

# Covered Bond Programme I



## Monthly Investor Report

September 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B-	Caa2	EUR	846,200,000.00	3.875%	07-10-2016

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-09-2012	28-11-2008
Portfolio Cut off Date	30-09-2012	31-10-2008
Original Principal Balance	2.652.678.512,00	6.487.231.236,00
Principal Balance	1.996.324.835,00	5.951.630.426,00
Number of Borrowers	31.555	70.301
Number of Loanparts	38.493	94.141
Number of Properties	31.918	72.324
Average Principal Balance (borrower)	63.264,93	82.291,22
Average Principal Balance (parts)	51.862,02	63.220,39
Coupon: Weighted Average	2,9	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	63,02	66,60
Weighted Average Loan to Indexed Value	58,18	58,38
Seasoning (years): Weighted Average	5,99	2,10
Original Maturity (years): Weighted Average	26,07	24,92
Remaining Tenor (years): Weighted Average	20,12	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	16.924.000,00
Outstanding Accrued Interest on Bonds	53.344.626,37
Current Outstanding Balance	1.996.324.835,01
Adjusted Nominal Value Assets *	1.958.056.595,05
Outstanding Accrued Interest on Assets	1.943.206,34
Nominal Value Test Current Value **	46,29 %
<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	110,908,661.31	5.56%	1,944	5.05%	2.93%
Standard Amortising	1,885,416,173.70	94.44%	36,549	94.95%	2.85%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</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%	1,010,867,819.75	50.64%	15,855	41.19%	2.09%
2.5% - 2.99%	458,448,551.32	22.96%	8,805	22.87%	2.79%
3% - 3.49%	176,417,077.33	8.84%	4,204	10.92%	3.32%
3.5% - 3.99%	75,574,678.94	3.79%	3,280	8.52%	3.82%
4% - 4.49%	1,519,563.74	0.08%	40	0.10%	4.16%
4.5% - 4.99%	88,992,988.55	4.46%	1,723	4.48%	4.82%
5% - 5.49%	110,052,344.82	5.51%	2,918	7.58%	5.29%
5.5% - 5.99%	72,312,402.94	3.62%	1,614	4.19%	5.68%
6% - 6.49%	1,751,613.56	0.09%	45	0.12%	6.16%
6.5% - 6.99%	326,555.11	0.02%	7	0.02%	6.76%
7% - 7.49%	61,238.95	0.00%	2	0.01%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</b>

**3. Origination Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	96,318,916.60	4.82%	2,538	6.59%	2.82%
2004	196,708,996.57	9.85%	4,782	12.42%	2.83%
2005	368,640,180.75	18.47%	7,390	19.20%	2.68%
2006	408,908,530.04	20.48%	7,506	19.50%	2.74%
2007	537,505,634.12	26.92%	9,594	24.92%	2.87%
2008	320,768,486.95	16.07%	5,734	14.90%	3.12%
2009	479,552.35	0.02%	5	0.01%	3.18%
2010	36,200,821.00	1.81%	495	1.29%	3.35%
2011	29,706,318.75	1.49%	431	1.12%	3.36%
2012	1,087,397.88	0.05%	18	0.05%	3.22%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</b>

