

Covered Bond Programme I



Monthly Investor Report

May 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B-	Caa2	EUR	1,500,000,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-05-2012	28-11-2008
Portfolio Cut off Date	31-05-2012	31-10-2008
Original Principal Balance	3.714.594.553,00	6.487.231.236,00
Principal Balance	2.892.611.810,00	5.951.630.426,00
Number of Borrowers	43.047	70.301
Number of Loanparts	55.153	94.141
Number of Properties	43.554	72.324
Average Principal Balance (borrower)	67.196,59	82.291,22
Average Principal Balance (parts)	52.447,04	63.220,39
Coupon: Weighted Average	3,1	4,8
Minimum	1,1	3,1
Maximum	8,6	8,1
Weighted Average Loan to Value	64,63	66,60
Weighted Average Loan to Indexed Value	58,10	58,38
Seasoning (years): Weighted Average	5,51	2,10
Original Maturity (years): Weighted Average	26,21	24,92
Remaining Tenor (years): Weighted Average	20,73	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	30.000.000,00
Outstanding Accrued Interest on Bonds	37.741.438,36
Current Outstanding Balance	2.892.611.810,14
Adjusted Nominal Value Assets *	2.844.123.480,01
Outstanding Accrued Interest on Assets	3.298.096,73
Cash Collateral	84.000.000,00
Nominal Value Test Current Value **	53,00 %
<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	212,571,900.12	7.35%	4,054	7.35%	2.95%
Standard Amortising	2,680,039,910.02	92.65%	51,099	92.65%	3.11%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

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%	1,005,740,065.68	34.77%	13,402	24.30%	2.16%
2.5% - 2.99%	740,403,456.82	25.60%	14,073	25.52%	2.72%
3% - 3.49%	380,012,399.68	13.14%	7,876	14.28%	3.14%
3.5% - 3.99%	220,661,935.77	7.63%	5,107	9.26%	3.65%
4% - 4.49%	85,096,133.40	2.94%	3,758	6.81%	4.12%
4.5% - 4.99%	152,129,655.28	5.26%	2,883	5.23%	4.81%
5% - 5.49%	174,300,664.22	6.03%	4,372	7.93%	5.28%
5.5% - 5.99%	120,779,389.54	4.18%	3,110	5.64%	5.68%
6% - 6.49%	11,532,703.43	0.40%	511	0.93%	6.11%
6.5% - 6.99%	1,433,230.71	0.05%	39	0.07%	6.70%
7% - 7.49%	383,618.22	0.01%	15	0.03%	7.13%
7.5% - more	138,557.39	0.00%	7	0.01%	8.53%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	10,311.65	0.00%	1	0.00%	3.12%
1993	32,604.09	0.00%	2	0.00%	3.02%
1994	85,834.62	0.00%	1	0.00%	2.97%
1995	102,175.63	0.00%	7	0.01%	3.14%
1996	24,828.35	0.00%	3	0.01%	2.63%
1997	73,749.31	0.00%	6	0.01%	3.11%
1998	33,717.21	0.00%	2	0.00%	2.97%
1999	166,170.88	0.01%	9	0.02%	3.00%
2000	202,966.40	0.01%	11	0.02%	3.23%
2001	186,166.84	0.01%	8	0.01%	2.80%
2002	465,680.78	0.02%	20	0.04%	2.87%
2003	127,791,837.74	4.42%	3,272	5.93%	3.07%
2004	265,787,330.96	9.19%	6,281	11.39%	3.11%
2005	518,641,345.65	17.93%	10,136	18.38%	2.93%
2006	572,417,317.19	19.79%	10,295	18.67%	3.00%
2007	784,580,441.49	27.12%	13,672	24.79%	3.06%
2008	455,987,717.12	15.76%	7,995	14.50%	3.34%
2009	2,607,967.81	0.09%	23	0.04%	3.24%
2010	67,251,977.22	2.32%	880	1.60%	3.63%
2011	38,855,147.67	1.34%	529	0.96%	3.57%
2012	57,306,521.53	1.98%	2,000	3.63%	3.29%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

4. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	501,097.58	0.02%	212	0.38%	4.23%
2013	4,582,933.86	0.16%	642	1.16%	3.97%
2014	8,360,664.46	0.29%	771	1.40%	3.61%
2015	14,295,829.23	0.49%	876	1.59%	3.38%
2016	18,827,581.33	0.65%	952	1.73%	3.72%
2017	43,490,738.48	1.50%	1,733	3.14%	3.53%
2018	59,495,149.76	2.06%	2,136	3.87%	3.61%
2019	54,884,430.27	1.90%	1,863	3.38%	3.38%
2020	73,220,868.24	2.53%	2,180	3.95%	3.18%
2021	68,235,342.83	2.36%	1,887	3.42%	3.35%
2022	91,632,591.74	3.17%	2,252	4.08%	3.35%
2023	86,975,851.78	3.01%	1,953	3.54%	3.48%
2024	68,716,371.53	2.38%	1,500	2.72%	3.08%
2025	104,832,772.03	3.62%	2,081	3.77%	3.00%
2026	98,755,584.02	3.41%	1,986	3.60%	3.21%
2027	134,137,050.58	4.64%	2,685	4.87%	3.34%
2028	112,531,905.16	3.89%	2,031	3.68%	3.39%
2029	58,954,348.43	2.04%	1,046	1.90%	3.02%
2030	101,104,265.85	3.50%	1,685	3.06%	2.88%
2031	95,441,257.79	3.30%	1,524	2.76%	2.94%
2032	113,811,366.47	3.93%	1,871	3.39%	3.12%
2033	89,377,443.78	3.09%	1,386	2.51%	3.05%
2034	93,934,533.68	3.25%	1,488	2.70%	2.91%
2035	193,080,126.85	6.67%	2,831	5.13%	2.79%
2036	148,060,044.35	5.12%	2,115	3.83%	2.87%
2037	158,819,153.77	5.49%	2,301	4.17%	2.98%
2038	77,559,837.57	2.68%	1,110	2.01%	3.08%
2039	19,028,425.32	0.66%	290	0.53%	3.08%
2040	32,580,917.23	1.13%	465	0.84%	2.97%
2041	60,460,631.33	2.09%	841	1.52%	3.04%
2042	72,996,646.84	2.52%	1,108	2.01%	3.03%
2043	42,470,071.21	1.47%	561	1.02%	3.10%
2044	25,990,509.42	0.90%	357	0.65%	2.89%
2045	42,139,045.54	1.46%	531	0.96%	2.87%
2046	91,987,669.60	3.18%	1,209	2.19%	2.92%
2047	122,985,441.74	4.25%	1,518	2.75%	2.83%
2048	67,732,578.00	2.34%	890	1.61%	3.02%
2049	11,916,530.60	0.41%	181	0.33%	3.33%
2050	16,347,324.05	0.57%	262	0.48%	3.32%
2051	36,193,578.53	1.25%	525	0.95%	3.33%
2052	28,248,263.90	0.98%	480	0.87%	3.36%
2053	3,793,924.17	0.13%	65	0.12%	3.21%
2054	3,300,321.87	0.11%	58	0.11%	3.42%
2055	9,627,862.09	0.33%	160	0.29%	3.60%
2056	9,108,384.12	0.31%	171	0.31%	3.67%
2057	22,084,543.16	0.76%	384	0.70%	2.77%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

5. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	58,272,895.81	2.01%	2,008	3.64%	3.30%
0.5 - 1.0	16,159,925.80	0.56%	211	0.38%	3.36%
1.0 - 1.5	32,166,787.95	1.11%	442	0.80%	3.70%
1.5 - 2.0	48,693,271.05	1.68%	636	1.15%	3.63%
2.0 - 2.5	8,988,731.09	0.31%	115	0.21%	3.58%
2.5 - 3.0	609,339.58	0.02%	7	0.01%	2.86%
3.0 - 4.0	213,948,399.02	7.40%	3,645	6.61%	3.57%
4.0 - 5.0	718,107,658.63	24.83%	12,587	22.82%	3.08%
5.0 - 6.0	711,825,272.84	24.61%	12,598	22.84%	3.07%
6.0 - 7.0	551,894,927.79	19.08%	10,460	18.97%	2.88%
7.0 - 8.0	311,836,357.17	10.78%	6,789	12.31%	3.05%
8.0 - 9.0	189,769,620.13	6.56%	4,850	8.79%	3.12%
9.0 - 10.0	29,265,612.93	1.01%	748	1.36%	3.01%
more - 10.0	1,073,010.35	0.04%	57	0.10%	3.05%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,463,466,343.46	85.16%	45,812	83.06%	2.80%
01-02	227,259,489.65	7.86%	4,664	8.46%	4.44%
02-03	51,420,278.66	1.78%	934	1.69%	4.54%
03-04	2,991,288.53	0.10%	70	0.13%	4.89%
04-05	17,731,019.19	0.61%	571	1.04%	5.24%
05-06	17,683,582.72	0.61%	548	0.99%	5.29%
06-07	18,659,824.44	0.65%	532	0.96%	5.56%
07-08	225,723.99	0.01%	7	0.01%	4.12%
08-09	456,318.72	0.02%	14	0.03%	5.10%
09-10	14,078,924.37	0.49%	367	0.67%	5.44%
10-11	11,136,576.67	0.39%	289	0.52%	5.44%
11-12	16,529,216.67	0.57%	367	0.67%	5.57%
12-13	761,211.99	0.03%	16	0.03%	4.48%
13-14	369,119.11	0.01%	6	0.01%	5.59%
14-15	15,055,933.47	0.52%	296	0.54%	5.65%
15-16	15,388,524.94	0.53%	298	0.54%	5.66%
16-17	17,674,049.90	0.61%	332	0.60%	5.77%
17-18	257,293.15	0.01%	3	0.01%	6.01%
18-19	73,606.69	0.00%	2	0.00%	6.09%
19-20	520,202.83	0.02%	7	0.01%	5.61%
20-21	184,053.54	0.01%	3	0.01%	6.85%
21-22	186,616.66	0.01%	4	0.01%	4.66%
22-23					
23-24	61,460.38	0.00%	2	0.00%	4.82%
24-25	94,132.17	0.00%	3	0.01%	4.65%
25-26					
26-27					
27-28	46,702.74	0.00%	1	0.00%	1.12%
28-29					
29-30	87,761.51	0.00%	1	0.00%	4.87%
30 - more	212,553.99	0.01%	4	0.01%	4.87%
Matured	0.00	0.00%	0	0.00%	0.00%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,63 %					
less - 40.00%	434,999,466.48	15.03%	11,818	27.13%	3.36%
40.01% - 50.00%	313,340,968.39	10.83%	5,681	13.04%	3.22%
50.01% - 60.00%	325,991,234.42	11.26%	5,058	11.61%	3.15%
60.01% - 70.00%	401,082,664.83	13.86%	5,485	12.59%	3.12%
70.01% - 80.00%	705,000,109.29	24.37%	8,666	19.90%	3.05%
80.01% - 85.00%	223,047,285.47	7.71%	2,236	5.13%	2.97%
85.01% - 90.00%	315,098,086.60	10.89%	2,933	6.73%	2.88%
90.01% - 95.00%	89,134,240.97	3.08%	858	1.97%	2.81%
95.01% - 100.00%	82,066,567.54	2.83%	792	1.82%	2.82%
100.01% - 105.00%	879,231.66	0.03%	9	0.02%	3.08%
105.01% - 110.00%	1,074,119.30	0.03%	7	0.02%	3.43%
110.01% - 115.00%	122,273.59	0.00%	2	0.01%	3.23%
115.01% - 120.00%	84,787.43	0.00%	1	0.00%	3.12%
120.01% - 125.00%	165,886.03	0.00%	3	0.01%	2.00%
125.01% - 128.00%	382,600.74	0.01%	2	0.01%	2.88%
128.01% - more	142,287.40	0.00%	3	0.01%	4.80%
	2,892,611,810.14	100.0%	43,554	100.0%	3.10%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,94 %					
less - 40.00%	761,973,728.39	26.34%	20,154	46.27%	3.31%
40.01% - 50.00%	358,290,542.67	12.39%	5,398	12.39%	3.11%
50.01% - 60.00%	373,479,969.04	12.91%	4,731	10.86%	3.07%
60.01% - 70.00%	417,135,344.50	14.42%	4,540	10.42%	3.04%
70.01% - 80.00%	427,004,715.19	14.76%	4,115	9.45%	3.00%
80.01% - 85.00%	200,757,605.02	6.94%	1,744	4.00%	2.92%
85.01% - 90.00%	160,662,981.35	5.55%	1,329	3.05%	2.92%
90.01% - 95.00%	117,706,331.81	4.07%	954	2.19%	2.96%
95.01% - 100.00%	73,947,178.37	2.56%	578	1.33%	2.97%
100.01% - 105.00%	1,084,537.14	0.04%	7	0.02%	3.16%
105.01% - 110.00%	568,876.66	0.02%	4	0.01%	3.36%
	2,892,611,810.14	100.0%	43,554	100.0%	3.10%

