

Covered Bond Programme I



Monthly Investor Report

June 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B-	Caa2	EUR	1,500,000,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-06-2012	28-11-2008
Portfolio Cut off Date	30-06-2012	31-10-2008
Original Principal Balance	3.591.313.232,00	6.487.231.236,00
Principal Balance	2.769.369.829,00	5.951.630.426,00
Number of Borrowers	42.006	70.301
Number of Loanparts	53.423	94.141
Number of Properties	42.493	72.324
Average Principal Balance (borrower)	65.927,96	82.291,22
Average Principal Balance (parts)	51.838,53	63.220,39
Coupon: Weighted Average	3,1	4,8
Minimum	1,1	3,1
Maximum	8,6	8,1
Weighted Average Loan to Value	63,71	66,60
Weighted Average Loan to Indexed Value	59,66	58,38
Seasoning (years): Weighted Average	5,61	2,10
Original Maturity (years): Weighted Average	26,05	24,92
Remaining Tenor (years): Weighted Average	20,47	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	30.000.000,00
Outstanding Accrued Interest on Bonds	42.518.835,62
Current Outstanding Balance	2.769.369.828,57
Adjusted Nominal Value Assets *	2.708.116.503,10
Outstanding Accrued Interest on Assets	2.924.273,41
Cash Collateral	230.000.000,00
Nominal Value Test Current Value **	53,00 %
<i>Nominal Value Test Maximum Value</i>	<i>53,00 %</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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	192,646,239.78	6.96%	3,739	7.00%	2.92%
Standard Amortising	2,576,723,588.79	93.04%	49,684	93.00%	3.10%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0.00% - 2.5%	954,628,257.32	34.47%	12,842	24.04%	2.16%
2.5% - 2.99%	712,311,839.02	25.72%	13,721	25.68%	2.72%
3% - 3.49%	381,721,131.66	13.78%	7,938	14.86%	3.14%
3.5% - 3.99%	214,219,627.45	7.74%	5,012	9.38%	3.64%
4% - 4.49%	84,391,269.42	3.05%	3,747	7.01%	4.13%
4.5% - 4.99%	133,004,347.19	4.80%	2,528	4.73%	4.81%
5% - 5.49%	162,161,771.67	5.86%	4,194	7.85%	5.28%
5.5% - 5.99%	114,620,438.62	4.14%	2,937	5.50%	5.68%
6% - 6.49%	10,361,236.56	0.37%	446	0.83%	6.11%
6.5% - 6.99%	1,470,918.74	0.05%	39	0.07%	6.71%
7% - 7.49%	348,115.37	0.01%	13	0.02%	7.12%
7.5% - more	130,875.55	0.00%	6	0.01%	8.52%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	10,206.33	0.00%	1	0.00%	3.12%
1993	32,611.83	0.00%	2	0.00%	3.02%
1994	85,834.62	0.00%	1	0.00%	2.97%
1995	102,014.52	0.00%	7	0.01%	3.14%
1996	24,757.31	0.00%	3	0.01%	2.64%
1997	73,665.65	0.00%	6	0.01%	3.11%
1998	33,810.84	0.00%	2	0.00%	2.97%
1999	130,038.98	0.00%	8	0.01%	2.95%
2000	202,639.45	0.01%	11	0.02%	3.23%
