	0.45%	631	0.57%	5.51%
13-14	32,339,493.44	0.47%	690	0.62%	6.00%
14-15	6,363,760.33	0.09%	146	0.13%	5.65%
15-16	6,724,527.27	0.10%	134	0.12%	5.53%
16-17	35,918,046.50	0.52%	644	0.58%	5.66%
17-18	36,402,863.32	0.53%	599	0.54%	5.68%
18-19	43,087,549.35	0.62%	704	0.64%	6.11%
19-20	8,335,723.83	0.12%	139	0.13%	5.91%
20-21	167,424.47	0.00%	4	0.00%	5.45%
21-22	226,568.38	0.00%	2	0.00%	4.74%
22-23	516,057.13	0.01%	8	0.01%	3.67%
23-24	187,742.80	0.00%	3	0.00%	3.72%
24-25	513,842.51	0.01%	6	0.01%	3.98%
25-26	613,860.51	0.01%	8	0.01%	4.09%
26-27	364,769.45	0.01%	5	0.00%	3.62%
27-28	121,819.29	0.00%	2	0.00%	3.12%
28-29	74,636.36	0.00%	1	0.00%	3.12%
29-30					
30 - more	3,503,930.07	0.05%	28	0.03%	3.85%
Matured	43,948.71	0.00%	1	0.00%	2.82%
	<b>6,908,805,274.96</b>	<b>100.%</b>	<b>110,448</b>	<b>100.%</b>	<b>3.78%</b>



**7. Loan to Foreclosure Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 65,59 %</b>					
less - 40.00%	937,340,801.82	13.56%	21,113	24.17%	4.00%
40.01% - 50.00%	697,773,354.42	10.09%	10,580	12.11%	3.89%
50.01% - 60.00%	743,728,168.15	10.76%	9,842	11.27%	3.84%
60.01% - 70.00%	1,185,367,550.15	17.15%	13,626	15.60%	3.81%
70.01% - 80.00%	1,595,388,883.48	23.09%	17,294	19.80%	3.73%
80.01% - 85.00%	621,191,216.28	8.99%	5,519	6.32%	3.69%
85.01% - 90.00%	710,861,441.14	10.28%	5,940	6.80%	3.74%
90.01% - 95.00%	222,826,676.63	3.22%	1,824	2.09%	3.43%
95.01% - 100.00%	194,327,182.89	2.81%	1,625	1.86%	3.26%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>87,363</b>	<b>100.0%</b>	<b>3.78%</b>

**8 . Loan to Indexed Foreclosure Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,28 %</b>					
less - 40.00%	1,755,013,556.23	25.40%	37,202	42.58%	3.86%
40.01% - 50.00%	900,376,390.55	13.03%	11,255	12.88%	3.76%
50.01% - 60.00%	950,340,535.47	13.76%	10,478	11.99%	3.73%
60.01% - 70.00%	1,214,168,886.04	17.57%	12,022	13.76%	3.76%
70.01% - 80.00%	1,036,607,218.02	15.00%	8,796	10.07%	3.73%
80.01% - 85.00%	467,243,544.78	6.76%	3,549	4.06%	3.75%
85.01% - 90.00%	297,197,645.05	4.30%	2,129	2.44%	3.87%
90.01% - 95.00%	177,276,909.72	2.57%	1,234	1.41%	3.85%
95.01% - 100.00%	110,580,589.10	1.60%	698	0.80%	3.93%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>87,363</b>	<b>100.0%</b>	<b>3.78%</b>

