

Covered Bond Programme I



Monthly Investor Report

March 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	31-03-2011	28-11-2008
Portfolio Cut off Date	31-03-2011	31-10-2008
Original Principal Balance	7.779.099.973,00	6.487.231.236,00
Principal Balance	6.657.504.540,00	5.951.630.426,00
Number of Borrowers	82.974	70.301
Number of Loanparts	107.830	94.141
Number of Properties	85.455	72.324
Average Principal Balance (borrower)	80.236,03	82.291,22
Average Principal Balance (parts)	61.740,75	63.220,39
Coupon: Weighted Average	3,7	4,8
Minimum	1,3	3,1
Maximum	7,3	8,1
Weighted Average Loan to Foreclosure Value	64,71	66,60
Weighted Average Loan to Indexed Foreclosure Value	55,80	58,38
Seasoning (years): Weighted Average	3,81	2,10
Original Maturity (years): Weighted Average	26,02	24,92
Remaining Tenor (years): Weighted Average	22,24	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	33.465.372,90
Current Outstanding Balance	6.657.504.539,96
Adjusted Nominal Value Assets *	6.583.157.449,62
Outstanding Accrued Interest on Assets	9.135.777,52
Nominal Value Test Current Value **	70,10 %
<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	503,494,415.96	7.56%	6,095	5.65%	3.18%
Standard Amortising	6,154,010,124.00	92.44%	101,735	94.35%	3.77%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

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%	1,178,252,030.67	17.70%	13,446	12.47%	2.21%
2.5% - 2.99%	914,238,717.38	13.73%	14,733	13.66%	2.71%
3% - 3.49%	1,239,548,315.93	18.62%	18,411	17.07%	3.21%
3.5% - 3.99%	723,484,676.53	10.87%	13,563	12.58%	3.79%
4% - 4.49%	366,152,282.94	5.50%	8,088	7.50%	4.17%
4.5% - 4.99%	1,216,559,962.72	18.27%	20,052	18.60%	4.71%
5% - 5.49%	538,847,997.42	8.09%	10,551	9.78%	5.29%
5.5% - 5.99%	327,576,634.77	4.92%	6,100	5.66%	5.71%
6% - 6.49%	44,345,395.62	0.67%	905	0.84%	6.27%
6.5% - 6.99%	108,459,601.33	1.63%	1,979	1.84%	6.62%
7% - 7.49%	38,924.65	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1996	9,709.97	0.00%	2	0.00%	3.31%
1997	41,595.66	0.00%	5	0.00%	3.13%
1998	61,376.43	0.00%	7	0.01%	4.43%
1999	346,464.68	0.01%	25	0.02%	4.06%
2000	1,574,006.58	0.02%	52	0.05%	3.93%
2001	4,353,665.22	0.07%	104	0.10%	3.80%
2002	9,546,702.36	0.14%	172	0.16%	3.40%
2003	206,862,700.91	3.11%	4,773	4.43%	3.36%
2004	440,502,195.77	6.62%	9,190	8.52%	3.37%
2005	871,803,026.89	13.10%	15,392	14.27%	3.23%
2006	1,004,785,381.49	15.09%	16,264	15.08%	3.23%
2007	1,431,662,740.18	21.50%	22,216	20.60%	4.06%
2008	1,221,209,343.21	18.34%	18,052	16.74%	4.15%
2009	1,420,994,916.78	21.34%	21,254	19.71%	3.83%
2010	43,750,713.83	0.66%	322	0.30%	3.64%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

