

# Covered Bond Programme I



## Monthly Investor Report

April 2011

## Table of Contents

Bonds	3
Summary	3
Nominal Value Test	4
1. Product Type	5
2. Loan Coupon	5
3. Origination year	6
4. Legal Maturity Year	7
5. Seasoning	8
6. Remaining Tenor	9
7. Loan to Foreclosure Value	10
8. Loan to Indexed Foreclosure Value	10
9. Outstanding Motional Amount	11
10. Property Description	11
11. Geography	12
12. Mortgage Payment Frequency	14
13. Interest Payment Type	14
14. Delinquencies	14
15. Loan Purpose	15
16. Employment	16

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 01	XS0398841782	BBB+	Baa3	EUR	350.000.000 *	ECB + 65bp	20-12-2013
Series 02	XS0402183940	BBB+	Baa3	EUR	200.000.000 *	ECB + 70bp	20-12-2014
Series 03	XS0438753294	BBB+	Baa3	EUR	1.500.000.000 *	3.875%	07-10-2016
Series 05	XS0508952891	BBB+	Baa3	EUR	650.000.000 *	ECB + 250bp	11-05-2020

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2011	28-11-2008
Portfolio Cut off Date	30-04-2011	31-10-2008
Original Principal Balance	5.264.201.536,00	6.487.231.236,00
Principal Balance	4.321.948.871,00	5.951.630.426,00
Number of Borrowers	58.669	70.301
Number of Loanparts	76.652	94.141
Number of Properties	60.097	72.324
Average Principal Balance (borrower)	73.666,65	82.291,22
Average Principal Balance (parts)	56.384,03	63.220,39
Coupon: Weighted Average	3,7	4,8
Minimum	1,6	3,1
Maximum	7,3	8,1
Weighted Average Loan to Foreclosure Value	65,78	66,60
Weighted Average Loan to Indexed Foreclosure Value	56,49	58,38
Seasoning (years): Weighted Average	4,63	2,10
Original Maturity (years): Weighted Average	25,59	24,92
Remaining Tenor (years): Weighted Average	20,99	22,85

\* Outstanding Bonds balances are as of 6th May 2011

## Nominal Value Test

All amounts in EURO

Outstanding Bonds ***	2.700.000.000,00
Negative Carry	76.000.000,00
Outstanding Accrued Interest on Bonds	44.326.103,50
Current Outstanding Balance	4.321.948.871,00
Adjusted Nominal Value Assets *	4.263.280.389,84
Outstanding Accrued Interest on Assets	5.537.151,40
Cash Collateral	170.000.000,00
Nominal Value Test Current Value **	62,90 %
<i>Nominal Value Test Maximum Value</i>	63,00 %

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.

\*\*\* The Outstanding Bonds balances are as of 6th May 2011

## 1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	276,563,402.32	6.40%	4,048	5.28%	3.36%
Standard Amortising	4,045,385,468.68	93.60%	72,604	94.72%	3.77%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</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%	684,252,335.08	15.83%	7,798	10.17%	2.35%
2.5% - 2.99%	897,211,202.22	20.76%	14,892	19.43%	2.76%
3% - 3.49%	720,844,890.85	16.68%	12,406	16.18%	3.27%
3.5% - 3.99%	155,322,406.55	3.59%	4,165	5.43%	3.78%
4% - 4.49%	255,223,746.01	5.91%	7,155	9.33%	4.28%
4.5% - 4.99%	972,111,101.23	22.49%	17,262	22.52%	4.73%
5% - 5.49%	442,495,217.55	10.24%	9,137	11.92%	5.31%
5.5% - 5.99%	187,593,020.04	4.34%	3,689	4.81%	5.69%
6% - 6.49%	5,570,332.59	0.13%	122	0.16%	6.17%
6.5% - 6.99%	1,285,774.24	0.03%	24	0.03%	6.73%
7% - 7.49%	38,844.64	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</b>

