

Covered Bond Programme I



Monthly Investor Report

May 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	BB+	Ba3	EUR	350,000,000.00	ECB + 65bp	20-12-2013
Series 02	XS0402183940	BB+	Ba3	EUR	50,000,000.00*	ECB + 70bp	20-12-2014
Series 03	XS0438753294	BB+	Ba3	EUR	1,500,000,000.00	3.875%	07-10-2016
Series 05	XS0508952891	BB+	Ba3	EUR	650,000,000.00	ECB + 250bp	11-05-2020

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-05-2011	28-11-2008
Portfolio Cut off Date	31-05-2011	31-10-2008
Original Principal Balance	5.238.555.916,00	6.487.231.236,00
Principal Balance	4.282.269.508,00	5.951.630.426,00
Number of Borrowers	58.377	70.301
Number of Loanparts	76.247	94.141
Number of Properties	59.805	72.324
Average Principal Balance (borrower)	73.355,42	82.291,22
Average Principal Balance (parts)	56.163,12	63.220,39
Coupon: Weighted Average	3,7	4,8
Minimum	1,6	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	65,85	66,60
Weighted Average Loan to Indexed Value	56,37	58,38
Seasoning (years): Weighted Average	4,71	2,10
Original Maturity (years): Weighted Average	25,63	24,92
Remaining Tenor (years): Weighted Average	20,95	22,85

* Outstanding Bonds balances are as of 2nd June 2011

Nominal Value Test

All amounts in EURO

Outstanding Bonds	2.550.000.000,00 ***
Negative Carry	73.000.000,00
Outstanding Accrued Interest on Bonds	44.205.247,34
Current Outstanding Balance	4.282.269.507,58
Adjusted Nominal Value Assets *	4.224.170.039,58
Outstanding Accrued Interest on Assets	5.856.408,78
Cash Collateral	170.000.000,00
Nominal Value Test Current Value **	59,95 %
<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 2nd June 2011

1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	295,873,123.10	6.91%	4,388	5.76%	3.50%
Standard Amortising	3,986,396,384.48	93.09%	71,859	94.25%	3.73%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

