

# **Covered Bond Programme I**



## **Monthly Investor Report**

**August 2011**

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Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	Ba3	EUR	1,500,000,000.00	3.875%	07-10-2016

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-08-2011	28-11-2008
Portfolio Cut off Date	31-08-2011	31-10-2008
Original Principal Balance	4.000.761.346,00	6.487.231.236,00
Principal Balance	3.217.182.118,00	5.951.630.426,00
Number of Borrowers	45.031	70.301
Number of Loanparts	58.179	94.141
Number of Properties	45.953	72.324
Average Principal Balance (borrower)	71.443,72	82.291,22
Average Principal Balance (parts)	55.298,00	63.220,39
Coupon: Weighted Average	3,7	4,8
Minimum	1,8	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	64,97	66,60
Weighted Average Loan to Indexed Value	58,93	58,38
Seasoning (years): Weighted Average	4,98	2,10
Original Maturity (years): Weighted Average	25,46	24,92
Remaining Tenor (years): Weighted Average	20,51	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	37.500.000,00
Outstanding Accrued Interest on Bonds	52.232.876,71
Current Outstanding Balance	3.217.182.118,35
Adjusted Nominal Value Assets *	3.150.795.683,05
Outstanding Accrued Interest on Assets	4.405.266,81
Nominal Value Test Current Value **	49,79 %
<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.

### 1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	229,309,580.55	7.13%	3,523	6.06%	3.69%
Standard Amortising	2,987,872,537.80	92.87%	54,656	93.95%	3.72%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</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%	27,418,412.98	0.85%	139	0.24%	2.40%
2.5% - 2.99%	942,200,544.82	29.29%	11,931	20.51%	2.72%
3% - 3.49%	682,280,169.61	21.21%	12,400	21.31%	3.20%
3.5% - 3.99%	435,462,676.37	13.54%	8,245	14.17%	3.62%
4% - 4.49%	141,999,295.38	4.41%	3,519	6.05%	4.18%
4.5% - 4.99%	533,916,098.65	16.60%	12,340	21.21%	4.74%
5% - 5.49%	313,965,398.85	9.76%	6,727	11.56%	5.30%
5.5% - 5.99%	135,422,004.58	4.21%	2,779	4.78%	5.69%
6% - 6.49%	3,652,558.53	0.11%	81	0.14%	6.16%
6.5% - 6.99%	842,435.68	0.03%	17	0.03%	6.70%
7% - 7.49%	22,522.90	0.00%	1	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	145,654,272.86	4.53%	3,522	6.05%	3.68%
2004	306,770,923.78	9.54%	6,847	11.77%	3.72%
2005	594,709,862.21	18.49%	11,185	19.23%	3.61%
2006	671,997,518.45	20.89%	11,676	20.07%	3.57%
2007	930,754,427.83	28.93%	15,545	26.72%	3.77%
2008	552,444,937.22	17.17%	9,240	15.88%	3.95%
2009	1,752,868.96	0.05%	12	0.02%	4.15%
2010	12,781,278.91	0.40%	148	0.25%	4.23%
2011	316,028.13	0.01%	4	0.01%	4.33%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</b>