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	1,106,222.19	0.02%	350	0.32%	4.00%
2012	4,887,177.57	0.07%	531	0.49%	4.18%
2013	15,008,630.81	0.23%	1,074	1.00%	4.33%
2014	25,103,960.92	0.38%	1,429	1.33%	3.96%
2015	34,271,787.10	0.51%	1,538	1.43%	3.71%
2016	40,289,648.25	0.61%	1,591	1.48%	4.01%
2017	86,105,166.10	1.29%	2,728	2.53%	4.32%
2018	125,831,378.65	1.89%	3,615	3.35%	4.06%
2019	163,892,914.42	2.46%	4,389	4.07%	3.88%
2020	135,448,680.62	2.03%	3,411	3.16%	3.55%
2021	132,718,516.87	1.99%	3,122	2.90%	3.63%
2022	165,226,064.36	2.48%	3,451	3.20%	4.20%
2023	186,321,680.74	2.80%	3,759	3.49%	4.03%
2024	267,996,309.62	4.03%	5,224	4.84%	3.81%
2025	187,420,898.01	2.82%	3,354	3.11%	3.37%
2026	178,521,653.74	2.68%	3,204	2.97%	3.47%
2027	235,764,377.74	3.54%	3,941	3.65%	4.19%
2028	257,011,158.24	3.86%	4,133	3.83%	4.17%
2029	317,617,121.70	4.77%	4,934	4.58%	3.75%
2030	186,909,959.64	2.81%	2,787	2.58%	3.35%
2031	168,016,034.12	2.52%	2,358	2.19%	3.31%
2032	200,435,410.08	3.01%	2,797	2.59%	4.02%
2033	206,377,663.03	3.10%	2,843	2.64%	3.91%
2034	330,675,566.19	4.97%	4,579	4.25%	3.56%
2035	363,173,283.88	5.46%	4,819	4.47%	3.19%
2036	275,751,755.14	4.14%	3,574	3.31%	3.22%
2037	280,800,825.67	4.22%	3,654	3.39%	4.00%
2038	218,181,466.78	3.28%	2,688	2.49%	3.98%
2039	269,502,252.36	4.05%	3,480	3.23%	3.76%
2040	81,929,920.96	1.23%	986	0.91%	3.47%
2041	112,419,652.57	1.69%	1,311	1.22%	3.42%
2042	129,162,539.72	1.94%	1,534	1.42%	3.79%
2043	117,673,054.74	1.77%	1,388	1.29%	3.89%
2044	132,878,658.11	2.00%	1,501	1.39%	3.59%
2045	94,608,513.82	1.42%	1,069	0.99%	3.35%
2046	192,178,224.74	2.89%	2,193	2.03%	3.21%
2047	242,009,732.40	3.64%	2,705	2.51%	3.98%
2048	196,455,490.57	2.95%	2,189	2.03%	4.01%
2049	197,222,207.77	2.96%	2,424	2.25%	3.67%
2050	73,581,461.36	1.11%	830	0.77%	3.26%
2051	26,966,304.27	0.41%	341	0.32%	3.37%
2061	51,214.39	0.00%	2	0.00%	3.19%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

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	26,729,683.79	0.40%	209	0.19%	3.70%
1.0 - 1.5	421,633,677.05	6.33%	6,348	5.89%	3.72%
1.5 - 2.0	756,333,371.01	11.36%	10,999	10.20%	3.78%
2.0 - 2.5	610,450,426.45	9.17%	9,177	8.51%	4.53%
2.5 - 3.0	618,788,045.66	9.29%	8,995	8.34%	4.04%
3.0 - 4.0	1,349,856,967.83	20.28%	20,822	19.31%	4.19%
4.0 - 5.0	1,144,966,060.15	17.20%	18,364	17.03%	3.23%
5.0 - 6.0	945,233,836.86	14.20%	16,310	15.13%	3.18%
6.0 - 7.0	475,424,031.12	7.14%	9,565	8.87%	3.35%
7.0 - 8.0	265,252,423.76	3.98%	6,079	5.64%	3.37%
8.0 - 9.0	34,703,017.90	0.52%	729	0.68%	3.43%
9.0 - 10.0	5,241,273.23	0.08%	114	0.11%	3.57%
more - 10.0	2,891,725.15	0.04%	119	0.11%	4.03%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	5,041,181,813.37	75.72%	77,522	71.89%	3.22%
01-02	555,611,671.99	8.35%	10,038	9.31%	4.94%
02-03	445,467,686.86	6.69%	8,014	7.43%	5.17%
03-04	206,738,949.19	3.11%	3,724	3.45%	5.67%
04-05	42,966,694.19	0.65%	767	0.71%	5.87%
05-06	24,913,830.65	0.37%	645	0.60%	5.18%
06-07	33,358,109.18	0.50%	901	0.84%	5.26%
07-08	41,915,113.05	0.63%	994	0.92%	5.54%
08-09	35,210,324.71	0.53%	746	0.69%	6.02%
09-10	4,141,366.36	0.06%	91	0.08%	5.40%
10-11	15,997,472.64	0.24%	387	0.36%	5.44%
11-12	22,399,289.94	0.34%	531	0.49%	5.45%
12-13	35,450,323.21	0.53%	725	0.67%	5.57%
13-14	24,203,641.18	0.36%	540	0.50%	6.09%
14-15	3,189,019.45	0.05%	67	0.06%	5.63%
15-16	16,160,922.33	0.24%	309	0.29%	5.65%
16-17	29,334,671.81	0.44%	533	0.49%	5.66%
17-18	43,022,366.95	0.65%	694	0.64%	5.74%
18-19	29,800,947.69	0.45%	505	0.47%	6.21%
19-20	3,603,399.18	0.05%	55	0.05%	5.90%
20-21	283,922.15	0.00%	7	0.01%	5.60%
21-22	134,727.85	0.00%	1	0.00%	4.82%
22-23	461,536.28	0.01%	11	0.01%	4.27%
23-24	35,242.45	0.00%	1	0.00%	6.32%
24-25	26,775.71	0.00%	1	0.00%	4.57%
25-26	557,278.19	0.01%	7	0.01%	4.68%
26-27	27,878.30	0.00%	1	0.00%	4.77%
27-28					
28-29					
29-30					
30 - more	1,266,570.98	0.02%	12	0.01%	5.04%
Matured	42,994.12	0.00%	1	0.00%	2.82%
	6,657,504,539.96	100.%	107,830	100.%	3.72%

7. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,71 %					
less - 40.00%	960,656,821.58	14.42%	21,540	25.21%	3.96%
40.01% - 50.00%	706,732,621.82	10.61%	10,704	12.53%	3.84%
50.01% - 60.00%	745,436,227.93	11.19%	9,840	11.52%	3.79%
60.01% - 70.00%	1,148,250,007.09	17.24%	13,256	15.51%	3.78%
70.01% - 80.00%	1,504,787,733.35	22.60%	16,497	19.31%	3.66%
80.01% - 85.00%	578,433,772.07	8.68%	5,152	6.03%	3.64%
85.01% - 90.00%	659,873,366.43	9.91%	5,537	6.48%	3.57%
90.01% - 95.00%	189,792,932.39	2.85%	1,544	1.81%	3.26%
95.01% - 100.00%	162,033,516.47	2.43%	1,372	1.61%	3.17%
100.01% - 105.00%	677,982.73	0.01%	7	0.01%	3.08%
105.01% - 110.00%	78,894.30	0.00%	1	0.00%	3.15%
110.01% - 115.00%	359,366.15	0.00%	1	0.00%	3.19%
115.01% - 120.00%	96,012.17	0.00%	1	0.00%	2.12%
120.01% - 125.00%	57,602.77	0.00%	1	0.00%	3.14%
128.01% - more	237,682.71	0.00%	2	0.00%	3.28%
	6,657,504,539.96	99.9%	85,455	100.0%	3.72%

8 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 55,80 %					
less - 40.00%	1,729,875,412.79	25.98%	37,137	43.46%	3.82%
40.01% - 50.00%	880,091,112.88	13.22%	11,055	12.94%	3.70%
50.01% - 60.00%	919,623,139.04	13.81%	10,240	11.98%	3.68%
60.01% - 70.00%	1,165,644,528.68	17.51%	11,558	13.53%	3.72%
70.01% - 80.00%	987,684,487.67	14.84%	8,439	9.88%	3.64%
80.01% - 85.00%	445,149,613.40	6.69%	3,320	3.89%	3.65%
85.01% - 90.00%	268,405,383.15	4.03%	1,930	2.26%	3.71%
90.01% - 95.00%	163,874,238.24	2.46%	1,149	1.35%	3.74%
95.01% - 100.00%	96,683,458.91	1.45%	622	0.73%	3.78%
120.01% - 125.00%	49,471.89	0.00%	1	0.00%	5.57%
125.01% - 128.00%	142,614.42	0.00%	1	0.00%	3.19%
128.01% - more	281,078.89	0.00%	3	0.00%	3.75%
	6,657,504,539.96	100.0%	85,455	100.0%	3.72%

