

# Covered Bond Programme I



## Monthly Investor Report

February 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	B1	EUR	1,500,000,000.00	3.875%	07-10-2016

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	29-02-2012	28-11-2008
Portfolio Cut off Date	29-02-2012	31-10-2008
Original Principal Balance	3.774.032.021,00	6.487.231.236,00
Principal Balance	2.963.284.755,00	5.951.630.426,00
Number of Borrowers	42.708	70.301
Number of Loanparts	54.788	94.141
Number of Properties	43.384	72.324
Average Principal Balance (borrower)	69.384,77	82.291,22
Average Principal Balance (parts)	54.086,38	63.220,39
Coupon: Weighted Average	3,2	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	64,88	66,60
Weighted Average Loan to Indexed Value	58,69	58,38
Seasoning (years): Weighted Average	5,40	2,10
Original Maturity (years): Weighted Average	25,82	24,92
Remaining Tenor (years): Weighted Average	20,45	22,85

## Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	37.500.000,00
Outstanding Accrued Interest on Bonds	23.090.753,42
Current Outstanding Balance	2.963.284.755,01
Adjusted Nominal Value Assets *	2.909.854.337,71
Outstanding Accrued Interest on Assets	2.953.925,68
Nominal Value Test Current Value **	52,97 %
<i>Nominal Value Test Maximum Value</i>	53,00 %

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	207,845,300.75	7.01%	3,489	6.37%	3.25%
Standard Amortising	2,755,439,454.26	92.99%	51,299	93.63%	3.15%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</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%	1,008,722,833.63	34.04%	12,934	23.61%	2.21%
2.5% - 2.99%	715,848,061.41	24.16%	13,318	24.31%	2.71%
3% - 3.49%	412,691,905.07	13.93%	8,291	15.13%	3.14%
3.5% - 3.99%	210,349,415.85	7.10%	4,931	9.00%	3.67%
4% - 4.49%	86,127,199.50	2.91%	3,820	6.97%	4.13%
4.5% - 4.99%	206,189,898.06	6.96%	4,070	7.43%	4.82%
5% - 5.49%	201,642,103.04	6.80%	4,832	8.82%	5.28%
5.5% - 5.99%	117,514,711.28	3.97%	2,498	4.56%	5.69%
6% - 6.49%	3,227,796.03	0.11%	75	0.14%	6.15%
6.5% - 6.99%	907,195.92	0.03%	17	0.03%	6.72%
7% - 7.49%	63,635.22	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</b>

