

# Covered Bond Programme I



## Monthly Investor Report

December 2011

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	31-12-2011	28-11-2008
Portfolio Cut off Date	31-12-2011	31-10-2008
Original Principal Balance	3.899.009.197,00	6.487.231.236,00
Principal Balance	3.092.708.802,00	5.951.630.426,00
Number of Borrowers	43.968	70.301
Number of Loanparts	56.517	94.141
Number of Properties	44.688	72.324
Average Principal Balance (borrower)	70.339,99	82.291,22
Average Principal Balance (parts)	54.721,74	63.220,39
Coupon: Weighted Average	3,3	4,8
Minimum	1,3	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	64,98	66,60
Weighted Average Loan to Indexed Value	59,28	58,38
Seasoning (years): Weighted Average	5,23	2,10
Original Maturity (years): Weighted Average	25,72	24,92
Remaining Tenor (years): Weighted Average	20,52	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	13.535.958,90
Current Outstanding Balance	3.092.708.801,60
Adjusted Nominal Value Assets *	3.032.661.266,88
Outstanding Accrued Interest on Assets	3.699.468,46
Nominal Value Test Current Value **	50,47 %
<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	223,297,706.76	7.22%	3,629	6.42%	3.61%
Standard Amortising	2,869,411,094.84	92.78%	52,888	93.58%	3.23%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</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%	954,971,902.55	30.88%	11,968	21.18%	2.22%
2.5% - 2.99%	758,885,644.98	24.54%	13,692	24.23%	2.71%
3% - 3.49%	386,829,189.57	12.51%	7,806	13.81%	3.22%
3.5% - 3.99%	190,501,468.63	6.16%	4,714	8.34%	3.62%
4% - 4.49%	173,521,092.56	5.61%	4,904	8.68%	4.09%
4.5% - 4.99%	269,180,090.21	8.70%	5,404	9.56%	4.80%
5% - 5.49%	229,456,122.44	7.42%	5,313	9.40%	5.29%
5.5% - 5.99%	125,032,610.02	4.04%	2,619	4.63%	5.69%
6% - 6.49%	3,320,484.44	0.11%	77	0.14%	6.15%
6.5% - 6.99%	946,128.25	0.03%	18	0.03%	6.73%
7% - 7.49%	64,067.95	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</b>

**3. Origination Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	137,802,008.94	4.46%	3,415	6.04%	3.20%
2004	287,822,427.21	9.31%	6,598	11.67%	3.24%
2005	562,539,464.86	18.19%	10,760	19.04%	3.10%
2006	630,647,968.33	20.39%	11,102	19.64%	3.11%
2007	875,034,937.41	28.29%	14,879	26.33%	3.15%
2008	519,210,540.32	16.79%	8,818	15.60%	3.67%
2009	1,004,707.87	0.03%	5	0.01%	3.87%
2010	68,125,332.54	2.20%	795	1.41%	4.08%
2011	10,521,414.12	0.34%	145	0.26%	4.15%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</b>