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	207,217,745.49	3.11%	12,786	14.96%	4.21%
25.000,00 - 50.000,00	826,526,236.05	12.41%	22,058	25.81%	4.12%
50.000,00 - 75.000,00	1,018,402,286.12	15.29%	16,483	19.29%	3.94%
75.000,00 - 100.000,00	1,206,619,901.48	18.12%	13,746	16.09%	3.82%
100.000,00 - 125.000,00	767,602,840.01	11.52%	6,863	8.03%	3.61%
125.000,00 - 150.000,00	711,427,782.64	10.68%	5,188	6.07%	3.63%
150.000,00 - 175.000,00	423,411,472.04	6.35%	2,619	3.07%	3.50%
175.000,00 - 200.000,00	347,943,019.82	5.22%	1,859	2.18%	3.54%
200.000,00 - 225.000,00	220,019,823.00	3.30%	1,038	1.22%	3.42%
225.000,00 - 250.000,00	183,850,506.68	2.76%	776	0.91%	3.47%
250.000,00 - 275.000,00	121,874,752.77	1.83%	465	0.54%	3.33%
275.000,00 - 300.000,00	116,123,934.73	1.74%	405	0.47%	3.46%
300.000,00 - 325.000,00	75,238,836.48	1.13%	241	0.28%	3.30%
325.000,00 - 350.000,00	64,223,910.98	0.96%	191	0.22%	3.41%
350.000,00 - 375.000,00	47,257,318.48	0.70%	130	0.15%	3.29%
375.000,00 - 400.000,00	46,333,161.19	0.69%	120	0.14%	3.26%
400.000,00 - 425.000,00	36,703,703.86	0.55%	89	0.10%	3.17%
425.000,00 - 450.000,00	33,522,208.01	0.50%	77	0.09%	3.17%
450.000,00 - 475.000,00	24,069,533.42	0.36%	52	0.06%	3.23%
475.000,00 - 500.000,00	22,921,866.81	0.34%	47	0.06%	3.35%
500.000,00 - 600.000,00	55,920,127.01	0.83%	102	0.12%	3.22%
600.000,00 - 700.000,00	28,695,752.80	0.43%	45	0.05%	2.91%
700.000,00 - 800.000,00	19,366,814.41	0.29%	26	0.03%	2.93%
800.000,00 - 900.000,00	12,732,868.20	0.19%	15	0.02%	2.96%
900.000,00 - 1.000.000,00	14,222,070.08	0.21%	15	0.02%	3.27%
1.000.000,00 - 1.250.000,00	10,996,457.05	0.16%	10	0.01%	3.21%
1.250.000,00 - 1.500.000,00	7,095,808.70	0.10%	5	0.01%	2.35%
1.500.000,00 - more	7,183,801.65	0.10%	4	0.01%	2.97%
	6,657,504,539.96	99.9%	85,455	100.0%	3.72%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	514,845,661.37	7.73%	5,133	6.01%	3.75%
Building	17,437,100.95	0.26%	204	0.24%	4.13%
House incl. land plot	5,490,638,470.64	82.47%	73,447	85.95%	3.69%
N/A	303,150,002.81	4.55%	3,526	4.13%	4.08%
Other real estate	35,324,246.61	0.53%	466	0.55%	4.15%
Professional Use	296,109,057.58	4.44%	2,679	3.14%	3.88%
	6,657,504,539.96	100.0%	85,455	100.0%	3.72%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	230,104,615.59	3.46%	3,204	3.75%	3.71%
AITOLOAKARNANIA	85,338,094.65	1.28%	1,387	1.62%	3.95%
ARGOLIDA	64,799,893.30	0.97%	853	1.00%	3.88%
ARKADIA	37,630,918.36	0.57%	510	0.60%	3.80%
ARTA	18,992,273.58	0.29%	320	0.37%	3.87%
ATTICA	3,259,325,386.10	48.96%	37,916	44.37%	3.66%
CHALKIDIKI	62,262,900.82	0.94%	945	1.11%	4.10%
CHANIA	98,718,445.93	1.48%	1,041	1.22%	3.47%
CHIOS	30,303,467.78	0.46%	384	0.45%	3.84%
CORFU	53,579,444.24	0.81%	696	0.81%	3.98%
DODEKANISA	188,217,817.16	2.83%	2,055	2.41%	3.83%
DRAMA	29,862,010.40	0.45%	481	0.56%	3.72%
EVOIA	81,866,288.91	1.23%	1,178	1.38%	4.16%
EVKITANIA	4,457,761.79	0.07%	73	0.09%	4.86%
EVROS	53,838,195.12	0.81%	894	1.05%	3.87%
FLORINA	13,428,238.95	0.20%	220	0.26%	3.92%
FOKIDA	11,166,847.66	0.17%	165	0.19%	3.97%
FTHIOTIDA	77,148,468.29	1.16%	1,215	1.42%	4.09%
GREVENA	17,365,283.75	0.26%	290	0.34%	4.01%
HERAKLION	113,493,503.39	1.71%	1,378	1.61%	3.73%
ILEIA	72,513,996.41	1.09%	1,166	1.36%	3.95%
IMATHIA	36,712,368.80	0.55%	596	0.70%	3.93%
IOANNINA	90,360,560.21	1.36%	1,256	1.47%	3.51%
KARDITSA	44,584,878.88	0.67%	847	0.99%	3.99%
KASTORIA	16,314,378.84	0.25%	281	0.33%	3.84%
KAVALA	56,952,318.90	0.86%	839	0.98%	3.86%
KEFALLONIA	38,525,739.25	0.58%	394	0.46%	3.89%
KILKIS	33,863,373.05	0.51%	589	0.69%	3.68%
KORINTHIA	102,612,749.82	1.54%	1,206	1.41%	3.60%
KOZANI	45,644,601.82	0.69%	778	0.91%	4.02%
KYKLADES	104,188,875.71	1.57%	952	1.11%	3.68%
LAKONIA	54,836,343.18	0.82%	745	0.87%	3.85%
LARISA	109,013,649.75	1.64%	1,681	1.97%	3.69%
LASITHI	45,272,757.99	0.68%	555	0.65%	3.42%
LEFKADA	14,228,652.35	0.21%	176	0.21%	4.06%
LESBOS	65,763,944.06	0.99%	923	1.08%	3.87%
MAGNESIA	92,127,442.02	1.38%	1,382	1.62%	3.91%
MESSINIA	50,716,208.23	0.76%	701	0.82%	4.07%
PELLA	49,853,441.35	0.75%	822	0.96%	3.70%
PIERIA	81,204,434.32	1.22%	1,176	1.38%	3.66%
PREVEZA	43,378,678.09	0.65%	639	0.75%	3.73%
RETHYMNO	80,484,345.65	1.21%	907	1.06%	3.48%
RODOPI	46,629,394.02	0.70%	764	0.89%	3.80%
SAMOS	29,201,924.88	0.44%	346	0.41%	3.93%
SERRES	28,216,376.97	0.42%	500	0.59%	4.03%
THESSPROTIA	27,283,358.89	0.41%	401	0.47%	3.87%
THESSALONIKI	507,416,727.26	7.62%	7,128	8.34%	3.64%
TRIKALA	36,286,890.56	0.55%	645	0.76%	3.88%
VOIOTIA	53,530,277.18	0.80%	882	1.03%	4.02%
XANTHI	38,475,641.33	0.58%	652	0.76%	3.90%
ZAKYNTHOS	29,410,354.42	0.44%	321	0.38%	3.64%
	6,657,504,539.96	100.0%	85,455	100.0%	3.72%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,657,504,539.96	100.00%	107,830	100.00%	3.72%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