**3. Origination Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	132,446,088.04	4.47%	3,340	6.10%	3.14%
2004	279,506,038.60	9.43%	6,462	11.79%	3.18%
2005	543,806,952.73	18.35%	10,484	19.14%	3.00%
2006	605,680,745.90	20.44%	10,778	19.67%	3.06%
2007	831,415,941.47	28.06%	14,278	26.06%	3.09%
2008	487,934,971.55	16.47%	8,410	15.35%	3.44%
2009	824,512.85	0.03%	4	0.01%	3.59%
2010	64,743,539.61	2.18%	801	1.46%	3.69%
2011	16,925,964.26	0.57%	231	0.42%	3.76%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</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					
2012	988,964.19	0.03%	290	0.53%	4.16%
2013	5,935,352.09	0.20%	679	1.24%	4.03%
2014	9,742,495.45	0.33%	806	1.47%	3.70%
2015	16,595,895.32	0.56%	948	1.73%	3.48%
2016	20,862,732.36	0.70%	993	1.81%	3.78%
2017	47,341,498.69	1.60%	1,782	3.25%	3.57%
2018	65,027,885.99	2.19%	2,241	4.09%	3.73%
2019	59,645,020.11	2.01%	1,939	3.54%	3.44%
2020	78,642,607.61	2.65%	2,266	4.14%	3.27%
2021	74,081,585.99	2.50%	1,985	3.62%	3.41%
2022	94,806,469.20	3.20%	2,209	4.03%	3.36%
2023	93,574,581.43	3.16%	2,053	3.75%	3.60%
2024	73,565,938.89	2.48%	1,544	2.82%	3.19%
2025	112,489,465.39	3.80%	2,180	3.98%	3.07%
2026	107,288,638.32	3.62%	2,121	3.87%	3.27%
2027	138,988,955.03	4.69%	2,561	4.67%	3.33%
2028	120,670,957.85	4.07%	2,123	3.87%	3.45%
2029	61,048,845.50	2.06%	1,051	1.92%	3.06%
2030	106,730,438.86	3.60%	1,738	3.17%	2.94%
2031	102,104,853.11	3.45%	1,580	2.88%	2.97%
2032	112,216,611.95	3.79%	1,691	3.09%	3.09%
2033	93,767,519.01	3.16%	1,421	2.59%	3.13%
2034	99,613,079.58	3.36%	1,522	2.78%	2.98%
2035	203,610,426.25	6.87%	2,941	5.37%	2.87%
2036	157,694,874.14	5.32%	2,225	4.06%	2.94%
2037	160,356,753.12	5.41%	2,198	4.01%	2.98%
2038	82,450,577.40	2.78%	1,165	2.13%	3.17%
2039	18,342,529.80	0.62%	256	0.47%	3.08%
2040	31,598,774.31	1.07%	417	0.76%	2.99%
2041	62,776,433.14	2.12%	857	1.56%	3.06%
2042	61,301,733.51	2.07%	827	1.51%	3.00%
2043	41,940,540.00	1.42%	536	0.98%	3.15%
2044	24,569,279.51	0.83%	316	0.58%	2.93%
2045	42,055,484.25	1.42%	515	0.94%	2.91%
2046	95,314,074.42	3.22%	1,241	2.27%	2.98%
2047	122,316,487.51	4.13%	1,446	2.64%	2.85%
2048	69,159,918.26	2.33%	864	1.58%	3.17%
2049	7,492,217.92	0.25%	99	0.18%	3.40%
2050	15,562,140.08	0.53%	220	0.40%	3.32%
2051	50,635,570.26	1.71%	663	1.21%	3.44%
2052	10,039,120.14	0.34%	132	0.24%	3.51%
2053	1,125,803.49	0.04%	16	0.03%	3.18%
2054	493,997.53	0.02%	9	0.02%	3.47%
2055	2,577,533.88	0.09%	30	0.05%	3.33%
2056	2,860,934.76	0.10%	36	0.07%	3.50%
2057	3,279,159.41	0.11%	56	0.10%	3.25%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</b>

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	464,792.11	0.02%	6	0.01%	3.63%
0.5 - 1.0	10,437,845.36	0.35%	144	0.26%	3.78%
1.0 - 1.5	34,008,045.79	1.15%	428	0.78%	3.72%
1.5 - 2.0	36,397,862.73	1.23%	448	0.82%	3.68%
2.0 - 2.5	1,143,539.33	0.04%	9	0.02%	3.62%
2.5 - 3.0	41,931.40	0.00%	1	0.00%	5.52%
3.0 - 4.0	392,748,188.66	13.25%	6,708	12.24%	3.53%
4.0 - 5.0	828,837,386.07	27.97%	14,277	26.06%	3.08%
5.0 - 6.0	622,484,703.88	21.01%	10,996	20.07%	3.08%
6.0 - 7.0	576,669,091.77	19.46%	10,984	20.05%	2.99%
7.0 - 8.0	296,719,638.01	10.01%	6,654	12.14%	3.15%
8.0 - 9.0	152,725,255.57	5.15%	3,874	7.07%	3.16%
9.0 - 10.0	10,606,474.33	0.36%	259	0.47%	3.20%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2,515,894,836.42	84.90%	45,147	82.40%	2.78%
01-02	197,950,761.99	6.68%	4,066	7.42%	4.95%
02-03	84,147,378.03	2.84%	1,573	2.87%	5.32%
03-04	5,278,760.23	0.18%	95	0.17%	5.63%
04-05	11,267,389.07	0.38%	349	0.64%	5.20%
05-06	23,094,482.67	0.78%	700	1.28%	5.27%
06-07	20,594,820.11	0.69%	598	1.09%	5.47%
07-08	4,640,742.42	0.16%	117	0.21%	5.73%
08-09	379,587.88	0.01%	11	0.02%	5.34%
09-10	8,809,810.80	0.30%	225	0.41%	5.41%
10-11	14,578,274.36	0.49%	381	0.70%	5.45%
11-12	18,704,240.32	0.63%	417	0.76%	5.54%
12-13	3,686,098.15	0.12%	79	0.14%	5.59%
13-14	422,719.34	0.01%	9	0.02%	5.10%
14-15	9,095,901.22	0.31%	189	0.34%	5.64%
15-16	18,972,376.89	0.64%	358	0.65%	5.66%
16-17	20,203,457.39	0.68%	375	0.68%	5.71%
17-18	3,897,682.83	0.13%	70	0.13%	5.97%
18-19	210,805.18	0.01%	2	0.00%	6.10%
19-20	194,086.70	0.01%	5	0.01%	5.94%
20-21	157,931.94	0.01%	2	0.00%	6.61%
21-22	153,863.40	0.01%	3	0.01%	4.28%
22-23	34,581.85	0.00%	1	0.00%	6.32%
23-24					
24-25	413,977.79	0.01%	7	0.01%	4.78%
25-26	27,372.53	0.00%	1	0.00%	4.77%
26-27					
27-28					
28-29					
29-30	88,020.18	0.00%	1	0.00%	4.87%
30 - more	222,505.46	0.01%	5	0.01%	5.01%
Matured	162,289.86	0.01%	2	0.00%	2.79%
	<b>2,963,284,755.01</b>	<b>100.%</b>	<b>54,788</b>	<b>100.%</b>	<b>3.15%</b>

