

# **Covered Bond Programme I**



## **Monthly Investor Report**

**August 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	31-08-2013	28-11-2008
Portfolio Cut off Date	31-08-2013	31-10-2008
Original Principal Balance	2.298.147.057,00	6.487.231.236,00
Principal Balance	1.626.118.866,00	5.951.630.426,00
Number of Borrowers	27.908	70.301
Number of Loanparts	33.495	94.141
Number of Properties	28.191	72.324
Average Principal Balance (borrower)	58.267,12	82.291,22
Average Principal Balance (parts)	48.548,11	63.220,39
Coupon: Weighted Average	2,5	4,8
Minimum	0,8	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	61,23	66,60
Weighted Average Loan to Indexed Value	59,13	58,38
Seasoning (years): Weighted Average	6,91	2,10
Original Maturity (years): Weighted Average	26,38	24,92
Remaining Tenor (years): Weighted Average	19,50	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	29.376.470,55
Current Outstanding Balance	1.626.118.866,30
Adjusted Nominal Value Assets *	1.585.225.281,90
Outstanding Accrued Interest on Assets	1.470.476.80
Cash Collateral	18.000.000,00
Nominal Value Test Current Value **	55,00 %
<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	99,216,774.37	6.10%	1,855	5.54%	2.54%
Standard Amortising	1,526,902,091.93	93.90%	31,640	94.46%	2.45%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</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%	1,000,147,981.65	61.51%	17,445	52.08%	1.91%
2.5% - 2.99%	319,501,704.40	19.65%	6,781	20.24%	2.64%
3% - 3.49%	145,244,805.19	8.93%	3,718	11.10%	3.14%
3.5% - 3.99%	52,997,606.86	3.26%	2,669	7.97%	3.63%
4% - 4.49%	315,618.49	0.02%	7	0.02%	4.15%
4.5% - 4.99%	4,041,797.81	0.25%	76	0.23%	4.81%
5% - 5.49%	57,659,410.69	3.55%	1,686	5.03%	5.33%
5.5% - 5.99%	44,900,855.02	2.76%	1,075	3.21%	5.68%
6% - 6.49%	1,145,102.46	0.07%	34	0.10%	6.16%
6.5% - 6.99%	106,356.10	0.01%	2	0.01%	6.87%
7% - 7.49%	57,627.63	0.00%	2	0.01%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	83,369,458.87	5.13%	2,298	6.86%	2.51%
2004	170,197,461.27	10.47%	4,423	13.20%	2.53%
2005	312,552,975.00	19.22%	6,695	19.99%	2.39%
2006	326,693,498.66	20.09%	6,402	19.11%	2.41%
2007	417,803,107.34	25.69%	7,978	23.82%	2.30%
2008	247,088,150.81	15.19%	4,685	13.99%	2.68%
2009	980,648.27	0.06%	7	0.02%	2.73%
2010	20,650,214.52	1.27%	310	0.93%	3.03%
2011	28,121,323.81	1.73%	438	1.31%	2.93%
2012	18,360,130.38	1.13%	254	0.76%	3.01%
2013	301,897.37	0.02%	5	0.01%	2.59%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</b>

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2013	252,378.65	0.02%	193	0.58%	2.92%
2014	2,363,451.66	0.15%	517	1.54%	2.93%
2015	6,131,508.55	0.38%	600	1.79%	2.69%
2016	8,200,441.90	0.50%	600	1.79%	3.20%
2017	21,644,691.18	1.33%	1,119	3.34%	2.77%
2018	31,128,164.89	1.91%	1,432	4.28%	3.06%
2019	30,652,085.64	1.88%	1,275	3.81%	2.81%
2020	41,959,610.95	2.58%	1,454	4.34%	2.61%
2021	38,483,625.96	2.37%	1,220	3.64%	2.75%