**4. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2011	202,924.76	0.01%	138	0.24%	4.33%
2012	2,302,273.97	0.07%	362	0.62%	4.38%
2013	8,575,280.54	0.27%	740	1.27%	4.43%
2014	12,607,016.19	0.39%	875	1.50%	4.16%
2015	20,898,346.36	0.65%	1,040	1.79%	3.99%
2016	24,910,712.03	0.77%	1,061	1.82%	4.19%
2017	55,555,395.93	1.73%	1,920	3.30%	4.13%
2018	75,118,546.82	2.33%	2,400	4.13%	4.13%
2019	67,832,516.45	2.11%	2,077	3.57%	3.97%
2020	90,518,439.40	2.81%	2,450	4.21%	3.84%
2021	83,552,895.03	2.60%	2,120	3.64%	3.88%
2022	107,413,641.44	3.34%	2,388	4.10%	3.97%
2023	105,843,597.14	3.29%	2,232	3.84%	4.03%
2024	81,203,088.98	2.52%	1,640	2.82%	3.76%
2025	126,341,414.16	3.93%	2,358	4.05%	3.68%
2026	116,696,994.00	3.63%	2,227	3.83%	3.74%
2027	153,648,154.51	4.78%	2,743	4.71%	3.93%
2028	134,604,561.18	4.18%	2,326	4.00%	3.95%
2029	67,970,684.01	2.11%	1,098	1.89%	3.59%
2030	116,047,473.17	3.61%	1,855	3.19%	3.58%
2031	108,536,210.78	3.37%	1,639	2.82%	3.53%
2032	124,657,399.68	3.87%	1,811	3.11%	3.76%
2033	104,226,484.16	3.24%	1,548	2.66%	3.71%
2034	109,410,309.31	3.40%	1,632	2.81%	3.56%
2035	223,125,469.38	6.94%	3,187	5.48%	3.49%
2036	170,720,613.51	5.31%	2,398	4.12%	3.47%
2037	171,691,287.61	5.34%	2,325	4.00%	3.67%
2038	91,010,280.16	2.83%	1,272	2.19%	3.76%
2039	19,785,357.37	0.61%	252	0.43%	3.67%
2040	35,662,692.59	1.11%	464	0.80%	3.61%
2041	64,073,714.84	1.99%	843	1.45%	3.54%
2042	63,364,924.74	1.97%	820	1.41%	3.61%
2043	44,760,248.17	1.39%	565	0.97%	3.72%
2044	24,518,003.95	0.76%	317	0.54%	3.48%
2045	41,970,692.62	1.30%	520	0.89%	3.46%
2046	102,246,614.53	3.18%	1,296	2.23%	3.46%
2047	128,143,018.36	3.98%	1,496	2.57%	3.57%
2048	74,715,355.29	2.32%	914	1.57%	3.76%
2049	5,904,015.03	0.18%	73	0.13%	3.70%
2050	21,269,448.69	0.66%	255	0.44%	3.58%
2051	34,581,441.52	1.07%	494	0.85%	3.83%
2061	964,579.99	0.03%	8	0.01%	4.16%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</b>

**5. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	106,260.55	0.00%	1	0.00%	4.66%
0.5 - 1.0	3,966,986.35	0.12%	39	0.07%	4.26%
1.0 - 1.5	8,737,444.66	0.27%	108	0.19%	4.20%
1.5 - 2.0	1,773,682.71	0.06%	13	0.02%	4.21%
2.0 - 2.5	222,679.18	0.01%	2	0.00%	3.96%
2.5 - 3.0	98,688,153.95	3.07%	1,612	2.77%	4.56%
3.0 - 4.0	769,901,150.32	23.93%	12,862	22.11%	4.04%
4.0 - 5.0	906,107,055.58	28.16%	15,282	26.27%	3.52%
5.0 - 6.0	707,521,852.01	21.99%	12,731	21.88%	3.54%
6.0 - 7.0	388,528,135.62	12.08%	7,747	13.32%	3.67%
7.0 - 8.0	264,879,523.96	8.23%	6,205	10.67%	3.72%
8.0 - 9.0	66,749,193.46	2.07%	1,577	2.71%	3.64%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</b>

### 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,611,741,313.04	81.18%	45,497	78.20%	3.38%
01-02	185,199,153.08	5.76%	3,963	6.81%	4.96%
02-03	207,529,231.99	6.45%	3,935	6.76%	5.08%
03-04	29,335,165.80	0.91%	503	0.86%	5.51%
04-05	2,730,488.64	0.08%	42	0.07%	5.04%
05-06	29,000,073.15	0.90%	837	1.44%	5.23%
06-07	19,360,227.02	0.60%	575	0.99%	5.33%
07-08	17,813,108.22	0.55%	446	0.77%	5.62%
08-09	239,739.16	0.01%	8	0.01%	5.19%
09-10	701,081.07	0.02%	18	0.03%	5.08%
10-11	20,448,145.51	0.64%	513	0.88%	5.44%
11-12	13,944,259.13	0.43%	321	0.55%	5.46%
12-13	15,953,369.50	0.50%	343	0.59%	5.63%
13-14	785,844.55	0.02%	16	0.03%	5.14%
14-15	569,303.85	0.02%	11	0.02%	5.26%
15-16	23,634,336.01	0.73%	449	0.77%	5.66%
16-17	17,679,002.62	0.55%	339	0.58%	5.66%
17-18	18,644,962.35	0.58%	327	0.56%	5.80%
18-19	255,467.11	0.01%	3	0.01%	5.86%
19-20	223,649.50	0.01%	5	0.01%	5.48%
20-21	40,387.40	0.00%	1	0.00%	5.72%
21-22	109,049.18	0.00%	2	0.00%	3.82%
22-23	174,207.19	0.01%	3	0.01%	5.00%
23-24	33,554.23	0.00%	1	0.00%	4.77%
24-25	301,902.21	0.01%	5	0.01%	4.66%
25-26	123,328.36	0.00%	4	0.01%	4.67%
26-27					
27-28	94,934.96	0.00%	1	0.00%	4.32%
28-29					
29-30	173,035.84	0.01%	4	0.01%	4.34%
30 - more	276,071.17	0.01%	5	0.01%	4.99%
Matured	67,726.51	0.00%	2	0.00%	3.13%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</b>



### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,97 %</b>					
less - 40.00%	477,788,934.17	14.85%	12,440	27.07%	3.97%
40.01% - 50.00%	342,671,235.99	10.65%	5,940	12.93%	3.85%
50.01% - 60.00%	351,861,973.05	10.93%	5,246	11.42%	3.77%
60.01% - 70.00%	437,623,181.52	13.60%	5,656	12.31%	3.71%
70.01% - 80.00%	796,261,935.28	24.75%	9,372	20.40%	3.70%
80.01% - 85.00%	246,222,738.45	7.65%	2,326	5.06%	3.63%
85.01% - 90.00%	368,742,938.61	11.46%	3,229	7.03%	3.53%
90.01% - 95.00%	98,977,228.14	3.07%	873	1.90%	3.42%
95.01% - 100.00%	94,386,227.37	2.93%	846	1.84%	3.42%
100.01% - 105.00%	1,890,758.90	0.05%	14	0.03%	3.80%
105.01% - 110.00%	415,501.39	0.01%	5	0.01%	3.58%
110.01% - 115.00%	36,882.71	0.00%	2	0.00%	3.52%
115.01% - 120.00%	127,033.25	0.00%	2	0.00%	3.01%
120.01% - 125.00%	57,266.98	0.00%	1	0.00%	3.51%
125.01% - 128.00%	118,282.54	0.00%	1	0.00%	3.72%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>45,953</b>	<b>100.0%</b>	<b>3.72%</b>

