

Covered Bond Programme I



Monthly Investor Report

January 2011

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

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2011	28-11-2008
Portfolio Cut off Date	31-01-2011	31-10-2008
Original Principal Balance	7.892.663.734,00	6.487.231.236,00
Principal Balance	6.804.528.926,00	5.951.630.426,00
Number of Borrowers	83.957	70.301
Number of Loanparts	109.243	94.141
Number of Properties	86.490	72.324
Average Principal Balance (borrower)	81.047,79	82.291,22
Average Principal Balance (parts)	62.288,01	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	65,57	66,60
Weighted Average Loan to Indexed Foreclosure Value	56,09	58,38
Seasoning (years): Weighted Average	3,65	2,10
Original Maturity (years): Weighted Average	25,95	24,92
Remaining Tenor (years): Weighted Average	22,33	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	30.255.936,07
Current Outstanding Balance	6.804.528.926,01
Adjusted Nominal Value Assets *	6.725.719.357,85
Outstanding Accrued Interest on Assets	9.383.404,52
Nominal Value Test Current Value **	68,54 %
<i>Nominal Value Test Maximum Value</i>	<i>72,60 %</i>

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	456,096,780.29	6.70%	5,306	4.86%	3.03%
Standard Amortising	6,348,432,145.72	93.30%	103,937	95.14%	3.82%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