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%	677,378,055.58	15.82%	7,622	10.00%	2.36%
2.5% - 2.99%	966,075,175.35	22.56%	16,011	21.00%	2.76%
3% - 3.49%	700,980,134.73	16.37%	12,245	16.06%	3.30%
3.5% - 3.99%	198,525,151.12	4.64%	4,887	6.41%	3.73%
4% - 4.49%	227,730,834.75	5.32%	6,715	8.81%	4.28%
4.5% - 4.99%	884,134,449.31	20.65%	15,913	20.87%	4.73%
5% - 5.49%	436,047,619.41	10.18%	9,056	11.88%	5.30%
5.5% - 5.99%	184,399,351.96	4.31%	3,647	4.78%	5.69%
6% - 6.49%	5,674,697.47	0.13%	125	0.16%	6.16%
6.5% - 6.99%	1,068,859.55	0.02%	22	0.03%	6.71%
7% - 7.49%	255,178.35	0.01%	4	0.01%	7.08%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	186,686,718.73	4.36%	4,448	5.83%	3.55%
2004	399,250,837.27	9.32%	8,721	11.44%	3.58%
2005	772,278,744.37	18.03%	14,399	18.88%	3.45%
2006	879,304,045.59	20.53%	15,192	19.92%	3.44%
2007	1,279,787,233.33	29.89%	21,003	27.55%	3.98%
2008	762,586,853.48	17.81%	12,463	16.35%	3.94%
2009	1,845,582.51	0.04%	14	0.02%	4.49%
2010	529,492.30	0.01%	7	0.01%	3.63%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2011	712,215.90	0.02%	301	0.39%	4.15%
2012	3,921,200.60	0.09%	493	0.65%	4.32%
2013	12,008,012.96	0.28%	926	1.21%	4.36%
2014	17,592,761.38	0.41%	1,142	1.50%	4.02%
2015	28,744,670.42	0.67%	1,374	1.80%	3.85%
2016	33,433,986.63	0.78%	1,375	1.80%	4.11%
2017	74,047,482.53	1.73%	2,475	3.25%	4.28%
2018	100,712,206.13	2.35%	3,107	4.07%	4.02%
2019	89,035,675.19	2.08%	2,637	3.46%	3.84%
2020	118,099,389.65	2.76%	3,136	4.11%	3.70%
2021	109,815,424.00	2.56%	2,716	3.56%	3.78%
2022	145,021,337.91	3.39%	3,146	4.13%	4.12%
2023	139,506,240.50	3.26%	2,917	3.83%	3.94%
2024	105,988,790.70	2.48%	2,116	2.78%	3.66%
2025	163,023,743.34	3.81%	3,028	3.97%	3.55%
2026	149,164,819.00	3.48%	2,834	3.72%	3.62%
2027	197,725,604.34	4.62%	3,491	4.58%	4.12%
2028	173,170,329.25	4.04%	2,977	3.90%	3.96%
2029	87,627,556.42	2.05%	1,407	1.85%	3.47%
2030	151,457,825.98	3.54%	2,392	3.14%	3.45%
2031	138,105,909.92	3.23%	2,051	2.69%	3.44%
2032	163,545,930.19	3.82%	2,371	3.11%	3.96%
2033	135,218,585.29	3.16%	1,996	2.62%	3.72%
2034	143,089,129.96	3.34%	2,090	2.74%	3.46%
2035	298,079,241.25	6.96%	4,212	5.52%	3.35%
2036	221,842,303.42	5.18%	3,086	4.05%	3.36%
2037	232,391,982.46	5.43%	3,171	4.16%	3.93%
2038	127,291,044.56	2.97%	1,724	2.26%	3.79%
2039	24,889,513.89	0.58%	304	0.40%	3.62%
2040	48,017,685.86	1.12%	637	0.84%	3.53%
2041	79,631,854.77	1.86%	1,032	1.35%	3.44%
2042	90,588,447.32	2.12%	1,171	1.54%	3.82%
2043	66,073,739.05	1.54%	837	1.10%	3.74%
2044	36,207,623.76	0.85%	441	0.58%	3.40%
2045	60,589,813.55	1.41%	758	0.99%	3.42%
2046	138,911,260.74	3.24%	1,761	2.31%	3.35%
2047	195,678,243.31	4.57%	2,305	3.02%	3.84%
2048	110,240,112.50	2.57%	1,340	1.76%	3.80%
2049	6,635,136.53	0.15%	85	0.11%	3.49%
2050	36,616,447.86	0.86%	474	0.62%	3.45%
2051	27,816,228.56	0.65%	411	0.54%	3.62%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

