

# Covered Bond Programme I



## Monthly Investor Report

November 2010

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0398841782	A-	Baa3	EUR	1.000.000.000,00	ECB + 65bp	20-12-2013
Series 02	XS0402183940	A-	Baa3	EUR	1.000.000.000,00	ECB + 70bp	20-12-2014
Series 03	XS0438753294	A-	Baa3	EUR	1.500.000.000,00	3.875%	07-10-2016
Series 05	XS0508952891	A-	Baa3	EUR	1.000.000.000,00	ECB + 250bp	11-05-2020

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2010	28-11-2008
Portfolio Cut off Date	30-11-2010	31-10-2008
Original Principal Balance	8.002.424.904,00	6.487.231.236,00
Principal Balance	6.948.601.428,00	5.951.630.426,00
Number of Borrowers	85.020	70.301
Number of Loanparts	110.771	94.141
Number of Properties	87.625	72.324
Average Principal Balance (borrower)	81.729,02	82.291,22
Average Principal Balance (parts)	62.729,43	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	65,56	66,60
Weighted Average Loan to Indexed Foreclosure Value	56,37	58,38
Seasoning (years): Weighted Average	3,48	2,10
Original Maturity (years): Weighted Average	25,85	24,92
Remaining Tenor (years): Weighted Average	22,40	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	17.053.481,74
Current Outstanding Balance	6.948.601.427,91
Adjusted Nominal Value Assets *	6.865.944.187,82
Outstanding Accrued Interest on Assets	9.105.039,26
Nominal Value Test Current Value **	66,92 %
<i>Nominal Value Test Maximum Value</i>	<i>73,00 %</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	396.676.105,56	5,71%	4.497	4,06%	3,06%
Standard Amortising	6.551.925.322,35	94,29%	106.274	95,94%	3,88%
	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>110.771</b>	<b>100,0%</b>	<b>3,84%</b>

## 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%	998.700.181,36	14,37%	11.154	10,07%	2,21%
2,5% - 2,99%	1.021.562.135,52	14,70%	15.046	13,58%	2,75%
3% - 3,49%	1.101.204.696,95	15,85%	16.990	15,34%	3,18%
3,5% - 3,99%	685.309.570,62	9,86%	12.494	11,28%	3,74%
4% - 4,49%	398.408.366,21	5,73%	8.367	7,55%	4,17%
4,5% - 4,99%	1.634.692.929,19	23,53%	26.052	23,52%	4,71%
5% - 5,49%	586.941.934,55	8,45%	11.136	10,05%	5,30%
5,5% - 5,99%	352.006.462,38	5,07%	6.396	5,77%	5,71%
6% - 6,49%	49.691.207,94	0,72%	983	0,89%	6,28%
6,5% - 6,99%	120.044.682,62	1,73%	2.151	1,94%	6,62%
7% - 7,49%	39.260,57	0,00%	2	0,00%	7,27%
7,5% - more	0,00	0,00%	0	0,00%	0,00%
	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>110.771</b>	<b>100,0%</b>	<b>3,84%</b>

