

Covered Bond Programme I



Monthly Investor Report

February 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	28-02-2011	28-11-2008
Portfolio Cut off Date	28-02-2011	31-10-2008
Original Principal Balance	7.829.575.973,00	6.487.231.236,00
Principal Balance	6.726.295.781,00	5.951.630.426,00
Number of Borrowers	83.453	70.301
Number of Loanparts	108.537	94.141
Number of Properties	85.950	72.324
Average Principal Balance (borrower)	80.599,81	82.291,22
Average Principal Balance (parts)	61.972,38	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	64,72	66,60
Weighted Average Loan to Indexed Foreclosure Value	55,97	58,38
Seasoning (years): Weighted Average	3,73	2,10
Original Maturity (years): Weighted Average	25,99	24,92
Remaining Tenor (years): Weighted Average	22,30	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	31.098.173,52
Current Outstanding Balance	6.726.295.781,11
Adjusted Nominal Value Assets *	6.649.850.737,63
Outstanding Accrued Interest on Assets	7.410.644,17
Nominal Value Test Current Value **	69,36 %
<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	473,853,760.55	7.05%	5,667	5.22%	3.10%
Standard Amortising	6,252,442,020.56	92.96%	102,870	94.78%	3.80%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

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%	1,104,759,510.21	16.42%	12,564	11.58%	2.21%
2.5% - 2.99%	933,091,976.99	13.87%	14,573	13.43%	2.72%
3% - 3.49%	1,224,571,642.30	18.21%	18,484	17.03%	3.17%
3.5% - 3.99%	702,113,437.12	10.44%	13,036	12.01%	3.74%
4% - 4.49%	380,304,948.49	5.65%	8,209	7.56%	4.17%
4.5% - 4.99%	1,341,273,164.37	19.94%	21,860	20.14%	4.71%
5% - 5.49%	548,569,096.46	8.16%	10,678	9.84%	5.29%
5.5% - 5.99%	333,550,693.49	4.96%	6,167	5.68%	5.71%
6% - 6.49%	46,039,227.39	0.68%	932	0.86%	6.28%
6.5% - 6.99%	111,982,930.13	1.66%	2,032	1.87%	6.62%
7% - 7.49%	39,154.16	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1996	10,013.99	0.00%	2	0.00%	3.22%
1997	41,945.39	0.00%	5	0.00%	3.04%
1998	62,806.59	0.00%	7	0.01%	4.40%
1999	359,697.27	0.01%	26	0.02%	3.99%
2000	1,495,551.41	0.02%	51	0.05%	4.01%
2001	4,440,139.99	0.07%	108	0.10%	3.82%
2002	9,621,664.76	0.14%	173	0.16%	3.38%
2003	208,532,236.25	3.10%	4,795	4.42%	3.36%
2004	446,340,447.24	6.64%	9,253	8.53%	3.37%
2005	878,988,941.92	13.07%	15,459	14.24%	3.23%
2006	1,015,721,356.33	15.10%	16,375	15.09%	3.23%
2007	1,446,300,146.41	21.50%	22,370	20.61%	4.22%
2008	1,238,758,370.26	18.42%	18,214	16.78%	4.18%
2009	1,432,276,978.94	21.29%	21,381	19.70%	3.77%
2010	43,345,484.36	0.64%	318	0.29%	3.56%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

