

# **Covered Bond Programme I**



## **Monthly Investor Report**

**October 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	31-10-2013	28-11-2008
Portfolio Cut off Date	31-10-2013	31-10-2008
Original Principal Balance	2.716.234.338,00	6.487.231.236,00
Principal Balance	1.776.619.229,97	5.951.630.426,00
Number of Borrowers	37.879	70.301
Number of Loanparts	44.146	94.141
Number of Properties	38.245	72.324
Average Principal Balance (borrower)	46.902,49	82.291,22
Average Principal Balance (parts)	40.244,17	63.220,39
Coupon: Weighted Average	2,6	4,8
Minimum	0,8	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	59,72	66,60
Weighted Average Loan to Foreclosure Value	55,27	58,38
Seasoning (years): Weighted Average	7,14	2,10
Original Maturity (years): Weighted Average	25,06	24,92
Remaining Tenor (years): Weighted Average	17,95	22,85

## Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	12.693.000,00
Outstanding Accrued Interest on Bonds	2.156.071,23
Current Outstanding Balance	1.776.619.229,97
Adjusted Nominal Value Assets *	1.737.410.616,04
Outstanding Accrued Interest on Assets	1.716.460,36
Nominal Value Test Current Value **	49,19%
<i>Nominal Value Test Maximum Value</i>	55,00 %

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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	94,463,487.14	5.32%	1,816	4.11%	2.52%
Standard Amortising	1,682,155,742.83	94.68%	42,330	95.89%	2.57%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

### 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2.5%	1,024,642,068.55	57.67%	19,479	44.12%	1.92%
2.5% - 2.99%	340,751,603.04	19.18%	7,953	18.02%	2.64%
3% - 3.49%	174,349,433.64	9.81%	5,225	11.84%	3.15%
3.5% - 3.99%	72,774,376.74	4.10%	3,764	8.53%	3.62%
4% - 4.49%	2,389,078.76	0.13%	74	0.17%	4.19%
4.5% - 4.99%	37,108,036.20	2.09%	3,236	7.33%	4.77%
5% - 5.49%	61,534,476.43	3.46%	2,278	5.16%	5.31%
5.5% - 5.99%	47,183,683.10	2.66%	1,268	2.87%	5.67%
6% - 6.49%	4,509,416.92	0.25%	242	0.55%	6.28%
6.5% - 6.99%	10,315,867.11	0.58%	542	1.23%	6.58%
7% - 7.49%	1,061,189.48	0.06%	85	0.19%	7.22%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2001	4,558,458.78	0.26%	488	1.11%	4.14%
2002	32,054,382.45	1.80%	2,750	6.23%	4.09%
2003	108,154,815.88	6.09%	4,071	9.22%	2.94%
2004	189,611,010.46	10.67%	5,644	12.78%	2.67%
2005	336,565,124.81	18.94%	8,155	18.47%	2.46%
2006	325,006,742.92	18.29%	6,796	15.39%	2.42%
2007	410,172,924.87	23.09%	8,277	18.75%	2.22%
2008	248,097,344.52	13.96%	5,101	11.55%	2.69%
2009	26,625,767.60	1.50%	1,041	2.36%	3.67%
2010	36,847,647.21	2.07%	909	2.06%	3.55%
2011	31,626,617.55	1.78%	508	1.15%	2.93%
2012	26,121,722.89	1.47%	390	0.88%	2.94%
2013	1,176,670.03	0.07%	16	0.04%	3.00%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	81,748.74	0.00%	93	0.21%	2.66%
2014	3,064,277.87	0.17%	655	1.48%	3.18%
2015	10,555,630.64	0.59%	1,074	2.43%	2.98%
2016	18,986,379.96	1.07%	1,592	3.61%	3.56%
2017	61,651,428.79	3.47%	4,447	10.07%	3.52%
