

Covered Bond Programme I



Monthly Investor Report

July 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B-	Caa2	EUR	846.200.000,00*	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2012	28-11-2008
Portfolio Cut off Date	31-07-2012	31-10-2008
Original Principal Balance	3.566.341.136,00	6.487.231.236,00
Principal Balance	2.729.267.040,00	5.951.630.426,00
Number of Borrowers	41.591	70.301
Number of Loanparts	52.840	94.141
Number of Properties	42.083	72.324
Average Principal Balance (borrower)	65.621,58	82.291,22
Average Principal Balance (parts)	51.651,53	63.220,39
Coupon: Weighted Average	2,9	4,8
Minimum	1,1	3,1
Maximum	8,6	8,1
Weighted Average Loan to Value	63,81	66,60
Weighted Average Loan to Indexed Value	59,44	58,38
Seasoning (years): Weighted Average	5,77	2,10
Original Maturity (years): Weighted Average	26,09	24,92
Remaining Tenor (years): Weighted Average	20,35	22,85

*Outstanding Bonds Balance is as of 9th August 2012

Nominal Value Test

All amounts in EURO

Outstanding Bonds***	846.200.000,00
Negative Carry	30.000.000,00
Outstanding Accrued Interest on Bonds	47.325.819,67
Current Outstanding Balance	2.729.267.039,67
Adjusted Nominal Value Assets *	2.670.010.403,67
Outstanding Accrued Interest on Assets	2.904.365,29
Nominal Value Test Current Value **	33.81%
<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.

***Outstanding Bonds Balance is as of 9th August 2012

1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	188,346,265.26	6.90%	3,663	6.93%	2.76%
Standard Amortising	2,540,920,774.41	93.10%	49,177	93.07%	2.89%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