**3. Origination Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	188,732,186.56	4.37%	4,465	5.83%	3.56%
2004	402,917,865.18	9.32%	8,765	11.43%	3.58%
2005	777,027,933.55	17.98%	14,451	18.85%	3.45%
2006	890,079,170.43	20.59%	15,317	19.98%	3.44%
2007	1,292,365,786.45	29.90%	21,113	27.54%	4.08%
2008	769,116,872.90	17.80%	12,523	16.34%	3.95%
2009	1,319,902.74	0.03%	13	0.02%	4.60%
2010	389,153.19	0.01%	5	0.01%	3.72%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</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	903,813.52	0.02%	327	0.43%	4.14%
2012	4,268,720.79	0.10%	499	0.65%	4.31%
2013	12,741,262.01	0.29%	942	1.23%	4.36%
2014	18,202,673.37	0.42%	1,154	1.51%	4.02%
2015	29,285,500.34	0.68%	1,374	1.79%	3.85%
2016	34,161,067.21	0.79%	1,382	1.80%	4.10%
2017	75,737,366.75	1.75%	2,497	3.26%	4.37%
2018	102,396,330.97	2.37%	3,122	4.07%	4.01%
2019	90,412,563.23	2.09%	2,662	3.47%	3.85%
2020	120,326,544.06	2.78%	3,168	4.13%	3.71%
2021	111,638,029.92	2.58%	2,740	3.57%	3.77%
2022	147,300,624.89	3.41%	3,174	4.14%	4.22%
2023	140,696,845.33	3.26%	2,928	3.82%	3.92%
2024	107,555,991.12	2.49%	2,137	2.79%	3.67%
2025	164,802,089.14	3.81%	3,048	3.98%	3.55%
2026	151,711,484.45	3.51%	2,858	3.73%	3.63%
2027	200,310,787.47	4.63%	3,529	4.60%	4.21%
2028	175,400,314.67	4.06%	2,995	3.91%	3.99%
2029	88,597,099.66	2.05%	1,408	1.84%	3.48%
2030	152,521,970.41	3.53%	2,400	3.13%	3.46%
2031	139,348,938.19	3.22%	2,040	2.66%	3.44%
2032	165,051,046.58	3.82%	2,385	3.11%	4.04%
2033	136,238,324.79	3.15%	2,008	2.62%	3.75%
2034	144,411,752.73	3.34%	2,102	2.74%	3.48%
2035	299,546,104.90	6.93%	4,248	5.54%	3.37%
2036	222,181,712.00	5.14%	3,079	4.02%	3.38%
2037	234,987,846.45	5.44%	3,197	4.17%	4.03%
2038	129,195,412.26	2.99%	1,743	2.27%	3.80%
2039	24,238,984.29	0.56%	293	0.38%	3.62%
2040	49,704,382.06	1.15%	663	0.86%	3.53%
2041	79,549,361.87	1.84%	1,031	1.35%	3.44%
2042	92,275,310.32	2.14%	1,183	1.54%	3.90%
2043	68,004,659.33	1.57%	857	1.12%	3.72%
2044	36,802,760.40	0.85%	438	0.57%	3.44%
2045	61,084,535.85	1.41%	755	0.98%	3.44%
2046	139,887,600.78	3.24%	1,768	2.31%	3.33%
2047	194,991,628.66	4.51%	2,294	2.99%	3.97%
2048	111,655,967.36	2.58%	1,350	1.76%	3.82%
2049	5,570,614.00	0.13%	74	0.10%	3.32%
2050	39,260,834.02	0.91%	508	0.66%	3.32%
2051	18,990,014.85	0.44%	292	0.38%	3.48%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</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	290,234.93	0.01%	3	0.00%	3.89%
1.0 - 1.5	169,214.02	0.00%	3	0.00%	3.26%
1.5 - 2.0	1,184,435.83	0.03%	10	0.01%	4.71%
2.0 - 2.5	9,400,345.16	0.22%	143	0.19%	4.82%
2.5 - 3.0	437,607,978.10	10.13%	7,093	9.25%	4.21%
3.0 - 4.0	1,216,830,786.91	28.15%	19,827	25.87%	4.19%
4.0 - 5.0	1,074,199,187.15	24.85%	18,107	23.62%	3.42%
5.0 - 6.0	834,724,674.01	19.31%	15,150	19.76%	3.40%
6.0 - 7.0	455,254,806.20	10.53%	9,409	12.27%	3.56%
7.0 - 8.0	259,180,088.64	6.00%	6,149	8.02%	3.58%
8.0 - 9.0	33,107,120.05	0.77%	758	0.99%	3.60%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</b>