2018	68,256,646.32	3.84%	3,806	8.62%	3.71%
2019	76,226,424.23	4.29%	3,286	7.44%	3.32%
2020	84,786,658.40	4.77%	3,191	7.23%	3.06%
2021	37,045,460.31	2.09%	1,196	2.71%	2.73%
2022	46,980,549.52	2.64%	1,343	3.04%	2.52%
2023	50,108,751.23	2.82%	1,320	2.99%	2.86%
2024	41,966,787.58	2.36%	1,017	2.30%	2.49%
2025	58,923,446.93	3.32%	1,294	2.93%	2.44%
2026	52,146,782.71	2.94%	1,149	2.60%	2.59%
2027	70,378,763.48	3.96%	1,453	3.29%	2.33%
2028	68,820,474.83	3.87%	1,387	3.14%	2.61%
2029	32,592,870.64	1.83%	630	1.43%	2.47%
2030	54,827,326.29	3.09%	1,009	2.29%	2.29%
2031	49,535,779.92	2.79%	877	1.99%	2.31%
2032	60,038,657.47	3.38%	1,049	2.38%	2.15%
2033	56,067,993.35	3.16%	958	2.17%	2.41%
2034	53,554,084.59	3.01%	896	2.03%	2.30%
2035	97,968,457.74	5.51%	1,517	3.44%	2.26%
2036	74,523,291.67	4.19%	1,114	2.52%	2.22%
2037	75,687,530.73	4.26%	1,113	2.52%	2.12%
2038	41,958,076.15	2.36%	648	1.47%	2.42%
2039	12,164,021.08	0.68%	210	0.48%	2.48%
2040	19,525,784.86	1.10%	286	0.65%	2.34%
2041	27,094,591.59	1.53%	383	0.87%	2.33%
2042	34,763,637.93	1.96%	518	1.17%	2.29%
2043	32,711,440.29	1.84%	467	1.06%	2.42%
2044	15,308,345.61	0.86%	216	0.49%	2.28%
2045	24,922,809.18	1.40%	317	0.72%	2.32%
2046	43,763,856.55	2.46%	581	1.32%	2.27%
2047	53,229,537.34	3.00%	629	1.42%	2.10%
2048	31,155,689.70	1.75%	447	1.01%	2.41%
2049	10,287,524.00	0.58%	165	0.37%	2.70%
2050	14,744,921.45	0.83%	236	0.53%	2.57%
2051	19,540,003.46	1.10%	273	0.62%	2.70%
2052	19,686,525.94	1.11%	292	0.66%	2.56%
2053	14,802,041.23	0.83%	216	0.49%	2.63%
2054	4,551,551.75	0.26%	73	0.17%	2.57%
2055	7,187,971.04	0.40%	112	0.25%	2.71%
2056	9,968,714.00	0.56%	140	0.32%	2.69%
2057	19,677,452.10	1.11%	259	0.59%	2.60%
2058	14,798,530.78	0.83%	212	0.48%	2.54%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	122,040.55	0.01%	2	0.00%	3.99%
0.5 - 1.0	2,376,564.09	0.13%	39	0.09%	2.86%
1.0 - 1.5	13,240,255.30	0.75%	196	0.44%	2.99%
1.5 - 2.0	19,075,379.68	1.07%	275	0.62%	2.84%
2.0 - 2.5	16,065,638.09	0.90%	248	0.56%	2.92%
2.5 - 3.0	17,671,817.81	0.99%	341	0.77%	3.29%
3.0 - 4.0	34,062,684.43	1.92%	971	2.20%	3.55%
4.0 - 5.0	24,903,827.97	1.40%	970	2.20%	3.88%
5.0 - 6.0	313,789,081.93	17.66%	6,341	14.36%	2.64%
6.0 - 7.0	426,768,719.04	24.02%	8,631	19.55%	2.20%
7.0 - 8.0	351,423,562.39	19.78%	7,608	17.23%	2.39%
8.0 - 9.0	262,598,600.80	14.78%	6,653	15.07%	2.54%
9.0 - 10.0	180,476,063.01	10.16%	5,582	12.64%	2.69%
more - 10.0	114,044,994.88	6.42%	6,289	14.25%	3.37%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

### 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,633,575,119.53	91.95%	39,351	89.14%	2.40%
01-02	40,114,811.15	2.26%	968	2.19%	2.15%
02-03	3,487,807.86	0.20%	186	0.42%	5.14%
03-04	18,238,927.81	1.03%	857	1.94%	5.19%
04-05	12,783,139.97	0.72%	675	1.53%	5.43%
05-06	14,605,155.42	0.82%	643	1.46%	5.87%
06-07	6,732,425.48	0.38%	285	0.65%	5.71%
07-08	3,919,202.49	0.22%	152	0.34%	5.82%
08-09	9,842,635.14	0.55%	291	0.66%	5.45%