**9. 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	205,154,319.03	2.96%	12,513	14.32%	4.24%
25.000,00 - 50.000,00	843,185,566.70	12.20%	22,441	25.69%	4.16%
50.000,00 - 75.000,00	1,043,608,971.06	15.10%	16,882	19.32%	3.99%
75.000,00 - 100.000,00	1,255,441,743.26	18.17%	14,288	16.36%	3.88%
100.000,00 - 125.000,00	790,288,986.12	11.43%	7,065	8.09%	3.70%
125.000,00 - 150.000,00	744,704,647.86	10.77%	5,427	6.21%	3.70%
150.000,00 - 175.000,00	435,383,014.53	6.30%	2,691	3.08%	3.57%
175.000,00 - 200.000,00	365,766,356.74	5.29%	1,952	2.23%	3.60%
200.000,00 - 225.000,00	230,898,683.94	3.34%	1,090	1.25%	3.52%
225.000,00 - 250.000,00	197,638,790.24	2.86%	835	0.96%	3.59%
250.000,00 - 275.000,00	128,417,308.53	1.85%	490	0.56%	3.37%
275.000,00 - 300.000,00	125,883,546.62	1.82%	439	0.50%	3.53%
300.000,00 - 325.000,00	80,697,297.47	1.16%	258	0.30%	3.34%
325.000,00 - 350.000,00	67,978,855.17	0.98%	202	0.23%	3.49%
350.000,00 - 375.000,00	49,475,104.53	0.71%	136	0.16%	3.29%
375.000,00 - 400.000,00	50,651,528.73	0.73%	131	0.15%	3.34%
400.000,00 - 425.000,00	36,375,054.95	0.52%	88	0.10%	3.26%
425.000,00 - 450.000,00	39,264,624.31	0.56%	90	0.10%	3.26%
450.000,00 - 475.000,00	24,040,635.32	0.34%	52	0.06%	3.27%
475.000,00 - 500.000,00	25,341,040.02	0.36%	52	0.06%	3.40%
500.000,00 - 600.000,00	60,692,643.80	0.87%	111	0.13%	3.23%
600.000,00 - 700.000,00	31,965,616.38	0.46%	50	0.06%	3.11%
700.000,00 - 800.000,00	20,039,847.54	0.29%	27	0.03%	3.14%
800.000,00 - 900.000,00	12,564,496.26	0.18%	15	0.02%	3.42%
900.000,00 - 1.000.000,00	17,919,674.85	0.25%	19	0.02%	3.22%
1.000.000,00 - 1.250.000,00	9,811,535.60	0.14%	9	0.01%	3.13%
1.250.000,00 - 1.500.000,00	8,387,012.64	0.12%	6	0.01%	2.91%
1.500.000,00 - more	7,228,372.76	0.10%	4	0.01%	2.93%
	<b>6,908,805,274.96</b>	<b>99.9%</b>	<b>87,363</b>	<b>100.0%</b>	<b>3.78%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
N/A					
Apartment/flat	533,595,165.20	7.72%	5,201	5.95%	3.71%
Building	17,888,068.97	0.25%	210	0.24%	4.18%
House incl. land plot	5,688,384,498.32	82.33%	75,083	85.94%	3.75%
N/A	324,914,263.69	4.70%	3,672	4.20%	4.28%
Other real estate	37,930,244.41	0.54%	472	0.54%	4.16%
Professional Use	306,093,034.37	4.43%	2,725	3.12%	3.93%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>87,363</b>	<b>100.0%</b>	<b>3.78%</b>