## 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,88 %</b>					
less - 40.00%	438,858,519.87	14.80%	11,708	26.99%	3.43%
40.01% - 50.00%	319,026,579.25	10.76%	5,667	13.06%	3.29%
50.01% - 60.00%	328,778,176.25	11.09%	5,018	11.57%	3.21%
60.01% - 70.00%	405,620,414.51	13.68%	5,399	12.45%	3.17%
70.01% - 80.00%	732,608,206.34	24.72%	8,781	20.24%	3.12%
80.01% - 85.00%	227,377,204.45	7.67%	2,192	5.05%	3.01%
85.01% - 90.00%	329,758,596.35	11.12%	2,969	6.84%	2.92%
90.01% - 95.00%	91,151,878.48	3.07%	824	1.90%	2.83%
95.01% - 100.00%	87,146,023.89	2.94%	798	1.84%	2.84%
100.01% - 105.00%	1,031,170.15	0.03%	9	0.02%	3.02%
105.01% - 110.00%	516,006.17	0.01%	5	0.01%	3.50%
110.01% - 115.00%	753,335.93	0.02%	9	0.02%	2.91%
115.01% - 120.00%	140,088.50	0.00%	2	0.01%	2.46%
120.01% - 125.00%	91,568.31	0.00%	2	0.01%	3.48%
128.01% - more	426,986.56	0.01%	1	0.00%	3.81%
	<b>2,963,284,755.01</b>	<b>99.9%</b>	<b>43,384</b>	<b>100.0%</b>	<b>3.15%</b>

## 8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 57,81 %</b>					
less - 40.00%	746,968,110.34	25.21%	19,170	44.19%	3.34%
40.01% - 50.00%	361,216,091.52	12.19%	5,460	12.59%	3.20%
50.01% - 60.00%	384,806,136.47	12.99%	4,854	11.19%	3.14%
60.01% - 70.00%	429,363,263.03	14.49%	4,676	10.78%	3.10%
70.01% - 80.00%	436,933,228.55	14.75%	4,227	9.74%	3.07%
80.01% - 85.00%	214,750,952.79	7.25%	1,845	4.25%	3.00%
85.01% - 90.00%	175,807,483.37	5.93%	1,458	3.36%	2.99%
90.01% - 95.00%	125,606,378.35	4.24%	1,018	2.35%	2.99%
95.01% - 100.00%	87,260,345.84	2.95%	671	1.55%	3.03%
100.01% - 105.00%	476,394.15	0.02%	3	0.01%	3.37%
105.01% - 110.00%	46,021.71	0.00%	1	0.00%	3.14%
110.01% - 115.00%	50,348.89	0.00%	1	0.00%	3.10%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>43,384</b>	<b>100.0%</b>	<b>3.15%</b>



