

# Covered Bond Programme I



## Monthly Investor Report

January 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B	B3	EUR	846,200,000.00	3.875%	07-10-2016

## Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2014	28-11-2008
Portfolio Cut off Date	31-01-2014	31-10-2008
Original Principal Balance	2.654.649.080,00	6.487.231.236,00
Principal Balance	1.700.673.723,00	5.951.630.426,00
Number of Borrowers	37.124	70.301
Number of Loanparts	43.183	94.141
Number of Properties	37.475	72.324
Average Principal Balance (borrower)	45.810,63	82.291,22
Average Principal Balance (parts)	39.382,95	63.220,39
Coupon: Weighted Average	2,3	4,8
Minimum	0,6	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	59,78	66,60
Weighted Average Loan to Indexed Value	54,64	58,38
Seasoning (years): Weighted Average	7,40	2,10
Original Maturity (years): Weighted Average	25,12	24,92
Remaining Tenor (years): Weighted Average	17,75	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	10.421.010,96
Current Outstanding Balance	1.700.673.723,08
Adjusted Nominal Value Assets *	1.665.573.444,23
Outstanding Accrued Interest on Assets	1.496.565,25
Nominal Value Test Current Value **	51,78 %
<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**

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	90,829,465.66	5.34%	1,783	4.13%	2.38%
Standard Amortising	1,609,844,257.42	94.66%	41,400	95.87%	2.33%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</b>

**2. Loan Coupon**

Current Period					
Coupon Loan Part (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	1,284,078,563.83	75.50%	25,954	60.10%	1.85%
2.5% - 2.99%	174,416,669.16	10.26%	5,120	11.86%	2.83%
3% - 3.49%	83,900,365.53	4.93%	4,241	9.82%	3.31%
3.5% - 3.99%	14,608,863.79	0.86%	573	1.33%	3.60%
4% - 4.49%	2,017,120.23	0.12%	70	0.16%	4.24%
4.5% - 4.99%	34,018,253.80	2.00%	3,176	7.35%	4.77%
5% - 5.49%	49,891,421.17	2.93%	2,021	4.68%	5.31%
5.5% - 5.99%	43,473,894.04	2.56%	1,204	2.79%	5.67%
6% - 6.49%	3,877,722.58	0.23%	222	0.51%	6.28%
6.5% - 6.99%	9,387,340.19	0.55%	517	1.20%	6.58%
7% - 7.49%	1,003,508.76	0.06%	85	0.20%	7.22%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</b>

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2001	4,163,319.94	0.24%	481	1.11%	4.08%
2002	29,720,154.73	1.75%	2,717	6.29%	4.00%
2003	103,248,298.74	6.07%	3,955	9.16%	2.73%
2004	181,894,635.28	10.70%	5,531	12.81%	2.44%
2005	322,799,493.75	18.98%	8,000	18.53%	2.22%
2006	313,405,507.54	18.43%	6,656	15.41%	2.19%
2007	397,016,360.24	23.34%	8,130	18.83%	1.93%
2008	238,410,168.93	14.02%	5,006	11.59%	2.47%
2009	25,125,114.23	1.48%	1,030	2.39%	3.63%
2010	31,435,416.41	1.85%	843	1.95%	3.49%
2011	28,421,460.27	1.67%	458	1.06%	2.79%
2012	23,428,269.32	1.38%	356	0.82%	2.77%
2013	1,605,523.70	0.09%	20	0.05%	2.86%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</b>