**4. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	115,842.00	0.01%	83	0.22%	4.06%
2013	2,657,605.84	0.13%	500	1.30%	3.70%
2014	5,301,587.78	0.27%	589	1.53%	3.31%
2015	10,079,017.68	0.50%	681	1.77%	3.11%
2016	12,801,678.73	0.64%	719	1.87%	3.61%
2017	31,287,442.71	1.57%	1,307	3.40%	3.41%
2018	42,403,654.47	2.12%	1,607	4.17%	3.44%
2019	40,239,078.72	2.02%	1,429	3.71%	3.12%
2020	52,839,833.55	2.65%	1,631	4.24%	2.94%
2021	49,090,520.35	2.46%	1,379	3.58%	3.09%
2022	62,266,855.13	3.12%	1,556	4.04%	3.21%
2023	64,154,145.86	3.21%	1,480	3.84%	3.31%
2024	52,052,153.77	2.61%	1,157	3.01%	2.80%
2025	74,174,892.35	3.72%	1,511	3.93%	2.75%
2026	68,565,723.07	3.43%	1,389	3.61%	2.96%
2027	94,333,370.31	4.73%	1,798	4.67%	3.07%
2028	81,551,800.97	4.09%	1,477	3.84%	3.12%
2029	40,457,191.01	2.03%	720	1.87%	2.77%
2030	68,928,123.49	3.45%	1,157	3.01%	2.61%
2031	65,265,421.13	3.27%	1,043	2.71%	2.66%
2032	78,854,386.17	3.95%	1,284	3.34%	2.86%
2033	64,636,813.99	3.24%	993	2.58%	2.80%
2034	66,593,787.59	3.34%	1,042	2.71%	2.64%
2035	128,847,170.84	6.45%	1,875	4.87%	2.55%
2036	101,981,786.34	5.11%	1,450	3.77%	2.57%
2037	105,877,938.68	5.30%	1,509	3.92%	2.77%
2038	49,254,963.32	2.47%	697	1.81%	2.84%
2039	12,765,778.25	0.64%	205	0.53%	2.77%
2040	22,902,180.42	1.15%	310	0.81%	2.69%
2041	36,095,421.76	1.81%	493	1.28%	2.73%
2042	45,238,484.53	2.27%	657	1.71%	2.77%
2043	30,353,545.55	1.52%	388	1.01%	2.91%
2044	17,438,505.43	0.87%	235	0.61%	2.48%
2045	29,151,169.68	1.46%	361	0.94%	2.61%
2046	59,359,484.94	2.97%	762	1.98%	2.66%
2047	77,550,927.53	3.88%	912	2.37%	2.64%
2048	42,067,182.58	2.11%	525	1.36%	2.80%
2049	8,318,128.86	0.42%	129	0.34%	3.06%
2050	12,025,192.70	0.60%	194	0.50%	3.02%
2051	23,499,475.15	1.18%	344	0.89%	3.09%
2052	22,970,573.62	1.15%	325	0.84%	2.99%
2053	3,275,384.79	0.16%	46	0.12%	2.87%
2054	2,469,822.69	0.12%	45	0.12%	3.04%
2055	6,520,853.59	0.33%	91	0.24%	3.16%
2056	9,360,297.18	0.47%	131	0.34%	3.18%
2057	19,359,069.67	0.97%	269	0.70%	2.72%
2061	990,570.24	0.05%	8	0.02%	3.37%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</b>

**5. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	27,673.60	0.00%	1	0.00%	2.72%
0.5 - 1.0	5,625,163.77	0.28%	83	0.22%	3.34%
1.0 - 1.5	17,227,622.76	0.86%	241	0.63%	3.35%
1.5 - 2.0	22,590,378.40	1.13%	337	0.88%	3.35%
2.0 - 2.5	20,950,169.92	1.05%	272	0.71%	3.35%
2.5 - 3.0	916,340.33	0.05%	12	0.03%	3.28%
3.0 - 4.0	15,741,505.27	0.79%	300	0.78%	3.76%
4.0 - 5.0	435,791,141.67	21.83%	7,797	20.26%	3.04%
5.0 - 6.0	549,921,144.00	27.55%	9,766	25.37%	2.87%
6.0 - 7.0	426,597,969.87	21.37%	8,036	20.88%	2.63%
7.0 - 8.0	266,635,035.41	13.36%	5,672	14.74%	2.77%
8.0 - 9.0	179,852,687.12	9.01%	4,554	11.83%	2.84%
9.0 - 10.0	54,448,002.89	2.73%	1,422	3.69%	2.77%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</b>

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,766,157,610.15	88.47%	33,205	86.26%	2.57%
01-02	105,144,887.79	5.27%	2,181	5.67%	4.84%
02-03	19,857,726.79	0.99%	384	1.00%	3.97%
03-04	1,175,197.25	0.06%	28	0.07%	5.01%
04-05	17,489,506.28	0.88%	591	1.54%	5.24%
05-06	12,061,846.13	0.60%	404	1.05%	5.34%
06-07	9,295,877.63	0.47%	257	0.67%	5.63%
07-08	181,478.08	0.01%	6	0.02%	4.22%
08-09	646,666.73	0.03%	19	0.05%	5.13%
09-10	13,054,399.27	0.65%	350	0.91%	5.45%
10-11	8,724,878.75	0.44%	217	0.56%	5.48%
11-12	7,966,458.80	0.40%	190	0.49%	5.52%
12-13	633,681.05	0.03%	12	0.03%	4.58%
13-14	266,205.21	0.01%	7	0.02%	5.63%
14-15	14,362,047.07	0.72%	275	0.71%	5.65%
15-16	9,102,809.60	0.46%	181	0.47%	5.66%
16-17	8,452,420.15	0.42%	160	0.42%	5.80%
17-18	206,771.77	0.01%	2	0.01%	6.10%
18-19	88,735.22	0.00%	2	0.01%	6.06%
19-20	42,621.03	0.00%	1	0.00%	5.77%
20-21	151,431.23	0.01%	3	0.01%	4.29%
21-22	125,886.22	0.01%	2	0.01%	5.92%
22-23					
23-24					
24-25					
25-26					
26-27	212,300.00	0.01%	3	0.01%	5.80%
27-28					
28-29					
29-30	148,005.57	0.01%	2	0.01%	5.05%
30 - more	775,387.24	0.04%	11	0.03%	5.49%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</b>

