

# Covered Bond Programme I



## Monthly Investor Report

January 2013

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	31-01-2013	28-11-2008
Portfolio Cut off Date	31-01-2013	31-10-2008
Original Principal Balance	2.562.108.365,00	6.487.231.236,00
Principal Balance	1.893.054.729,00	5.951.630.426,00
Number of Borrowers	30.500	70.301
Number of Loanparts	37.119	94.141
Number of Properties	30.850	72.324
Average Principal Balance (borrower)	62.067,37	82.291,22
Average Principal Balance (parts)	50.999,62	63.220,39
Coupon: Weighted Average	2,8	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	62,94	66,60
Weighted Average Loan to Indexed Value	57,53	58,38
Seasoning (years): Weighted Average	6,31	2,10
Original Maturity (years): Weighted Average	26,41	24,92
Remaining Tenor (years): Weighted Average	20,13	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	10.331.174,66
Current Outstanding Balance	1.893.054.728,97
Adjusted Nominal Value Assets *	1.855.143.389,30
Outstanding Accrued Interest on Assets	1.948.251,00
Nominal Value Test Current Value **	46,56 %
<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	105,610,271.07	5.58%	1,891	5.09%	2.88%
Standard Amortising	1,787,444,457.90	94.42%	35,228	94.91%	2.79%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>37,119</b>	<b>100.0%</b>	<b>2.80%</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%	966,067,987.46	51.03%	15,555	41.91%	2.08%
2.5% - 2.99%	467,808,138.50	24.71%	9,061	24.41%	2.79%
3% - 3.49%	172,191,496.79	9.10%	4,164	11.22%	3.32%
3.5% - 3.99%	71,047,344.17	3.75%	3,181	8.57%	3.82%
4% - 4.49%	1,666,927.93	0.09%	47	0.13%	4.15%
4.5% - 4.99%	62,251,643.30	3.29%	1,233	3.32%	4.82%
5% - 5.49%	87,255,958.18	4.61%	2,368	6.38%	5.31%
5.5% - 5.99%	62,940,426.10	3.32%	1,461	3.94%	5.67%
6% - 6.49%	1,521,600.93	0.08%	42	0.11%	6.15%
6.5% - 6.99%	264,112.09	0.01%	6	0.02%	6.79%
7% - 7.49%	39,093.52	0.00%	1	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>37,119</b>	<b>100.0%</b>	<b>2.80%</b>

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	90,604,664.03	4.79%	2,456	6.62%	2.76%
2004	186,031,253.09	9.83%	4,631	12.48%	2.79%
2005	348,615,359.06	18.42%	7,157	19.28%	2.65%
2006	390,484,190.06	20.63%	7,255	19.55%	2.62%
2007	507,910,449.79	26.83%	9,178	24.73%	2.82%
2008	300,784,232.46	15.89%	5,458	14.70%	3.05%
2009	330,043.64	0.02%	4	0.01%	3.35%
2010	32,774,998.26	1.73%	456	1.23%	3.34%
2011	28,598,681.97	1.51%	431	1.16%	3.33%
2012	6,920,856.61	0.37%	93	0.25%	3.33%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>37,119</b>	<b>100.0%</b>	<b>2.80%</b>