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1996	10.776,35	0,00%	2	0,00%	3,20%
1997	43.423,37	0,00%	5	0,00%	2,99%
1998	66.714,64	0,00%	7	0,01%	4,40%
1999	362.359,83	0,01%	25	0,02%	4,01%
2000	1.633.142,97	0,02%	52	0,05%	3,91%
2001	4.670.924,55	0,07%	110	0,10%	3,77%
2002	10.028.295,51	0,14%	173	0,16%	3,40%
2003	215.996.151,45	3,11%	4.873	4,40%	3,40%
2004	458.919.720,17	6,60%	9.387	8,47%	3,40%
2005	906.231.842,59	13,04%	15.757	14,22%	3,26%
2006	1.048.755.805,44	15,09%	16.715	15,09%	3,42%
2007	1.499.281.341,49	21,58%	22.863	20,64%	4,40%
2008	1.281.886.456,38	18,45%	18.675	16,86%	4,27%
2009	1.476.366.193,23	21,25%	21.804	19,68%	3,75%
2010	44.348.279,94	0,64%	323	0,29%	3,52%
	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>110.771</b>	<b>100,0%</b>	<b>3,84%</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	37.954,85	0,00%	51	0,05%	3,61%
2011	2.069.132,45	0,03%	424	0,38%	3,98%
2012	6.435.873,56	0,09%	562	0,51%	4,24%
2013	17.785.400,34	0,26%	1.110	1,00%	4,35%
2014	28.221.147,27	0,41%	1.471	1,33%	3,97%
2015	38.094.210,58	0,55%	1.601	1,45%	3,74%
2016	44.240.403,55	0,64%	1.643	1,48%	4,14%
2017	94.047.058,59	1,35%	2.817	2,54%	4,52%
2018	135.162.007,78	1,95%	3.740	3,38%	4,14%
2019	175.133.218,82	2,52%	4.544	4,10%	3,87%
2020	143.294.777,41	2,06%	3.506	3,17%	3,60%
2021	140.575.366,92	2,02%	3.200	2,89%	3,73%
2022	178.449.556,43	2,57%	3.618	3,27%	4,49%
2023	196.979.451,51	2,83%	3.855	3,48%	4,10%
2024	284.564.806,22	4,10%	5.405	4,88%	3,78%
2025	198.189.041,96	2,85%	3.453	3,12%	3,44%
2026	187.042.117,89	2,69%	3.278	2,96%	3,61%
2027	249.870.779,48	3,60%	4.081	3,68%	4,44%
2028	276.787.031,41	3,98%	4.381	3,96%	4,28%
2029	335.682.833,90	4,83%	5.130	4,63%	3,73%
2030	197.070.968,08	2,84%	2.881	2,60%	3,43%
2031	173.398.353,59	2,50%	2.355	2,13%	3,49%
2032	213.838.354,88	3,08%	2.900	2,62%	4,32%
2033	217.537.045,32	3,13%	2.922	2,64%	4,01%
2034	344.545.324,57	4,96%	4.713	4,25%	3,54%
2035	378.167.424,64	5,44%	4.960	4,48%	3,24%
2036	281.941.909,08	4,06%	3.625	3,27%	3,39%
2037	296.562.633,35	4,27%	3.822	3,45%	4,33%
2038	230.922.104,83	3,32%	2.807	2,53%	4,09%
2039	281.762.081,40	4,05%	3.623	3,27%	3,69%
2040	81.822.959,67	1,18%	979	0,88%	3,51%
2041	112.036.106,37	1,61%	1.275	1,15%	3,59%
2042	131.609.755,64	1,89%	1.545	1,39%	4,07%
2043	121.904.308,34	1,75%	1.432	1,29%	4,05%
2044	135.904.932,42	1,96%	1.507	1,36%	3,59%
2045	92.917.777,60	1,34%	1.035	0,93%	3,41%
2046	189.934.713,75	2,73%	2.147	1,94%	3,44%
2047	253.604.326,35	3,65%	2.800	2,53%	4,31%
2048	206.761.801,72	2,98%	2.296	2,07%	4,14%
2049	202.107.474,34	2,91%	2.489	2,25%	3,58%
2050	71.588.901,05	1,03%	788	0,71%	3,13%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>110.771</b>	<b>100,%</b>	<b>3,84%</b>