09-10	7,009,239.26	0.39%	183	0.41%	5.49%
10-11	4,501,027.26	0.25%	116	0.26%	5.41%
11-12	427,763.30	0.02%	9	0.02%	3.28%
12-13	172,141.39	0.01%	6	0.01%	5.66%
13-14	9,587,136.07	0.54%	196	0.44%	5.65%
14-15	5,857,817.94	0.33%	121	0.27%	5.65%
15-16	5,180,271.97	0.29%	97	0.22%	5.81%
16-17	126,987.35	0.01%	1	0.00%	6.32%
17-18	58,163.38	0.00%	1	0.00%	5.92%
18-19					
19-20	212,777.25	0.01%	3	0.01%	4.65%
20-21					
21-22					
22-23					
23-24					
24-25	46,875.77	0.00%	2	0.00%	5.40%
25-26	39,957.48	0.00%	1	0.00%	5.62%
26-27					
27-28					
28-29	86,164.00	0.00%	1	0.00%	4.87%
29-30	13,682.70	0.00%	1	0.00%	1.12%
30 - more					
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 59,72 %</b>					
less - 40.00%	359,109,311.70	20.21%	13,313	34.81%	2.93%
40.01% - 50.00%	230,493,440.88	12.97%	5,474	14.31%	2.67%
50.01% - 60.00%	235,488,347.81	13.25%	4,781	12.50%	2.60%
60.01% - 70.00%	269,728,390.05	15.18%	4,722	12.35%	2.54%
70.01% - 80.00%	403,981,589.78	22.73%	6,461	16.89%	2.43%
80.01% - 85.00%	94,618,528.81	5.32%	1,197	3.13%	2.29%
85.01% - 90.00%	111,281,201.26	6.26%	1,349	3.53%	2.19%
90.01% - 95.00%	34,963,772.13	1.96%	429	1.12%	2.24%
95.01% - 100.00%	35,418,054.25	1.99%	445	1.16%	2.25%
100.01% - 105.00%	599,040.54	0.03%	33	0.09%	3.52%
105.01% - 110.00%	290,089.43	0.01%	15	0.04%	3.10%
110.01% - 115.00%	320,132.89	0.01%	14	0.04%	3.30%
115.01% - 120.00%	26,603.57	0.00%	3	0.01%	3.18%
120.01% - 125.00%	46,741.66	0.00%	2	0.01%	2.78%
125.01% - 128.00%	90,091.30	0.00%	1	0.00%	1.62%
128.01% - more	163,893.91	0.00%	6	0.02%	1.64%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>38,245</b>	<b>100.0%</b>	<b>2.57%</b>

### 8. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 54,14 %</b>					
less - 40.00%	579,328,585.25	32.61%	22,838	59.72%	2.95%
40.01% - 50.00%	210,317,556.66	11.84%	3,741	9.78%	2.54%
50.01% - 60.00%	213,869,463.19	12.04%	3,140	8.21%	2.44%
60.01% - 70.00%	204,007,523.98	11.48%	2,633	6.89%	2.40%
70.01% - 80.00%	209,086,922.31	11.77%	2,407	6.29%	2.35%
80.01% - 85.00%	103,798,532.15	5.84%	1,065	2.79%	2.31%
85.01% - 90.00%	93,178,569.99	5.25%	904	2.36%	2.33%
90.01% - 95.00%	91,703,820.16	5.16%	866	2.26%	2.29%
95.01% - 100.00%	71,328,256.28	4.02%	651	1.70%	2.23%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>38,245</b>	<b>100.0%</b>	<b>2.57%</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	216,705,923.33	12.19%	16,012	41.87%	3.50%
25.000,00 - 50.000,00	352,687,802.63	19.85%	9,722	25.42%	2.90%
50.000,00 - 75.000,00	332,785,299.43	18.73%	5,433	14.21%	2.55%
75.000,00 - 100.000,00	291,979,340.79	16.43%	3,399	8.89%	2.35%
100.000,00 - 125.000,00	161,846,361.49	9.10%	1,453	3.80%	2.25%
125.000,00 - 150.000,00	123,074,121.33	6.92%	905	2.37%	2.19%
150.000,00 - 175.000,00	73,468,314.10	4.13%	454	1.19%	2.17%
175.000,00 - 200.000,00	48,891,840.63	2.75%	263	0.69%	2.10%
200.000,00 - 225.000,00	38,999,907.19	2.19%	185	0.48%	2.08%
225.000,00 - 250.000,00	28,536,536.03	1.60%	120	0.31%	2.10%