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	146,606,855.79	5.06%	9,537	21.90%	3.89%
25.000,00 - 50.000,00	433,309,387.44	14.97%	11,689	26.84%	3.54%
50.000,00 - 75.000,00	511,351,830.11	17.67%	8,307	19.07%	3.27%
75.000,00 - 100.000,00	525,722,405.89	18.17%	6,085	13.97%	3.06%
100.000,00 - 125.000,00	326,675,787.24	11.29%	2,925	6.72%	2.92%
125.000,00 - 150.000,00	266,507,575.29	9.21%	1,956	4.49%	2.84%
150.000,00 - 175.000,00	170,066,110.38	5.87%	1,053	2.42%	2.80%
175.000,00 - 200.000,00	124,028,935.36	4.28%	665	1.53%	2.81%
200.000,00 - 225.000,00	88,594,419.97	3.06%	417	0.96%	2.69%
225.000,00 - 250.000,00	56,526,368.45	1.95%	239	0.55%	2.71%
250.000,00 - 275.000,00	48,807,008.08	1.68%	186	0.43%	2.63%
275.000,00 - 300.000,00	34,361,038.83	1.18%	120	0.28%	2.64%
300.000,00 - 325.000,00	23,689,789.79	0.81%	76	0.17%	2.78%
325.000,00 - 350.000,00	18,119,867.48	0.62%	54	0.12%	2.71%
350.000,00 - 375.000,00	18,762,988.57	0.64%	52	0.12%	2.50%
375.000,00 - 400.000,00	15,819,749.61	0.54%	41	0.09%	2.70%
400.000,00 - 425.000,00	11,904,554.27	0.41%	29	0.07%	2.74%
425.000,00 - 450.000,00	10,945,257.72	0.37%	25	0.06%	2.54%
450.000,00 - 475.000,00	7,419,212.46	0.25%	16	0.04%	2.12%
475.000,00 - 500.000,00	5,849,171.77	0.20%	12	0.03%	2.90%
500.000,00 - 600.000,00	19,694,869.98	0.68%	36	0.08%	2.86%
600.000,00 - 700.000,00	8,592,697.68	0.29%	13	0.03%	2.57%
700.000,00 - 800.000,00	4,424,875.94	0.15%	6	0.01%	2.84%
800.000,00 - 900.000,00	4,227,364.03	0.14%	5	0.01%	2.12%
900.000,00 - 1.000.000,00	5,558,332.54	0.19%	6	0.01%	2.25%
1.000.000,00 - 1.250.000,00	2,172,232.86	0.07%	2	0.01%	3.04%
1.250.000,00 - 1.500.000,00	1,283,243.31	0.04%	1	0.00%	2.12%
1.500.000,00 - more	1,589,879.30	0.05%	1	0.00%	4.82%
	2,892,611,810.14	99.8%	43,554	100.%	3.10%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	141,545,801.39	4.89%	1,710	3.93%	3.25%
Building	1,247,819.91	0.04%	18	0.04%	3.18%
House incl. land plot	2,605,016,163.22	90.05%	40,197	92.29%	3.09%
N/A	2,851,737.18	0.09%	33	0.08%	3.24%
Other real estate	30,868,325.89	1.06%	408	0.94%	3.06%
Professional Use	111,081,962.55	3.84%	1,188	2.73%	3.04%
	2,892,611,810.14	100.%	43,554	100.%	3.10%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	98,259,556.25	3.40%	1,645	3.78%	3.16%
AITOLOAKARNANIA	40,604,844.45	1.40%	751	1.72%	3.34%
ARGOLIDA	29,355,487.11	1.02%	440	1.01%	3.29%
ARKADIA	16,097,368.95	0.56%	256	0.59%	3.16%
ARTA	8,665,141.53	0.30%	171	0.39%	3.15%
ATTICA	1,395,336,031.03	48.24%	19,026	43.68%	3.00%
CHALKIDIKI	29,237,893.72	1.01%	522	1.20%	3.54%
CHANIA	39,987,030.22	1.38%	495	1.14%	2.85%
CHIOS	14,552,255.54	0.50%	209	0.48%	3.14%
CORFU	22,761,195.65	0.79%	338	0.78%	3.53%
DODEKANISA	86,101,836.06	2.98%	1,064	2.44%	3.21%
DRAMA	13,635,632.54	0.47%	255	0.59%	3.22%
EVOIA	36,117,089.82	1.25%	631	1.45%	3.60%
EVKITANIA	2,490,880.40	0.09%	49	0.11%	4.50%
EVROS	24,268,472.61	0.84%	476	1.09%	3.29%
FLORINA	6,361,229.01	0.22%	132	0.30%	3.60%
FOKIDA	5,057,300.18	0.18%	85	0.20%	3.53%
FTHIOTIDA	36,331,395.92	1.26%	678	1.56%	3.47%
GREVENA	9,003,037.93	0.31%	158	0.36%	3.34%
HERAKLION	46,042,973.07	1.59%	657	1.51%	3.04%
ILEIA	34,851,281.61	1.21%	631	1.45%	3.30%
IMATHIA	16,248,083.51	0.56%	318	0.73%	3.41%
IOANNINA	43,036,258.35	1.49%	656	1.51%	2.85%
KARDITSA	21,480,623.22	0.74%	464	1.07%	3.51%
KASTORIA	7,176,379.21	0.25%	153	0.35%	3.23%
KAVALA	26,213,109.48	0.91%	451	1.04%	3.31%
KEFALLONIA	15,088,068.07	0.52%	175	0.40%	3.23%
KILKIS	15,806,807.15	0.55%	322	0.74%	3.15%
KORINTHIA	44,502,365.55	1.54%	626	1.44%	3.07%
KOZANI	19,957,079.99	0.69%	396	0.91%	3.52%
KYKLADES	38,064,349.47	1.32%	446	1.02%	3.08%
LAKONIA	25,501,512.32	0.88%	404	0.93%	3.40%
LARISA	50,368,057.02	1.74%	894	2.05%	2.96%
LASITHI	18,788,864.47	0.65%	293	0.67%	2.94%
LEFKADA	6,095,565.96	0.21%	95	0.22%	3.33%
LESBOS	29,266,649.45	1.01%	487	1.12%	3.45%
MAGNESIA	38,269,722.74	1.32%	681	1.56%	3.32%
MESSINIA	18,989,602.41	0.66%	315	0.72%	3.47%
PELLA	24,201,697.97	0.84%	457	1.05%	3.00%
PIERIA	31,499,062.13	1.09%	554	1.27%	3.08%
PREVEZA	18,207,146.14	0.63%	334	0.77%	3.17%
RETHYMNO	37,436,300.71	1.29%	463	1.06%	2.98%
RODOPI	20,634,560.65	0.71%	409	0.94%	3.18%
SAMOS	10,419,833.12	0.36%	155	0.36%	3.32%
SERRES	12,367,553.72	0.43%	244	0.56%	3.38%
THESPROTIA	13,793,872.00	0.48%	227	0.52%	3.06%
THESSALONIKI	223,883,895.79	7.74%	3,542	8.13%	3.01%
TRIKALA	16,410,375.44	0.57%	345	0.79%	3.35%
VOIOTIA	24,655,899.43	0.85%	469	1.08%	3.40%
XANTHI	17,483,722.77	0.60%	349	0.80%	3.18%
ZAKYNTHOS	11,646,858.30	0.40%	161	0.37%	3.00%
	2,892,611,810.14	100.0%	43,554	100.0%	3.10%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,892,611,810.14	100.00%	55,153	100.00%	3.10%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