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%	1,068,129,319.99	15.70%	12,073	11.05%	2.21%
2.5% - 2.99%	1,260,575,104.76	18.53%	18,596	17.02%	2.78%
3% - 3.49%	941,729,180.11	13.84%	15,019	13.75%	3.19%
3.5% - 3.99%	659,912,439.82	9.70%	12,191	11.16%	3.71%
4% - 4.49%	381,584,169.30	5.61%	8,153	7.46%	4.17%
4.5% - 4.99%	1,430,621,744.15	21.02%	23,120	21.16%	4.70%
5% - 5.49%	559,781,735.79	8.23%	10,830	9.91%	5.29%
5.5% - 5.99%	339,853,564.39	4.99%	6,234	5.71%	5.71%
6% - 6.49%	47,077,513.64	0.69%	946	0.87%	6.28%
6.5% - 6.99%	115,225,085.67	1.69%	2,079	1.90%	6.62%
7% - 7.49%	39,068.39	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1996	10,260.95	0.00%	2	0.00%	3.19%
1997	42,515.46	0.00%	5	0.00%	2.97%
1998	63,904.46	0.00%	7	0.01%	4.38%
1999	363,535.21	0.01%	26	0.02%	3.96%
2000	1,602,370.75	0.02%	52	0.05%	3.89%
2001	4,506,507.33	0.07%	107	0.10%	3.77%
2002	9,898,769.37	0.15%	174	0.16%	3.41%
2003	211,355,469.78	3.11%	4,814	4.41%	3.36%
2004	450,284,196.05	6.62%	9,286	8.50%	3.37%
2005	890,977,578.10	13.09%	15,596	14.28%	3.23%
2006	1,026,298,206.23	15.08%	16,477	15.08%	3.23%
2007	1,460,867,939.69	21.47%	22,496	20.59%	4.31%
2008	1,256,977,091.42	18.47%	18,367	16.81%	4.22%
2009	1,447,428,116.85	21.27%	21,513	19.69%	3.71%
2010	43,852,464.36	0.64%	321	0.29%	3.49%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2011	1,568,415.81	0.02%	398	0.36%	3.99%
2012	5,714,656.53	0.08%	547	0.50%	4.20%
2013	16,246,500.66	0.24%	1,084	0.99%	4.35%
2014	26,616,576.80	0.39%	1,450	1.33%	3.95%
2015	36,102,496.04	0.53%	1,567	1.43%	3.70%
2016	42,623,059.08	0.63%	1,621	1.48%	3.99%
2017	89,769,070.33	1.32%	2,770	2.54%	4.48%
2018	131,067,826.28	1.93%	3,677	3.37%	4.07%
2019	168,916,016.77	2.48%	4,447	4.07%	3.83%
2020	139,254,801.45	2.05%	3,463	3.17%	3.57%
2021	136,525,165.18	2.01%	3,154	2.89%	3.62%
2022	172,741,540.37	2.54%	3,545	3.25%	4.42%
2023	190,730,742.56	2.80%	3,783	3.46%	4.05%
2024	274,168,022.96	4.03%	5,288	4.84%	3.75%
2025	193,334,337.10	2.84%	3,417	3.13%	3.40%
2026	182,361,137.88	2.68%	3,231	2.96%	3.47%
2027	242,050,645.92	3.56%	4,013	3.67%	4.36%
2028	266,177,498.11	3.91%	4,244	3.88%	4.25%
2029	327,239,532.85	4.81%	5,036	4.61%	3.68%
2030	193,456,146.62	2.84%	2,862	2.62%	3.37%
2031	168,672,325.74	2.48%	2,341	2.14%	3.33%
2032	207,330,615.41	3.05%	2,852	2.61%	4.22%
2033	212,365,409.87	3.12%	2,887	2.64%	3.96%
2034	335,612,309.17	4.93%	4,627	4.24%	3.51%
2035	371,058,463.41	5.45%	4,907	4.49%	3.21%
2036	277,862,804.87	4.08%	3,574	3.27%	3.24%
2037	288,534,853.73	4.24%	3,728	3.41%	4.25%
2038	222,322,083.32	3.27%	2,733	2.50%	4.06%
2039	274,958,641.78	4.04%	3,554	3.25%	3.64%
2040	84,974,456.67	1.25%	1,027	0.94%	3.43%
2041	111,389,127.91	1.64%	1,273	1.17%	3.44%
2042	132,313,223.30	1.94%	1,550	1.42%	3.95%
2043	120,450,890.24	1.77%	1,409	1.29%	3.98%
2044	136,225,516.55	2.00%	1,526	1.40%	3.52%
2045	96,191,652.68	1.41%	1,082	0.99%	3.32%
2046	188,216,660.48	2.77%	2,133	1.95%	3.23%
2047	249,547,611.95	3.67%	2,776	2.54%	4.23%
2048	206,165,260.81	3.03%	2,273	2.08%	4.07%
2049	200,680,786.42	2.95%	2,460	2.25%	3.55%
2050	78,489,393.46	1.15%	871	0.80%	3.10%
2051	4,502,648.94	0.07%	63	0.06%	3.20%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5					
0.5 - 1.0	40,138,400.74	0.59%	295	0.27%	3.50%
1.0 - 1.5	629,971,338.50	9.26%	9,526	8.72%	3.59%
1.5 - 2.0	766,904,845.37	11.27%	11,150	10.21%	3.72%
2.0 - 2.5	569,430,412.70	8.37%	8,391	7.68%	4.68%
2.5 - 3.0	668,355,255.16	9.82%	9,693	8.87%	3.93%
3.0 - 4.0	1,470,263,793.40	21.61%	22,596	20.68%	4.32%
4.0 - 5.0	1,027,327,997.72	15.10%	16,499	15.10%	3.24%
5.0 - 6.0	924,295,232.66	13.58%	16,039	14.68%	3.22%
6.0 - 7.0	456,364,220.03	6.71%	9,320	8.53%	3.36%
7.0 - 8.0	226,384,408.94	3.33%	5,176	4.74%	3.37%
8.0 - 9.0	18,267,062.38	0.27%	353	0.32%	3.45%
9.0 - 10.0	4,428,046.72	0.07%	105	0.10%	3.82%
more - 10.0	2,397,911.69	0.04%	100	0.09%	3.88%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4,831,751,666.16	71.01%	73,956	67.70%	3.18%
01-02	836,294,510.84	12.29%	13,801	12.63%	4.84%
02-03	419,067,712.44	6.16%	7,610	6.97%	5.16%
03-04	271,532,600.72	3.99%	4,812	4.40%	5.57%
04-05	57,379,692.75	0.84%	992	0.91%	5.85%
05-06	20,385,890.37	0.30%	480	0.44%	5.14%
06-07	38,547,483.00	0.57%	1,038	0.95%	5.25%
07-08	37,044,734.41	0.54%	912	0.83%	5.48%
08-09	44,052,583.20	0.65%	915	0.84%	5.98%
09-10	6,430,319.02	0.09%	141	0.13%	5.46%
10-11	10,406,541.08	0.15%	256	0.23%	5.40%
11-12	26,632,050.23	0.39%	632	0.58%	5.42%
12-13	32,642,121.39	0.48%	652	0.60%	5.53%
13-14	29,590,139.16	0.43%	637	0.58%	6.02%
14-15	5,323,180.74	0.08%	122	0.11%	5.64%
15-16	10,265,406.66	0.15%	202	0.18%	5.57%
16-17	33,957,182.82	0.50%	604	0.55%	5.65%
17-18	40,593,964.33	0.60%	645	0.59%	5.71%
18-19	38,407,451.84	0.56%	647	0.59%	6.15%
19-20	5,712,803.61	0.08%	92	0.08%	5.87%
20-21	167,482.49	0.00%	4	0.00%	5.45%
21-22	252,978.24	0.00%	4	0.00%	4.73%
22-23	458,643.58	0.01%	7	0.01%	3.52%
23-24	187,303.30	0.00%	3	0.00%	3.72%
24-25	324,819.18	0.00%	6	0.01%	3.62%
25-26	612,856.51	0.01%	8	0.01%	4.10%
26-27	1,112,808.65	0.02%	14	0.01%	4.29%
27-28	121,576.09	0.00%	2	0.00%	3.12%
28-29	74,466.83	0.00%	1	0.00%	3.12%
29-30	253,274.17	0.00%	2	0.00%	4.10%
30 - more	4,803,700.60	0.07%	43	0.04%	4.08%
Matured	140,981.60	0.00%	3	0.00%	2.97%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

7. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,57 %					
less - 40.00%	925,085,054.66	13.59%	20,944	24.22%	3.98%
40.01% - 50.00%	687,760,853.82	10.10%	10,475	12.11%	3.87%
50.01% - 60.00%	734,926,052.21	10.80%	9,772	11.30%	3.83%
60.01% - 70.00%	1,170,429,900.70	17.20%	13,505	15.62%	3.80%
70.01% - 80.00%	1,561,992,623.20	22.95%	17,032	19.69%	3.71%
80.01% - 85.00%	613,254,636.70	9.01%	5,460	6.31%	3.67%
85.01% - 90.00%	699,157,434.47	10.27%	5,877	6.80%	3.71%
90.01% - 95.00%	220,533,010.56	3.24%	1,816	2.10%	3.39%
95.01% - 100.00%	191,389,359.69	2.81%	1,609	1.86%	3.24%
	6,804,528,926.01	100.0%	86,490	100.0%	3.76%

8 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,09 %					
less - 40.00%	1,745,547,199.30	25.65%	37,115	42.91%	3.84%
40.01% - 50.00%	888,545,350.41	13.06%	11,132	12.87%	3.74%
50.01% - 60.00%	942,288,474.37	13.85%	10,392	12.02%	3.70%
60.01% - 70.00%	1,187,803,070.94	17.46%	11,823	13.67%	3.75%
70.01% - 80.00%	1,019,279,353.02	14.98%	8,665	10.02%	3.70%
80.01% - 85.00%	454,202,977.69	6.68%	3,433	3.97%	3.73%
85.01% - 90.00%	288,181,151.85	4.24%	2,059	2.38%	3.82%
90.01% - 95.00%	172,192,357.58	2.53%	1,202	1.39%	3.84%
95.01% - 100.00%	106,488,990.85	1.57%	669	0.77%	3.87%
	6,804,528,926.01	100.0%	86,490	100.0%	3.76%