250.000,00 - 275.000,00	20,893,836.18	1.17%	80	0.21%	1.99%
275.000,00 - 300.000,00	16,303,620.63	0.91%	57	0.15%	2.07%
300.000,00 - 325.000,00	8,433,655.95	0.47%	27	0.07%	2.00%
325.000,00 - 350.000,00	9,451,522.80	0.53%	28	0.07%	2.08%
350.000,00 - 375.000,00	7,619,318.69	0.42%	21	0.06%	1.94%
375.000,00 - 400.000,00	5,426,769.66	0.30%	14	0.04%	2.06%
400.000,00 - 425.000,00	4,967,449.68	0.27%	12	0.03%	1.77%
425.000,00 - 450.000,00	4,360,556.48	0.24%	10	0.03%	2.30%
450.000,00 - 475.000,00	4,654,462.93	0.26%	10	0.03%	2.05%
475.000,00 - 500.000,00	3,426,162.01	0.19%	7	0.02%	2.19%
500.000,00 - 600.000,00	8,728,613.42	0.49%	16	0.04%	2.01%
600.000,00 - 700.000,00	4,581,336.08	0.25%	7	0.02%	1.98%
700.000,00 - 800.000,00	2,292,996.95	0.12%	3	0.01%	2.19%
800.000,00 - 900.000,00	3,422,312.02	0.19%	4	0.01%	1.57%
900.000,00 - 1.000.000,00	906,622.92	0.05%	1	0.00%	1.42%
1.000.000,00 - 1.250.000,00	2,174,546.62	0.12%	2	0.01%	1.57%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,776,619,229.97</b>	<b>100.%</b>	<b>38,245</b>	<b>100.%</b>	<b>2.57%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	105,784,766.19	5.95%	1,765	4.62%	2.64%
Building	45,045.36	0.00%	1	0.00%	1.82%
House incl. land plot	1,599,326,804.16	90.02%	35,654	93.23%	2.58%
N/A	185,675.14	0.01%	2	0.01%	2.97%
Other real estate	1,720,132.31	0.09%	22	0.06%	2.39%
Professional Use	69,556,806.81	3.91%	801	2.09%	2.26%
	<b>1,776,619,229.97</b>	<b>100.%</b>	<b>38,245</b>	<b>100.%</b>	<b>2.57%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	58,619,431.00	3.30%	1,405	3.67%	2.64%
AITOLOAKARNANIA	24,205,401.99	1.36%	633	1.66%	2.84%
ARGOLIDA	17,786,001.99	1.00%	373	0.98%	2.61%
ARKADIA	9,404,135.70	0.53%	229	0.60%	2.73%
ARTA	5,104,232.77	0.29%	152	0.40%	2.72%
ATTICA	816,938,941.81	45.98%	16,143	42.21%	2.49%
CHALKIDIKI	19,462,834.85	1.10%	462	1.21%	2.81%
CHANIA	25,502,497.37	1.44%	415	1.09%	2.36%
CHIOS	9,766,627.13	0.55%	210	0.55%	2.63%
CORFU	15,089,342.97	0.85%	310	0.81%	2.92%
DODEKANISA	54,947,554.33	3.09%	901	2.36%	2.58%
DRAMA	8,880,656.02	0.50%	224	0.59%	2.68%
EVOIA	23,356,637.36	1.32%	564	1.48%	2.95%
EVKITANIA	2,150,622.19	0.12%	51	0.13%	3.59%
EVROS	16,834,476.31	0.95%	438	1.15%	2.70%
FLORINA	4,475,180.17	0.25%	125	0.33%	2.77%
FOKIDA	3,496,636.06	0.20%	95	0.25%	2.94%
FTHIOTIDA	23,901,038.57	1.35%	649	1.70%	2.84%
GREVENA	5,438,449.49	0.31%	132	0.35%	2.73%
HERAKLION	29,390,977.52	1.65%	588	1.54%	2.50%
ILEIA	22,270,130.13	1.25%	547	1.43%	2.82%
IMATHIA	11,465,711.67	0.65%	279	0.73%	2.67%
IOANNINA	24,427,469.20	1.38%	551	1.44%	2.37%
KARDITSA	15,256,159.80	0.86%	441	1.15%	2.57%
KASTORIA	4,457,455.94	0.25%	137	0.36%	2.72%
KAVALA	19,356,786.63	1.09%	431	1.13%	2.69%
KEFALLONIA	11,472,275.24	0.65%	205	0.54%	2.65%
KILKIS	9,992,415.95	0.56%	278	0.73%	2.60%
KORINTHIA	23,223,693.18	1.31%	488	1.28%	2.58%
KOZANI	14,757,791.22	0.83%	390	1.02%	2.82%
KYKLADES	27,845,547.05	1.57%	450	1.18%	2.50%