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	238,302,218.98	3.45%	3,260	3.73%	3.73%
AITOLOAKARNANIA	88,801,935.22	1.29%	1,417	1.62%	4.00%
ARGOLIDA	66,690,770.76	0.97%	875	1.00%	4.01%
ARKADIA	38,185,670.12	0.55%	516	0.59%	3.84%
ARTA	18,955,214.19	0.27%	319	0.37%	3.94%
ATTICA	3,372,262,810.82	48.81%	38,733	44.34%	3.72%
CHALKIDIKI	64,353,652.91	0.93%	966	1.11%	4.16%
CHANIA	101,477,110.76	1.47%	1,050	1.20%	3.54%
CHIOS	30,879,349.25	0.45%	388	0.44%	3.92%
CORFU	57,472,181.08	0.83%	722	0.83%	4.03%
DODEKANISA	193,011,483.01	2.79%	2,087	2.39%	3.91%
DRAMA	30,995,710.98	0.45%	488	0.56%	3.80%
EVOIA	83,957,247.98	1.22%	1,194	1.37%	4.20%
EVKITANIA	4,572,855.97	0.07%	74	0.09%	4.84%
EVROS	55,945,391.83	0.81%	914	1.05%	3.92%
FLORINA	14,090,067.95	0.20%	227	0.26%	3.94%
FOKIDA	11,269,908.16	0.16%	164	0.19%	4.03%
FTHIOTIDA	80,140,166.20	1.16%	1,245	1.43%	4.15%
GREVENA	18,814,222.96	0.27%	302	0.35%	4.04%
HERAKLION	119,395,165.87	1.73%	1,422	1.63%	3.79%
ILEIA	76,015,179.91	1.10%	1,208	1.38%	4.00%
IMATHIA	39,232,665.72	0.57%	617	0.71%	3.98%
IOANNINA	92,658,760.31	1.34%	1,268	1.45%	3.58%
KARDITSA	45,640,248.67	0.66%	856	0.98%	4.08%
KASTORIA	16,671,576.98	0.24%	287	0.33%	3.85%
KAVALA	59,636,279.66	0.86%	869	1.00%	3.90%
KEFALLONIA	40,214,005.85	0.58%	406	0.47%	3.96%
KILKIS	34,717,582.25	0.50%	592	0.68%	3.77%
KORINTHIA	112,621,935.00	1.63%	1,267	1.45%	3.64%
KOZANI	46,525,592.89	0.67%	786	0.90%	4.09%
KYKLADES	108,651,222.27	1.57%	977	1.12%	3.74%
LAKONIA	56,862,085.12	0.82%	761	0.87%	3.93%
LARISA	112,002,862.50	1.62%	1,706	1.95%	3.77%
LASITHI	48,073,765.97	0.70%	567	0.65%	3.58%
LEFKADA	16,885,309.45	0.24%	192	0.22%	4.02%
LESBOS	68,261,379.70	0.99%	945	1.08%	3.93%
MAGNESIA	94,837,207.69	1.37%	1,407	1.61%	3.95%
MESSINIA	53,110,538.78	0.77%	726	0.83%	4.14%
PELLA	51,440,853.37	0.75%	837	0.96%	3.78%
PIERIA	85,161,214.93	1.23%	1,211	1.39%	3.74%
PREVEZA	46,370,884.77	0.67%	662	0.76%	3.82%
RETHYMNO	84,607,894.66	1.23%	917	1.05%	3.55%
RODOPI	47,887,190.27	0.69%	781	0.89%	3.89%
SAMOS	31,273,320.01	0.45%	366	0.42%	4.04%
SERRES	27,884,714.51	0.40%	494	0.57%	4.08%
THESSPROTIA	28,341,633.45	0.41%	407	0.47%	3.86%
THESSALONIKI	529,562,283.57	7.67%	7,320	8.38%	3.72%
TRIKALA	37,251,579.90	0.54%	658	0.75%	3.97%
VOIOTIA	55,719,935.14	0.81%	912	1.04%	4.06%
XANTHI	40,649,055.12	0.59%	672	0.77%	3.94%
ZAKYNTHOS	30,463,381.54	0.44%	326	0.37%	3.72%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>87,363</b>	<b>100.0%</b>	<b>3.78%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,908,805,274.96	100.00%	110,448	100.00%	3.78%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

## 13. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	1,980,887,482.56	28.67%	33,936	30.73%	2.72%
Euribor 1M Linked	386,534,608.68	5.59%	5,297	4.80%	2.36%
Euribor 3M Linked	1,702,334,839.12	24.64%	23,444	21.23%	3.32%
Fixed	2,837,917,237.30	41.08%	47,752	43.23%	5.00%
Hellenic Government Bond	5,392.11	0.00%	1	0.00%	5.97%
Originator Rate	1,125,715.19	0.02%	18	0.02%	5.27%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

## 14. 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)	102,526	4,176,015.69	6,376,339,484.39	92.83%	92.29%
31-60 days past due	5,350	3,492,459.36	349,356,599.91	4.84%	5.05%
61-90 days past due	2,572	2,796,648.94	183,109,190.66	2.33%	2.65%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>110,448</b>	<b>10,465,123.99</b>	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>100.0%</b>

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A					
Buy Primary	1,368,264,690.07	19.80%	19,288	17.46%	3.69%
Completion/construction of primary residence	631,997,997.87	9.14%	8,861	8.02%	3.81%
Completion/construction of secondary	1,036,747,179.84	15.00%	11,852	10.73%	3.68%
Refinancing loans from other banks	757,885,722.37	10.96%	9,874	8.94%	3.44%
Buy Secondary	343,580,917.13	4.97%	4,254	3.85%	3.69%
Professional use	92,455,303.54	1.33%	938	0.85%	3.74%
land Purchase	54,640,917.14	0.79%	801	0.73%	3.98%
Renovating	2,623,232,547.00	37.96%	54,580	49.42%	3.97%
	<b>6,908,805,274.96</b>	<b>100.0%</b>	<b>110,448</b>	<b>100.0%</b>	<b>3.78%</b>

**16. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,267,416,323.65	47.29%	41,131	48.52%	3.82%
Retired	615,144,429.74	8.90%	10,725	12.65%	3.97%
Self Employed	2,364,883,609.57	34.22%	23,091	27.24%	3.71%
Unemployed	470,301,387.50	6.80%	6,687	7.89%	3.89%
N/A	191,059,524.50	2.76%	3,135	3.70%	3.33%
	<b>6,908,805,274.96</b>	<b>100.%</b>	<b>84,769</b>	<b>100.%</b>	<b>3.78%</b>

\* 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.