**4. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	1,527,820.58	0.08%	451	1.22%	3.53%
2014	4,114,179.98	0.22%	561	1.51%	3.24%
2015	8,559,087.42	0.45%	650	1.75%	3.07%
2016	10,961,274.90	0.58%	670	1.81%	3.45%
2017	27,492,349.59	1.45%	1,238	3.34%	3.34%
2018	38,094,628.59	2.01%	1,533	4.13%	3.41%
2019	35,886,588.25	1.90%	1,354	3.65%	3.09%
2020	48,314,728.44	2.55%	1,550	4.18%	2.91%
2021	44,367,160.37	2.34%	1,305	3.52%	2.98%
2022	57,315,610.58	3.03%	1,507	4.06%	3.15%
2023	59,386,601.25	3.14%	1,418	3.82%	3.27%
2024	48,096,075.81	2.54%	1,110	2.99%	2.78%
2025	68,803,109.78	3.63%	1,439	3.88%	2.72%
2026	63,325,933.89	3.35%	1,310	3.53%	2.82%
2027	89,018,947.92	4.70%	1,740	4.69%	3.01%
2028	75,231,302.31	3.97%	1,401	3.77%	3.02%
2029	38,432,887.69	2.03%	703	1.89%	2.75%
2030	64,279,654.39	3.40%	1,115	3.00%	2.60%
2031	60,908,961.17	3.22%	1,005	2.71%	2.59%
2032	73,673,198.79	3.89%	1,234	3.32%	2.81%
2033	61,011,889.71	3.22%	955	2.57%	2.77%
2034	63,037,863.00	3.33%	997	2.69%	2.58%
2035	117,481,334.71	6.21%	1,741	4.69%	2.52%
2036	96,009,801.25	5.07%	1,373	3.70%	2.47%
2037	99,779,377.18	5.27%	1,447	3.90%	2.72%
2038	47,197,067.13	2.49%	675	1.82%	2.78%
2039	13,298,972.28	0.70%	217	0.58%	2.77%
2040	22,326,225.82	1.18%	321	0.86%	2.59%
2041	35,147,535.24	1.86%	483	1.30%	2.65%
2042	45,305,550.86	2.39%	677	1.82%	2.73%
2043	30,133,159.76	1.59%	398	1.07%	2.81%
2044	17,942,599.47	0.95%	239	0.64%	2.50%
2045	28,666,326.71	1.51%	363	0.98%	2.59%
2046	57,385,655.75	3.03%	731	1.97%	2.52%
2047	74,562,594.24	3.94%	893	2.41%	2.61%
2048	39,487,291.94	2.09%	501	1.35%	2.71%
2049	10,129,794.08	0.54%	147	0.40%	3.04%
2050	15,691,806.35	0.83%	243	0.65%	2.93%
2051	21,377,654.94	1.13%	303	0.82%	3.05%
2052	25,364,902.45	1.34%	362	0.98%	2.89%
2053	6,607,704.39	0.35%	92	0.25%	2.96%
2054	3,707,803.17	0.20%	57	0.15%	2.75%
2055	6,507,018.22	0.34%	98	0.26%	3.06%
2056	10,034,535.93	0.53%	143	0.39%	3.15%
2057	25,078,605.71	1.32%	346	0.93%	2.76%
2058	1,991,556.98	0.11%	23	0.06%	2.79%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>37,119</b>	<b>100.0%</b>	<b>2.80%</b>

**5. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	244,631.50	0.01%	5	0.01%	3.37%
0.5 - 1.0	5,444,850.29	0.29%	73	0.20%	3.33%
1.0 - 1.5	10,012,785.37	0.53%	139	0.37%	3.29%
1.5 - 2.0	17,777,763.71	0.94%	279	0.75%	3.34%
2.0 - 2.5	23,265,746.17	1.23%	341	0.92%	3.33%
2.5 - 3.0	11,474,523.89	0.61%	141	0.38%	3.36%
3.0 - 4.0	404,279.55	0.02%	6	0.02%	3.35%
4.0 - 5.0	276,863,449.40	14.63%	4,996	13.46%	3.09%
5.0 - 6.0	509,004,423.88	26.89%	9,186	24.75%	2.82%
6.0 - 7.0	379,685,530.45	20.06%	7,089	19.10%	2.63%
7.0 - 8.0	368,017,093.43	19.44%	7,471	20.13%	2.63%
8.0 - 9.0	190,171,593.33	10.05%	4,649	12.52%	2.78%
9.0 - 10.0	97,209,743.41	5.14%	2,655	7.15%	2.77%
more - 10.0	3,478,314.59	0.18%	89	0.24%	2.65%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>37,119</b>	<b>100.0%</b>	<b>2.80%</b>