**4. Legal Maturity Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	2,082,845.41	0.12%	609	1.41%	2.99%
2015	8,945,931.39	0.53%	1,053	2.44%	2.77%
2016	17,056,465.12	1.00%	1,563	3.62%	3.42%
2017	56,414,201.76	3.32%	4,349	10.07%	3.35%
2018	64,056,615.19	3.77%	3,754	8.69%	3.51%
2019	71,786,105.96	4.22%	3,231	7.48%	3.17%
2020	80,594,450.38	4.74%	3,143	7.28%	2.85%
2021	35,263,170.24	2.07%	1,176	2.72%	2.52%
2022	44,596,106.94	2.62%	1,318	3.05%	2.22%
2023	48,506,066.95	2.85%	1,314	3.04%	2.66%
2024	40,213,984.30	2.36%	1,004	2.32%	2.26%
2025	56,785,133.82	3.34%	1,279	2.96%	2.20%
2026	50,151,392.55	2.95%	1,123	2.60%	2.37%
2027	66,587,678.01	3.92%	1,402	3.25%	2.03%
2028	66,952,790.01	3.94%	1,375	3.18%	2.38%
2029	32,013,088.23	1.88%	629	1.46%	2.23%
2030	52,877,165.27	3.11%	990	2.29%	2.04%
2031	47,580,244.52	2.80%	849	1.97%	2.08%
2032	57,764,018.49	3.40%	1,016	2.35%	1.84%
2033	54,339,277.79	3.20%	954	2.21%	2.19%
2034	52,432,700.16	3.08%	892	2.07%	2.07%
2035	95,897,967.13	5.64%	1,497	3.47%	2.01%
2036	72,305,856.64	4.25%	1,083	2.51%	1.97%
2037	74,261,305.02	4.37%	1,100	2.55%	1.84%
2038	40,569,212.79	2.39%	642	1.49%	2.19%
2039	11,836,051.50	0.70%	203	0.47%	2.24%
2040	18,452,147.07	1.08%	277	0.64%	2.13%
2041	25,549,599.68	1.50%	371	0.86%	2.13%
2042	33,441,986.38	1.97%	508	1.18%	2.05%
2043	31,842,943.62	1.87%	465	1.08%	2.20%
2044	14,359,575.48	0.84%	200	0.46%	2.09%
2045	23,481,964.84	1.38%	305	0.71%	2.08%
2046	42,028,331.81	2.47%	564	1.31%	2.03%
2047	51,885,970.04	3.05%	624	1.45%	1.79%
2048	30,507,404.18	1.79%	434	1.01%	2.17%
2049	10,014,408.30	0.59%	162	0.38%	2.48%
2050	14,656,295.51	0.86%	232	0.54%	2.36%
2051	18,497,802.74	1.09%	259	0.60%	2.50%
2052	17,709,265.94	1.04%	275	0.64%	2.35%
2053	14,469,302.05	0.85%	217	0.50%	2.46%
2054	4,063,209.03	0.24%	64	0.15%	2.34%
2055	7,097,409.66	0.42%	107	0.25%	2.54%
2056	7,752,913.46	0.46%	108	0.25%	2.56%
2057	17,086,480.23	1.00%	227	0.53%	2.43%
2058	14,918,073.70	0.88%	220	0.51%	2.37%
2059	988,813.79	0.06%	16	0.04%	2.55%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</b>

**5. Seasoning**

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5					
0.5 - 1.0	791,950.96	0.05%	11	0.03%	3.12%
1.0 - 1.5	6,411,216.24	0.38%	101	0.23%	2.77%
1.5 - 2.0	16,218,510.81	0.95%	240	0.56%	2.76%
2.0 - 2.5	15,022,730.27	0.88%	206	0.48%	2.69%
2.5 - 3.0	13,124,177.23	0.77%	245	0.57%	2.88%
3.0 - 4.0	31,671,664.79	1.86%	819	1.90%	3.46%
4.0 - 5.0	26,294,779.20	1.55%	1,062	2.46%	3.63%
5.0 - 6.0	220,753,773.29	12.98%	4,631	10.72%	2.51%
6.0 - 7.0	396,141,407.13	23.29%	8,093	18.74%	1.92%
7.0 - 8.0	305,003,587.24	17.93%	6,518	15.09%	2.20%
8.0 - 9.0	337,198,324.19	19.83%	8,234	19.07%	2.20%
9.0 - 10.0	184,596,291.13	10.85%	5,537	12.82%	2.42%
more - 10.0	147,445,310.60	8.67%	7,486	17.34%	3.01%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</b>