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%	1,387,093,084.99	50.82%	21,673	41.02%	2.07%
2.5% - 2.99%	570,961,616.25	20.92%	11,238	21.27%	2.78%
3% - 3.49%	240,443,396.78	8.81%	5,603	10.60%	3.29%
3.5% - 3.99%	121,196,855.91	4.44%	4,459	8.44%	3.78%
4% - 4.49%	8,807,098.26	0.32%	203	0.38%	4.17%
4.5% - 4.99%	126,151,250.95	4.62%	2,382	4.51%	4.81%
5% - 5.49%	161,605,457.05	5.92%	4,461	8.44%	5.28%
5.5% - 5.99%	106,445,369.23	3.90%	2,595	4.91%	5.69%
6% - 6.49%	5,004,321.73	0.18%	188	0.36%	6.13%
6.5% - 6.99%	1,192,364.35	0.04%	27	0.05%	6.75%
7% - 7.49%	263,903.05	0.01%	7	0.01%	7.16%
7.5% - more	102,321.12	0.00%	4	0.01%	8.43%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	10,100.01	0.00%	1	0.00%	2.87%
1993	32,511.56	0.00%	2	0.00%	2.77%
1994	85,834.62	0.00%	1	0.00%	2.72%
1995	101,938.19	0.00%	7	0.01%	2.91%
1996	41,094.99	0.00%	4	0.01%	1.91%
1997	73,432.72	0.00%	6	0.01%	2.86%
1998	39,762.30	0.00%	3	0.01%	2.60%
1999	183,032.80	0.01%	13	0.02%	2.09%
2000	359,476.47	0.01%	22	0.04%	2.24%
2001	585,300.64	0.02%	27	0.05%	1.50%
2002	1,132,086.52	0.04%	48	0.09%	1.73%
2003	125,419,598.82	4.60%	3,262	6.17%	2.80%
2004	262,176,716.72	9.61%	6,261	11.85%	2.83%
2005	505,917,304.78	18.54%	10,033	18.99%	2.66%
2006	549,842,421.74	20.15%	10,082	19.08%	2.76%
2007	727,568,529.44	26.66%	12,963	24.53%	2.87%
2008	428,079,684.07	15.68%	7,708	14.59%	3.16%
2009	9,107,076.47	0.33%	156	0.30%	1.74%
2010	65,085,349.01	2.38%	1,043	1.97%	3.46%
2011	44,188,608.63	1.62%	791	1.50%	3.73%
2012	9,237,179.17	0.34%	407	0.77%	5.15%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2012	288,937.87	0.01%	152	0.29%	4.12%
2013	3,996,228.03	0.15%	635	1.20%	3.77%
2014	7,646,554.43	0.28%	758	1.43%	3.30%
2015	13,366,290.52	0.49%	862	1.63%	3.12%
2016	17,617,928.41	0.65%	932	1.76%	3.55%
2017	41,109,644.05	1.51%	1,686	3.19%	3.37%
2018	56,055,627.16	2.05%	2,063	3.90%	3.41%
2019	52,644,084.76	1.93%	1,835	3.47%	3.14%
2020	69,471,473.15	2.55%	2,111	4.00%	2.92%
2021	66,362,454.10	2.43%	1,851	3.50%	3.12%
2022	87,454,434.15	3.20%	2,189	4.14%	3.17%
2023	84,386,418.23	3.09%	1,919	3.63%	3.28%
2024	67,030,367.03	2.46%	1,482	2.80%	2.82%
2025	101,395,888.94	3.72%	2,048	3.88%	2.74%
2026	94,972,576.98	3.48%	1,935	3.66%	2.99%
2027	129,577,137.83	4.75%	2,590	4.90%	3.15%
2028	107,881,608.32	3.95%	1,974	3.74%	3.18%
2029	56,919,454.47	2.09%	1,018	1.93%	2.76%
2030	97,879,491.44	3.59%	1,641	3.11%	2.63%
2031	89,405,795.93	3.28%	1,437	2.72%	2.67%