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	205,824,368.96	3.02%	12,596	14.56%	4.23%
25.000,00 - 50.000,00	835,655,865.43	12.28%	22,259	25.74%	4.14%
50.000,00 - 75.000,00	1,031,024,886.22	15.15%	16,683	19.29%	3.97%
75.000,00 - 100.000,00	1,232,580,291.67	18.11%	14,036	16.23%	3.86%
100.000,00 - 125.000,00	781,980,746.00	11.49%	6,993	8.09%	3.68%
125.000,00 - 150.000,00	732,758,402.28	10.76%	5,342	6.18%	3.67%
150.000,00 - 175.000,00	430,072,685.09	6.32%	2,659	3.07%	3.55%
175.000,00 - 200.000,00	358,397,584.64	5.26%	1,913	2.21%	3.56%
200.000,00 - 225.000,00	226,209,480.42	3.32%	1,068	1.24%	3.50%
225.000,00 - 250.000,00	193,229,493.27	2.83%	816	0.94%	3.55%
250.000,00 - 275.000,00	125,289,117.49	1.84%	478	0.55%	3.35%
275.000,00 - 300.000,00	121,480,032.01	1.78%	424	0.49%	3.54%
300.000,00 - 325.000,00	78,712,273.52	1.15%	252	0.29%	3.33%
325.000,00 - 350.000,00	66,612,154.68	0.97%	198	0.23%	3.46%
350.000,00 - 375.000,00	49,091,687.07	0.72%	135	0.16%	3.29%
375.000,00 - 400.000,00	50,233,087.59	0.73%	130	0.15%	3.31%
400.000,00 - 425.000,00	37,213,941.29	0.54%	90	0.10%	3.20%
425.000,00 - 450.000,00	34,933,114.31	0.51%	80	0.09%	3.22%
450.000,00 - 475.000,00	24,531,347.40	0.36%	53	0.06%	3.21%
475.000,00 - 500.000,00	23,380,715.40	0.34%	48	0.06%	3.44%
500.000,00 - 600.000,00	59,059,673.09	0.86%	108	0.13%	3.28%
600.000,00 - 700.000,00	33,253,970.61	0.48%	52	0.06%	3.09%
700.000,00 - 800.000,00	19,372,219.86	0.28%	26	0.03%	3.23%
800.000,00 - 900.000,00	13,540,938.81	0.19%	16	0.02%	3.21%
900.000,00 - 1.000.000,00	16,103,539.41	0.23%	17	0.02%	3.28%
1.000.000,00 - 1.250.000,00	11,036,931.32	0.16%	10	0.01%	3.14%
1.250.000,00 - 1.500.000,00	5,736,017.93	0.08%	4	0.01%	2.13%
1.500.000,00 - more	7,214,360.24	0.10%	4	0.01%	2.93%
	6,804,528,926.01	99.9%	86,490	100.0%	3.76%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	528,271,150.21	7.76%	5,175	5.98%	3.69%
Building	17,643,034.61	0.25%	205	0.24%	4.15%
House incl. land plot	5,605,287,377.00	82.37%	74,351	85.97%	3.73%
N/A	315,262,674.62	4.63%	3,614	4.18%	4.26%
Other real estate	37,762,586.99	0.55%	473	0.55%	4.19%
Professional Use	300,302,102.58	4.41%	2,672	3.09%	3.92%
	6,804,528,926.01	100.0%	86,490	100.0%	3.76%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	234,254,449.71	3.44%	3,219	3.72%	3.71%
AITOLOAKARNANIA	88,325,267.85	1.30%	1,416	1.64%	3.98%
ARGOLIDA	65,817,802.42	0.97%	861	1.00%	3.97%
ARKADIA	38,072,305.07	0.56%	514	0.59%	3.82%
ARTA	18,617,966.68	0.27%	315	0.36%	3.91%
ATTICA	3,328,448,661.85	48.92%	38,404	44.40%	3.70%
CHALKIDIKI	63,315,328.73	0.93%	951	1.10%	4.15%
CHANIA	100,255,116.62	1.47%	1,045	1.21%	3.51%
CHIOS	31,253,678.06	0.46%	391	0.45%	3.90%
CORFU	56,233,183.70	0.83%	712	0.82%	4.01%
DODEKANISA	190,203,193.37	2.80%	2,063	2.39%	3.88%
DRAMA	30,594,098.62	0.45%	484	0.56%	3.79%
EVOIA	82,852,460.54	1.22%	1,181	1.37%	4.16%
EVKITANIA	4,556,680.12	0.07%	74	0.09%	4.84%
EVROS	54,948,382.24	0.81%	899	1.04%	3.91%
FLORINA	14,503,292.94	0.21%	227	0.26%	4.01%
FOKIDA	10,878,944.47	0.16%	160	0.19%	4.00%
FTHIOTIDA	78,384,938.53	1.15%	1,230	1.42%	4.14%
GREVENA	18,337,852.67	0.27%	299	0.35%	4.04%
HERAKLION	116,866,294.77	1.72%	1,398	1.62%	3.74%
ILEIA	75,017,089.98	1.10%	1,193	1.38%	3.98%
IMATHIA	38,843,143.68	0.57%	614	0.71%	3.96%
IOANNINA	91,872,875.17	1.35%	1,263	1.46%	3.56%
KARDITSA	45,822,298.91	0.67%	856	0.99%	4.06%
KASTORIA	16,453,029.82	0.24%	282	0.33%	3.85%
KAVALA	58,674,587.31	0.86%	860	0.99%	3.90%
KEFALLONIA	39,254,547.53	0.58%	399	0.46%	3.95%
KILKIS	34,198,010.09	0.50%	587	0.68%	3.75%
KORINTHIA	109,384,132.93	1.61%	1,245	1.44%	3.63%
KOZANI	46,171,664.47	0.68%	783	0.91%	4.02%
KYKLADES	106,724,526.55	1.57%	966	1.12%	3.72%
LAKONIA	55,790,645.03	0.82%	756	0.87%	3.89%
LARISA	110,331,468.43	1.62%	1,686	1.95%	3.76%
LASITHI	46,522,101.13	0.68%	559	0.65%	3.56%
LEFKADA	15,777,454.32	0.23%	183	0.21%	4.02%
LESBOS	67,243,733.91	0.99%	937	1.08%	3.91%
MAGNESIA	92,776,056.89	1.36%	1,388	1.61%	3.95%
MESSINIA	51,500,216.73	0.76%	711	0.82%	4.12%
PELLA	50,713,013.92	0.75%	827	0.96%	3.76%
PIERIA	82,264,949.69	1.21%	1,189	1.38%	3.69%
PREVEZA	45,371,253.20	0.67%	654	0.76%	3.77%
RETHYMNO	82,374,424.97	1.21%	908	1.05%	3.52%
RODOPI	47,879,558.30	0.70%	782	0.90%	3.88%
SAMOS	29,826,220.34	0.44%	357	0.41%	4.02%
SERRES	27,901,368.52	0.41%	495	0.57%	4.06%
THESSPROTIA	27,424,246.77	0.40%	400	0.46%	3.85%
THESSALONIKI	520,347,609.21	7.65%	7,229	8.36%	3.69%
TRIKALA	36,489,371.13	0.54%	647	0.75%	3.92%
VOIOTIA	55,193,075.85	0.81%	905	1.05%	4.03%
XANTHI	39,699,037.26	0.58%	663	0.77%	3.92%
ZAKYNTHOS	29,967,315.01	0.44%	323	0.37%	3.68%
	6,804,528,926.01	100.0%	86,490	100.0%	3.76%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,804,528,926.01	100.00%	109,243	100.00%	3.76%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