2001	186,028.29	0.01%	8	0.01%	2.80%
2002	442,987.67	0.02%	19	0.04%	2.86%
2003	125,643,699.96	4.54%	3,241	6.07%	3.06%
2004	263,390,765.43	9.51%	6,246	11.69%	3.09%
2005	508,154,977.26	18.35%	10,011	18.74%	2.91%
2006	552,040,785.64	19.93%	10,048	18.81%	2.99%
2007	731,259,242.48	26.41%	12,928	24.20%	3.06%
2008	426,759,988.84	15.41%	7,630	14.28%	3.34%
2009	2,458,477.63	0.09%	21	0.04%	3.23%
2010	61,085,002.97	2.21%	814	1.52%	3.63%
2011	42,881,556.11	1.55%	579	1.08%	3.57%
2012	54,370,736.76	1.96%	1,837	3.44%	3.18%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2012	399,114.88	0.01%	177	0.33%	4.26%
2013	4,359,105.03	0.16%	639	1.20%	3.97%
2014	8,048,577.95	0.29%	765	1.43%	3.56%
2015	13,871,450.64	0.50%	870	1.63%	3.36%
2016	18,218,483.27	0.66%	943	1.77%	3.73%
2017	42,361,785.59	1.53%	1,711	3.20%	3.53%
2018	57,530,553.28	2.08%	2,089	3.91%	3.60%
2019	53,998,815.48	1.95%	1,855	3.47%	3.37%
2020	71,469,111.48	2.58%	2,145	4.02%	3.16%
2021	66,868,279.89	2.41%	1,864	3.49%	3.33%
2022	89,217,475.02	3.22%	2,216	4.15%	3.35%
2023	85,737,690.78	3.10%	1,933	3.62%	3.46%
2024	67,582,429.51	2.44%	1,486	2.78%	3.06%
2025	102,900,690.07	3.72%	2,062	3.86%	2.98%
2026	96,567,373.43	3.49%	1,955	3.66%	3.20%
2027	131,615,988.18	4.75%	2,634	4.93%	3.33%
2028	109,957,013.39	3.97%	1,996	3.74%	3.35%
2029	57,574,724.86	2.08%	1,025	1.92%	2.99%
2030	98,905,298.27	3.57%	1,653	3.09%	2.86%
2031	90,567,389.82	3.27%	1,459	2.73%	2.91%
2032	109,875,894.28	3.97%	1,813	3.39%	3.10%
2033	86,120,606.41	3.11%	1,357	2.54%	3.03%
2034	92,533,306.70	3.34%	1,462	2.74%	2.91%
2035	186,587,458.91	6.74%	2,743	5.13%	2.78%
2036	140,814,079.17	5.08%	2,013	3.77%	2.85%
2037	147,246,973.95	5.32%	2,155	4.03%	2.97%
2038	71,867,687.92	2.60%	1,040	1.95%	3.07%
2039	18,187,369.48	0.66%	279	0.52%	3.01%
2040	31,837,174.86	1.15%	449	0.84%	2.96%
2041	54,640,615.15	1.97%	775	1.45%	3.01%
2042	65,300,697.98	2.36%	1,008	1.89%	3.02%
2043	40,264,714.69	1.45%	531	0.99%	3.11%
2044	24,530,253.00	0.89%	337	0.63%	2.89%
2045	39,333,728.53	1.42%	513	0.96%	2.86%
2046	84,392,478.55	3.05%	1,112	2.08%	2.90%
2047	105,044,737.79	3.79%	1,293	2.42%	2.83%
2048	59,002,222.31	2.13%	780	1.46%	3.06%
2049	11,964,532.03	0.43%	190	0.36%	3.27%
2050	15,014,908.61	0.54%	248	0.46%	3.30%
2051	32,254,486.64	1.16%	471	0.88%	3.30%
2052	30,229,522.22	1.09%	491	0.92%	3.29%
2053	4,137,089.89	0.15%	63	0.12%	3.15%
2054	3,310,972.71	0.12%	56	0.10%	3.36%
2055	10,093,885.53	0.36%	164	0.31%	3.53%
2056	11,752,957.96	0.42%	190	0.36%	3.58%
2057	24,292,813.89	0.88%	405	0.76%	2.80%