LAKONIA	14,716,775.04	0.83%	319	0.83%	2.67%
LARISA	32,143,807.18	1.81%	817	2.14%	2.60%
LASITHI	13,460,516.64	0.76%	285	0.75%	2.42%
LEFKADA	5,323,164.68	0.30%	115	0.30%	2.61%
LESBOS	18,315,297.08	1.03%	431	1.13%	2.94%
MAGNESIA	26,978,694.24	1.52%	678	1.77%	2.79%
MESSINIA	13,529,899.53	0.76%	369	0.97%	2.90%
PELLA	14,201,489.15	0.80%	386	1.01%	2.49%
PIERIA	21,976,839.57	1.24%	502	1.31%	2.55%
PREVEZA	12,079,028.94	0.68%	302	0.79%	2.64%
RETHYMNO	21,745,994.24	1.22%	404	1.06%	2.49%
RODOPI	14,438,716.20	0.81%	394	1.03%	2.49%
SAMOS	6,575,955.62	0.37%	167	0.44%	2.85%
SERRES	8,806,372.16	0.50%	240	0.63%	2.79%
THESPROTIA	9,652,400.01	0.54%	228	0.60%	2.61%
THESSALONIKI	134,340,495.59	7.56%	3,033	7.93%	2.47%
TRIKALA	11,814,832.14	0.67%	331	0.87%	2.64%
VOIOTIA	16,407,574.50	0.92%	463	1.21%	3.01%
XANTHI	11,039,538.87	0.62%	323	0.85%	2.71%
ZAKYNTHOS	9,794,726.98	0.55%	162	0.42%	2.63%
<b>TOTAL</b>	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>38,245</b>	<b>100.0%</b>	<b>2.57%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,776,619,229.97	100.00%	44,146	100.00%	2.57%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</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	1,077,397,175.89	60.64%	25,891	58.65%	2.21%
Euribor 1M Linked	166,598,394.60	9.38%	3,240	7.34%	1.97%
Euribor 3M Linked	329,161,578.46	18.53%	6,433	14.57%	2.86%
Fixed	167,750,498.67	9.44%	5,355	12.13%	4.47%
Originator Rate	35,711,582.35	2.01%	3,227	7.31%	4.78%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</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)	41,499	<b>1,380,818.52</b>	1,634,954,554.82	94.00%	92.02%
31-60 days past due	1,783	<b>866,995.76</b>	94,570,448.11	4.04%	5.32%
61-90 days past due	864	<b>671,233.52</b>	47,094,227.04	1.96%	2.65%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>44,146</b>	<b>2,919,047.80</b>	<b>1,776,619,229.97</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	289,924,305.76	16.31%	5,984	13.56%	2.44%
Completion/construction of primary residence	181,263,262.48	10.20%	4,321	9.79%	2.56%
Completion/construction of secondary	276,144,143.84	15.54%	5,246	11.88%	2.40%
Refinancing loans from other banks	316,027,897.93	17.78%	5,464	12.38%	2.55%
Buy Secondary	80,603,054.66	4.53%	1,657	3.75%	2.49%
Professional use	15,977,744.97	0.89%	270	0.61%	2.27%
Land Purchase For Residence Construction	5,006,315.74	0.28%	123	0.28%	2.35%
Renovating	611,672,504.59	34.42%	21,081	47.75%	2.74%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>44,146</b>	<b>100.0%</b>	<b>2.57%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	731,732,248.98	41.18%	15,661	41.34%	2.57%
Self Employed	555,218,912.64	31.25%	8,889	23.47%	2.47%
Unemployed	176,608,144.16	9.94%	3,802	10.04%	2.43%
Retired	268,044,921.24	15.08%	8,137	21.48%	2.85%
N/A	45,015,002.95	2.53%	1,390	3.67%	2.75%
	<b>1,776,619,229.97</b>	<b>100.0%</b>	<b>37,879</b>	<b>100.0%</b>	<b>2.57%</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.