### 8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 58,93 %</b>					
less - 40.00%	772,228,445.24	24.00%	19,410	42.24%	3.88%
40.01% - 50.00%	384,597,292.52	11.95%	5,734	12.48%	3.76%
50.01% - 60.00%	408,362,229.67	12.69%	5,203	11.32%	3.71%
60.01% - 70.00%	455,311,890.57	14.15%	4,999	10.88%	3.68%
70.01% - 80.00%	480,333,689.76	14.93%	4,661	10.14%	3.65%
80.01% - 85.00%	243,534,567.13	7.57%	2,097	4.56%	3.62%
85.01% - 90.00%	201,494,136.33	6.26%	1,695	3.69%	3.59%
90.01% - 95.00%	151,015,159.58	4.69%	1,222	2.66%	3.61%
95.01% - 100.00%	118,894,670.51	3.70%	922	2.01%	3.64%
100.01% - 105.00%	980,763.81	0.03%	7	0.02%	3.83%
105.01% - 110.00%	310,990.69	0.01%	2	0.00%	3.52%
110.01% - 115.00%	118,282.54	0.00%	1	0.00%	3.72%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>45,953</b>	<b>100.0%</b>	<b>3.72%</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	134,639,194.18	4.18%	8,486	18.47%	4.34%
25.000,00 - 50.000,00	462,839,552.81	14.38%	12,472	27.14%	4.15%
50.000,00 - 75.000,00	560,132,745.04	17.41%	9,082	19.76%	3.93%
75.000,00 - 100.000,00	604,288,834.77	18.78%	6,956	15.14%	3.74%
100.000,00 - 125.000,00	356,894,315.67	11.09%	3,193	6.95%	3.58%
125.000,00 - 150.000,00	302,917,945.68	9.41%	2,220	4.83%	3.53%
150.000,00 - 175.000,00	196,468,863.93	6.10%	1,216	2.65%	3.46%
175.000,00 - 200.000,00	143,182,190.25	4.45%	767	1.67%	3.42%
200.000,00 - 225.000,00	95,101,839.94	2.95%	448	0.98%	3.44%
225.000,00 - 250.000,00	74,031,264.50	2.30%	314	0.68%	3.28%
250.000,00 - 275.000,00	55,671,913.87	1.73%	213	0.46%	3.33%
275.000,00 - 300.000,00	45,708,873.27	1.42%	160	0.35%	3.33%
300.000,00 - 325.000,00	30,325,796.77	0.94%	97	0.21%	3.13%
325.000,00 - 350.000,00	20,509,665.33	0.63%	61	0.13%	3.31%
350.000,00 - 375.000,00	17,076,855.79	0.53%	47	0.10%	3.06%
375.000,00 - 400.000,00	16,169,622.37	0.50%	42	0.09%	3.06%
400.000,00 - 425.000,00	15,218,015.33	0.47%	37	0.08%	3.18%
425.000,00 - 450.000,00	12,225,300.60	0.38%	28	0.06%	3.12%
450.000,00 - 475.000,00	6,939,991.51	0.21%	15	0.03%	3.38%
475.000,00 - 500.000,00	5,326,116.02	0.16%	11	0.02%	3.11%
500.000,00 - 600.000,00	24,688,364.61	0.76%	45	0.10%	3.20%
600.000,00 - 700.000,00	6,886,585.79	0.21%	11	0.02%	3.10%
700.000,00 - 800.000,00	8,761,727.79	0.27%	12	0.03%	3.31%
800.000,00 - 900.000,00	5,917,145.46	0.18%	7	0.02%	2.92%
900.000,00 - 1.000.000,00	6,490,478.69	0.20%	7	0.02%	3.09%
1.000.000,00 - 1.250.000,00	2,093,971.25	0.06%	2	0.00%	3.19%
1.250.000,00 - 1.500.000,00	1,342,267.34	0.04%	1	0.00%	2.62%
1.500.000,00 - more	5,332,679.79	0.16%	3	0.01%	3.25%
	<b>3,217,182,118.35</b>	<b>99.9%</b>	<b>45,953</b>	<b>100.%</b>	<b>3.72%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	132,320,010.50	4.11%	1,413	3.08%	3.70%
Building	4,039,961.75	0.12%	53	0.12%	3.90%
House incl. land plot	2,929,681,268.56	91.06%	42,846	93.24%	3.72%
N/A	4,934,570.33	0.15%	49	0.11%	3.74%
Other real estate	28,298,634.05	0.87%	381	0.83%	3.73%
Professional Use	117,907,673.16	3.66%	1,211	2.64%	3.70%
	<b>3,217,182,118.35</b>	<b>100.%</b>	<b>45,953</b>	<b>100.%</b>	<b>3.72%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	110,027,588.01	3.42%	1,772	3.86%	3.74%
AITOLOAKARNANIA	44,024,359.81	1.37%	786	1.71%	3.98%
ARGOLIDA	32,522,973.06	1.01%	470	1.02%	3.83%
ARKADIA	17,669,341.35	0.55%	270	0.59%	3.91%
ARTA	8,758,204.41	0.27%	170	0.37%	3.77%
ATTICA	1,542,907,437.87	47.96%	19,984	43.49%	3.65%
CHALKIDIKI	33,367,264.66	1.04%	552	1.20%	4.12%
CHANIA	44,884,798.61	1.40%	529	1.15%	3.45%
CHIOS	16,470,898.83	0.51%	222	0.48%	3.70%
CORFU	26,245,907.10	0.82%	364	0.79%	4.05%
DODEKANISA	95,332,468.98	2.96%	1,100	2.39%	3.76%
DRAMA	14,531,429.17	0.45%	261	0.57%	3.80%
EVOIA	38,932,373.23	1.21%	639	1.39%	4.16%