## 9. 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	135,968,675.06	4.58%	8,695	20.04%	3.88%
25.000,00 - 50.000,00	432,826,420.33	14.60%	11,685	26.93%	3.63%
50.000,00 - 75.000,00	521,173,031.37	17.58%	8,470	19.52%	3.36%
75.000,00 - 100.000,00	551,038,802.79	18.59%	6,359	14.66%	3.14%
100.000,00 - 125.000,00	329,907,083.60	11.13%	2,952	6.80%	2.98%
125.000,00 - 150.000,00	271,280,225.70	9.15%	1,990	4.59%	2.90%
150.000,00 - 175.000,00	180,819,520.43	6.10%	1,120	2.58%	2.84%
175.000,00 - 200.000,00	130,731,116.53	4.41%	700	1.61%	2.87%
200.000,00 - 225.000,00	93,115,826.09	3.14%	438	1.01%	2.76%
225.000,00 - 250.000,00	62,448,414.51	2.10%	264	0.61%	2.73%
250.000,00 - 275.000,00	50,367,205.23	1.69%	192	0.44%	2.69%
275.000,00 - 300.000,00	37,573,108.56	1.26%	131	0.30%	2.72%
300.000,00 - 325.000,00	26,218,327.78	0.88%	84	0.19%	2.66%
325.000,00 - 350.000,00	19,473,342.91	0.65%	58	0.13%	2.76%
350.000,00 - 375.000,00	17,728,736.75	0.59%	49	0.11%	2.52%
375.000,00 - 400.000,00	16,581,763.29	0.55%	43	0.10%	2.65%
400.000,00 - 425.000,00	12,315,052.85	0.41%	30	0.07%	2.63%
425.000,00 - 450.000,00	11,774,648.34	0.39%	27	0.06%	2.69%
450.000,00 - 475.000,00	6,456,012.86	0.21%	14	0.03%	2.26%
475.000,00 - 500.000,00	5,824,264.94	0.19%	12	0.03%	2.48%
500.000,00 - 600.000,00	18,005,617.24	0.60%	33	0.08%	2.78%
600.000,00 - 700.000,00	8,502,699.70	0.28%	13	0.03%	2.34%
700.000,00 - 800.000,00	5,945,877.73	0.20%	8	0.02%	3.12%
800.000,00 - 900.000,00	5,983,350.60	0.20%	7	0.02%	2.60%
900.000,00 - 1.000.000,00	4,586,346.77	0.15%	5	0.01%	2.23%
1.000.000,00 - 1.250.000,00	2,054,563.81	0.06%	2	0.01%	2.22%
1.250.000,00 - 1.500.000,00	1,303,229.88	0.04%	1	0.00%	2.12%
1.500.000,00 - more	3,281,489.36	0.11%	2	0.01%	3.39%
	<b>2,963,284,755.01</b>	<b>99.8%</b>	<b>43,384</b>	<b>100.0%</b>	<b>3.15%</b>

## 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	134,595,377.53	4.54%	1,458	3.36%	3.17%
Building	1,391,232.30	0.04%	20	0.05%	3.85%
House incl. land plot	2,682,613,783.14	90.52%	40,310	92.91%	3.16%
N/A	4,380,897.92	0.14%	41	0.10%	3.36%
Other real estate	31,135,356.45	1.05%	412	0.95%	3.05%
Professional Use	109,168,107.67	3.68%	1,143	2.64%	3.10%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>43,384</b>	<b>100.0%</b>	<b>3.15%</b>