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	2,116,618,575.64	31.79%	36,276	33.64%	2.68%
Euribor 1M Linked	411,644,068.58	6.18%	5,727	5.31%	2.36%
Euribor 3M Linked	1,700,167,985.21	25.54%	23,756	22.03%	3.46%
Fixed	2,427,957,634.72	36.47%	42,052	39.00%	5.04%
Hellenic Government Bond	5,002.39	0.00%	1	0.00%	5.97%
Originator Rate	1,111,273.42	0.02%	18	0.02%	5.27%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

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)	98,807	4,539,864.39	6,044,574,247.82	91.63%	90.79%
31-60 days past due	6,125	4,011,272.00	407,175,121.17	5.68%	6.11%
61-90 days past due	2,898	3,038,182.37	205,755,170.97	2.69%	3.09%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	107,830	11,589,318.76	6,657,504,539.96	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	1,320,196,478.92	19.83%	18,755	17.39%	3.65%
Completion/construction of primary residence	605,408,549.79	9.09%	8,596	7.97%	3.73%
Completion/construction of secondary	983,565,634.07	14.77%	11,480	10.65%	3.59%
Refinancing loans from other banks	782,623,841.17	11.75%	10,485	9.72%	3.43%
Buy Secondary	331,962,996.62	4.98%	4,152	3.85%	3.65%
Professional use	88,092,011.84	1.32%	915	0.85%	3.73%
land Purchase	52,238,459.71	0.78%	773	0.72%	3.92%
Renovating	2,493,416,567.84	37.45%	52,674	48.85%	3.91%
	6,657,504,539.96	100.0%	107,830	100.0%	3.72%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,130,870,464.14	47.02%	39,894	48.08%	3.75%
Retired	614,117,677.24	9.22%	10,851	13.08%	3.91%
Self Employed	2,267,676,867.43	34.06%	22,539	27.16%	3.65%
Unemployed	468,041,862.89	7.03%	6,771	8.16%	3.82%
N/A	176,797,668.26	2.65%	2,919	3.52%	3.31%
	6,657,504,539.96	100.%	82,974	100.%	3.72%

* 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.