2032	108,251,450.29	3.97%	1,797	3.40%	2.91%
2033	85,288,985.25	3.12%	1,346	2.55%	2.84%
2034	91,440,889.09	3.35%	1,450	2.74%	2.66%
2035	183,506,680.95	6.72%	2,707	5.12%	2.53%
2036	139,011,471.54	5.09%	1,991	3.77%	2.61%
2037	144,344,403.29	5.29%	2,121	4.01%	2.77%
2038	70,908,331.57	2.60%	1,021	1.93%	2.88%
2039	18,968,350.75	0.69%	293	0.55%	2.84%
2040	31,306,847.24	1.15%	445	0.84%	2.73%
2041	53,860,160.14	1.97%	762	1.44%	2.79%
2042	63,991,848.07	2.34%	994	1.88%	2.81%
2043	39,496,297.96	1.45%	529	1.00%	2.88%
2044	24,360,175.38	0.89%	328	0.62%	2.67%
2045	39,697,120.86	1.45%	524	0.99%	2.63%
2046	83,602,509.52	3.06%	1,104	2.09%	2.68%
2047	105,249,883.38	3.86%	1,284	2.43%	2.65%
2048	58,841,530.51	2.16%	773	1.46%	2.87%
2049	11,072,412.40	0.41%	191	0.36%	3.05%
2050	14,950,751.23	0.55%	248	0.47%	3.11%
2051	32,575,763.40	1.19%	472	0.89%	3.10%
2052	27,616,550.86	1.01%	450	0.85%	3.09%
2053	3,867,580.47	0.14%	63	0.12%	3.01%
2054	3,024,787.19	0.11%	51	0.10%	3.02%
2055	11,115,730.52	0.41%	177	0.33%	3.35%
2056	11,469,269.97	0.42%	188	0.36%	3.43%
2057	24,997,467.65	0.92%	405	0.77%	2.63%
2061	987,394.39	0.04%	8	0.02%	3.37%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	8,855,195.66	0.32%	387	0.73%	5.15%
0.5 - 1.0	10,413,096.01	0.38%	207	0.39%	3.89%
1.0 - 1.5	30,565,379.13	1.12%	541	1.02%	3.70%
1.5 - 2.0	42,678,021.72	1.56%	694	1.31%	3.60%
2.0 - 2.5	25,496,702.66	0.93%	402	0.76%	3.28%
2.5 - 3.0	5,484,373.08	0.20%	92	0.17%	1.53%
3.0 - 4.0	104,347,127.72	3.82%	1,852	3.50%	3.47%
4.0 - 5.0	619,221,956.51	22.69%	11,121	21.05%	2.97%
5.0 - 6.0	718,643,863.78	26.33%	12,831	24.28%	2.86%
6.0 - 7.0	577,092,300.47	21.14%	11,043	20.90%	2.62%
7.0 - 8.0	319,948,316.59	11.72%	6,805	12.88%	2.76%
8.0 - 9.0	216,201,748.21	7.92%	5,492	10.39%	2.85%
9.0 - 10.0	48,328,679.81	1.77%	1,262	2.39%	2.74%
more - 10.0	1,990,278.32	0.07%	111	0.21%	2.03%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,357,577,933.30	86.38%	44,506	84.23%	2.58%
01-02	191,598,056.94	7.02%	4,012	7.59%	4.36%
02-03	38,271,327.29	1.40%	718	1.36%	4.05%
03-04	2,673,390.71	0.10%	61	0.12%	4.91%
04-05	20,723,729.53	0.76%	680	1.29%	5.24%
05-06	15,946,386.06	0.58%	516	0.98%	5.32%
06-07	14,616,640.18	0.54%	413	0.78%	5.58%
07-08	200,396.60	0.01%	7	0.01%	4.53%
08-09	458,725.00	0.02%	14	0.03%	4.96%
09-10	15,812,001.58	0.58%	417	0.79%	5.45%
10-11	10,861,764.85	0.40%	272	0.51%	5.45%
11-12	13,056,866.98	0.48%	303	0.57%	5.56%