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,723,531,925.48	91.05%	33,080	89.12%	2.60%
01-02	71,640,199.56	3.78%	1,439	3.88%	4.00%
02-03	5,028,793.37	0.27%	99	0.27%	4.72%
03-04	4,474,761.13	0.24%	176	0.47%	5.22%
04-05	14,922,059.27	0.79%	505	1.36%	5.25%
05-06	11,676,254.59	0.62%	397	1.07%	5.44%
06-07	3,859,645.51	0.20%	103	0.28%	5.73%
07-08	311,600.54	0.02%	10	0.03%	4.72%
08-09	4,413,078.87	0.23%	125	0.34%	5.40%
09-10	9,956,613.95	0.53%	279	0.75%	5.45%
10-11	10,750,173.23	0.57%	256	0.69%	5.51%
11-12	2,782,174.45	0.15%	63	0.17%	5.32%
12-13	250,241.71	0.01%	7	0.02%	4.45%
13-14	3,446,534.30	0.18%	79	0.21%	5.65%
14-15	11,477,244.30	0.61%	219	0.59%	5.66%
15-16	11,237,078.09	0.59%	213	0.57%	5.70%
16-17	2,425,706.99	0.13%	53	0.14%	5.92%
17-18	204,136.80	0.01%	2	0.01%	6.10%
18-19	88,542.15	0.00%	2	0.01%	6.05%
19-20	93,386.31	0.00%	2	0.01%	5.25%
20-21	105,196.14	0.01%	2	0.01%	3.82%
21-22	34,414.91	0.00%	1	0.00%	6.32%
22-23					
23-24					
24-25					
25-26					
26-27	40,501.55	0.00%	1	0.00%	5.62%
27-28					
28-29	86,751.38	0.00%	1	0.00%	4.87%
29-30	74,794.22	0.00%	2	0.01%	4.55%
30 - more	142,920.17	0.01%	3	0.01%	5.41%
Matured					
	<b>1,893,054,728.97</b>	<b>100.%</b>	<b>37,119</b>	<b>100.%</b>	<b>2.80%</b>

## 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 62,94 %</b>					
less - 40.00%	313,573,471.20	16.56%	8,942	28.99%	3.07%
40.01% - 50.00%	220,965,707.81	11.67%	4,241	13.75%	2.91%
50.01% - 60.00%	229,990,090.31	12.14%	3,751	12.16%	2.86%
60.01% - 70.00%	271,365,811.40	14.33%	3,875	12.56%	2.83%
70.01% - 80.00%	463,203,403.56	24.46%	6,038	19.57%	2.74%
80.01% - 85.00%	130,079,379.90	6.87%	1,366	4.43%	2.64%
85.01% - 90.00%	168,380,133.73	8.89%	1,681	5.45%	2.48%
90.01% - 95.00%	46,864,613.03	2.47%	468	1.52%	2.51%
95.01% - 100.00%	47,556,722.09	2.51%	475	1.54%	2.48%
100.01% - 105.00%	527,203.37	0.02%	5	0.02%	2.76%
105.01% - 110.00%	272,031.09	0.01%	3	0.01%	2.37%
110.01% - 115.00%	56,568.80	0.00%	1	0.00%	2.87%
120.01% - 125.00%	18,762.27	0.00%	1	0.00%	4.17%
125.01% - 128.00%	91,935.53	0.00%	1	0.00%	1.87%
128.01% - more	108,894.88	0.00%	2	0.01%	1.58%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>30,850</b>	<b>100.0%</b>	<b>2.80%</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: 56,48 %</b>					
less - 40.00%	522,521,758.29	27.60%	14,731	47.75%	2.98%
40.01% - 50.00%	239,003,135.97	12.63%	3,840	12.45%	2.83%
50.01% - 60.00%	244,636,664.83	12.92%	3,268	10.59%	2.76%
60.01% - 70.00%	254,901,614.54	13.47%	2,980	9.66%	2.72%
70.01% - 80.00%	257,912,759.61	13.62%	2,724	8.83%	2.74%
80.01% - 85.00%	122,230,360.81	6.46%	1,134	3.68%	2.67%
85.01% - 90.00%	111,999,825.37	5.92%	991	3.21%	2.62%
90.01% - 95.00%	85,909,289.66	4.54%	735	2.38%	2.62%
95.01% - 100.00%	53,566,967.04	2.83%	446	1.45%	2.68%
110.01% - 115.00%	372,352.85	0.02%	1	0.00%	2.87%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>30,850</b>	<b>100.0%</b>	<b>2.80%</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	112,975,918.60	5.96%	7,506	24.33%	3.46%
25.000,00 - 50.000,00	323,458,055.75	17.08%	8,725	28.28%	3.21%
50.000,00 - 75.000,00	362,016,635.92	19.12%	5,890	19.09%	2.93%
75.000,00 - 100.000,00	345,022,101.86	18.22%	4,004	12.98%	2.75%
100.000,00 - 125.000,00	200,915,721.51	10.61%	1,807	5.86%	2.61%
125.000,00 - 150.000,00	159,117,022.85	8.40%	1,169	3.79%	2.52%
150.000,00 - 175.000,00	96,896,081.02	5.11%	599	1.94%	2.47%
175.000,00 - 200.000,00	70,929,010.00	3.74%	381	1.24%	2.53%
200.000,00 - 225.000,00	52,287,068.74	2.76%	246	0.80%	2.37%
225.000,00 - 250.000,00	32,653,357.13	1.72%	138	0.45%	2.44%
250.000,00 - 275.000,00	31,676,416.12	1.67%	121	0.39%	2.30%
275.000,00 - 300.000,00	18,278,288.34	0.96%	64	0.21%	2.34%
300.000,00 - 325.000,00	11,244,151.31	0.59%	36	0.12%	2.28%
325.000,00 - 350.000,00	9,415,180.96	0.49%	28	0.09%	2.28%
350.000,00 - 375.000,00	10,882,417.67	0.57%	30	0.10%	2.12%
375.000,00 - 400.000,00	6,965,596.18	0.36%	18	0.06%	2.27%
400.000,00 - 425.000,00	4,534,453.87	0.23%	11	0.04%	2.17%
425.000,00 - 450.000,00	7,858,755.19	0.41%	18	0.06%	2.39%
450.000,00 - 475.000,00	3,237,502.40	0.17%	7	0.02%	2.48%
475.000,00 - 500.000,00	4,379,042.94	0.23%	9	0.03%	2.36%
500.000,00 - 600.000,00	10,799,882.29	0.57%	20	0.07%	2.20%
600.000,00 - 700.000,00	7,127,657.20	0.37%	11	0.04%	2.31%
700.000,00 - 800.000,00	2,916,036.97	0.15%	4	0.01%	2.99%
800.000,00 - 900.000,00	4,295,731.84	0.22%	5	0.02%	1.87%
900.000,00 - 1.000.000,00	918,243.42	0.04%	1	0.00%	1.67%
1.000.000,00 - 1.250.000,00	2,254,398.89	0.11%	2	0.01%	1.82%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>30,850</b>	<b>100.0%</b>	<b>2.80%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	91,702,558.33	4.84%	1,167	3.78%	2.87%
Building	1,037,065.75	0.05%	15	0.05%	2.89%
House incl. land plot	1,699,555,677.68	89.77%	28,488	92.34%	2.80%
N/A	2,268,847.31	0.11%	26	0.08%	2.77%
Other real estate	20,771,965.95	1.09%	291	0.94%	2.75%
Professional Use	77,718,613.95	4.10%	863	2.80%	2.76%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>30,850</b>	<b>100.0%</b>	<b>2.80%</b>