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	3,276,426,068.84	75.81%	55,684	72.65%	3.29%
01-02	363,322,190.05	8.41%	7,333	9.57%	4.99%
02-03	342,821,438.22	7.93%	6,445	8.41%	5.00%
03-04	85,777,692.04	1.98%	1,505	1.96%	5.43%
04-05	3,900,718.43	0.09%	54	0.07%	5.23%
05-06	23,603,152.17	0.55%	674	0.88%	5.23%
06-07	30,104,392.36	0.70%	830	1.08%	5.26%
07-08	35,175,065.06	0.81%	893	1.17%	5.56%
08-09	820,266.74	0.02%	19	0.02%	5.21%
09-10	723,688.30	0.02%	19	0.02%	4.96%
10-11	18,060,913.49	0.42%	443	0.58%	5.43%
11-12	21,633,616.88	0.50%	513	0.67%	5.42%
12-13	30,337,405.61	0.70%	642	0.84%	5.60%
13-14	939,520.98	0.02%	20	0.03%	5.10%
14-15	712,310.34	0.02%	14	0.02%	4.98%
15-16	18,386,998.20	0.43%	352	0.46%	5.65%
16-17	28,227,751.80	0.65%	524	0.68%	5.64%
17-18	34,677,154.32	0.80%	590	0.77%	5.75%
18-19	532,582.75	0.01%	10	0.01%	6.03%
19-20	31,324.27	0.00%	1	0.00%	6.32%
20-21	423,029.56	0.01%	8	0.01%	4.93%
21-22	472,326.20	0.01%	8	0.01%	4.60%
22-23	396,267.86	0.01%	7	0.01%	4.15%
23-24	244,274.74	0.01%	3	0.00%	4.86%
24-25					
25-26	564,100.84	0.01%	10	0.01%	4.59%
26-27	1,005,584.64	0.02%	17	0.02%	4.62%
27-28	23,786.52	0.00%	1	0.00%	4.07%
28-29					
29-30	94,722.08	0.00%	1	0.00%	4.62%
30 - more	2,467,853.28	0.06%	31	0.04%	4.59%
Matured	42,674.43	0.00%	1	0.00%	2.82%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</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: 65,78 %</b>					
less - 40.00%	625,709,064.31	14.47%	16,102	26.79%	3.98%
40.01% - 50.00%	447,314,398.98	10.34%	7,640	12.71%	3.86%
50.01% - 60.00%	453,497,551.45	10.49%	6,713	11.17%	3.78%
60.01% - 70.00%	560,203,002.45	12.96%	7,192	11.97%	3.74%
70.01% - 80.00%	1,034,287,969.28	23.93%	11,998	19.96%	3.72%
80.01% - 85.00%	336,083,555.85	7.77%	3,139	5.22%	3.69%
85.01% - 90.00%	568,192,495.79	13.14%	4,805	8.00%	3.64%
90.01% - 95.00%	157,497,194.67	3.64%	1,299	2.16%	3.40%
95.01% - 100.00%	137,719,979.84	3.18%	1,196	1.99%	3.33%
100.01% - 105.00%	505,750.84	0.01%	5	0.01%	3.17%
105.01% - 110.00%	160,571.15	0.00%	2	0.00%	3.29%
110.01% - 115.00%	218,227.12	0.00%	1	0.00%	3.39%
115.01% - 120.00%	95,836.46	0.00%	1	0.00%	2.37%
128.01% - more	463,272.81	0.01%	4	0.01%	3.78%
	<b>4,321,948,871.00</b>	<b>99.9%</b>	<b>60,097</b>	<b>100.0%</b>	<b>3.74%</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: 56,49 %</b>					
less - 40.00%	1,122,240,221.22	25.97%	26,811	44.61%	3.85%
40.01% - 50.00%	553,270,957.78	12.80%	7,814	13.00%	3.75%
50.01% - 60.00%	587,990,472.86	13.61%	7,045	11.72%	3.68%
60.01% - 70.00%	649,449,202.31	15.03%	6,792	11.30%	3.71%
70.01% - 80.00%	680,418,922.26	15.74%	6,155	10.24%	3.66%
80.01% - 85.00%	292,367,224.29	6.77%	2,337	3.89%	3.69%