2022	48,824,272.63	3.00%	1,374	4.10%	2.66%
2023	52,020,775.18	3.20%	1,336	3.99%	2.92%
2024	43,587,900.52	2.68%	1,037	3.10%	2.49%
2025	61,014,366.18	3.75%	1,321	3.94%	2.46%
2026	54,415,312.56	3.35%	1,176	3.51%	2.59%
2027	74,439,043.87	4.58%	1,520	4.54%	2.44%
2028	69,416,980.16	4.27%	1,368	4.08%	2.67%
2029	33,653,012.46	2.07%	648	1.93%	2.48%
2030	56,115,067.91	3.45%	1,022	3.05%	2.31%
2031	51,903,208.94	3.19%	911	2.72%	2.33%
2032	61,002,251.14	3.75%	1,068	3.19%	2.24%
2033	56,202,413.19	3.46%	945	2.82%	2.43%
2034	55,024,587.01	3.38%	913	2.73%	2.31%
2035	100,510,577.60	6.18%	1,538	4.59%	2.26%
2036	76,147,235.63	4.68%	1,128	3.37%	2.22%
2037	78,278,766.13	4.81%	1,142	3.41%	2.21%
2038	41,633,501.86	2.56%	639	1.91%	2.44%
2039	11,997,691.75	0.74%	207	0.62%	2.46%
2040	19,438,584.81	1.20%	292	0.87%	2.35%
2041	27,018,403.79	1.66%	390	1.16%	2.32%
2042	35,486,232.85	2.18%	523	1.56%	2.34%
2043	32,564,827.71	2.00%	455	1.36%	2.45%
2044	15,052,573.85	0.93%	210	0.63%	2.26%
2045	24,579,793.55	1.51%	315	0.94%	2.32%
2046	44,266,584.80	2.72%	576	1.72%	2.27%
2047	54,765,970.35	3.37%	657	1.96%	2.10%
2048	32,642,448.32	2.01%	443	1.32%	2.41%
2049	11,249,124.02	0.69%	161	0.48%	2.74%
2050	14,720,645.43	0.91%	229	0.68%	2.55%
2051	20,018,152.28	1.23%	276	0.82%	2.70%
2052	20,103,888.66	1.24%	293	0.87%	2.58%
2053	13,558,329.22	0.83%	205	0.61%	2.65%
2054	4,739,952.65	0.29%	73	0.22%	2.63%
2055	7,905,059.47	0.49%	116	0.35%	2.68%
2056	7,800,599.91	0.48%	124	0.37%	2.71%
2057	20,085,531.06	1.24%	263	0.79%	2.64%
2058	13,119,239.47	0.81%	191	0.57%	2.54%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</b>

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5					
0.5 - 1.0	3,456,691.65	0.21%	49	0.15%	2.93%
1.0 - 1.5	11,275,208.17	0.69%	161	0.48%	3.04%
1.5 - 2.0	14,815,826.08	0.91%	205	0.61%	2.85%
2.0 - 2.5	13,518,264.28	0.83%	224	0.67%	3.00%
2.5 - 3.0	16,531,208.62	1.02%	256	0.76%	3.04%
3.0 - 4.0	8,122,978.07	0.50%	115	0.34%	2.98%
4.0 - 5.0	44,834,854.46	2.76%	809	2.42%	3.05%
5.0 - 6.0	346,939,043.88	21.34%	6,534	19.51%	2.58%
6.0 - 7.0	400,947,676.45	24.66%	7,788	23.25%	2.24%
7.0 - 8.0	370,534,341.76	22.79%	7,501	22.39%	2.37%
8.0 - 9.0	208,789,109.39	12.84%	4,774	14.25%	2.48%
9.0 - 10.0	148,366,496.91	9.12%	4,086	12.20%	2.55%
more - 10.0	37,987,166.58	2.34%	993	2.96%	2.45%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,508,412,892.69	92.76%	30,484	91.01%	2.32%
01-02	43,341,402.12	2.67%	875	2.61%	2.12%
02-03	641,170.51	0.04%	16	0.05%	4.87%
03-04	12,193,225.11	0.75%	463	1.38%	5.22%
04-05	8,419,591.04	0.52%	336	1.00%	5.33%
05-06	6,469,357.36	0.40%	216	0.64%	5.60%
06-07	117,883.82	0.01%	4	0.01%	4.30%
07-08	292,891.67	0.02%	9	0.03%	5.02%
08-09	9,254,261.53	0.57%	278	0.83%	5.45%
09-10	6,648,962.88	0.41%	176	0.53%	5.45%
10-11	6,345,431.12	0.39%	165	0.49%	5.47%
11-12	713,519.94	0.04%	13	0.04%	4.18%
12-13	92,455.60	0.01%	3	0.01%	5.67%
13-14	9,292,036.54	0.57%	188	0.56%	5.65%
14-15	6,337,928.30	0.39%	131	0.39%	5.66%