EVKITANIA	2,439,762.21	0.08%	45	0.10%	4.83%
EVROS	27,324,303.13	0.85%	510	1.11%	3.84%
FLORINA	6,819,303.73	0.21%	137	0.30%	4.09%
FOKIDA	5,210,531.86	0.16%	89	0.19%	3.98%
FTHIOTIDA	39,059,366.83	1.21%	694	1.51%	4.06%
GREVENA	10,140,063.58	0.32%	178	0.39%	3.96%
HERAKLION	55,337,175.61	1.72%	729	1.59%	3.73%
ILEIA	38,877,036.24	1.21%	679	1.48%	3.97%
IMATHIA	18,508,040.09	0.58%	341	0.74%	4.05%
IOANNINA	44,225,422.66	1.38%	657	1.43%	3.44%
KARDITSA	25,453,501.37	0.79%	513	1.12%	4.00%
KASTORIA	7,646,848.87	0.24%	155	0.34%	3.78%
KAVALA	30,177,096.81	0.94%	497	1.08%	3.99%
KEFALLONIA	14,375,148.83	0.45%	178	0.39%	3.88%
KILKIS	18,406,996.15	0.57%	352	0.77%	3.72%
KORINTHIA	49,927,213.93	1.55%	648	1.41%	3.67%
KOZANI	22,983,596.62	0.71%	431	0.94%	4.17%
KYKLADES	43,786,096.03	1.36%	471	1.03%	3.70%
LAKONIA	28,086,055.48	0.87%	421	0.92%	3.90%
LARISA	56,129,649.20	1.75%	929	2.02%	3.61%
LASITHI	22,432,870.47	0.70%	318	0.69%	3.52%
LEFKADA	8,243,179.31	0.26%	107	0.23%	3.94%
LESBOS	31,676,319.07	0.99%	502	1.09%	4.01%
MAGNESIA	42,529,519.88	1.32%	723	1.57%	3.94%
MESSINIA	21,427,083.52	0.67%	338	0.74%	3.96%
PELLA	27,588,760.21	0.86%	500	1.09%	3.63%
PIERIA	37,447,920.32	1.16%	603	1.31%	3.71%
PREVEZA	21,813,418.65	0.68%	368	0.80%	3.79%
RETHYMNO	41,585,104.75	1.29%	492	1.07%	3.56%
RODOPI	23,421,165.71	0.73%	436	0.95%	3.75%
SAMOS	11,172,936.93	0.35%	152	0.33%	3.84%
SERRES	13,614,028.92	0.42%	260	0.57%	3.92%
THESPROTIA	15,018,570.42	0.47%	239	0.52%	3.74%
THESSALONIKI	251,594,748.74	7.82%	3,769	8.20%	3.62%
TRIKALA	18,611,372.92	0.58%	363	0.79%	3.86%
VOIOTIA	27,985,771.48	0.87%	501	1.09%	4.03%
XANTHI	18,041,236.39	0.56%	345	0.75%	3.89%
ZAKYNTHOS	12,389,856.34	0.39%	164	0.36%	3.69%
<b>Total</b>	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>45,953</b>	<b>100.0%</b>	<b>3.72%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	3,217,182,118.35	100.00%	58,179	100.00%	3.72%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</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	1,721,092,373.69	53.50%	31,181	53.59%	3.16%
Euribor 1M Linked	324,676,603.38	10.09%	4,904	8.43%	2.90%
Euribor 3M Linked	253,707,260.08	7.89%	3,806	6.54%	3.68%
Fixed	917,705,881.20	28.53%	18,288	31.43%	5.08%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</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)	53,645	2,167,802.33	2,942,856,157.69	92.21%	91.47%
31-60 days past due	3,051	1,765,411.24	180,090,119.16	5.24%	5.59%
61-90 days past due	1,483	1,462,801.86	94,235,841.50	2.55%	2.92%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>58,179</b>	<b>5,396,015.43</b>	<b>3,217,182,118.35</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	604,257,724.55	18.78%	9,174	15.77%	3.68%
Completion/construction of primary residence	315,774,642.27	9.81%	4,962	8.53%	3.76%
Completion/construction of secondary	498,422,886.43	15.49%	6,697	11.51%	3.58%
Refinancing loans from other banks	401,271,741.98	12.47%	5,913	10.16%	3.59%
Buy Secondary	140,115,398.98	4.35%	2,091	3.59%	3.62%
Professional use	29,613,768.67	0.92%	369	0.63%	3.57%
Land Purchase for Residence Construction	24,953,188.00	0.77%	429	0.74%	3.62%
Renovating	1,202,772,767.47	37.38%	28,544	49.06%	3.86%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>58,179</b>	<b>100.0%</b>	<b>3.72%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,489,242,114.44	46.29%	20,728	46.03%	3.73%
Retired	321,970,685.35	10.00%	6,502	14.44%	3.93%
Self Employed	1,051,660,479.89	32.68%	11,881	26.38%	3.63%
Unemployed	240,211,162.42	7.46%	3,924	8.71%	3.82%
N/A	114,097,676.25	3.54%	1,996	4.43%	3.65%
	<b>3,217,182,118.35</b>	<b>100.0%</b>	<b>45,031</b>	<b>100.0%</b>	<b>3.72%</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.