2061	987,308.29	0.04%	8	0.01%	3.62%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	54,370,736.76	1.96%	1,837	3.44%	3.18%
0.5 - 1.0	13,928,734.38	0.50%	185	0.35%	3.29%
1.0 - 1.5	29,122,770.99	1.05%	398	0.74%	3.70%
1.5 - 2.0	43,559,576.37	1.57%	599	1.12%	3.64%
2.0 - 2.5	17,355,477.34	0.63%	211	0.39%	3.63%
2.5 - 3.0	1,327,056.03	0.05%	8	0.01%	3.15%
3.0 - 4.0	144,416,527.42	5.21%	2,509	4.70%	3.63%
4.0 - 5.0	648,258,088.40	23.41%	11,577	21.67%	3.12%
5.0 - 6.0	701,424,802.30	25.33%	12,479	23.36%	3.06%
6.0 - 7.0	568,566,829.48	20.53%	10,853	20.32%	2.87%
7.0 - 8.0	306,446,779.36	11.07%	6,599	12.35%	3.03%
8.0 - 9.0	202,336,090.23	7.31%	5,165	9.67%	3.10%
9.0 - 10.0	37,182,546.07	1.34%	946	1.77%	3.02%
more - 10.0	1,073,813.44	0.04%	57	0.11%	3.05%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2,380,397,092.83	85.95%	44,755	83.77%	2.81%
01-02	199,014,503.09	7.19%	4,196	7.85%	4.39%
02-03	42,887,179.89	1.55%	794	1.49%	4.25%
03-04	2,719,167.96	0.10%	62	0.12%	4.99%
04-05	19,995,047.42	0.72%	649	1.21%	5.24%
05-06	16,240,147.56	0.59%	516	0.97%	5.31%
06-07	16,468,604.88	0.59%	470	0.88%	5.58%
07-08	245,309.15	0.01%	8	0.01%	4.11%
08-09	527,798.23	0.02%	15	0.03%	5.06%
09-10	15,414,469.69	0.56%	401	0.75%	5.43%
10-11	11,620,457.40	0.42%	287	0.54%	5.45%
11-12	13,793,747.54	0.50%	319	0.60%	5.57%
12-13	660,505.90	0.02%	13	0.02%	4.68%
13-14	547,741.84	0.02%	11	0.02%	5.45%
14-15	17,139,652.58	0.62%	334	0.63%	5.66%
15-16	13,584,841.02	0.49%	262	0.49%	5.66%
16-17	15,638,899.04	0.56%	292	0.55%	5.78%
17-18	256,587.10	0.01%	3	0.01%	6.01%
18-19	93,475.55	0.00%	3	0.01%	6.05%
19-20	368,830.52	0.01%	6	0.01%	5.93%
20-21	183,734.46	0.01%	3	0.01%	6.85%
21-22	196,575.09	0.01%	5	0.01%	4.66%
22-23	100,198.74	0.00%	2	0.00%	4.82%
23-24	88,610.08	0.00%	1	0.00%	5.07%
24-25	313,525.30	0.01%	4	0.01%	4.77%
25-26	206,290.75	0.01%	2	0.00%	5.07%
26-27	44,961.57	0.00%	1	0.00%	5.37%
27-28	46,746.33	0.00%	1	0.00%	1.12%
28-29					
29-30	148,835.54	0.01%	2	0.00%	5.06%
30 - more	426,291.52	0.02%	6	0.01%	5.05%
Matured	0.00	0.00%	0	0.00%	0.00%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 63,71 %					
less - 40.00%	433,552,302.44	15.65%	11,834	27.85%	3.34%
40.01% - 50.00%	311,885,102.12	11.26%	5,657	13.31%	3.21%
50.01% - 60.00%	326,625,044.37	11.79%	5,053	11.89%	3.14%
60.01% - 70.00%	396,041,150.20	14.30%	5,420	12.76%	3.12%
70.01% - 80.00%	687,042,036.92	24.80%	8,523	20.06%	3.03%
80.01% - 85.00%	200,259,002.37	7.23%	2,038	4.80%	2.95%
85.01% - 90.00%	260,845,993.46	9.41%	2,476	5.83%	2.84%
90.01% - 95.00%	77,225,255.29	2.78%	755	1.78%	2.79%