15-16	6,532,225.11	0.40%	123	0.37%	5.78%
16-17	127,749.37	0.01%	1	0.00%	6.32%
17-18	99,758.68	0.01%	2	0.01%	5.56%
18-19	31,635.41	0.00%	1	0.00%	5.77%
19-20	214,212.75	0.01%	3	0.01%	4.65%
20-21					
21-22					
22-23					
23-24	134,148.99	0.01%	1	0.00%	5.07%
24-25					
25-26	40,080.37	0.00%	1	0.00%	5.62%
26-27					
27-28					
28-29	86,408.23	0.01%	1	0.00%	4.87%
29-30	13,730.03	0.00%	1	0.00%	1.12%
30 - more	265,907.13	0.02%	4	0.01%	5.46%
Matured					
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 61,23 %</b>					
less - 40.00%	288,160,170.52	17.72%	8,473	30.06%	2.69%
40.01% - 50.00%	206,116,264.51	12.67%	4,061	14.41%	2.56%
50.01% - 60.00%	216,096,208.87	13.28%	3,603	12.78%	2.49%
60.01% - 70.00%	248,177,219.49	15.26%	3,677	13.04%	2.46%
70.01% - 80.00%	392,365,334.94	24.12%	5,358	19.01%	2.38%
80.01% - 85.00%	92,421,981.99	5.68%	1,030	3.65%	2.31%
85.01% - 90.00%	111,647,601.36	6.86%	1,230	4.36%	2.18%
90.01% - 95.00%	35,280,357.09	2.16%	372	1.32%	2.19%
95.01% - 100.00%	35,135,913.60	2.16%	377	1.34%	2.22%
100.01% - 105.00%	211,426.68	0.01%	2	0.01%	2.08%
105.01% - 110.00%	71,592.54	0.00%	1	0.00%	1.12%
110.01% - 115.00%	56,108.84	0.00%	1	0.00%	2.62%
120.01% - 125.00%	148,972.88	0.00%	2	0.01%	2.78%
125.01% - 128.00%	90,508.41	0.00%	1	0.00%	1.62%
128.01% - more	139,204.58	0.00%	3	0.01%	1.35%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>28,191</b>	<b>100.0%</b>	<b>2.46%</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: 58,04 %</b>					
less - 40.00%	426,049,718.42	26.20%	13,111	46.51%	2.64%
40.01% - 50.00%	199,137,445.77	12.25%	3,391	12.03%	2.49%
50.01% - 60.00%	210,374,030.81	12.94%	3,003	10.65%	2.43%
60.01% - 70.00%	206,258,702.24	12.68%	2,610	9.26%	2.41%
70.01% - 80.00%	214,024,469.41	13.16%	2,456	8.71%	2.37%
80.01% - 85.00%	104,307,482.62	6.42%	1,090	3.87%	2.36%
85.01% - 90.00%	98,120,053.65	6.03%	948	3.36%	2.36%
90.01% - 95.00%	91,286,523.67	5.61%	877	3.11%	2.31%
95.01% - 100.00%	74,092,191.62	4.56%	683	2.42%	2.27%
100.01% - 105.00%	664,708.29	0.04%	7	0.03%	2.52%
105.01% - 110.00%	1,035,644.76	0.06%	8	0.03%	2.70%
110.01% - 115.00%	298,865.56	0.02%	3	0.01%	2.60%
115.01% - 120.00%	469,029.48	0.03%	4	0.01%	1.94%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>28,191</b>	<b>100.0%</b>	<b>2.46%</b>



### 9. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	110,472,572.09	6.79%	7,520	26.68%	3.08%
25.000,00 - 50.000,00	303,920,263.05	18.68%	8,235	29.21%	2.81%
50.000,00 - 75.000,00	324,039,102.70	19.92%	5,283	18.74%	2.55%
75.000,00 - 100.000,00	292,054,329.18	17.96%	3,405	12.08%	2.38%
100.000,00 - 125.000,00	162,659,460.35	10.00%	1,463	5.19%	2.24%
125.000,00 - 150.000,00	125,481,606.35	7.71%	924	3.28%	2.22%
150.000,00 - 175.000,00	75,319,356.08	4.63%	466	1.65%	2.16%
175.000,00 - 200.000,00	50,229,732.68	3.08%	270	0.96%	2.18%
200.000,00 - 225.000,00	40,316,820.56	2.47%	191	0.68%	2.07%
225.000,00 - 250.000,00	29,219,635.14	1.79%	123	0.44%	2.11%