**7. Loan to Value**

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 63,02 %</b>					
less - 40.00%	328,183,424.89	16.43%	9,200	28.82%	3.13%
40.01% - 50.00%	233,657,494.99	11.70%	4,372	13.70%	2.97%
50.01% - 60.00%	240,899,877.89	12.06%	3,866	12.11%	2.91%
60.01% - 70.00%	286,975,424.82	14.37%	4,016	12.58%	2.89%
70.01% - 80.00%	489,726,302.52	24.53%	6,284	19.69%	2.80%
80.01% - 85.00%	136,367,344.94	6.83%	1,419	4.45%	2.72%
85.01% - 90.00%	177,283,647.91	8.88%	1,744	5.46%	2.56%
90.01% - 95.00%	52,042,015.63	2.60%	511	1.60%	2.55%
95.01% - 100.00%	49,447,141.83	2.47%	491	1.54%	2.51%
100.01% - 105.00%	516,909.52	0.02%	5	0.02%	2.60%
105.01% - 110.00%	200,975.40	0.01%	2	0.01%	2.81%
110.01% - 115.00%	371,977.64	0.01%	2	0.01%	2.95%
115.01% - 120.00%	246,132.95	0.01%	2	0.01%	3.14%
125.01% - 128.00%	225,572.54	0.01%	2	0.01%	2.88%
128.01% - more	180,591.54	0.00%	2	0.01%	1.12%
	<b>1,996,324,835.01</b>	<b>99.9%</b>	<b>31,918</b>	<b>100.0%</b>	<b>2.86%</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: 57,08 %</b>					
less - 40.00%	534,073,691.62	26.75%	14,813	46.41%	3.04%
40.01% - 50.00%	251,861,027.52	12.62%	3,995	12.52%	2.88%
50.01% - 60.00%	258,216,844.96	12.94%	3,461	10.84%	2.84%
60.01% - 70.00%	268,942,152.67	13.47%	3,146	9.86%	2.79%
70.01% - 80.00%	271,929,882.52	13.62%	2,856	8.95%	2.78%
80.01% - 85.00%	137,307,400.42	6.88%	1,251	3.92%	2.76%
85.01% - 90.00%	113,065,382.11	5.66%	1,015	3.18%	2.66%
90.01% - 95.00%	91,702,595.86	4.59%	785	2.46%	2.67%
95.01% - 100.00%	67,427,293.17	3.38%	579	1.81%	2.76%
100.01% - 105.00%	1,135,853.24	0.06%	11	0.03%	3.16%
105.01% - 110.00%	308,962.55	0.02%	3	0.01%	3.37%
110.01% - 115.00%	353,748.37	0.02%	3	0.01%	3.19%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>31,918</b>	<b>100.0%</b>	<b>2.86%</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	112,776,688.36	5.64%	7,407	23.21%	3.54%
25.000,00 - 50.000,00	335,679,295.83	16.81%	9,053	28.36%	3.28%
50.000,00 - 75.000,00	378,589,507.66	18.96%	6,161	19.30%	3.01%
75.000,00 - 100.000,00	367,708,083.66	18.41%	4,259	13.34%	2.82%
100.000,00 - 125.000,00	215,625,988.08	10.80%	1,935	6.06%	2.67%
125.000,00 - 150.000,00	169,149,757.19	8.47%	1,241	3.89%	2.58%
150.000,00 - 175.000,00	102,113,340.75	5.11%	631	1.98%	2.55%
175.000,00 - 200.000,00	73,789,872.69	3.69%	396	1.24%	2.54%
200.000,00 - 225.000,00	55,448,176.81	2.77%	261	0.82%	2.43%
225.000,00 - 250.000,00	36,116,998.47	1.80%	153	0.48%	2.48%
250.000,00 - 275.000,00	32,253,057.68	1.61%	123	0.39%	2.33%
275.000,00 - 300.000,00	22,551,024.30	1.12%	79	0.25%	2.37%
300.000,00 - 325.000,00	11,207,641.34	0.56%	36	0.11%	2.56%
325.000,00 - 350.000,00	12,763,555.01	0.63%	38	0.12%	2.39%
350.000,00 - 375.000,00	10,557,538.50	0.52%	29	0.09%	2.16%
375.000,00 - 400.000,00	9,264,544.39	0.46%	24	0.08%	2.22%
400.000,00 - 425.000,00	4,933,654.58	0.24%	12	0.04%	2.15%
425.000,00 - 450.000,00	7,409,235.77	0.37%	17	0.05%	2.40%
450.000,00 - 475.000,00	4,607,904.05	0.23%	10	0.03%	2.14%
475.000,00 - 500.000,00	4,404,380.49	0.22%	9	0.03%	2.36%
500.000,00 - 600.000,00	10,928,653.24	0.54%	20	0.06%	2.41%
600.000,00 - 700.000,00	7,187,106.01	0.36%	11	0.03%	2.20%
700.000,00 - 800.000,00	3,703,889.88	0.18%	5	0.02%	2.78%
800.000,00 - 900.000,00	2,531,352.34	0.12%	3	0.01%	1.86%
900.000,00 - 1.000.000,00	2,731,683.49	0.13%	3	0.01%	1.80%
1.000.000,00 - 1.250.000,00	1,032,939.63	0.05%	1	0.00%	1.77%
1.250.000,00 - 1.500.000,00	1,258,964.81	0.06%	1	0.00%	1.87%
1.500.000,00 - more					
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>31,918</b>	<b>100.0%</b>	<b>2.86%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	91,676,635.78	4.59%	1,137	3.56%	2.92%
Building	1,055,084.97	0.05%	15	0.05%	2.95%
House incl. land plot	1,796,967,005.28	90.01%	29,537	92.54%	2.86%
N/A	2,178,520.11	0.10%	26	0.08%	2.93%
Other real estate	21,773,190.55	1.09%	303	0.95%	2.82%
Professional Use	82,674,398.32	4.14%	900	2.82%	2.84%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>31,918</b>	<b>100.0%</b>	<b>2.86%</b>