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	1,338,100.59	0.02%	377	0.35%	3.99%
2012	5,374,748.94	0.08%	543	0.50%	4.20%
2013	15,602,442.82	0.23%	1,082	1.00%	4.33%
2014	25,917,326.77	0.39%	1,443	1.33%	3.96%
2015	35,150,444.64	0.52%	1,550	1.43%	3.71%
2016	41,520,163.21	0.62%	1,608	1.48%	4.00%
2017	87,749,306.98	1.30%	2,745	2.53%	4.43%
2018	127,597,790.30	1.90%	3,635	3.35%	4.06%
2019	166,316,860.73	2.47%	4,412	4.06%	3.85%
2020	137,000,097.29	2.04%	3,430	3.16%	3.56%
2021	134,646,325.59	2.00%	3,143	2.90%	3.63%
2022	167,418,010.12	2.49%	3,482	3.21%	4.36%
2023	188,636,794.24	2.80%	3,775	3.48%	4.03%
2024	270,772,805.92	4.03%	5,248	4.84%	3.78%
2025	189,663,173.20	2.82%	3,380	3.11%	3.39%
2026	179,141,462.87	2.66%	3,197	2.95%	3.47%
2027	239,769,209.85	3.56%	3,991	3.68%	4.30%
2028	262,281,591.10	3.90%	4,189	3.86%	4.21%
2029	322,780,068.04	4.80%	4,982	4.59%	3.71%
2030	190,590,399.27	2.83%	2,829	2.61%	3.35%
2031	168,104,342.23	2.50%	2,341	2.16%	3.32%
2032	203,891,151.60	3.03%	2,819	2.60%	4.16%
2033	207,444,814.69	3.08%	2,854	2.63%	3.93%
2034	334,062,194.44	4.97%	4,621	4.26%	3.53%
2035	364,718,188.23	5.42%	4,850	4.47%	3.20%
2036	276,668,863.23	4.11%	3,578	3.30%	3.24%
2037	285,168,857.47	4.24%	3,697	3.41%	4.16%
2038	221,204,600.67	3.29%	2,729	2.51%	4.04%
2039	272,641,652.12	4.05%	3,526	3.25%	3.70%
2040	83,410,843.51	1.24%	1,000	0.92%	3.44%
2041	110,171,093.55	1.64%	1,279	1.18%	3.43%
2042	130,269,114.90	1.94%	1,537	1.42%	3.92%
2043	119,893,995.22	1.78%	1,412	1.30%	3.94%
2044	136,083,959.82	2.02%	1,533	1.41%	3.56%
2045	95,782,107.11	1.42%	1,081	1.00%	3.35%
2046	190,481,296.01	2.83%	2,168	2.00%	3.22%
2047	246,356,458.54	3.66%	2,750	2.53%	4.11%
2048	200,856,611.25	2.99%	2,222	2.05%	4.05%
2049	199,505,732.81	2.97%	2,454	2.26%	3.60%
2050	78,065,939.89	1.16%	865	0.80%	3.18%
2051	12,246,841.35	0.18%	180	0.17%	3.24%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

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	34,020,016.80	0.51%	253	0.23%	3.59%
1.0 - 1.5	540,282,014.36	8.03%	8,181	7.54%	3.65%
1.5 - 2.0	754,490,273.52	11.22%	10,952	10.09%	3.73%
2.0 - 2.5	601,256,897.17	8.94%	8,982	8.28%	4.64%
2.5 - 3.0	620,381,591.84	9.22%	8,971	8.27%	3.96%
3.0 - 4.0	1,447,102,549.31	21.51%	22,321	20.57%	4.26%
4.0 - 5.0	1,046,394,882.82	15.56%	16,828	15.50%	3.24%
5.0 - 6.0	940,911,634.56	13.99%	16,264	14.98%	3.20%
6.0 - 7.0	466,405,962.31	6.93%	9,467	8.72%	3.36%
7.0 - 8.0	242,304,186.05	3.60%	5,568	5.13%	3.37%
8.0 - 9.0	25,483,249.07	0.38%	530	0.49%	3.46%
9.0 - 10.0	4,862,405.74	0.07%	116	0.11%	3.81%
more - 10.0	2,400,117.56	0.04%	104	0.10%	3.95%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	4,883,137,786.24	72.60%	75,164	69.25%	3.20%
01-02	737,098,309.06	10.96%	12,380	11.41%	4.87%
02-03	424,423,175.26	6.31%	7,684	7.08%	5.16%
03-04	248,371,008.06	3.69%	4,436	4.09%	5.60%
04-05	52,546,456.53	0.78%	913	0.84%	5.86%
05-06	23,192,140.83	0.34%	567	0.52%	5.16%
06-07	35,639,084.23	0.53%	964	0.89%	5.24%
07-08	37,984,179.03	0.56%	927	0.85%	5.50%
08-09	41,469,218.87	0.62%	862	0.79%	5.98%
09-10	5,160,123.60	0.08%	116	0.11%	5.44%
10-11	13,023,558.07	0.19%	323	0.30%	5.41%
11-12	24,727,057.90	0.37%	581	0.54%	5.42%
12-13	33,299,334.24	0.50%	674	0.62%	5.54%
13-14	28,288,253.99	0.42%	612	0.56%	6.03%
14-15	4,201,019.15	0.06%	96	0.09%	5.64%
15-16	13,668,151.30	0.20%	262	0.24%	5.60%
16-17	31,150,485.22	0.46%	550	0.51%	5.65%
17-18	39,232,702.45	0.58%	643	0.59%	5.72%
18-19	36,045,163.98	0.54%	603	0.56%	6.16%
19-20	4,905,540.13	0.07%	79	0.07%	5.88%
20-21	166,639.68	0.00%	4	0.00%	5.45%
21-22	974,581.10	0.01%	10	0.01%	4.65%
22-23	457,485.95	0.01%	7	0.01%	3.52%
23-24	371,529.57	0.01%	4	0.00%	4.17%
24-25	466,298.34	0.01%	8	0.01%	3.64%
25-26	606,803.33	0.01%	8	0.01%	4.33%
26-27	1,679,461.29	0.02%	16	0.01%	4.53%
27-28	271,440.41	0.00%	4	0.00%	3.12%
28-29	74,660.44	0.00%	1	0.00%	3.12%
29-30					
30 - more	3,620,819.80	0.05%	38	0.04%	4.24%
Matured	43,313.06	0.00%	1	0.00%	2.82%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