95.01% - 100.00%	74,449,188.78	2.68%	726	1.71%	2.79%
100.01% - 105.00%	237,343.42	0.00%	3	0.01%	2.01%
105.01% - 110.00%	78,772.16	0.00%	1	0.00%	2.97%
110.01% - 115.00%	538,782.41	0.01%	3	0.01%	1.96%
115.01% - 120.00%	321,685.07	0.01%	1	0.00%	3.12%
120.01% - 125.00%	56,493.24	0.00%	1	0.00%	2.97%
125.01% - 128.00%	93,316.09	0.00%	1	0.00%	2.12%
128.01% - more	118,360.23	0.00%	1	0.00%	4.82%
	2,769,369,828.57	99.9%	42,493	100.0%	3.09%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,61 %					
less - 40.00%	689,764,193.22	24.91%	18,945	44.58%	3.31%
40.01% - 50.00%	333,499,629.34	12.04%	5,220	12.28%	3.13%
50.01% - 60.00%	347,068,930.73	12.53%	4,530	10.66%	3.07%
60.01% - 70.00%	375,642,954.16	13.56%	4,292	10.10%	3.02%
70.01% - 80.00%	390,572,293.32	14.10%	3,997	9.41%	3.01%
80.01% - 85.00%	198,294,878.75	7.16%	1,803	4.24%	2.97%
85.01% - 90.00%	174,305,792.76	6.29%	1,531	3.60%	2.92%
90.01% - 95.00%	147,175,538.50	5.31%	1,223	2.88%	2.90%
95.01% - 100.00%	109,129,633.98	3.94%	926	2.18%	2.90%
100.01% - 105.00%	2,085,210.90	0.08%	14	0.03%	2.88%
105.01% - 110.00%	1,462,780.42	0.05%	8	0.02%	2.93%
110.01% - 115.00%	66,369.55	0.00%	1	0.00%	3.77%
115.01% - 120.00%	301,622.94	0.01%	3	0.01%	2.36%
	2,769,369,828.57	100.0%	42,493	100.0%	3.09%

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	145,316,654.13	5.24%	9,482	22.31%	3.86%
25.000,00 - 50.000,00	429,455,071.76	15.50%	11,596	27.29%	3.52%
50.000,00 - 75.000,00	501,762,420.18	18.11%	8,151	19.18%	3.25%
75.000,00 - 100.000,00	509,062,185.52	18.38%	5,892	13.87%	3.05%
100.000,00 - 125.000,00	306,858,317.64	11.08%	2,748	6.47%	2.91%
125.000,00 - 150.000,00	247,059,440.47	8.92%	1,815	4.27%	2.83%
150.000,00 - 175.000,00	157,936,233.54	5.70%	977	2.30%	2.78%
175.000,00 - 200.000,00	112,442,163.27	4.06%	603	1.42%	2.80%
200.000,00 - 225.000,00	80,703,715.68	2.91%	380	0.89%	2.69%
225.000,00 - 250.000,00	51,588,186.86	1.86%	218	0.51%	2.66%
250.000,00 - 275.000,00	44,323,539.26	1.60%	169	0.40%	2.62%
275.000,00 - 300.000,00	32,936,131.43	1.18%	115	0.27%	2.61%
300.000,00 - 325.000,00	20,547,992.25	0.74%	66	0.16%	2.73%
325.000,00 - 350.000,00	15,066,611.22	0.54%	45	0.11%	2.70%
350.000,00 - 375.000,00	19,125,246.84	0.69%	53	0.13%	2.48%
375.000,00 - 400.000,00	15,065,734.15	0.54%	39	0.09%	2.81%
400.000,00 - 425.000,00	10,697,086.11	0.38%	26	0.06%	2.68%
425.000,00 - 450.000,00	10,926,626.74	0.39%	25	0.06%	2.54%
450.000,00 - 475.000,00	6,023,469.44	0.21%	13	0.03%	2.10%
475.000,00 - 500.000,00	5,378,975.81	0.19%	11	0.03%	2.83%
500.000,00 - 600.000,00	18,116,486.25	0.65%	33	0.08%	2.68%