85.01% - 90.00%	227,241,004.98	5.26%	1,665	2.77%	3.72%
90.01% - 95.00%	129,784,013.00	3.00%	957	1.59%	3.75%
95.01% - 100.00%	78,880,322.38	1.83%	519	0.86%	3.77%
105.01% - 110.00%	218,227.12	0.01%	1	0.00%	3.39%
120.01% - 125.00%	88,302.80	0.00%	1	0.00%	3.31%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>60,097</b>	<b>100.0%</b>	<b>3.74%</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	166,479,421.37	3.85%	10,426	17.35%	4.26%
25.000,00 - 50.000,00	599,740,298.83	13.87%	16,135	26.85%	4.13%
50.000,00 - 75.000,00	728,830,382.13	16.86%	11,810	19.65%	3.93%
75.000,00 - 100.000,00	811,682,996.51	18.78%	9,314	15.50%	3.78%
100.000,00 - 125.000,00	489,885,387.56	11.33%	4,380	7.29%	3.62%
125.000,00 - 150.000,00	418,313,128.20	9.67%	3,063	5.10%	3.59%
150.000,00 - 175.000,00	274,001,856.45	6.33%	1,694	2.82%	3.52%
175.000,00 - 200.000,00	202,611,044.84	4.68%	1,086	1.81%	3.49%
200.000,00 - 225.000,00	137,475,757.07	3.18%	648	1.08%	3.45%
225.000,00 - 250.000,00	111,188,028.30	2.57%	470	0.78%	3.45%
250.000,00 - 275.000,00	74,123,392.55	1.71%	283	0.47%	3.37%
275.000,00 - 300.000,00	61,823,155.69	1.43%	216	0.36%	3.39%
300.000,00 - 325.000,00	40,032,134.86	0.92%	128	0.21%	3.26%
325.000,00 - 350.000,00	33,627,752.23	0.77%	100	0.17%	3.42%
350.000,00 - 375.000,00	23,623,958.54	0.54%	65	0.11%	3.17%
375.000,00 - 400.000,00	21,198,110.00	0.49%	55	0.09%	3.30%
400.000,00 - 425.000,00	17,687,388.96	0.40%	43	0.07%	3.29%
425.000,00 - 450.000,00	15,293,166.17	0.35%	35	0.06%	2.91%
450.000,00 - 475.000,00	8,742,754.52	0.20%	19	0.03%	3.27%
475.000,00 - 500.000,00	9,226,958.24	0.21%	19	0.03%	3.31%
500.000,00 - 600.000,00	28,542,311.57	0.66%	52	0.09%	3.30%
600.000,00 - 700.000,00	9,464,681.47	0.21%	15	0.03%	2.76%
700.000,00 - 800.000,00	11,825,710.49	0.27%	16	0.03%	3.28%
800.000,00 - 900.000,00	6,756,474.00	0.15%	8	0.01%	2.86%
900.000,00 - 1.000.000,00	9,399,018.13	0.21%	10	0.02%	3.01%
1.000.000,00 - 1.250.000,00	2,117,625.38	0.04%	2	0.00%	3.65%
1.250.000,00 - 1.500.000,00	2,856,039.15	0.06%	2	0.00%	2.37%
1.500.000,00 - more	5,399,937.79	0.12%	3	0.01%	3.07%
	<b>4,321,948,871.00</b>	<b>99.9%</b>	<b>60,097</b>	<b>100.0%</b>	<b>3.74%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	142,345,707.37	3.29%	1,557	2.59%	3.71%
Building	5,711,805.21	0.13%	73	0.12%	3.92%
House incl. land plot	3,745,503,530.28	86.66%	53,481	88.99%	3.71%
N/A	270,957,089.84	6.26%	3,254	5.42%	4.05%
Other real estate	29,140,032.31	0.67%	407	0.68%	4.11%
Professional Use	128,290,705.99	2.96%	1,325	2.21%	3.88%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>60,097</b>	<b>100.0%</b>	<b>3.74%</b>