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 %					
Unknown	173,210.71	0.00%	5	0.01%	5.61%
less - 40.00%	967,945,957.22	14.39%	21,640	25.18%	3.98%
40.01% - 50.00%	719,338,090.42	10.69%	10,780	12.54%	3.86%
50.01% - 60.00%	750,094,089.03	11.15%	9,867	11.48%	3.81%
60.01% - 70.00%	1,162,872,432.97	17.28%	13,352	15.54%	3.79%
70.01% - 80.00%	1,521,544,047.99	22.62%	16,608	19.32%	3.69%
80.01% - 85.00%	582,813,910.90	8.66%	5,173	6.02%	3.66%
85.01% - 90.00%	664,878,835.20	9.88%	5,572	6.48%	3.64%
90.01% - 95.00%	187,850,831.53	2.79%	1,543	1.80%	3.29%
95.01% - 100.00%	167,095,995.71	2.48%	1,396	1.62%	3.18%
100.01% - 105.00%	600,532.35	0.00%	6	0.01%	2.95%
105.01% - 110.00%	383,537.74	0.00%	4	0.01%	3.83%
110.01% - 115.00%	42,090.28	0.00%	1	0.00%	2.62%
115.01% - 120.00%	788,792.84	0.01%	3	0.00%	3.60%
120.01% - 125.00%	57,551.69	0.00%	1	0.00%	3.06%
128.01% - more	354,563.90	0.00%	2	0.00%	3.34%
	6,726,834,470.48	100.0%	85,953	100.0%	3.75%

8 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 55,97 %					
less - 40.00%	1,734,742,832.48	25.79%	37,096	43.16%	3.83%
40.01% - 50.00%	883,713,283.26	13.14%	11,099	12.91%	3.73%
50.01% - 60.00%	929,267,578.76	13.82%	10,303	11.99%	3.70%
60.01% - 70.00%	1,178,117,448.40	17.52%	11,709	13.62%	3.74%
70.01% - 80.00%	1,003,225,521.19	14.92%	8,558	9.96%	3.68%
80.01% - 85.00%	448,095,476.40	6.66%	3,364	3.91%	3.70%
85.01% - 90.00%	280,110,418.91	4.16%	2,009	2.34%	3.77%
90.01% - 95.00%	168,185,770.47	2.50%	1,172	1.36%	3.79%
95.01% - 100.00%	101,376,140.61	1.51%	642	0.75%	3.85%
	6,726,834,470.48	100.0%	85,952	100.0%	3.75%