12-13	789,024.44	0.03%	14	0.03%	4.73%
13-14	538,295.48	0.02%	10	0.02%	5.65%
14-15	17,588,675.99	0.64%	344	0.65%	5.66%
15-16	12,249,158.04	0.45%	249	0.47%	5.66%
16-17	14,770,259.20	0.54%	275	0.52%	5.79%
17-18	255,677.33	0.01%	3	0.01%	6.01%
18-19	132,443.01	0.00%	4	0.01%	6.01%
19-20	215,740.48	0.01%	3	0.01%	6.42%
20-21	263,847.05	0.01%	4	0.01%	5.92%
21-22	106,252.89	0.00%	3	0.01%	5.29%
22-23					
23-24					
24-25	93,702.83	0.00%	3	0.01%	4.65%
25-26					
26-27	40,851.76	0.00%	1	0.00%	5.62%
27-28	46,702.74	0.00%	1	0.00%	1.12%
28-29					
29-30	148,309.87	0.01%	2	0.00%	5.05%
30 - more	230,879.54	0.01%	5	0.01%	4.59%
Matured	0.00	0.00%	0	0.00%	0.00%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 63,81 %					
less - 40.00%	423,271,442.82	15.50%	11,662	27.71%	3.17%
40.01% - 50.00%	307,582,153.46	11.26%	5,603	13.31%	3.00%
50.01% - 60.00%	319,854,883.85	11.71%	5,003	11.89%	2.95%
60.01% - 70.00%	392,551,633.81	14.38%	5,383	12.79%	2.90%
70.01% - 80.00%	680,345,005.48	24.92%	8,499	20.20%	2.81%
80.01% - 85.00%	197,228,002.95	7.22%	2,017	4.79%	2.74%
85.01% - 90.00%	256,730,328.78	9.40%	2,446	5.81%	2.61%
90.01% - 95.00%	76,700,052.07	2.81%	735	1.75%	2.52%
95.01% - 100.00%	73,106,599.21	2.67%	713	1.69%	2.53%
100.01% - 105.00%	894,439.09	0.03%	10	0.02%	3.16%
105.01% - 110.00%	301,126.51	0.01%	3	0.01%	2.25%
110.01% - 115.00%	19,002.23	0.00%	1	0.00%	5.85%
115.01% - 120.00%	70,626.96	0.00%	1	0.00%	1.12%
120.01% - 125.00%	56,632.39	0.00%	1	0.00%	2.72%
125.01% - 128.00%	93,119.79	0.00%	1	0.00%	1.87%
128.01% - more	461,990.27	0.01%	5	0.01%	1.12%
	2,729,267,039.67	99.9%	42,083	100.0%	2.88%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,42 %					
less - 40.00%	688,591,247.19	25.23%	18,926	44.97%	3.09%
40.01% - 50.00%	326,914,771.46	11.98%	5,127	12.18%	2.91%
50.01% - 60.00%	343,758,918.97	12.60%	4,514	10.73%	2.85%
60.01% - 70.00%	373,210,450.27	13.67%	4,252	10.10%	2.80%
70.01% - 80.00%	379,485,601.69	13.90%	3,907	9.28%	2.81%
80.01% - 85.00%	194,987,822.50	7.14%	1,759	4.18%	2.75%
85.01% - 90.00%	170,286,168.92	6.24%	1,508	3.58%	2.72%
90.01% - 95.00%	142,759,579.99	5.23%	1,178	2.80%	2.68%
95.01% - 100.00%	106,621,119.78	3.91%	896	2.13%	2.72%
100.01% - 105.00%	1,888,892.67	0.07%	11	0.03%	3.07%
105.01% - 110.00%	355,493.30	0.01%	2	0.01%	2.33%
110.01% - 115.00%	310,528.81	0.01%	2	0.01%	3.37%
115.01% - 120.00%	96,444.12	0.00%	1	0.00%	3.37%
	2,729,267,039.67	100.0%	42,083	100.0%	2.88%