**4. Legal Maturity Year**

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2012	1,400,583.83	0.05%	338	0.60%	4.15%
2013	6,776,336.41	0.22%	699	1.24%	4.08%
2014	10,746,374.93	0.35%	833	1.47%	3.73%
2015	18,374,492.71	0.59%	998	1.77%	3.54%
2016	22,252,856.32	0.72%	1,026	1.82%	3.82%
2017	50,090,339.26	1.62%	1,830	3.24%	3.61%
2018	69,127,117.56	2.24%	2,319	4.10%	3.82%
2019	62,721,372.29	2.03%	1,994	3.53%	3.48%
2020	83,316,977.26	2.69%	2,356	4.17%	3.36%
2021	77,790,057.50	2.52%	2,045	3.62%	3.44%
2022	99,291,013.98	3.21%	2,284	4.04%	3.40%
2023	98,687,740.95	3.19%	2,133	3.77%	3.72%
2024	76,468,213.40	2.47%	1,590	2.81%	3.26%
2025	117,708,909.19	3.81%	2,247	3.98%	3.18%
2026	112,913,354.72	3.65%	2,202	3.90%	3.33%
2027	143,863,010.98	4.65%	2,618	4.63%	3.36%
2028	126,898,418.80	4.10%	2,215	3.92%	3.58%
2029	64,113,440.36	2.07%	1,083	1.92%	3.13%
2030	110,317,290.28	3.57%	1,788	3.16%	3.03%
2031	106,150,978.97	3.43%	1,641	2.90%	3.06%
2032	117,314,240.81	3.79%	1,720	3.04%	3.14%
2033	99,994,670.81	3.23%	1,508	2.67%	3.33%
2034	102,735,017.14	3.32%	1,569	2.78%	3.04%
2035	211,214,236.67	6.83%	3,033	5.37%	2.95%
2036	167,180,925.17	5.41%	2,352	4.16%	3.02%
2037	166,713,524.52	5.39%	2,265	4.01%	3.02%
2038	85,947,667.82	2.78%	1,202	2.13%	3.41%
2039	20,353,162.76	0.66%	271	0.48%	3.25%
2040	33,729,564.68	1.09%	436	0.77%	3.19%
2041	67,969,677.83	2.20%	919	1.63%	3.21%
2042	60,066,155.23	1.94%	784	1.39%	3.08%
2043	43,708,128.81	1.41%	556	0.98%	3.30%
2044	25,073,482.14	0.81%	328	0.58%	3.08%
2045	44,897,917.48	1.45%	543	0.96%	3.07%
2046	100,990,657.97	3.27%	1,296	2.29%	3.04%
2047	124,114,266.79	4.01%	1,459	2.58%	2.91%
2048	73,890,584.40	2.39%	907	1.60%	3.45%
2049	6,029,688.14	0.19%	78	0.14%	3.63%
2050	14,642,427.27	0.47%	205	0.36%	3.63%
2051	64,957,459.65	2.10%	826	1.46%	3.83%
2053	63,664.96	0.00%	1	0.00%	3.53%
2054	212,345.05	0.01%	3	0.01%	4.03%
2055	824,058.85	0.03%	8	0.01%	4.02%
2056	1,076,396.95	0.03%	9	0.02%	3.83%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</b>