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	140,339.11	0.00%	2	0.00%	2.97%
1.0 - 1.5	911,342.43	0.02%	6	0.01%	3.92%
1.5 - 2.0	1,214,589.19	0.03%	10	0.01%	4.71%
2.0 - 2.5	592,990.83	0.01%	11	0.01%	4.12%
2.5 - 3.0	360,656,618.63	8.42%	5,780	7.58%	4.30%
3.0 - 4.0	1,181,311,445.30	27.59%	19,332	25.35%	4.14%
4.0 - 5.0	1,122,213,727.55	26.21%	19,002	24.92%	3.41%
5.0 - 6.0	833,488,654.65	19.46%	15,081	19.78%	3.39%
6.0 - 7.0	457,380,563.32	10.68%	9,347	12.26%	3.55%
7.0 - 8.0	281,737,261.65	6.58%	6,695	8.78%	3.58%
8.0 - 9.0	42,621,974.92	1.00%	981	1.29%	3.58%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	3,327,838,917.55	77.71%	56,904	74.63%	3.29%
01-02	300,577,085.10	7.02%	6,230	8.17%	5.00%
02-03	336,169,857.47	7.85%	6,296	8.26%	5.02%
03-04	68,596,789.64	1.60%	1,194	1.57%	5.45%
04-05	2,746,859.46	0.06%	49	0.06%	5.04%
05-06	27,652,270.57	0.65%	792	1.04%	5.22%
06-07	28,537,888.79	0.67%	798	1.05%	5.28%
07-08	32,039,060.75	0.75%	805	1.06%	5.57%
08-09	628,628.42	0.01%	14	0.02%	4.98%
09-10	627,055.68	0.01%	17	0.02%	5.12%
10-11	20,719,924.61	0.48%	516	0.68%	5.43%
11-12	20,923,445.74	0.49%	480	0.63%	5.44%
12-13	27,105,990.74	0.63%	583	0.76%	5.61%
13-14	827,677.09	0.02%	18	0.02%	4.91%
14-15	486,393.19	0.01%	10	0.01%	5.14%
15-16	22,323,070.55	0.52%	423	0.55%	5.65%
16-17	26,666,021.31	0.62%	487	0.64%	5.62%
17-18	31,855,982.64	0.74%	548	0.72%	5.77%
18-19	611,362.60	0.01%	7	0.01%	5.22%
19-20	144,772.80	0.00%	3	0.00%	5.39%
20-21	252,876.47	0.01%	6	0.01%	5.31%
21-22	480,680.46	0.01%	6	0.01%	4.68%
22-23	293,287.45	0.01%	5	0.01%	4.60%
23-24	164,236.54	0.00%	2	0.00%	4.62%
24-25	156,604.48	0.00%	1	0.00%	4.62%
25-26	364,111.96	0.01%	6	0.01%	4.72%
26-27	1,217,508.78	0.03%	21	0.03%	4.62%
27-28					
28-29					
29-30					
30 - more	2,171,227.11	0.05%	24	0.03%	4.70%
Matured	89,919.63	0.00%	2	0.00%	3.11%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,85 %					
less - 40.00%	619,738,546.66	14.47%	16,018	26.78%	3.95%
40.01% - 50.00%	440,623,758.99	10.28%	7,585	12.68%	3.83%
50.01% - 60.00%	446,785,704.49	10.43%	6,644	11.11%	3.75%
60.01% - 70.00%	556,567,303.54	12.99%	7,189	12.02%	3.70%
70.01% - 80.00%	1,021,957,823.82	23.86%	11,923	19.94%	3.68%
80.01% - 85.00%	331,169,289.61	7.73%	3,112	5.20%	3.66%
85.01% - 90.00%	565,555,142.25	13.20%	4,784	8.00%	3.59%
90.01% - 95.00%	157,749,188.70	3.68%	1,310	2.19%	3.39%
95.01% - 100.00%	137,912,833.30	3.22%	1,201	2.01%	3.35%
100.01% - 105.00%	1,915,692.40	0.04%	17	0.03%	3.40%
105.01% - 110.00%	985,358.09	0.02%	11	0.02%	3.57%
110.01% - 115.00%	338,681.70	0.00%	3	0.01%	3.73%
115.01% - 120.00%	342,756.01	0.00%	3	0.01%	3.17%
128.01% - more	627,428.02	0.01%	5	0.01%	3.77%
	4,282,269,507.58	99.9%	59,805	100.0%	3.71%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,37 %					
less - 40.00%	1,122,611,781.00	26.22%	26,877	44.94%	3.82%
40.01% - 50.00%	546,536,932.64	12.76%	7,771	12.99%	3.72%
50.01% - 60.00%	582,928,869.42	13.61%	6,991	11.69%	3.66%
60.01% - 70.00%	640,564,823.07	14.96%	6,709	11.22%	3.67%
70.01% - 80.00%	671,954,653.47	15.69%	6,068	10.15%	3.63%
80.01% - 85.00%	288,382,714.93	6.73%	2,304	3.85%	3.65%
85.01% - 90.00%	219,256,782.87	5.12%	1,612	2.70%	3.68%
90.01% - 95.00%	131,921,263.66	3.08%	952	1.59%	3.73%
95.01% - 100.00%	76,597,723.13	1.79%	513	0.86%	3.70%
100.01% - 105.00%	1,259,745.52	0.03%	6	0.01%	3.54%
128.01% - more	254,217.87	0.01%	2	0.00%	3.55%
	4,282,269,507.58	100.0%	59,805	100.0%	3.71%