600.000,00 - 700.000,00	9,771,377.62	0.35%	15	0.04%	2.67%
700.000,00 - 800.000,00	4,417,930.00	0.15%	6	0.01%	2.84%
800.000,00 - 900.000,00	4,208,647.88	0.15%	5	0.01%	2.12%
900.000,00 - 1.000.000,00	5,543,919.70	0.20%	6	0.01%	2.25%
1.000.000,00 - 1.250.000,00	2,170,544.01	0.07%	2	0.01%	3.04%
1.250.000,00 - 1.500.000,00	1,276,557.56	0.04%	1	0.00%	2.12%
1.500.000,00 - more	1,588,563.25	0.05%	1	0.00%	4.82%
	2,769,369,828.57	99.9%	42,493	100.%	3.09%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	134,988,089.50	4.87%	1,672	3.94%	3.25%
Building	1,228,256.04	0.04%	17	0.04%	3.04%
House incl. land plot	2,488,637,362.37	89.86%	39,190	92.23%	3.08%
N/A	3,137,077.89	0.11%	35	0.08%	3.26%
Other real estate	30,202,535.89	1.09%	392	0.92%	3.05%
Professional Use	111,176,506.88	4.01%	1,187	2.79%	3.05%
	2,769,369,828.57	100.%	42,493	100.%	3.09%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	93,576,140.07	3.38%	1,596	3.76%	3.16%
AITOLOAKARNANIA	39,016,036.97	1.41%	737	1.73%	3.35%
ARGOLIDA	28,003,608.35	1.01%	426	1.00%	3.24%
ARKADIA	15,084,240.11	0.55%	248	0.58%	3.18%
ARTA	8,290,044.45	0.30%	167	0.39%	3.13%
ATTICA	1,325,720,442.58	47.87%	18,509	43.56%	2.99%
CHALKIDIKI	28,715,592.64	1.04%	515	1.21%	3.54%
CHANIA	37,706,653.80	1.36%	476	1.12%	2.84%
CHIOS	14,336,047.83	0.52%	206	0.49%	3.12%
CORFU	22,726,291.59	0.82%	335	0.79%	3.50%
DODEKANISA	85,194,249.09	3.08%	1,052	2.48%	3.20%
DRAMA	12,736,702.55	0.46%	248	0.58%	3.22%
EVOIA	34,680,917.54	1.25%	614	1.45%	3.56%
EVRIANIA	2,484,862.46	0.09%	49	0.12%	4.49%
EVROS	23,779,849.19	0.86%	468	1.10%	3.29%
FLORINA	6,414,655.82	0.23%	133	0.31%	3.58%
FOKIDA	5,008,023.99	0.18%	84	0.20%	3.52%
FTHIOTIDA	34,882,661.19	1.26%	657	1.55%	3.45%
GREVENA	8,535,591.64	0.31%	150	0.35%	3.31%
HERAKLION	45,077,995.65	1.63%	646	1.52%	3.04%
ILEIA	33,496,319.07	1.21%	626	1.47%	3.30%
IMATHIA	15,549,675.05	0.56%	316	0.74%	3.38%
IOANNINA	40,749,533.61	1.47%	636	1.50%	2.86%
KARDITSA	20,860,399.48	0.75%	450	1.06%	3.43%
KASTORIA	7,349,797.74	0.27%	156	0.37%	3.23%
KAVALA	25,200,831.26	0.91%	448	1.05%	3.33%
KEFALLONIA	14,466,511.81	0.52%	172	0.41%	3.21%
KILKIS	15,111,204.38	0.55%	307	0.72%	3.10%
KORINTHIA	40,510,404.10	1.46%	584	1.37%	3.08%
KOZANI	18,689,320.17	0.68%	379	0.89%	3.49%
KYKLADES	37,880,642.52	1.37%	450	1.06%	3.08%
LAKONIA	23,938,814.24	0.86%	389	0.92%	3.39%
LARISA	47,281,267.34	1.71%	855	2.01%	2.96%
LASITHI	18,511,454.37	0.67%	292	0.69%	2.94%
LEFKADA	6,830,893.51	0.25%	94	0.22%	3.31%
LESBOS	28,737,867.03	1.04%	482	1.13%	3.40%
MAGNESIA	36,041,454.55	1.30%	658	1.55%	3.32%