**5. Seasoning**

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	382,782.37	0.01%	7	0.01%	4.04%
0.5 - 1.0	10,355,524.27	0.33%	141	0.25%	4.16%
1.0 - 1.5	39,506,635.74	1.28%	459	0.81%	4.09%
1.5 - 2.0	28,401,804.28	0.92%	333	0.59%	4.07%
2.0 - 2.5	782,154.06	0.03%	3	0.01%	3.88%
2.5 - 3.0	222,553.81	0.01%	2	0.00%	3.84%
3.0 - 4.0	519,210,540.32	16.79%	8,818	15.60%	3.67%
4.0 - 5.0	875,034,937.41	28.29%	14,879	26.33%	3.15%
5.0 - 6.0	630,647,968.33	20.39%	11,102	19.64%	3.11%
6.0 - 7.0	563,814,582.69	18.23%	10,783	19.08%	3.10%
7.0 - 8.0	286,547,309.38	9.27%	6,575	11.63%	3.24%
8.0 - 9.0	137,802,008.94	4.46%	3,415	6.04%	3.20%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</b>

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,602,734,609.88	84.15%	46,059	81.49%	2.88%
01-02	187,593,395.04	6.07%	3,930	6.95%	4.96%
02-03	120,113,244.62	3.88%	2,243	3.97%	5.23%
03-04	10,055,831.38	0.33%	173	0.31%	5.67%
04-05	6,009,033.85	0.19%	165	0.29%	5.15%
05-06	29,036,893.90	0.94%	861	1.52%	5.26%
06-07	20,732,455.99	0.67%	605	1.07%	5.43%
07-08	8,225,274.71	0.27%	212	0.38%	5.70%
08-09	239,367.23	0.01%	8	0.01%	5.28%
09-10	5,009,050.03	0.16%	118	0.21%	5.39%
10-11	18,352,838.54	0.59%	482	0.85%	5.45%
11-12	17,478,037.92	0.57%	389	0.69%	5.50%
12-13	7,185,331.12	0.23%	151	0.27%	5.65%
13-14	762,889.72	0.02%	17	0.03%	5.11%
14-15	4,206,740.97	0.14%	96	0.17%	5.62%
15-16	23,727,264.33	0.77%	448	0.79%	5.66%
16-17	21,004,132.38	0.68%	381	0.67%	5.68%
17-18	7,815,080.63	0.25%	141	0.25%	5.91%
18-19	368,965.92	0.01%	4	0.01%	5.56%
19-20	376,233.20	0.01%	7	0.01%	5.30%
20-21	114,880.25	0.00%	1	0.00%	6.92%
21-22	204,813.62	0.01%	4	0.01%	4.55%
22-23	34,704.81	0.00%	1	0.00%	6.32%
23-24	47,570.00	0.00%	1	0.00%	4.82%
24-25	201,477.47	0.01%	4	0.01%	4.63%
25-26	27,457.25	0.00%	1	0.00%	4.77%
26-27	242,338.69	0.01%	4	0.01%	5.37%
27-28	25,513.23	0.00%	1	0.00%	5.97%
28-29					
29-30	115,257.60	0.00%	2	0.00%	4.86%
30 - more	668,117.32	0.02%	8	0.01%	5.07%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</b>