250.000,00 - 275.000,00	22,715,245.08	1.39%	87	0.31%	1.97%
275.000,00 - 300.000,00	15,173,066.22	0.93%	53	0.19%	2.09%
300.000,00 - 325.000,00	9,028,196.43	0.55%	29	0.10%	2.10%
325.000,00 - 350.000,00	8,417,807.98	0.51%	25	0.09%	2.13%
350.000,00 - 375.000,00	9,783,179.82	0.60%	27	0.10%	1.94%
375.000,00 - 400.000,00	6,582,031.94	0.40%	17	0.06%	2.05%
400.000,00 - 425.000,00	4,148,771.65	0.25%	10	0.04%	1.91%
425.000,00 - 450.000,00	4,342,477.06	0.26%	10	0.04%	1.95%
450.000,00 - 475.000,00	4,647,994.14	0.28%	10	0.04%	2.07%
475.000,00 - 500.000,00	2,953,177.59	0.18%	6	0.02%	1.96%
500.000,00 - 600.000,00	9,793,902.85	0.60%	18	0.06%	2.03%
600.000,00 - 700.000,00	5,199,320.97	0.31%	8	0.03%	2.06%
700.000,00 - 800.000,00	3,080,963.20	0.18%	4	0.01%	2.30%
800.000,00 - 900.000,00	3,438,727.10	0.21%	4	0.01%	1.57%
900.000,00 - 1.000.000,00	908,613.61	0.05%	1	0.00%	1.42%
1.000.000,00 - 1.250.000,00	2,192,512.48	0.13%	2	0.01%	1.57%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,626,118,866.30</b>	<b>99.9%</b>	<b>28,191</b>	<b>100.0%</b>	<b>2.46%</b>

### 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	89,758,477.56	5.51%	1,192	4.23%	2.49%
Building	45,531.87	0.00%	1	0.00%	1.82%
House incl. land plot	1,452,298,238.70	89.31%	25,993	92.20%	2.46%
N/A	185,740.47	0.01%	2	0.01%	2.97%
Other real estate	11,870,100.62	0.72%	184	0.65%	2.38%
Professional Use	71,960,777.08	4.42%	819	2.91%	2.32%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>28,191</b>	<b>100.0%</b>	<b>2.46%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	53,203,463.19	3.27%	1,047	3.71%	2.54%
AITOLOAKARNANIA	21,345,406.90	1.31%	458	1.63%	2.71%
ARGOLIDA	16,390,098.88	1.01%	280	0.99%	2.46%
ARKADIA	8,607,609.84	0.53%	176	0.62%	2.58%
ARTA	4,459,060.55	0.27%	104	0.37%	2.66%
ATTICA	756,982,539.90	46.55%	12,030	42.67%	2.37%
CHALKIDIKI	17,732,398.83	1.09%	344	1.22%	2.82%
CHANIA	24,427,811.42	1.50%	333	1.18%	2.26%
CHIOS	8,635,134.75	0.53%	143	0.51%	2.51%
CORFU	13,503,750.25	0.83%	233	0.83%	2.88%
DODEKANISA	53,228,511.74	3.27%	718	2.55%	2.55%
DRAMA	8,305,401.77	0.51%	171	0.61%	2.67%
EVOIA	20,224,187.24	1.24%	385	1.37%	2.76%
EVROTANIA	1,707,416.14	0.11%	33	0.12%	3.69%
EVROS	14,919,940.58	0.92%	314	1.11%	2.58%
FLORINA	4,160,960.19	0.26%	92	0.33%	2.63%
FOKIDA	2,819,015.73	0.17%	58	0.21%	2.68%
FTHIOTIDA	20,979,051.38	1.29%	438	1.55%	2.78%
GREVENA	4,983,803.85	0.31%	107	0.38%	2.72%
HERAKLION	26,869,621.42	1.65%	445	1.58%	2.38%
ILEIA	19,767,558.46	1.22%	404	1.43%	2.70%
IMATHIA	10,574,813.28	0.65%	226	0.80%	2.60%
IOANNINA	21,757,401.17	1.34%	411	1.46%	2.25%
KARDITSA	13,702,260.56	0.84%	329	1.17%	2.54%
KASTORIA	4,128,523.29	0.25%	109	0.39%	2.63%
KAVALA	16,997,286.13	1.05%	320	1.14%	2.67%
KEFALLONIA	9,664,018.48	0.59%	124	0.44%	2.49%
KILKIS	9,133,623.36	0.56%	212	0.75%	2.47%
KORINTHIA	21,653,082.71	1.33%	369	1.31%	2.50%
KOZANI	13,073,284.02	0.80%	273	0.97%	2.90%
KYKLADES	25,569,610.33	1.57%	306	1.09%	2.38%