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	149,254,409.18	3.45%	2,320	3.86%	3.77%
AITOLOAKARNANIA	55,907,774.10	1.29%	995	1.66%	3.99%
ARGOLIDA	44,290,440.32	1.03%	626	1.04%	3.88%
ARKADIA	23,943,817.82	0.55%	355	0.59%	3.93%
ARTA	12,702,816.39	0.29%	227	0.38%	3.76%
ATTICA	2,114,423,480.99	48.92%	26,416	43.96%	3.68%
CHALKIDIKI	43,381,019.02	1.00%	708	1.18%	4.13%
CHANIA	58,769,568.29	1.36%	683	1.14%	3.50%
CHIOS	20,342,974.57	0.47%	278	0.46%	3.76%
CORFU	33,160,264.51	0.77%	463	0.77%	3.98%
DODEKANISA	120,371,736.02	2.79%	1,379	2.30%	3.76%
DRAMA	20,832,755.61	0.48%	348	0.58%	3.78%
EVOIA	49,692,494.36	1.15%	793	1.32%	4.13%
EVKITANIA	3,237,715.92	0.08%	58	0.10%	4.88%
EVROS	39,941,142.75	0.92%	708	1.18%	3.93%
FLORINA	8,697,519.72	0.20%	169	0.28%	4.02%
FOKIDA	6,666,173.14	0.15%	111	0.19%	3.95%
FTHIOTIDA	51,427,365.70	1.19%	896	1.49%	4.07%
GREVENA	12,054,633.83	0.28%	213	0.35%	4.09%
HERAKLION	69,593,004.73	1.61%	919	1.53%	3.76%
ILEIA	48,930,427.23	1.13%	854	1.42%	3.96%
IMATHIA	24,852,925.70	0.58%	449	0.75%	3.96%
IOANNINA	59,458,799.90	1.38%	871	1.45%	3.47%
KARDITSA	33,845,161.67	0.78%	673	1.12%	4.01%
KASTORIA	11,646,499.88	0.27%	219	0.36%	3.95%
KAVALA	40,816,522.57	0.94%	654	1.09%	3.95%
KEFALLONIA	19,486,546.88	0.45%	234	0.39%	4.01%
KILKIS	23,285,481.38	0.54%	450	0.75%	3.78%
KORINTHIA	65,480,627.79	1.52%	832	1.38%	3.60%
KOZANI	30,753,811.46	0.71%	562	0.94%	4.15%
KYKLADES	54,054,564.21	1.25%	576	0.96%	3.69%
LAKONIA	37,949,804.91	0.88%	551	0.92%	3.86%
LARISA	75,715,971.35	1.75%	1,220	2.03%	3.71%
LASITHI	27,791,891.79	0.64%	385	0.64%	3.40%
LEFKADA	8,732,197.15	0.20%	123	0.21%	4.26%
LESBOS	43,416,237.88	1.01%	673	1.12%	3.96%
MAGNESIA	57,146,687.52	1.32%	945	1.57%	3.93%
MESSINIA	28,296,261.07	0.66%	443	0.74%	4.12%
PELLA	36,133,518.17	0.84%	636	1.06%	3.62%
PIERIA	49,929,727.44	1.16%	783	1.30%	3.66%
PREVEZA	28,284,240.02	0.65%	456	0.76%	3.83%
RETHYMNO	53,944,010.28	1.25%	634	1.06%	3.43%
RODOPI	34,529,144.75	0.80%	613	1.02%	3.85%
SAMOS	14,599,256.75	0.34%	193	0.32%	3.90%
SERRES	18,163,412.18	0.42%	349	0.58%	4.01%
THESPROTIA	19,374,653.59	0.45%	305	0.51%	3.79%
THESSALONIKI	331,578,069.45	7.67%	4,909	8.17%	3.66%
TRIKALA	25,240,798.61	0.58%	487	0.81%	3.91%
VOIOTIA	37,451,865.88	0.87%	661	1.10%	4.01%
XANTHI	25,681,973.44	0.59%	471	0.78%	3.93%
ZAKYNTHOS	16,686,673.13	0.39%	221	0.37%	3.56%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>60,097</b>	<b>100.0%</b>	<b>3.74%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	4,321,948,871.00	100.00%	76,652	100.00%	3.74%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</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	1,936,704,379.22	44.81%	35,032	45.70%	2.95%
Euribor 1M Linked	357,300,025.71	8.27%	5,397	7.04%	2.53%
Euribor 3M Linked	295,302,105.69	6.83%	4,287	5.59%	3.32%
Fixed	1,732,642,360.38	40.09%	31,936	41.66%	4.95%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</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)	70,394	2,509,044.54	3,936,301,265.14	91.84%	91.07%
31-60 days past due	4,098	2,172,836.46	244,752,455.92	5.35%	5.66%
61-90 days past due	2,160	2,000,226.38	140,895,149.94	2.82%	3.25%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>76,652</b>	<b>6,682,107.38</b>	<b>4,321,948,871.00</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	834,386,263.12	19.30%	12,380	16.15%	3.72%
Completion/construction of primary residence	420,134,743.08	9.72%	6,454	8.42%	3.72%
Completion/construction of secondary	646,865,356.16	14.96%	8,532	11.13%	3.61%
Refinancing loans from other banks	497,821,079.75	11.51%	7,115	9.28%	3.49%
Buy Secondary	185,630,495.71	4.29%	2,718	3.55%	3.70%
Professional use	38,030,882.93	0.87%	457	0.60%	3.61%
Land Purchase for residence construction	33,151,509.05	0.76%	560	0.73%	3.87%
Renovating	1,665,928,541.20	38.54%	38,436	50.14%	3.89%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>76,652</b>	<b>100.0%</b>	<b>3.74%</b>

**16. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,049,507,725.27	47.42%	27,601	47.05%	3.77%
Retired	409,133,284.33	9.46%	8,073	13.76%	3.94%
Self Employed	1,392,466,573.58	32.21%	15,296	26.07%	3.65%
Unemployed	311,052,240.10	7.19%	4,964	8.46%	3.84%
N/A	159,789,047.72	3.69%	2,735	4.66%	3.51%
	<b>4,321,948,871.00</b>	<b>100.0%</b>	<b>58,669</b>	<b>100.0%</b>	<b>3.74%</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.