**7. Loan to Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 64,98 %</b>					
less - 40.00%	454,732,975.38	14.70%	11,989	26.83%	3.52%
40.01% - 50.00%	329,548,076.48	10.65%	5,801	12.98%	3.38%
50.01% - 60.00%	343,190,780.00	11.09%	5,182	11.60%	3.31%
60.01% - 70.00%	423,080,671.87	13.67%	5,551	12.42%	3.28%
70.01% - 80.00%	767,120,533.09	24.80%	9,084	20.33%	3.23%
80.01% - 85.00%	236,436,971.06	7.64%	2,269	5.08%	3.13%
85.01% - 90.00%	349,664,985.51	11.30%	3,110	6.96%	3.04%
90.01% - 95.00%	95,213,305.82	3.07%	857	1.92%	2.93%
95.01% - 100.00%	91,434,530.91	2.95%	823	1.84%	2.90%
100.01% - 105.00%	1,057,084.66	0.03%	12	0.03%	3.46%
105.01% - 110.00%	931,451.21	0.03%	6	0.01%	3.98%
110.01% - 115.00%	145,728.47	0.00%	2	0.00%	2.27%
115.01% - 120.00%	94,440.16	0.00%	1	0.00%	2.12%
120.01% - 125.00%	57,266.98	0.00%	1	0.00%	3.39%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>44,688</b>	<b>100.0%</b>	<b>3.25%</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: 58,37 %</b>					
less - 40.00%	762,574,886.81	24.66%	19,362	43.33%	3.42%
40.01% - 50.00%	374,738,164.75	12.12%	5,642	12.63%	3.29%
50.01% - 60.00%	394,771,656.55	12.77%	4,979	11.14%	3.23%
60.01% - 70.00%	439,602,428.22	14.21%	4,795	10.73%	3.20%
70.01% - 80.00%	462,910,195.82	14.97%	4,493	10.05%	3.20%
80.01% - 85.00%	228,470,453.22	7.39%	1,956	4.38%	3.11%
85.01% - 90.00%	185,706,624.50	6.01%	1,542	3.45%	3.11%
90.01% - 95.00%	140,335,232.35	4.54%	1,124	2.52%	3.16%
95.01% - 100.00%	99,162,640.19	3.21%	767	1.72%	3.16%
100.01% - 105.00%	3,100,356.66	0.10%	19	0.04%	3.94%
105.01% - 110.00%	826,075.62	0.03%	6	0.01%	3.83%
110.01% - 115.00%	423,060.31	0.01%	2	0.00%	4.09%
128.01% - more	87,026.60	0.00%	1	0.00%	3.52%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>44,688</b>	<b>100.0%</b>	<b>3.25%</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	136,553,797.22	4.41%	8,667	19.39%	3.94%
25.000,00 - 50.000,00	445,919,632.27	14.41%	12,025	26.91%	3.73%
50.000,00 - 75.000,00	539,739,329.83	17.45%	8,766	19.62%	3.46%
75.000,00 - 100.000,00	575,624,797.68	18.61%	6,637	14.85%	3.25%
100.000,00 - 125.000,00	343,187,379.87	11.09%	3,071	6.87%	3.08%
125.000,00 - 150.000,00	285,397,053.14	9.22%	2,094	4.69%	3.01%
150.000,00 - 175.000,00	188,784,558.75	6.10%	1,170	2.62%	2.99%
175.000,00 - 200.000,00	140,512,109.52	4.54%	753	1.69%	2.96%
200.000,00 - 225.000,00	97,164,358.44	3.14%	457	1.02%	2.88%
225.000,00 - 250.000,00	69,820,577.28	2.25%	295	0.66%	2.86%
250.000,00 - 275.000,00	52,956,894.32	1.71%	202	0.45%	2.84%
275.000,00 - 300.000,00	39,530,158.13	1.27%	138	0.31%	2.79%
300.000,00 - 325.000,00	29,985,199.60	0.96%	96	0.22%	2.77%
325.000,00 - 350.000,00	18,496,295.75	0.59%	55	0.12%	2.95%
350.000,00 - 375.000,00	18,135,516.79	0.58%	50	0.11%	2.52%
375.000,00 - 400.000,00	18,544,126.45	0.59%	48	0.11%	2.80%
400.000,00 - 425.000,00	13,179,470.02	0.42%	32	0.07%	2.70%
425.000,00 - 450.000,00	10,502,126.04	0.33%	24	0.05%	2.70%
450.000,00 - 475.000,00	6,930,578.78	0.22%	15	0.03%	2.67%
475.000,00 - 500.000,00	5,340,230.51	0.17%	11	0.03%	2.44%
500.000,00 - 600.000,00	22,936,928.79	0.74%	42	0.09%	2.95%
600.000,00 - 700.000,00	8,531,480.08	0.27%	13	0.03%	2.37%
700.000,00 - 800.000,00	6,709,418.16	0.21%	9	0.02%	3.10%
800.000,00 - 900.000,00	5,139,713.30	0.16%	6	0.01%	2.77%
900.000,00 - 1.000.000,00	6,412,726.53	0.20%	7	0.02%	2.32%
1.000.000,00 - 1.250.000,00	2,068,137.97	0.06%	2	0.00%	2.22%
1.250.000,00 - 1.500.000,00	1,316,497.93	0.04%	1	0.00%	2.12%
1.500.000,00 - more	3,289,708.45	0.10%	2	0.00%	3.39%
	<b>3,092,708,801.60</b>	<b>99.8%</b>	<b>44,688</b>	<b>100.%</b>	<b>3.25%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	140,336,852.29	4.53%	1,486	3.33%	3.35%
Building	1,611,091.76	0.05%	23	0.05%	3.74%
House incl. land plot	2,802,096,425.68	90.60%	41,534	92.94%	3.25%
N/A	4,446,874.71	0.14%	43	0.10%	3.51%
Other real estate	30,957,789.43	1.00%	420	0.94%	3.19%
Professional Use	113,259,767.73	3.66%	1,182	2.65%	3.21%
	<b>3,092,708,801.60</b>	<b>100.%</b>	<b>44,688</b>	<b>100.%</b>	<b>3.25%</b>