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	209.124.328,22	3,01%	2.826	2,55%	3,56%
1.0 - 1.5	787.067.722,22	11,33%	11.502	10,38%	3,65%
1.5 - 2.0	638.708.461,04	9,19%	9.503	8,58%	4,20%
2.0 - 2.5	658.834.280,59	9,48%	9.388	8,48%	4,38%
2.5 - 3.0	666.891.224,61	9,60%	9.899	8,94%	3,90%
3.0 - 4.0	1.527.045.031,44	21,98%	23.314	21,05%	4,42%
4.0 - 5.0	1.076.239.554,28	15,49%	17.370	15,68%	3,23%
5.0 - 6.0	750.490.612,82	10,80%	13.384	12,08%	3,31%
6.0 - 7.0	444.043.989,46	6,39%	9.278	8,38%	3,40%
7.0 - 8.0	174.359.870,46	2,51%	3.951	3,57%	3,42%
8.0 - 9.0	9.430.270,73	0,14%	167	0,15%	3,42%
9.0 - 10.0	4.464.905,69	0,06%	103	0,09%	3,73%
more - 10.0	1.901.176,35	0,03%	86	0,08%	3,99%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>110.771</b>	<b>100,%</b>	<b>3,84%</b>

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4.568.641.083,04	65,75%	69.834	63,04%	3,18%
01-02	1.152.204.016,57	16,58%	17.944	16,20%	4,75%
02-03	395.537.168,25	5,69%	7.259	6,55%	5,17%
03-04	356.812.179,09	5,14%	6.220	5,62%	5,44%
04-05	73.536.501,35	1,06%	1.262	1,14%	5,82%
05-06	16.578.872,15	0,24%	320	0,29%	5,10%
06-07	44.262.849,55	0,64%	1.173	1,06%	5,25%
07-08	31.489.983,93	0,45%	804	0,73%	5,40%
08-09	52.840.452,41	0,76%	1.085	0,98%	5,94%
09-10	9.276.316,71	0,13%	201	0,18%	5,49%
10-11	3.897.148,19	0,06%	92	0,08%	5,36%
11-12	30.437.588,84	0,44%	722	0,65%	5,42%
12-13	28.244.127,14	0,41%	583	0,53%	5,48%
13-14	36.809.192,64	0,53%	761	0,69%	5,97%
14-15	7.842.753,47	0,11%	183	0,17%	5,67%
15-16	3.629.257,74	0,05%	66	0,06%	5,48%
16-17	37.425.758,28	0,54%	682	0,62%	5,65%
17-18	31.531.802,20	0,45%	534	0,48%	5,66%
18-19	49.827.069,82	0,72%	795	0,72%	6,06%
19-20	9.631.800,91	0,14%	163	0,15%	5,91%
20-21	226.637,66	0,00%	4	0,00%	5,24%
21-22	308.519,69	0,00%	5	0,00%	4,71%
22-23	517.255,45	0,01%	8	0,01%	3,67%
23-24	245.532,90	0,00%	4	0,00%	3,87%
24-25	573.415,81	0,01%	7	0,01%	3,96%
25-26	594.709,52	0,01%	7	0,01%	4,11%
26-27	599.041,85	0,01%	10	0,01%	4,05%
27-28	122.061,86	0,00%	2	0,00%	3,12%
28-29	320.391,35	0,00%	4	0,00%	4,14%
29-30	39.323,30	0,00%	1	0,00%	3,72%
30 - more	4.554.350,82	0,07%	35	0,03%	4,08%
Matured	44.265,42	0,00%	1	0,00%	2,82%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>110.771</b>	<b>100,%</b>	<b>3,84%</b>



**7. Loan to Foreclosure Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 65,56 %</b>					
less - 40.00%	944.515.580,24	13,59%	21.203	24,20%	4,04%
40.01% - 50.00%	703.138.559,88	10,11%	10.599	12,10%	3,95%
50.01% - 60.00%	747.558.715,76	10,75%	9.881	11,28%	3,89%
60.01% - 70.00%	1.192.757.574,81	17,16%	13.679	15,61%	3,86%
70.01% - 80.00%	1.609.286.789,59	23,15%	17.362	19,81%	3,78%
80.01% - 85.00%	621.234.038,11	8,94%	5.520	6,30%	3,75%
85.01% - 90.00%	715.991.753,33	10,30%	5.968	6,81%	3,81%
90.01% - 95.00%	220.110.485,96	3,16%	1.797	2,05%	3,52%
95.01% - 100.00%	194.007.930,23	2,79%	1.616	1,84%	3,31%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>87.625</b>	<b>100,%</b>	<b>3,84%</b>