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	1,996,714,113.41	29.34%	34,329	31.42%	2.71%
Euribor 1M Linked	384,792,955.54	5.65%	5,316	4.87%	2.36%
Euribor 3M Linked	1,688,217,665.01	24.81%	23,340	21.37%	3.31%
Fixed	2,733,680,348.54	40.17%	46,239	42.33%	5.01%
Hellenic Government Bond	5,262.85	0.00%	1	0.00%	5.97%
Originator Rate	1,118,580.66	0.02%	18	0.02%	5.27%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

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)		101,046	4,797,372.08	6,246,262,701.92	92.50%	91.79%
31-60 days past due		5,540	3,582,715.78	368,148,201.10	5.07%	5.41%
61-90 days past due		2,657	2,899,639.13	190,118,022.99	2.43%	2.79%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		109,243	11,279,726.99	6,804,528,926.01	100.0%	100.0%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A					
Buy Primary	1,353,355,139.28	19.88%	19,124	17.51%	3.67%
Completion/construction of primary residence	621,666,497.69	9.13%	8,757	8.02%	3.78%
Completion/construction of secondary	1,017,385,535.93	14.95%	11,702	10.71%	3.66%
Refinancing loans from other banks	751,989,727.29	11.05%	9,869	9.03%	3.42%
Buy Secondary	338,954,682.19	4.98%	4,216	3.86%	3.68%
Professional use	91,078,318.72	1.33%	930	0.85%	3.73%
land Purchase	54,090,603.10	0.79%	794	0.73%	3.98%
Renovating	2,576,008,421.81	37.85%	53,851	49.30%	3.95%
	6,804,528,926.01	100.0%	109,243	100.0%	3.76%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,210,281,831.67	47.17%	40,603	48.36%	3.79%
Retired	613,316,330.72	9.01%	10,745	12.80%	3.94%
Self Employed	2,323,217,337.28	34.14%	22,833	27.20%	3.69%
Unemployed	470,423,464.87	6.91%	6,705	7.99%	3.86%
N/A	187,289,961.47	2.75%	3,071	3.66%	3.31%
	6,804,528,926.01	100.%	83,957	100.%	3.76%

* 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.