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	143,886,953.97	5.27%	9,442	22.44%	3.65%
25.000,00 - 50.000,00	426,722,794.63	15.63%	11,528	27.39%	3.32%
50.000,00 - 75.000,00	496,066,215.62	18.17%	8,062	19.16%	3.05%
75.000,00 - 100.000,00	501,355,233.87	18.36%	5,807	13.80%	2.84%
100.000,00 - 125.000,00	302,765,565.83	11.09%	2,714	6.45%	2.68%
125.000,00 - 150.000,00	241,916,038.43	8.86%	1,779	4.23%	2.61%
150.000,00 - 175.000,00	153,652,884.77	5.62%	950	2.26%	2.56%
175.000,00 - 200.000,00	109,269,404.27	4.00%	586	1.39%	2.57%
200.000,00 - 225.000,00	80,092,131.91	2.93%	378	0.90%	2.44%
225.000,00 - 250.000,00	51,755,331.93	1.89%	219	0.52%	2.49%
250.000,00 - 275.000,00	44,019,826.28	1.61%	168	0.40%	2.38%
275.000,00 - 300.000,00	33,216,023.15	1.21%	116	0.28%	2.36%
300.000,00 - 325.000,00	19,268,025.63	0.70%	62	0.15%	2.52%
325.000,00 - 350.000,00	15,349,440.92	0.56%	46	0.11%	2.49%
350.000,00 - 375.000,00	17,300,298.94	0.63%	48	0.11%	2.16%
375.000,00 - 400.000,00	14,633,320.68	0.53%	38	0.09%	2.52%
400.000,00 - 425.000,00	9,878,993.49	0.36%	24	0.06%	2.37%
425.000,00 - 450.000,00	10,037,383.05	0.36%	23	0.06%	2.29%
450.000,00 - 475.000,00	6,468,900.02	0.23%	14	0.03%	1.93%
475.000,00 - 500.000,00	6,341,228.55	0.23%	13	0.03%	2.60%
500.000,00 - 600.000,00	17,611,029.68	0.64%	32	0.08%	2.51%
600.000,00 - 700.000,00	8,505,744.49	0.31%	13	0.03%	2.41%
700.000,00 - 800.000,00	4,410,482.40	0.16%	6	0.01%	2.67%
800.000,00 - 900.000,00	5,091,975.78	0.18%	6	0.01%	1.84%
900.000,00 - 1.000.000,00	4,629,420.10	0.16%	5	0.01%	2.11%
1.000.000,00 - 1.250.000,00	2,170,584.16	0.07%	2	0.01%	2.80%
1.250.000,00 - 1.500.000,00	1,269,739.97	0.04%	1	0.00%	1.87%
1.500.000,00 - more	1,582,067.15	0.05%	1	0.00%	4.82%
	2,729,267,039.67	100.0%	42,083	100.0%	2.88%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	128,834,952.65	4.72%	1,624	3.86%	3.05%
Building	1,252,570.46	0.04%	17	0.04%	2.83%
House incl. land plot	2,457,858,358.06	90.05%	38,852	92.32%	2.87%
N/A	3,218,172.26	0.11%	35	0.08%	2.93%
Other real estate	28,597,197.62	1.04%	375	0.89%	2.82%
Professional Use	109,505,788.62	4.01%	1,180	2.80%	2.84%
	2,729,267,039.67	100.0%	42,083	100.0%	2.88%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	91,508,319.45	3.35%	1,570	3.73%	2.95%
AITOLOAKARNANIA	38,421,637.42	1.41%	728	1.73%	3.14%
ARGOLIDA	26,651,663.93	0.98%	415	0.99%	3.02%
ARKADIA	14,728,666.00	0.54%	244	0.58%	2.92%
ARTA	7,990,136.12	0.29%	163	0.39%	2.90%
ATTICA	1,307,177,576.95	47.90%	18,333	43.56%	2.78%
CHALKIDIKI	27,803,388.91	1.02%	501	1.19%	3.36%
CHANIA	37,755,941.22	1.38%	473	1.12%	2.62%
CHIOS	14,108,751.19	0.52%	207	0.49%	2.92%
CORFU	22,779,101.08	0.84%	337	0.80%	3.33%
DODEKANISA	85,079,457.41	3.12%	1,056	2.51%	3.00%
DRAMA	12,650,830.37	0.46%	244	0.58%	3.01%
EVOIA	34,317,535.72	1.26%	605	1.44%	3.36%
EVKITANIA	2,413,184.51	0.09%	48	0.11%	4.42%
EVROS	23,941,308.93	0.88%	474	1.13%	3.07%
FLORINA	6,477,170.18	0.24%	135	0.32%	3.35%
FOKIDA	4,901,215.31	0.18%	81	0.19%	3.31%
FTHIOTIDA	34,008,483.46	1.25%	643	1.53%	3.26%
GREVENA	8,696,284.74	0.32%	152	0.36%	3.09%
HERAKLION	44,198,412.60	1.62%	638	1.52%	2.81%
ILEIA	33,054,185.46	1.21%	619	1.47%	3.08%
IMATHIA	15,881,544.82	0.58%	317	0.75%	3.20%
IOANNINA	40,494,109.89	1.48%	631	1.50%	2.62%
KARDITSA	19,926,964.98	0.73%	444	1.06%	3.23%
KASTORIA	7,246,399.36	0.27%	154	0.37%	3.04%
KAVALA	25,209,582.86	0.92%	447	1.06%	3.13%
KEFALLONIA	13,299,581.89	0.49%	167	0.40%	2.95%
KILKIS	15,091,029.06	0.55%	306	0.73%	2.88%
KORINTHIA	39,387,266.24	1.44%	584	1.39%	2.85%
KOZANI	18,506,698.51	0.68%	376	0.89%	3.31%
KYKLADES	38,008,007.16	1.39%	448	1.07%	2.85%
LAKONIA	23,690,668.43	0.87%	382	0.91%	3.18%
LARISA	46,555,940.42	1.71%	851	2.02%	2.76%
LASITHI	18,463,289.84	0.68%	285	0.68%	2.68%
LEFKADA	7,081,545.59	0.26%	98	0.23%	3.14%
LESBOS	28,369,711.67	1.04%	474	1.13%	3.21%
MAGNESIA	35,027,282.08	1.28%	650	1.55%	3.11%
MESSINIA	17,188,658.33	0.63%	298	0.71%	3.24%
PELLA	23,036,516.33	0.84%	444	1.06%	2.80%
PIERIA	29,417,158.33	1.08%	538	1.28%	2.86%
PREVEZA	17,625,379.02	0.65%	329	0.78%	2.93%
RETHYMNO	35,711,249.90	1.31%	450	1.07%	2.75%
RODOPI	20,338,879.07	0.75%	406	0.97%	2.97%
SAMOS	9,753,370.56	0.36%	147	0.35%	3.13%
SERRES	12,120,955.59	0.44%	241	0.57%	3.21%
THESPROTIA	13,494,830.33	0.49%	225	0.54%	2.85%
THESSALONIKI	211,631,844.98	7.75%	3,426	8.14%	2.78%
TRIKALA	15,548,453.00	0.57%	339	0.81%	3.13%
VOIOTIA	23,708,351.57	0.87%	461	1.10%	3.23%
XANTHI	16,935,736.56	0.62%	339	0.81%	2.96%
ZAKYNTHOS	11,852,782.34	0.43%	160	0.38%	2.81%
	2,729,267,039.67	100.0%	42,083	100.0%	2.88%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,729,267,039.67	100.00%	52,840	100.00%	2.88%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