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	206,196,951.38	3.06%	12,675	14.75%	4.22%
25.000,00 - 50.000,00	831,961,976.27	12.36%	22,187	25.81%	4.13%
50.000,00 - 75.000,00	1,021,337,042.15	15.18%	16,536	19.24%	3.96%
75.000,00 - 100.000,00	1,218,592,916.61	18.11%	13,885	16.16%	3.84%
100.000,00 - 125.000,00	773,966,588.04	11.50%	6,922	8.05%	3.65%
125.000,00 - 150.000,00	725,825,312.39	10.79%	5,293	6.16%	3.66%
150.000,00 - 175.000,00	425,564,305.74	6.32%	2,632	3.06%	3.53%
175.000,00 - 200.000,00	354,070,543.44	5.26%	1,891	2.20%	3.57%
200.000,00 - 225.000,00	223,244,836.98	3.31%	1,054	1.23%	3.46%
225.000,00 - 250.000,00	191,627,674.39	2.84%	809	0.94%	3.52%
250.000,00 - 275.000,00	121,144,975.45	1.80%	462	0.54%	3.35%
275.000,00 - 300.000,00	120,368,706.51	1.78%	420	0.49%	3.49%
300.000,00 - 325.000,00	75,875,524.76	1.12%	243	0.28%	3.30%
325.000,00 - 350.000,00	64,917,226.66	0.96%	193	0.23%	3.42%
350.000,00 - 375.000,00	48,702,058.72	0.72%	134	0.16%	3.28%
375.000,00 - 400.000,00	48,332,350.45	0.71%	125	0.15%	3.31%
400.000,00 - 425.000,00	34,276,660.12	0.50%	83	0.10%	3.17%
425.000,00 - 450.000,00	33,959,554.70	0.50%	78	0.09%	3.24%
450.000,00 - 475.000,00	24,514,908.95	0.36%	53	0.06%	3.21%
475.000,00 - 500.000,00	23,396,645.27	0.34%	48	0.06%	3.48%
500.000,00 - 600.000,00	59,094,087.56	0.87%	108	0.13%	3.25%
600.000,00 - 700.000,00	28,755,785.88	0.42%	45	0.05%	3.02%
700.000,00 - 800.000,00	17,891,239.31	0.26%	24	0.03%	3.16%
800.000,00 - 900.000,00	10,854,910.51	0.16%	13	0.02%	3.32%
900.000,00 - 1.000.000,00	17,893,345.47	0.26%	19	0.02%	3.25%
1.000.000,00 - 1.250.000,00	11,013,766.47	0.16%	10	0.01%	3.17%
1.250.000,00 - 1.500.000,00	5,715,718.23	0.08%	4	0.01%	2.14%
1.500.000,00 - more	7,200,168.70	0.10%	4	0.01%	2.95%
	6,726,295,781.11	99.8%	85,950	100.0%	3.75%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	521,947,187.79	7.75%	5,151	5.99%	3.72%
Building	17,985,266.60	0.26%	208	0.24%	4.11%
House incl. land plot	5,542,700,588.57	82.40%	73,877	85.95%	3.71%
N/A	310,100,063.14	4.61%	3,572	4.16%	4.22%
Other real estate	37,420,812.83	0.55%	469	0.55%	4.17%
Professional Use	296,141,862.18	4.40%	2,673	3.11%	3.92%
	6,726,295,781.11	100.0%	85,950	100.0%	3.75%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	230,654,983.55	3.43%	3,200	3.72%	3.71%
AITOLOAKARNANIA	87,289,183.77	1.30%	1,406	1.64%	4.00%
ARGOLIDA	65,227,816.85	0.97%	856	1.00%	3.94%
ARKADIA	38,027,121.76	0.57%	515	0.60%	3.84%
ARTA	18,913,366.27	0.28%	317	0.37%	3.90%
ATTICA	3,289,410,807.44	48.90%	38,156	44.39%	3.68%
CHALKIDIKI	62,461,594.07	0.93%	946	1.10%	4.12%
CHANIA	99,565,045.79	1.48%	1,042	1.21%	3.52%
CHIOS	31,061,153.72	0.46%	387	0.45%	3.90%
CORFU	55,353,081.90	0.82%	706	0.82%	4.01%
DODEKANISA	189,294,866.15	2.81%	2,062	2.40%	3.85%
DRAMA	30,308,104.17	0.45%	477	0.56%	3.76%
EVOIA	82,480,596.16	1.23%	1,176	1.37%	4.17%
EVKITANIA	4,541,026.49	0.07%	74	0.09%	4.84%
EVROS	54,834,333.42	0.82%	904	1.05%	3.91%
FLORINA	13,820,665.63	0.21%	225	0.26%	3.96%
FOKIDA	11,214,127.47	0.17%	164	0.19%	3.98%
FTHIOTIDA	77,209,559.52	1.15%	1,220	1.42%	4.11%
GREVENA	17,433,371.30	0.26%	289	0.34%	3.98%
HERAKLION	115,544,077.85	1.72%	1,387	1.61%	3.74%
ILEIA	73,607,906.52	1.09%	1,175	1.37%	3.96%
IMATHIA	37,889,297.47	0.56%	607	0.71%	3.94%
IOANNINA	91,141,531.84	1.36%	1,263	1.47%	3.55%
KARDITSA	45,030,160.32	0.67%	850	0.99%	4.03%
KASTORIA	16,314,118.68	0.24%	280	0.33%	3.85%
KAVALA	57,782,113.03	0.86%	848	0.99%	3.86%
KEFALLONIA	37,878,083.98	0.56%	396	0.46%	3.91%
KILKIS	33,413,336.86	0.50%	577	0.67%	3.73%
KORINTHIA	105,972,040.33	1.58%	1,227	1.43%	3.62%
KOZANI	46,031,534.14	0.68%	779	0.91%	4.03%
KYKLADES	105,401,132.75	1.57%	955	1.11%	3.71%
LAKONIA	55,000,891.49	0.82%	744	0.87%	3.87%
LARISA	110,137,122.65	1.64%	1,686	1.96%	3.74%
LASITHI	46,418,002.99	0.69%	560	0.65%	3.50%
LEFKADA	15,513,014.88	0.23%	182	0.21%	4.03%
LESBOS	66,077,251.11	0.98%	931	1.08%	3.89%
MAGNESIA	92,590,169.72	1.38%	1,390	1.62%	3.95%
MESSINIA	51,562,361.62	0.77%	710	0.83%	4.10%
PELLA	50,499,226.47	0.75%	829	0.97%	3.74%
PIERIA	81,223,395.19	1.21%	1,171	1.36%	3.69%
PREVEZA	44,316,243.26	0.66%	649	0.76%	3.78%
RETHYMNO	80,819,815.61	1.20%	906	1.05%	3.51%
RODOPI	47,532,309.40	0.71%	776	0.90%	3.84%
SAMOS	28,712,737.26	0.43%	345	0.40%	4.02%
SERRES	27,417,064.04	0.41%	493	0.57%	4.02%
THESSPROTIA	27,509,181.89	0.41%	403	0.47%	3.87%
THESSALONIKI	515,921,256.21	7.67%	7,192	8.37%	3.68%
TRIKALA	36,185,360.35	0.54%	644	0.75%	3.90%
VOIOTIA	54,634,988.07	0.81%	894	1.04%	4.04%
XANTHI	39,533,350.91	0.59%	660	0.77%	3.91%
ZAKYNTHOS	29,585,898.79	0.44%	319	0.37%	3.68%
	6,726,295,781.11	100.0%	85,950	100.0%	3.75%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	6,726,295,781.11	100.00%	108,537	100.00%	3.75%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