MESSINIA	18,039,331.47	0.65%	307	0.72%	3.43%
PELLA	23,815,180.91	0.86%	450	1.06%	3.00%
PIERIA	29,812,245.55	1.08%	540	1.27%	3.05%
PREVEZA	17,982,117.12	0.65%	337	0.79%	3.15%
RETHYMNO	36,008,868.73	1.30%	457	1.08%	2.96%
RODOPI	20,398,521.71	0.74%	405	0.95%	3.17%
SAMOS	9,670,336.54	0.35%	148	0.35%	3.29%
SERRES	12,060,343.35	0.44%	240	0.57%	3.40%
THESPROTIA	14,338,689.12	0.52%	230	0.54%	3.09%
THESSALONIKI	215,395,691.14	7.78%	3,461	8.15%	2.99%
TRIKALA	15,651,016.64	0.57%	337	0.79%	3.31%
VOIOTIA	23,914,145.84	0.86%	466	1.10%	3.42%
XANTHI	17,183,680.92	0.62%	344	0.81%	3.20%
ZAKYNTHOS	11,922,661.79	0.43%	161	0.38%	3.03%
TOTAL	2,769,369,828.57	100.0%	42,493	100.0%	3.09%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,769,369,828.57	100.00%	53,423	100.00%	3.09%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

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	1,671,214,111.31	60.35%	32,110	60.11%	2.66%
Euribor 1M Linked	284,137,973.13	10.26%	4,618	8.64%	2.42%
Euribor 3M Linked	371,423,624.42	13.41%	6,780	12.69%	3.45%
Fixed	442,537,834.60	15.98%	9,910	18.55%	4.83%
Originator Rate	56,285.11	0.00%	5	0.01%	5.40%
	2,769,369,828.57	100.0%	53,423	100.0%	3.09%

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)	48,420	1,794,022.60	2,498,592,548.92	90.64%	90.22%
31-60 days past due	3,349	1,516,609.86	176,176,362.28	6.27%	6.36%
61-90 days past due	1,654	1,333,437.63	94,600,917.37	3.10%	3.41%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	53,423	4,644,070.09	2,769,369,828.57	100.0%	100.0%

15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	512,776,439.47	18.51%	8,236	15.42%	2.93%
Completion/construction of primary residence	267,680,152.99	9.66%	4,420	8.27%	3.06%
Completion/construction of secondary	419,539,487.15	15.14%	5,955	11.15%	2.91%
Refinancing loans from other banks	444,109,172.07	16.03%	7,843	14.68%	3.25%
Buy Secondary	120,997,987.59	4.36%	1,894	3.55%	2.92%
Professional use	26,335,317.03	0.95%	347	0.65%	2.85%
Land Purchase For Residence Construction	18,993,081.40	0.68%	361	0.68%	2.93%
Renovating	958,938,190.87	34.62%	24,367	45.61%	3.21%
	2,769,369,828.57	100.%	53,423	100.%	3.09%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,220,528,390.85	44.07%	18,266	43.48%	3.10%
Self Employed	896,732,038.99	32.38%	10,952	26.07%	3.04%
Unemployed	254,050,441.44	9.17%	4,457	10.61%	3.00%
Retired	311,587,165.47	11.25%	6,719	16.00%	3.30%
N/A	86,471,791.82	3.12%	1,612	3.84%	3.00%
	2,769,369,828.57	100.0%	42,006	100.0%	3.09%

* 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.