## 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	62,839,257.47	3.32%	1,148	3.72%	2.86%
AITOLOAKARNANIA	25,659,778.84	1.36%	516	1.67%	3.07%
ARGOLIDA	19,672,500.58	1.04%	308	1.00%	2.92%
ARKADIA	10,255,075.11	0.54%	195	0.63%	2.90%
ARTA	5,115,755.11	0.27%	113	0.37%	2.89%
ATTICA	895,399,618.53	47.30%	13,262	42.99%	2.70%
CHALKIDIKI	21,006,061.50	1.11%	377	1.22%	3.20%
CHANIA	27,608,286.54	1.46%	358	1.16%	2.50%
CHIOS	9,853,748.23	0.52%	147	0.48%	2.82%
CORFU	14,963,272.03	0.79%	244	0.79%	3.28%
DODEKANISA	57,741,623.95	3.05%	764	2.48%	2.89%
DRAMA	9,152,954.47	0.48%	186	0.60%	3.00%
EVOIA	23,879,047.00	1.26%	435	1.41%	3.23%
EVKITANIA	1,700,528.21	0.09%	32	0.10%	4.15%
EVROS	17,209,281.12	0.91%	351	1.14%	2.97%
FLORINA	4,459,539.26	0.24%	94	0.31%	3.00%
FOKIDA	2,973,176.67	0.16%	60	0.19%	3.04%
FTHIOTIDA	25,067,056.72	1.32%	484	1.57%	3.16%
GREVENA	6,237,308.84	0.33%	118	0.38%	3.03%
HERAKLION	30,164,704.71	1.59%	476	1.54%	2.77%
ILEIA	22,515,054.26	1.19%	439	1.42%	3.02%
IMATHIA	11,338,721.93	0.60%	237	0.77%	3.04%
IOANNINA	26,056,874.84	1.38%	459	1.49%	2.52%
KARDITSA	15,258,427.97	0.81%	355	1.15%	3.02%
KASTORIA	4,709,514.99	0.25%	117	0.38%	2.91%
KAVALA	18,866,847.26	1.00%	335	1.09%	3.00%
KEFALLONIA	9,164,035.06	0.48%	120	0.39%	2.75%
KILKIS	10,440,015.37	0.55%	227	0.74%	2.79%
KORINTHIA	26,916,988.73	1.42%	428	1.39%	2.89%
KOZANI	13,913,347.85	0.74%	282	0.91%	3.25%
KYKLADES	27,270,141.64	1.44%	325	1.05%	2.83%
LAKONIA	16,036,853.77	0.85%	273	0.89%	2.96%
LARISA	31,284,424.07	1.65%	630	2.04%	2.77%
LASITHI	13,843,818.40	0.73%	226	0.73%	2.66%
LEFKADA	4,763,755.89	0.25%	73	0.24%	2.96%
LESBOS	20,928,844.82	1.11%	359	1.16%	3.12%
MAGNESIA	25,651,879.70	1.36%	492	1.60%	2.97%
MESSINIA	12,377,138.18	0.65%	222	0.72%	3.10%
PELLA	15,425,560.93	0.82%	327	1.06%	2.68%
PIERIA	22,192,957.45	1.17%	426	1.38%	2.76%
PREVEZA	13,545,847.89	0.72%	252	0.82%	2.84%
RETHYMNO	22,885,746.59	1.21%	317	1.03%	2.69%
RODOPI	15,223,637.37	0.80%	311	1.01%	2.78%
SAMOS	6,251,549.33	0.33%	105	0.34%	3.03%
SERRES	8,957,028.35	0.47%	188	0.61%	3.18%
THESPROTIA	10,335,419.63	0.55%	178	0.58%	2.76%
THESSALONIKI	146,682,578.13	7.75%	2,521	8.17%	2.72%
TRIKALA	11,128,765.26	0.59%	247	0.80%	3.02%
VOIOTIA	17,609,031.68	0.93%	357	1.16%	3.14%
XANTHI	11,187,551.16	0.59%	233	0.76%	2.96%
ZAKYNTHOS	9,333,795.58	0.49%	121	0.39%	2.77%
<b>Total</b>	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>30,850</b>	<b>100.0%</b>	<b>2.80%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,893,054,728.97	100.00%	37,119	100.00%	2.80%
	<b>1,893,054,728.97</b>	<b>100.%</b>	<b>37,119</b>	<b>100.%</b>	<b>2.80%</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	1,167,033,381.85	61.65%	23,472	63.23%	2.42%
Euribor 1M Linked	198,020,766.88	10.46%	3,280	8.84%	2.19%
Euribor 3M Linked	290,441,489.26	15.34%	4,821	12.99%	3.04%
Fixed	237,559,090.98	12.55%	5,546	14.94%	4.87%
	<b>1,893,054,728.97</b>	<b>100.%</b>	<b>37,119</b>	<b>100.%</b>	<b>2.80%</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)	33,404	<b>1,446,068.90</b>	1,684,611,023.53	89.99%	88.98%
31-60 days past due	2,496	<b>1,241,442.36</b>	138,633,457.01	6.72%	7.32%
61-90 days past due	1,219	<b>981,319.51</b>	69,810,248.43	3.28%	3.68%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>37,119</b>	<b>3,668,830.77</b>	<b>1,893,054,728.97</b>	<b>100.%</b>	<b>100.%</b>