LAKONIA	13,434,609.35	0.83%	243	0.86%	2.56%
LARISA	28,784,570.72	1.77%	592	2.10%	2.48%
LASITHI	12,520,356.21	0.77%	213	0.76%	2.30%
LEFKADA	5,047,089.27	0.31%	74	0.26%	2.51%
LESBOS	17,035,682.81	1.05%	320	1.14%	2.88%
MAGNESIA	23,153,303.48	1.42%	468	1.66%	2.65%
MESSINIA	10,578,364.80	0.65%	202	0.72%	2.69%
PELLA	13,655,122.54	0.84%	310	1.10%	2.37%
PIERIA	20,636,386.01	1.27%	398	1.41%	2.48%
PREVEZA	10,804,194.98	0.66%	221	0.78%	2.47%
RETHYMNO	20,358,117.55	1.25%	293	1.04%	2.39%
RODOPI	13,040,990.95	0.80%	286	1.02%	2.40%
SAMOS	5,761,865.54	0.35%	95	0.34%	2.61%
SERRES	7,606,821.53	0.47%	169	0.60%	2.62%
THESPROTIA	8,483,081.44	0.52%	163	0.58%	2.45%
THESSALONIKI	122,517,037.06	7.53%	2,259	8.01%	2.39%
TRIKALA	10,363,142.17	0.64%	234	0.83%	2.49%
VOIOTIA	14,638,327.91	0.90%	318	1.13%	2.84%
XANTHI	10,143,377.16	0.62%	227	0.81%	2.63%
ZAKYNTHOS	8,049,778.48	0.50%	114	0.40%	2.40%
<b>TOTAL</b>	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>28,191</b>	<b>100.0%</b>	<b>2.46%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,626,118,866.30	100.00%	33,495	100.00%	2.46%
	<b>1,626,118,866.30</b>	<b>100.%</b>	<b>33,495</b>	<b>100.%</b>	<b>2.46%</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	1,022,966,434.54	62.91%	21,810	65.11%	2.18%
Euribor 1M Linked	166,941,269.21	10.27%	3,065	9.15%	1.96%
Euribor 3M Linked	290,190,103.31	17.85%	4,998	14.92%	2.80%
Fixed	146,021,059.24	8.98%	3,622	10.81%	4.33%
	<b>1,626,118,866.30</b>	<b>100.%</b>	<b>33,495</b>	<b>100.%</b>	<b>2.46%</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)	30,590	<b>1,180,338.12</b>	1,470,866,487.97	91.33%	90.45%
31-60 days past due	1,980	<b>898,648.66</b>	104,496,756.01	5.91%	6.42%
61-90 days past due	925	<b>672,775.04</b>	50,755,622.32	2.76%	3.12%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>33,495</b>	<b>2,751,761.82</b>	<b>1,626,118,866.30</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	274,228,623.74	16.86%	4,803	14.34%	2.36%
Completion/construction of primary residence	160,409,939.89	9.86%	2,883	8.61%	2.41%
Completion/construction of secondary	254,952,164.69	15.67%	3,969	11.85%	2.28%
Refinancing loans from other banks	312,674,745.58	19.22%	5,334	15.93%	2.55%
Buy Secondary	71,192,046.41	4.37%	1,221	3.65%	2.33%
Professional use	15,537,765.53	0.95%	232	0.69%	2.23%
Land Purchase For Residence Construction	9,994,904.45	0.61%	214	0.64%	2.33%
Renovating	527,128,676.01	32.41%	14,839	44.30%	2.58%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>33,495</b>	<b>100.0%</b>	<b>2.46%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	677,197,918.33	41.64%	11,542	41.36%	2.46%
Self Employed	523,944,002.72	32.22%	7,071	25.34%	2.40%
Unemployed	166,808,024.22	10.25%	3,212	11.51%	2.38%
Retired	218,434,131.02	13.43%	5,219	18.70%	2.67%
N/A	39,734,790.02	2.44%	864	3.10%	2.45%
	<b>1,626,118,866.30</b>	<b>100.0%</b>	<b>27,908</b>	<b>100.0%</b>	<b>2.46%</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.