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	67,298,023.30	3.37%	1,203	3.77%	2.92%
AITOLOAKARNANIA	28,143,392.52	1.41%	544	1.70%	3.10%
ARGOLIDA	19,538,941.49	0.98%	307	0.96%	2.94%
ARKADIA	11,383,155.76	0.57%	203	0.64%	2.92%
ARTA	5,769,172.81	0.29%	120	0.38%	2.97%
ATTICA	943,565,103.90	47.27%	13,745	43.06%	2.76%
CHALKIDIKI	21,178,081.49	1.06%	384	1.20%	3.33%
CHANIA	29,490,641.03	1.48%	369	1.16%	2.55%
CHIOS	10,605,924.75	0.53%	154	0.48%	2.86%
CORFU	15,685,208.80	0.79%	249	0.78%	3.36%
DODEKANISA	59,813,394.87	3.00%	786	2.46%	2.99%
DRAMA	9,852,524.63	0.49%	191	0.60%	3.01%
EVOIA	25,165,246.02	1.26%	449	1.41%	3.32%
EVKITANIA	1,776,127.75	0.09%	33	0.10%	4.20%
EVROS	18,388,248.87	0.92%	364	1.14%	3.07%
FLORINA	4,889,448.96	0.25%	103	0.32%	3.25%
FOKIDA	3,603,779.61	0.18%	65	0.20%	3.16%
FTHIOTIDA	26,461,994.19	1.33%	498	1.56%	3.20%
GREVENA	6,474,962.20	0.32%	119	0.37%	3.07%
HERAKLION	32,480,919.57	1.63%	495	1.55%	2.77%
ILEIA	24,409,786.45	1.22%	468	1.47%	3.08%
IMATHIA	12,200,235.53	0.61%	249	0.78%	3.10%
IOANNINA	28,057,136.57	1.41%	471	1.48%	2.54%
KARDITSA	15,745,411.84	0.79%	363	1.14%	3.22%
KASTORIA	4,649,037.88	0.23%	118	0.37%	3.02%
KAVALA	19,962,251.30	1.00%	352	1.10%	3.05%
KEFALLONIA	10,138,734.15	0.51%	126	0.40%	2.85%
KILKIS	10,800,403.05	0.54%	235	0.74%	2.89%
KORINTHIA	28,328,669.77	1.42%	436	1.37%	2.93%
KOZANI	14,592,636.13	0.73%	287	0.90%	3.33%
KYKLADES	28,651,314.40	1.44%	327	1.03%	2.82%
LAKONIA	17,269,452.90	0.87%	288	0.90%	3.09%
LARISA	32,695,325.59	1.64%	644	2.02%	2.80%
LASITHI	14,606,447.88	0.73%	232	0.73%	2.67%
LEFKADA	5,505,907.75	0.28%	79	0.25%	3.07%
LESBOS	20,999,737.62	1.05%	364	1.14%	3.16%
MAGNESIA	26,997,517.96	1.35%	510	1.60%	3.04%
MESSINIA	12,602,735.57	0.63%	227	0.71%	3.18%
PELLA	16,941,416.18	0.85%	342	1.07%	2.80%
PIERIA	24,220,251.47	1.21%	444	1.39%	2.80%
PREVEZA	13,338,380.10	0.67%	252	0.79%	2.88%
RETHYMNO	25,610,874.77	1.28%	341	1.07%	2.77%
RODOPI	16,002,410.03	0.80%	325	1.02%	2.90%
SAMOS	7,047,151.61	0.35%	113	0.35%	3.13%
SERRES	9,230,828.71	0.46%	190	0.60%	3.19%
THESSALONIA	11,017,121.82	0.55%	186	0.58%	2.79%
THESSALONIKI	151,850,677.62	7.61%	2,583	8.09%	2.77%
TRIKALA	11,479,933.67	0.58%	252	0.79%	3.10%
VOIOTIA	18,267,519.57	0.92%	364	1.14%	3.25%
XANTHI	12,091,814.70	0.61%	248	0.78%	3.02%
ZAKYNTHOS	9,449,419.90	0.47%	121	0.38%	2.78%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>31,918</b>	<b>100.0%</b>	<b>2.86%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	1,996,324,835.01	100.00%	38,493	100.00%	2.86%
	<b>1,996,324,835.01</b>	<b>100.%</b>	<b>38,493</b>	<b>100.%</b>	<b>2.86%</b>