**8. Loan to Indexed Foreclosure Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,37 %</b>					
less - 40.00%	1.756.266.218,15	25,28%	37.145	42,39%	3,90%
40.01% - 50.00%	903.404.185,41	13,00%	11.274	12,87%	3,80%
50.01% - 60.00%	954.850.196,48	13,74%	10.491	11,97%	3,77%
60.01% - 70.00%	1.220.613.617,23	17,57%	12.114	13,83%	3,81%
70.01% - 80.00%	1.045.050.807,42	15,04%	8.876	10,13%	3,80%
80.01% - 85.00%	478.022.830,48	6,88%	3.630	4,14%	3,80%
85.01% - 90.00%	299.876.423,13	4,32%	2.143	2,45%	3,93%
90.01% - 95.00%	178.079.889,82	2,56%	1.244	1,42%	3,98%
95.01% - 100.00%	112.437.259,79	1,62%	708	0,81%	4,03%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>87.625</b>	<b>100,%</b>	<b>3,84%</b>

**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	204.256.376,92	2,93%	12.440	14,20%	4,26%
25.000,00 - 50.000,00	847.675.829,91	12,19%	22.534	25,72%	4,19%
50.000,00 - 75.000,00	1.044.401.960,91	15,03%	16.895	19,28%	4,04%
75.000,00 - 100.000,00	1.267.436.637,38	18,24%	14.417	16,45%	3,93%
100.000,00 - 125.000,00	789.759.988,10	11,36%	7.058	8,06%	3,76%
125.000,00 - 150.000,00	750.390.249,83	10,79%	5.466	6,24%	3,75%
150.000,00 - 175.000,00	435.135.615,20	6,26%	2.690	3,07%	3,63%
175.000,00 - 200.000,00	373.399.834,66	5,37%	1.993	2,27%	3,68%
200.000,00 - 225.000,00	228.806.852,24	3,29%	1.080	1,23%	3,59%
225.000,00 - 250.000,00	202.339.825,33	2,91%	855	0,98%	3,64%
250.000,00 - 275.000,00	124.984.992,31	1,79%	477	0,54%	3,44%
275.000,00 - 300.000,00	132.814.085,37	1,91%	463	0,53%	3,56%
300.000,00 - 325.000,00	77.214.021,92	1,11%	247	0,28%	3,42%
325.000,00 - 350.000,00	71.236.436,41	1,02%	212	0,24%	3,56%
350.000,00 - 375.000,00	49.080.438,18	0,70%	135	0,15%	3,37%
375.000,00 - 400.000,00	52.189.785,28	0,75%	135	0,15%	3,41%
400.000,00 - 425.000,00	35.944.590,85	0,51%	87	0,10%	3,35%
425.000,00 - 450.000,00	41.029.429,62	0,59%	94	0,11%	3,36%
450.000,00 - 475.000,00	23.183.943,08	0,33%	50	0,06%	3,33%
475.000,00 - 500.000,00	24.883.634,27	0,35%	51	0,06%	3,43%
500.000,00 - 600.000,00	60.680.526,48	0,87%	111	0,13%	3,32%
600.000,00 - 700.000,00	35.353.816,69	0,50%	55	0,06%	3,27%
700.000,00 - 800.000,00	18.674.253,05	0,26%	25	0,03%	3,12%
800.000,00 - 900.000,00	14.285.696,23	0,20%	17	0,02%	3,47%
900.000,00 - 1.000.000,00	16.969.213,88	0,24%	18	0,02%	3,15%
1.000.000,00 - 1.250.000,00	12.075.239,54	0,17%	11	0,01%	3,37%
1.250.000,00 - 1.500.000,00	5.645.139,58	0,08%	4	0,01%	2,74%
1.500.000,00 - more	8.753.014,69	0,12%	5	0,01%	3,05%
	<b>6.948.601.427,91</b>	<b>99,9%</b>	<b>87.625</b>	<b>100,0%</b>	<b>3,84%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
N/A					
Apartment/flat	532.025.017,76	7,65%	5.152	5,88%	3,73%
Building	18.291.480,40	0,26%	218	0,25%	4,20%
House incl. land plot	5.723.265.435,92	82,36%	75.344	85,99%	3,81%
N/A	328.856.443,12	4,73%	3.705	4,23%	4,30%
Other real estate	37.480.301,00	0,53%	473	0,54%	4,27%
Professional Use	308.682.749,71	4,44%	2.733	3,12%	3,96%
	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>87.625</b>	<b>100,0%</b>	<b>3,84%</b>