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	1,729,073,899.05	59.78%	32,801	59.47%	2.65%
Euribor 1M Linked	306,034,429.37	10.58%	4,878	8.84%	2.42%
Euribor 3M Linked	379,703,336.21	13.13%	6,958	12.62%	3.46%
Fixed	477,742,228.14	16.52%	10,511	19.06%	4.85%
Originator Rate	57,917.37	0.00%	5	0.01%	5.40%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

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)		50,161	2,077,635.49	2,612,231,998.81	90.95%	90.30%
31-60 days past due		3,477	1,757,281.19	192,409,476.35	6.30%	6.65%
61-90 days past due		1,515	1,304,006.60	87,970,334.98	2.75%	3.04%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		55,153	5,138,923.28	2,892,611,810.14	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	547,428,126.93	18.92%	8,647	15.68%	2.95%
Completion/construction of primary residence	275,718,837.68	9.53%	4,500	8.16%	3.08%
Completion/construction of secondary residence	433,156,017.19	14.97%	6,091	11.04%	2.92%
Refinancing loans from other banks	459,175,035.06	15.87%	8,099	14.69%	3.26%
Buy Secondary	124,869,228.72	4.31%	1,952	3.54%	2.93%
Professional use	26,923,270.89	0.93%	353	0.64%	2.85%
Land Purchase For Residence Construction	19,405,665.75	0.67%	368	0.67%	2.96%
Renovating	1,005,935,627.92	34.77%	25,143	45.59%	3.22%
	2,892,611,810.14	100.0%	55,153	100.0%	3.10%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,292,965,569.74	44.69%	18,909	43.93%	3.11%
Self Employed	930,081,190.13	32.15%	11,210	26.04%	3.04%
Unemployed	262,284,330.41	9.06%	4,526	10.51%	3.02%
Retired	317,933,208.85	10.99%	6,756	15.69%	3.32%
N/A	89,347,511.01	3.08%	1,646	3.82%	3.01%
	2,892,611,810.14	100.0%	43,047	100.0%	3.10%

* 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.