## 13. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	1,221,768,124.87	61.20%	24,001	62.35%	2.42%
Euribor 1M Linked	210,644,997.80	10.55%	3,397	8.82%	2.18%
Euribor 3M Linked	276,208,260.14	13.84%	4,524	11.75%	3.04%
Fixed	287,703,452.20	14.41%	6,571	17.07%	5.04%
	<b>1,996,324,835.01</b>	<b>100.%</b>	<b>38,493</b>	<b>100.%</b>	<b>2.86%</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)	34,890	1,246,458.93	1,795,429,864.41	90.64%	89.93%
31-60 days past due	2,450	1,073,660.44	132,460,965.96	6.37%	6.63%
61-90 days past due	1,153	917,477.07	68,434,004.64	3.00%	3.42%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>38,493</b>	<b>3,237,596.44</b>	<b>1,996,324,835.01</b>	<b>100.%</b>	<b>100.%</b>

**15. Loan Purpose**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	352,718,950.62	17.66%	5,744	14.92%	2.76%
Completion/construction of primary residence	197,520,168.74	9.89%	3,275	8.51%	2.83%
Completion/construction of secondary	311,871,055.97	15.62%	4,495	11.68%	2.67%
Refinancing loans from other banks	324,142,457.94	16.23%	5,227	13.58%	2.88%
Buy Secondary	87,334,109.51	4.37%	1,416	3.68%	2.66%
Professional use	19,326,781.64	0.96%	260	0.68%	2.73%
Land Purchase For Residence Construction	14,011,279.21	0.70%	261	0.68%	2.71%
Renovating	689,400,031.38	34.53%	17,815	46.28%	3.02%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>38,493</b>	<b>100.0%</b>	<b>2.86%</b>

**16. Employment**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	874,570,551.68	43.80%	13,712	43.45%	2.86%
Self Employed	653,691,946.09	32.74%	8,265	26.19%	2.78%
Unemployed	172,082,789.82	8.61%	3,101	9.83%	2.87%
Retired	235,206,720.99	11.78%	5,286	16.75%	3.07%
N/A	60,772,826.43	3.04%	1,191	3.77%	2.76%
	<b>1,996,324,835.01</b>	<b>100.0%</b>	<b>31,555</b>	<b>100.0%</b>	<b>2.86%</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.