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	237.392.137,71	3,42%	3.266	3,73%	3,78%
AITOLOAKARNANIA	90.247.545,75	1,30%	1.435	1,64%	4,04%
ARGOLIDA	66.634.675,89	0,96%	876	1,00%	4,08%
ARKADIA	37.880.111,08	0,55%	513	0,59%	3,91%
ARTA	19.280.964,67	0,28%	323	0,37%	3,95%
ATTICA	3.386.294.297,73	48,73%	38.788	44,27%	3,78%
CHALKIDIKI	64.788.949,19	0,93%	975	1,11%	4,19%
CHANIA	102.759.757,09	1,48%	1.061	1,21%	3,60%
CHIOS	31.119.647,15	0,45%	390	0,45%	3,95%
CORFU	58.031.544,45	0,84%	717	0,82%	4,05%
DODEKANISA	195.627.287,06	2,82%	2.109	2,41%	3,94%
DRAMA	31.422.505,77	0,45%	491	0,56%	3,85%
EVOIA	85.126.482,19	1,23%	1.203	1,37%	4,21%
EVKITANIA	4.555.643,67	0,07%	73	0,08%	4,85%
EVROS	55.979.717,44	0,81%	914	1,04%	3,95%
FLORINA	14.815.948,52	0,21%	232	0,27%	4,05%
FOKIDA	11.436.024,64	0,17%	165	0,19%	4,02%
FTHIOTIDA	80.723.214,17	1,16%	1.254	1,43%	4,17%
GREVENA	19.063.433,62	0,27%	304	0,35%	4,10%
HERAKLION	120.869.571,57	1,74%	1.423	1,62%	3,83%
ILEIA	76.361.178,36	1,10%	1.207	1,38%	4,04%
IMATHIA	40.003.287,19	0,58%	623	0,71%	4,03%
IOANNINA	92.613.407,83	1,33%	1.271	1,45%	3,64%
KARDITSA	45.864.455,19	0,66%	853	0,97%	4,11%
KASTORIA	16.567.515,15	0,24%	287	0,33%	3,89%
KAVALA	60.628.896,01	0,87%	880	1,00%	3,98%
KEFALLONIA	40.188.653,60	0,58%	403	0,46%	4,03%
KILKIS	35.500.151,95	0,51%	603	0,69%	3,85%
KORINTHIA	113.094.771,21	1,63%	1.263	1,44%	3,69%
KOZANI	46.518.594,92	0,67%	784	0,90%	4,10%
KYKLADES	109.513.982,11	1,58%	985	1,12%	3,79%
LAKONIA	57.473.091,01	0,83%	766	0,87%	3,97%
LARISA	113.431.199,68	1,63%	1.707	1,95%	3,83%
LASITHI	49.084.406,81	0,71%	575	0,66%	3,62%
LEFKADA	16.775.018,19	0,24%	190	0,22%	4,05%
LESBOS	68.522.769,45	0,99%	942	1,08%	3,99%
MAGNESIA	95.720.778,02	1,38%	1.417	1,62%	4,01%
MESSINIA	53.301.225,62	0,77%	727	0,83%	4,19%
PELLA	53.008.575,76	0,76%	852	0,97%	3,81%
PIERIA	85.296.752,88	1,23%	1.221	1,39%	3,79%
PREVEZA	46.927.692,98	0,68%	669	0,76%	3,84%
RETHYMNO	84.713.056,11	1,22%	920	1,05%	3,60%
RODOPI	48.461.731,28	0,70%	782	0,89%	4,00%
SAMOS	31.172.169,89	0,45%	366	0,42%	4,07%
SERRES	27.732.211,37	0,40%	493	0,56%	4,11%
THESSPROTIA	28.369.058,32	0,41%	405	0,46%	3,86%
THESSALONIKI	533.963.549,40	7,68%	7.357	8,40%	3,78%
TRIKALA	37.378.086,07	0,54%	657	0,75%	4,00%
VOIOTIA	55.382.248,04	0,80%	909	1,04%	4,11%
XANTHI	40.272.787,83	0,58%	671	0,77%	4,01%
ZAKYNTHOS	30.710.666,32	0,44%	328	0,37%	3,75%
	<b>6.948.601.427,91</b>	<b>100, %</b>	<b>87.625</b>	<b>100, %</b>	<b>3,84%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6.948.601.427,91	100,00%	110.771	100,00%	3,84%
	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>110.771</b>	<b>100,0%</b>	<b>3,84%</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	1.906.249.279,84	27,43%	32.781	29,59%	2,73%
Euribor 1M Linked	379.405.067,86	5,46%	5.158	4,66%	2,36%
Euribor 3M Linked	1.661.601.597,16	23,91%	22.870	20,65%	3,35%
Fixed	3.000.207.675,88	43,18%	49.943	45,09%	4,99%
Hellenic Government Bond	5.520,73	0,00%	1	0,00%	5,97%
Originator Rate	1.132.286,44	0,02%	18	0,02%	5,27%
	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>110.771</b>	<b>100,0%</b>	<b>3,84%</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)	102.489	4.815.156,37	6.390.101.087,51	92,52%	91,96%
31-60 days past due	5.692	3.868.440,69	377.047.709,77	5,14%	5,42%
61-90 days past due	2.590	2.895.886,58	181.452.630,63	2,34%	2,61%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>110.771</b>	<b>11.579.483,64</b>	<b>6.948.601.427,91</b>	<b>100,0%</b>	<b>100,0%</b>