## 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,578,088,114.12	92.79%	38,782	89.81%	2.15%
01-02	27,486,855.92	1.62%	720	1.67%	2.01%
02-03	6,348,526.07	0.37%	348	0.81%	5.19%
03-04	15,143,907.08	0.89%	764	1.77%	5.20%
04-05	14,177,373.87	0.83%	746	1.73%	5.53%
05-06	10,889,563.34	0.64%	496	1.15%	5.96%
06-07	5,854,940.80	0.34%	253	0.59%	5.71%
07-08	5,630,538.00	0.33%	184	0.43%	5.57%
08-09	7,439,600.00	0.44%	227	0.53%	5.46%
09-10	7,849,625.38	0.46%	208	0.48%	5.50%
10-11	1,979,983.15	0.12%	49	0.11%	5.05%
11-12	281,811.19	0.02%	6	0.01%	3.50%
12-13	2,619,816.42	0.15%	64	0.15%	5.65%
13-14	7,211,985.22	0.42%	146	0.34%	5.65%
14-15	7,476,550.27	0.44%	141	0.33%	5.70%
15-16	1,589,934.37	0.09%	39	0.09%	5.93%
16-17	125,829.21	0.01%	1	0.00%	6.32%
17-18	57,638.57	0.00%	1	0.00%	5.92%
18-19	40,826.93	0.00%	1	0.00%	5.77%
19-20	212,843.00	0.01%	3	0.01%	4.66%
20-21					
21-22					
22-23					
23-24					
24-25	28,688.40	0.00%	1	0.00%	5.42%
25-26	39,770.97	0.00%	1	0.00%	5.62%
26-27					
27-28	85,301.21	0.01%	1	0.00%	4.87%
28-29	13,699.59	0.00%	1	0.00%	1.12%
29-30					
30 - more					
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</b>