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	2,032,540,898.65	30.22%	34,965	32.21%	2.70%
Euribor 1M Linked	395,283,678.26	5.88%	5,494	5.06%	2.36%
Euribor 3M Linked	1,689,432,789.45	25.12%	23,536	21.68%	3.38%
Fixed	2,607,917,036.92	38.77%	44,523	41.02%	5.02%
Hellenic Government Bond	5,132.94	0.00%	1	0.00%	5.97%
Originator Rate	1,116,244.89	0.02%	18	0.02%	5.27%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

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)	100,210	5,757,741.43	6,161,643,253.91	92.33%	91.60%
31-60 days past due	5,730	3,756,675.85	375,743,536.23	5.28%	5.58%
61-90 days past due	2,597	2,828,186.52	188,908,990.97	2.39%	2.80%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	108,537	12,342,603.80	6,726,295,781.11	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	1,336,242,388.65	19.86%	18,949	17.46%	3.67%
Completion/construction of primary residence	613,601,645.48	9.12%	8,679	8.00%	3.77%
Completion/construction of secondary	1,000,230,834.12	14.87%	11,583	10.67%	3.64%
Refinancing loans from other banks	763,269,762.05	11.34%	10,158	9.36%	3.43%
Buy Secondary	335,590,764.79	4.98%	4,192	3.86%	3.67%
Professional use	89,640,571.83	1.33%	922	0.85%	3.75%
land Purchase for Residence Construction	53,618,411.45	0.79%	782	0.72%	3.97%
Renovating	2,534,101,402.74	37.67%	53,272	49.08%	3.94%
	6,726,295,781.11	100.0%	108,537	100.0%	3.75%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	3,171,737,557.13	47.15%	40,273	48.26%	3.78%
Retired	613,913,426.49	9.12%	10,794	12.93%	3.93%
Self Employed	2,288,206,393.03	34.01%	22,649	27.14%	3.68%
Unemployed	470,421,482.47	6.99%	6,744	8.08%	3.85%
N/A	182,016,921.99	2.70%	2,993	3.59%	3.31%
	6,726,295,781.11	100.0%	83,453	100.0%	3.75%

* 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.