15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	1.384.148.701,25	19,91%	19.444	17,55%	3,73%
Completion/construction of primary residence	639.093.397,82	9,19%	8.925	8,06%	3,85%
Completion/construction of secondary	1.051.335.436,09	15,13%	11.948	10,79%	3,73%
Refinancing loans from other banks	711.746.898,67	10,24%	9.263	8,36%	3,54%
Buy Secondary	348.533.686,97	5,01%	4.283	3,87%	3,73%
Professional use	93.260.215,43	1,34%	940	0,85%	3,78%
land Purchase	56.204.725,50	0,80%	815	0,74%	4,01%
Renovating	2.664.278.366,18	38,34%	55.153	49,79%	4,02%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>110.771</b>	<b>100,%</b>	<b>3,84%</b>

**16. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3.301.750.810,80	47,51%	41.452	48,76%	3,87%
Retired	608.289.475,92	8,75%	10.575	12,44%	4,02%
Self Employed	2.378.951.619,83	34,23%	23.192	27,28%	3,77%
Unemployed	463.720.789,80	6,67%	6.580	7,74%	3,94%
N/A	195.888.731,56	2,81%	3.221	3,79%	3,34%
	<b>6.948.601.427,91</b>	<b>100,%</b>	<b>85.020</b>	<b>100,%</b>	<b>3,84%</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.