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	108,908,229.67	3.52%	1,722	3.85%	3.32%
AITOLOAKARNANIA	42,155,468.16	1.36%	755	1.69%	3.62%
ARGOLIDA	30,958,106.22	1.00%	453	1.01%	3.41%
ARKADIA	16,953,643.44	0.55%	266	0.60%	3.29%
ARTA	9,022,230.88	0.29%	168	0.38%	3.20%
ATTICA	1,479,220,565.92	47.83%	19,406	43.43%	3.15%
CHALKIDIKI	32,811,830.32	1.06%	542	1.21%	3.74%
CHANIA	42,859,337.45	1.39%	505	1.13%	2.95%
CHIOS	15,233,734.44	0.49%	214	0.48%	3.27%
CORFU	25,642,900.61	0.83%	356	0.80%	3.70%
DODEKANISA	92,068,251.20	2.98%	1,085	2.43%	3.40%
DRAMA	14,339,483.66	0.46%	258	0.58%	3.32%
EVOIA	37,502,889.88	1.21%	617	1.38%	3.77%
EVKITANIA	2,481,867.16	0.08%	46	0.10%	4.61%
EVROS	25,367,027.00	0.82%	488	1.09%	3.42%
FLORINA	6,732,534.89	0.22%	136	0.30%	3.67%
FOKIDA	5,270,035.27	0.17%	87	0.20%	3.66%
FTHIOTIDA	37,256,190.60	1.21%	670	1.50%	3.68%
GREVENA	10,196,840.48	0.33%	179	0.40%	3.56%
HERAKLION	51,935,149.59	1.68%	702	1.57%	3.28%
ILEIA	37,923,147.75	1.23%	667	1.49%	3.56%
IMATHIA	17,752,300.80	0.57%	331	0.74%	3.63%
IOANNINA	42,880,690.85	1.39%	643	1.44%	2.88%
KARDITSA	23,498,383.89	0.76%	485	1.09%	3.65%
KASTORIA	7,654,787.20	0.25%	158	0.35%	3.32%
KAVALA	29,490,256.07	0.95%	482	1.08%	3.51%
KEFALLONIA	15,007,331.60	0.49%	180	0.40%	3.37%
KILKIS	17,252,880.65	0.56%	339	0.76%	3.23%
KORINTHIA	48,545,144.21	1.57%	638	1.43%	3.26%
KOZANI	21,791,254.37	0.71%	419	0.94%	3.73%
KYKLADES	43,051,332.48	1.39%	465	1.04%	3.27%
LAKONIA	27,078,016.03	0.88%	413	0.92%	3.55%
LARISA	54,331,936.44	1.76%	910	2.04%	3.09%
LASITHI	20,504,355.49	0.66%	305	0.68%	3.00%
LEFKADA	6,951,781.99	0.23%	100	0.22%	3.50%
LESBOS	29,866,561.21	0.97%	484	1.08%	3.63%
MAGNESIA	40,972,493.35	1.33%	699	1.56%	3.48%
MESSINIA	20,411,253.31	0.66%	327	0.73%	3.57%
PELLA	27,007,803.70	0.87%	495	1.11%	3.22%
PIERIA	35,806,857.11	1.16%	587	1.31%	3.29%
PREVEZA	20,490,160.60	0.66%	354	0.79%	3.26%
RETHYMNO	39,592,432.00	1.28%	475	1.06%	3.15%
RODOPI	21,985,833.69	0.71%	421	0.94%	3.31%
SAMOS	11,332,551.41	0.37%	155	0.35%	3.42%
SERRES	13,268,062.38	0.43%	256	0.57%	3.56%
THESPROTIA	14,862,773.84	0.48%	240	0.54%	3.27%
THESSALONIKI	240,960,719.10	7.79%	3,658	8.19%	3.16%
TRIKALA	17,662,281.53	0.57%	352	0.79%	3.51%
VOIOTIA	26,174,745.36	0.85%	484	1.08%	3.64%
XANTHI	17,798,216.71	0.58%	341	0.76%	3.43%
ZAKYNTHOS	13,886,139.64	0.45%	170	0.38%	3.21%
<b>Total</b>	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>44,688</b>	<b>100.0%</b>	<b>3.25%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	3,092,708,801.60	100.00%	56,517	100.00%	3.25%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</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	1,819,102,799.71	58.82%	33,366	59.04%	2.65%
Euribor 1M Linked	328,775,751.52	10.63%	5,043	8.92%	2.58%
Euribor 3M Linked	329,668,412.05	10.66%	4,948	8.75%	3.67%
Fixed	615,161,838.32	19.89%	13,160	23.29%	5.18%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</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)	51,724	<b>1,994,744.47</b>	2,804,380,702.52	91.52%	90.67%
31-60 days past due	3,175	<b>1,807,955.52</b>	186,080,568.88	5.62%	6.01%
61-90 days past due	1,618	<b>1,576,028.31</b>	102,247,530.20	2.86%	3.30%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>56,517</b>	<b>5,378,728.30</b>	<b>3,092,708,801.60</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	574,111,680.59	18.56%	8,835	15.63%	3.14%
Completion/construction of primary residence	301,412,491.26	9.74%	4,802	8.50%	3.24%
Completion/construction of secondary	473,709,862.72	15.31%	6,466	11.44%	3.04%
Refinancing loans from other banks	440,295,466.84	14.23%	6,506	11.51%	3.45%
Buy Secondary	132,693,716.53	4.29%	2,023	3.58%	3.05%
Professional use	28,019,451.41	0.90%	358	0.63%	3.07%
land Purchase	22,836,919.53	0.73%	407	0.72%	3.11%
Renovating	1,119,629,212.72	36.20%	27,120	47.99%	3.36%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>56,517</b>	<b>100.0%</b>	<b>3.25%</b>

**16. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,412,146,510.87	45.66%	19,904	45.27%	3.24%
Self Employed	1,017,312,472.62	32.89%	11,619	26.43%	3.18%
Unemployed	238,706,094.35	7.71%	3,962	9.01%	3.40%
Retired	320,649,993.66	10.36%	6,603	15.02%	3.48%
N/A	103,893,730.09	3.35%	1,880	4.28%	3.14%
	<b>3,092,708,801.60</b>	<b>100.0%</b>	<b>43,968</b>	<b>100.0%</b>	<b>3.25%</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.