## 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	100,405,890.78	3.39%	1,642	3.79%	3.18%
AITOLOAKARNANIA	40,967,101.35	1.38%	746	1.72%	3.51%
ARGOLIDA	29,093,640.20	0.98%	437	1.01%	3.31%
ARKADIA	15,843,429.54	0.54%	255	0.59%	3.18%
ARTA	8,799,317.17	0.30%	164	0.38%	3.11%
ATTICA	1,417,806,081.67	47.85%	18,846	43.44%	3.05%
CHALKIDIKI	30,518,897.02	1.03%	520	1.20%	3.62%
CHANIA	41,986,264.76	1.42%	496	1.14%	2.86%
CHIOS	15,383,089.90	0.52%	211	0.49%	3.17%
CORFU	24,217,956.72	0.82%	342	0.79%	3.58%
DODEKANISA	90,527,499.00	3.06%	1,066	2.46%	3.31%
DRAMA	13,771,316.16	0.47%	249	0.57%	3.27%
EVOIA	36,198,110.21	1.22%	602	1.39%	3.67%
EVKITANIA	2,397,058.92	0.08%	45	0.10%	4.57%
EVROS	24,842,627.21	0.84%	481	1.11%	3.33%
FLORINA	6,535,629.20	0.22%	133	0.31%	3.56%
FOKIDA	5,120,286.52	0.17%	85	0.20%	3.60%
FTHIOTIDA	36,225,226.82	1.22%	658	1.52%	3.57%
GREVENA	9,399,614.97	0.32%	165	0.38%	3.39%
HERAKLION	50,015,894.34	1.69%	684	1.58%	3.18%
ILEIA	35,882,251.33	1.21%	638	1.47%	3.40%
IMATHIA	16,974,050.54	0.57%	323	0.75%	3.53%
IOANNINA	42,538,570.82	1.44%	643	1.48%	2.84%
KARDITSA	22,711,583.10	0.77%	476	1.10%	3.55%
KASTORIA	7,514,387.87	0.25%	154	0.36%	3.24%
KAVALA	28,354,639.25	0.96%	471	1.09%	3.36%
KEFALLONIA	13,984,045.30	0.47%	171	0.39%	3.24%
KILKIS	16,070,864.60	0.54%	324	0.75%	3.16%
KORINTHIA	46,052,971.20	1.55%	614	1.42%	3.14%
KOZANI	20,761,382.86	0.70%	401	0.92%	3.64%
KYKLADES	40,534,226.73	1.37%	447	1.03%	3.15%
LAKONIA	26,235,812.80	0.89%	402	0.93%	3.42%
LARISA	52,794,230.08	1.78%	891	2.05%	3.00%
LASITHI	19,547,875.62	0.66%	295	0.68%	2.93%
LEFKADA	6,792,605.01	0.23%	99	0.23%	3.41%
LESBOS	28,624,907.42	0.97%	466	1.07%	3.51%
MAGNESIA	38,766,539.59	1.31%	680	1.57%	3.34%
MESSINIA	18,833,123.02	0.64%	313	0.72%	3.49%
PELLA	24,224,235.49	0.82%	462	1.07%	3.09%
PIERIA	33,631,430.24	1.14%	558	1.29%	3.17%
PREVEZA	19,927,301.80	0.67%	346	0.80%	3.19%
RETHYMNO	37,306,804.25	1.26%	453	1.04%	3.05%
RODOPI	21,384,040.07	0.72%	417	0.96%	3.25%
SAMOS	10,516,184.19	0.36%	149	0.34%	3.34%
SERRES	12,619,304.28	0.43%	247	0.57%	3.44%
THESSPROTIA	14,777,204.07	0.50%	235	0.54%	3.16%
THESSALONIKI	233,056,848.36	7.87%	3,566	8.22%	3.07%
TRIKALA	17,293,342.98	0.58%	347	0.80%	3.41%
VOIOTIA	25,497,275.74	0.86%	474	1.09%	3.54%
XANTHI	17,587,094.47	0.59%	337	0.78%	3.29%
ZAKYNTHOS	12,434,689.47	0.42%	158	0.36%	3.00%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>43,384</b>	<b>100.0%</b>	<b>3.15%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,963,284,755.01	100.00%	54,788	100.00%	3.15%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</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	1,791,012,020.87	60.44%	33,294	60.77%	2.65%
Euribor 1M Linked	319,926,418.09	10.80%	4,993	9.11%	2.41%
Euribor 3M Linked	322,438,704.14	10.88%	4,996	9.12%	3.31%
Fixed	529,907,611.91	17.88%	11,505	21.00%	5.19%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</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)	49,748	2,690,638.17	2,663,294,793.18	90.80%	89.87%
31-60 days past due	3,455	1,945,895.96	197,714,239.94	6.31%	6.67%
61-90 days past due	1,585	1,543,214.60	102,275,721.89	2.89%	3.45%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>54,788</b>	<b>6,179,748.73</b>	<b>2,963,284,755.01</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	555,949,308.34	18.76%	8,620	15.73%	3.06%
Completion/construction of primary residence	289,515,397.77	9.77%	4,656	8.50%	3.17%
Completion/construction of secondary	454,195,101.65	15.32%	6,271	11.45%	2.97%
Refinancing loans from other banks	418,547,381.13	14.12%	6,344	11.58%	3.19%
Buy Secondary	128,095,774.26	4.32%	1,955	3.57%	2.96%
Professional use	27,203,189.26	0.91%	353	0.64%	2.98%
Land Purchase For Residence Construction	21,668,439.21	0.73%	391	0.71%	2.98%
Renovating	1,068,110,163.39	36.04%	26,198	47.82%	3.30%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>54,788</b>	<b>100.0%</b>	<b>3.15%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,344,142,322.95	45.35%	19,199	44.95%	3.15%
Self Employed	969,460,296.03	32.71%	11,224	26.28%	3.07%
Unemployed	237,997,116.04	8.03%	3,963	9.28%	3.28%
Retired	313,433,308.32	10.57%	6,528	15.29%	3.37%
N/A	98,251,711.68	3.31%	1,794	4.20%	3.09%
	<b>2,963,284,755.01</b>	<b>100.0%</b>	<b>42,708</b>	<b>100.0%</b>	<b>3.15%</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.