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	167,892,538.87	3.92%	10,539	17.62%	4.25%
25.000,00 - 50.000,00	596,606,876.58	13.93%	16,054	26.84%	4.11%
50.000,00 - 75.000,00	724,230,465.40	16.91%	11,737	19.63%	3.90%
75.000,00 - 100.000,00	801,173,581.69	18.70%	9,201	15.39%	3.75%
100.000,00 - 125.000,00	486,229,648.65	11.35%	4,347	7.27%	3.58%
125.000,00 - 150.000,00	413,325,154.71	9.65%	3,026	5.06%	3.54%
150.000,00 - 175.000,00	268,373,353.65	6.26%	1,659	2.77%	3.48%
175.000,00 - 200.000,00	200,663,453.93	4.68%	1,076	1.80%	3.46%
200.000,00 - 225.000,00	137,658,317.64	3.21%	649	1.09%	3.45%
225.000,00 - 250.000,00	107,130,319.30	2.50%	453	0.76%	3.39%
250.000,00 - 275.000,00	73,854,334.30	1.72%	282	0.47%	3.35%
275.000,00 - 300.000,00	60,284,396.01	1.40%	211	0.35%	3.38%
300.000,00 - 325.000,00	42,833,458.88	1.00%	137	0.23%	3.19%
325.000,00 - 350.000,00	31,318,289.38	0.73%	93	0.16%	3.36%
350.000,00 - 375.000,00	24,395,970.57	0.56%	67	0.11%	3.12%
375.000,00 - 400.000,00	19,646,266.98	0.45%	51	0.09%	3.31%
400.000,00 - 425.000,00	18,971,197.52	0.44%	46	0.08%	3.24%
425.000,00 - 450.000,00	13,999,677.67	0.32%	32	0.05%	3.07%
450.000,00 - 475.000,00	8,764,532.81	0.20%	19	0.03%	3.20%
475.000,00 - 500.000,00	8,259,101.90	0.19%	17	0.03%	3.28%
500.000,00 - 600.000,00	29,026,937.86	0.67%	53	0.09%	3.32%
600.000,00 - 700.000,00	9,450,059.28	0.22%	15	0.03%	2.75%
700.000,00 - 800.000,00	11,808,876.19	0.27%	16	0.03%	3.32%
800.000,00 - 900.000,00	7,623,523.48	0.17%	9	0.02%	2.85%
900.000,00 - 1.000.000,00	8,418,384.50	0.19%	9	0.02%	3.02%
1.000.000,00 - 1.250.000,00	2,111,763.02	0.04%	2	0.00%	3.65%
1.250.000,00 - 1.500.000,00	2,840,835.00	0.06%	2	0.00%	2.37%
1.500.000,00 - more	5,378,191.81	0.12%	3	0.01%	3.07%
	4,282,269,507.58	99.9%	59,805	100.0%	3.71%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	144,296,291.37	3.36%	1,591	2.66%	3.70%
Building	5,699,204.64	0.13%	72	0.12%	3.88%
House incl. land plot	3,710,153,249.81	86.63%	53,212	88.98%	3.69%
N/A	264,942,752.30	6.18%	3,201	5.35%	3.96%
Other real estate	29,524,855.28	0.68%	405	0.68%	4.04%
Professional Use	127,653,154.18	2.98%	1,324	2.21%	3.80%
	4,282,269,507.58	100.0%	59,805	100.0%	3.71%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	148,124,325.95	3.46%	2,300	3.85%	3.73%
AITOLOAKARNANIA	56,513,543.31	1.32%	1,005	1.68%	3.98%
ARGOLIDA	43,527,195.65	1.02%	620	1.04%	3.84%
ARKADIA	23,456,292.65	0.55%	352	0.59%	3.89%
ARTA	12,587,290.99	0.29%	226	0.38%	3.71%
ATTICA	2,092,707,702.87	48.87%	26,267	43.92%	3.65%
CHALKIDIKI	42,945,248.21	1.00%	704	1.18%	4.09%
CHANIA	58,240,086.10	1.36%	682	1.14%	3.49%
CHIOS	20,122,171.91	0.47%	277	0.46%	3.71%
CORFU	32,842,860.67	0.77%	462	0.77%	3.98%
DODEKANISA	118,479,827.25	2.77%	1,369	2.29%	3.73%
DRAMA	20,371,513.58	0.48%	344	0.58%	3.75%
EVOIA	49,300,340.27	1.15%	794	1.33%	4.14%
EVKITANIA	3,224,708.32	0.08%	58	0.10%	4.89%
EVROS	39,733,378.61	0.93%	707	1.18%	3.86%
FLORINA	8,880,859.49	0.21%	172	0.29%	3.97%
FOKIDA	6,805,656.30	0.16%	113	0.19%	3.97%
FTHIOTIDA	51,081,538.44	1.19%	893	1.49%	4.04%
GREVENA	11,987,222.13	0.28%	212	0.35%	4.03%
HERAKLION	69,290,361.28	1.62%	923	1.54%	3.73%
ILEIA	49,188,165.81	1.15%	855	1.43%	3.96%
IMATHIA	24,525,622.88	0.57%	446	0.75%	3.94%
IOANNINA	59,671,737.26	1.39%	871	1.46%	3.42%
KARDITSA	33,944,927.20	0.79%	672	1.12%	3.96%
KASTORIA	11,337,477.69	0.27%	216	0.36%	3.85%
KAVALA	40,357,249.16	0.94%	647	1.08%	3.92%
KEFALLONIA	19,865,654.15	0.46%	235	0.39%	3.97%
KILKIS	23,421,240.66	0.55%	455	0.76%	3.77%
KORINTHIA	65,261,829.12	1.52%	827	1.38%	3.57%
KOZANI	29,735,891.51	0.69%	554	0.93%	4.14%
KYKLADES	52,698,910.55	1.23%	570	0.95%	3.67%
LAKONIA	37,740,477.59	0.88%	551	0.92%	3.85%
LARISA	74,644,905.96	1.74%	1,215	2.03%	3.64%
LASITHI	27,333,764.71	0.64%	380	0.64%	3.38%
LEFKADA	9,120,696.73	0.21%	128	0.21%	4.13%
LESBOS	41,989,567.90	0.98%	663	1.11%	3.93%
MAGNESIA	56,701,762.52	1.32%	941	1.57%	3.89%
MESSINIA	28,182,472.12	0.66%	439	0.73%	4.06%
PELLA	35,522,127.04	0.83%	630	1.05%	3.59%
PIERIA	49,423,898.98	1.15%	780	1.30%	3.64%
PREVEZA	28,375,825.93	0.66%	459	0.77%	3.79%
RETHYMNO	54,928,169.44	1.28%	640	1.07%	3.42%
RODOPI	33,980,126.48	0.79%	606	1.01%	3.80%
SAMOS	14,707,125.47	0.34%	195	0.33%	3.89%
SERRES	18,121,178.09	0.42%	347	0.58%	4.00%
THESPROTIA	18,906,885.86	0.44%	301	0.50%	3.69%
THESSALONIKI	329,082,122.44	7.69%	4,888	8.17%	3.63%
TRIKALA	24,795,129.15	0.58%	479	0.80%	3.90%
VOIOTIA	36,704,892.01	0.86%	652	1.09%	3.99%
XANTHI	25,365,109.13	0.59%	464	0.78%	3.91%
ZAKYNTHOS	16,412,440.06	0.38%	219	0.37%	3.52%
	4,282,269,507.58	100.0%	59,805	100.0%	3.71%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	4,282,269,507.58	100.00%	76,247	100.00%	3.71%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