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	336,009,592.83	17.74%	5,563	14.99%	2.70%
Completion/construction of primary residence	185,185,504.31	9.78%	3,148	8.48%	2.78%
Completion/construction of secondary	292,036,819.45	15.42%	4,313	11.62%	2.61%
Refinancing loans from other banks	328,670,587.70	17.36%	5,366	14.46%	2.84%
Buy Secondary	82,860,856.02	4.37%	1,370	3.69%	2.62%
Professional use	18,695,968.68	0.98%	256	0.69%	2.64%
Land Purchase For Residence Construction	13,233,299.00	0.69%	251	0.68%	2.69%
Renovating	636,362,100.98	33.61%	16,852	45.40%	2.95%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>37,119</b>	<b>100.0%</b>	<b>2.80%</b>

## 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	812,274,149.75	42.90%	13,002	42.63%	2.80%
Self Employed	619,391,732.07	32.71%	7,895	25.89%	2.73%
Unemployed	176,842,857.33	9.34%	3,210	10.52%	2.75%
Retired	231,412,410.98	12.22%	5,319	17.44%	3.02%
N/A	53,133,578.84	2.80%	1,074	3.52%	2.69%
	<b>1,893,054,728.97</b>	<b>100.0%</b>	<b>30,500</b>	<b>100.0%</b>	<b>2.80%</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.