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	1,656,176,170.69	60.68%	31,998	60.56%	2.41%
Euribor 1M Linked	282,446,153.71	10.35%	4,581	8.67%	2.24%
Euribor 3M Linked	363,955,885.68	13.34%	6,658	12.60%	3.25%
Fixed	426,633,536.87	15.63%	9,598	18.16%	4.80%
Originator Rate	55,292.72	0.00%	5	0.01%	5.24%
	2,729,267,039.67	100.0%	52,840	100.0%	2.88%

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)	47,961	2,115,755.46	2,464,780,429.46	90.77%	90.30%
31-60 days past due	3,422	1,647,369.60	181,761,417.58	6.48%	6.65%
61-90 days past due	1,457	1,257,325.45	82,725,192.63	2.76%	3.03%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	52,840	5,020,450.51	2,729,267,039.67	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	507,881,500.90	18.60%	8,172	15.47%	2.72%
Completion/construction of primary residence	263,358,210.76	9.64%	4,375	8.28%	2.84%
Completion/construction of secondary	415,042,957.39	15.20%	5,917	11.20%	2.68%
Refinancing loans from other banks	433,122,818.69	15.86%	7,675	14.53%	3.04%
Buy Secondary	119,631,713.72	4.38%	1,888	3.57%	2.71%
Professional use	26,124,538.90	0.95%	344	0.65%	2.64%
Land Purchase For Residence Construction	18,965,727.99	0.69%	354	0.67%	2.69%
Renovating	945,139,571.32	34.62%	24,115	45.64%	3.01%
	2,729,267,039.67	99.9%	52,840	100.0%	2.88%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,204,385,456.82	44.12%	18,053	43.41%	2.89%
Self Employed	880,634,297.83	32.26%	10,813	26.00%	2.82%
Unemployed	251,218,281.53	9.20%	4,429	10.65%	2.80%
Retired	309,414,640.49	11.33%	6,723	16.16%	3.10%
N/A	83,614,362.99	3.06%	1,573	3.78%	2.75%
	2,729,267,039.67	100.%	41,591	100.%	2.88%

* 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.