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	1,988,920,739.72	46.45%	35,962	47.17%	2.94%
Euribor 1M Linked	379,231,089.15	8.86%	5,745	7.53%	2.64%
Euribor 3M Linked	313,466,269.64	7.32%	4,607	6.04%	3.47%
Fixed	1,600,651,409.07	37.38%	29,933	39.26%	4.98%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

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)	70,188	2,987,820.40	3,914,808,356.71	92.05%	91.41%
31-60 days past due	4,068	2,273,515.41	238,759,232.52	5.34%	5.57%
61-90 days past due	1,991	1,872,103.26	128,701,918.35	2.61%	3.00%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	76,247	7,133,439.07	4,282,269,507.58	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	824,470,849.28	19.25%	12,282	16.11%	3.68%
Completion/construction of primary residence	414,754,560.04	9.68%	6,393	8.39%	3.70%
Completion/construction of secondary	639,020,174.82	14.92%	8,464	11.10%	3.57%
Refinancing loans from other banks	512,916,365.42	11.97%	7,415	9.73%	3.53%
Buy Secondary	183,347,008.64	4.28%	2,687	3.52%	3.67%
Professional use	37,231,587.74	0.86%	453	0.59%	3.56%
Land Purchase for Residence Construction	32,825,077.02	0.76%	556	0.73%	3.82%
Renovating	1,637,703,884.62	38.24%	37,997	49.83%	3.85%
	4,282,269,507.58	100.0%	76,247	100.0%	3.71%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	2,030,065,023.74	47.40%	27,417	46.97%	3.73%
Retired	408,094,036.24	9.52%	8,093	13.86%	3.92%
Self Employed	1,379,108,547.18	32.20%	15,229	26.09%	3.62%
Unemployed	309,054,051.84	7.21%	4,959	8.50%	3.81%
N/A	155,947,848.58	3.64%	2,679	4.59%	3.49%
	4,282,269,507.58	100.0%	58,377	100.0%	3.71%

* 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.