## 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 59,78 %</b>					
less - 40.00%	342,105,283.33	20.11%	13,044	34.81%	2.71%
40.01% - 50.00%	222,003,516.83	13.05%	5,379	14.35%	2.44%
50.01% - 60.00%	224,692,462.14	13.21%	4,676	12.48%	2.37%
60.01% - 70.00%	255,902,316.58	15.04%	4,619	12.33%	2.30%
70.01% - 80.00%	385,673,450.02	22.67%	6,324	16.88%	2.18%
80.01% - 85.00%	91,234,931.71	5.36%	1,165	3.11%	2.03%
85.01% - 90.00%	109,288,092.43	6.42%	1,337	3.57%	1.95%
90.01% - 95.00%	34,349,120.30	2.01%	429	1.15%	1.99%
95.01% - 100.00%	33,972,572.03	1.99%	429	1.15%	2.02%
100.01% - 105.00%	563,342.28	0.03%	32	0.09%	3.41%
105.01% - 110.00%	278,044.93	0.01%	15	0.04%	2.97%
110.01% - 115.00%	305,968.99	0.01%	14	0.04%	3.13%
115.01% - 120.00%	24,956.63	0.00%	3	0.01%	3.01%
120.01% - 125.00%	28,579.83	0.00%	2	0.01%	3.18%
125.01% - 128.00%	89,439.51	0.00%	1	0.00%	1.37%
128.01% - more	161,645.54	0.00%	6	0.02%	2.15%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>37,475</b>	<b>100.0%</b>	<b>2.34%</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: 53,54 %</b>					
less - 40.00%	568,015,700.66	33.40%	22,804	60.85%	2.72%
40.01% - 50.00%	203,437,048.13	11.96%	3,623	9.67%	2.29%
50.01% - 60.00%	204,229,643.06	12.01%	2,994	7.99%	2.21%
60.01% - 70.00%	192,451,403.68	11.32%	2,491	6.65%	2.15%
70.01% - 80.00%	200,257,061.74	11.78%	2,324	6.20%	2.08%
80.01% - 85.00%	99,222,937.60	5.83%	1,038	2.77%	2.06%
85.01% - 90.00%	90,368,392.04	5.31%	857	2.29%	2.06%
90.01% - 95.00%	82,595,648.32	4.86%	794	2.12%	2.05%
95.01% - 100.00%	59,631,210.78	3.51%	546	1.46%	1.96%
100.01% - 105.00%	256,743.94	0.02%	2	0.01%	1.81%
105.01% - 110.00%	207,933.13	0.01%	2	0.01%	2.71%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>37,475</b>	<b>100.0%</b>	<b>2.34%</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	214,128,929.00	12.59%	16,157	43.11%	3.30%
25.000,00 - 50.000,00	339,402,199.42	19.95%	9,349	24.95%	2.66%
50.000,00 - 75.000,00	321,298,525.31	18.89%	5,246	14.00%	2.29%
75.000,00 - 100.000,00	279,487,842.89	16.43%	3,255	8.69%	2.10%
100.000,00 - 125.000,00	154,804,408.97	9.10%	1,388	3.70%	1.99%
125.000,00 - 150.000,00	112,888,309.43	6.63%	831	2.22%	1.94%
150.000,00 - 175.000,00	70,991,820.86	4.17%	439	1.17%	1.93%
175.000,00 - 200.000,00	46,347,412.56	2.72%	249	0.66%	1.88%
200.000,00 - 225.000,00	36,228,576.65	2.13%	172	0.46%	1.91%
225.000,00 - 250.000,00	26,047,669.14	1.53%	110	0.29%	1.74%
250.000,00 - 275.000,00	22,718,074.79	1.33%	87	0.23%	1.75%
275.000,00 - 300.000,00	12,912,705.19	0.75%	45	0.12%	1.90%
300.000,00 - 325.000,00	7,181,561.33	0.42%	23	0.06%	1.74%
325.000,00 - 350.000,00	10,454,144.01	0.61%	31	0.08%	1.78%
350.000,00 - 375.000,00	6,204,709.25	0.36%	17	0.05%	1.73%
375.000,00 - 400.000,00	4,631,035.42	0.27%	12	0.03%	1.83%
400.000,00 - 425.000,00	4,951,798.04	0.29%	12	0.03%	1.44%
425.000,00 - 450.000,00	3,473,469.15	0.20%	8	0.02%	2.12%
450.000,00 - 475.000,00	3,232,962.54	0.19%	7	0.02%	1.84%
475.000,00 - 500.000,00	3,401,395.09	0.20%	7	0.02%	1.95%
500.000,00 - 600.000,00	8,767,301.51	0.51%	16	0.04%	1.67%
600.000,00 - 700.000,00	3,283,378.40	0.19%	5	0.01%	1.57%
700.000,00 - 800.000,00	2,288,204.73	0.13%	3	0.01%	1.97%
800.000,00 - 900.000,00	3,400,379.91	0.19%	4	0.01%	1.32%
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00	2,146,909.49	0.12%	2	0.01%	1.32%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>37,475</b>	<b>100.0%</b>	<b>2.34%</b>

**10. Property Description**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	98,897,826.87	5.81%	1,733	4.62%	2.43%
Building	44,300.03	0.00%	1	0.00%	1.57%
House incl. land plot	1,531,731,362.92	90.06%	34,925	93.20%	2.34%
N/A	401,770.39	0.02%	1	0.00%	1.27%
Other real estate	2,139,397.81	0.12%	24	0.06%	2.23%
Professional Use	67,459,065.06	3.96%	791	2.11%	2.02%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>37,475</b>	<b>100.0%</b>	<b>2.34%</b>

## 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	55,861,295.53	3.29%	1,376	3.67%	2.40%
AITOLOAKARNANIA	23,393,375.75	1.38%	623	1.66%	2.59%
ARGOLIDA	17,189,951.94	1.01%	368	0.98%	2.38%
ARKADIA	9,216,532.13	0.54%	224	0.60%	2.51%
ARTA	4,870,561.42	0.29%	149	0.40%	2.49%
ATTICA	785,226,495.22	46.17%	15,809	42.19%	2.26%
CHALKIDIKI	18,910,087.13	1.11%	454	1.21%	2.60%
CHANIA	23,531,300.41	1.38%	398	1.06%	2.12%
CHIOS	9,303,373.47	0.55%	208	0.56%	2.39%
CORFU	14,468,579.09	0.85%	303	0.81%	2.65%
DODEKANISA	52,381,993.62	3.08%	883	2.36%	2.34%
DRAMA	8,509,702.63	0.50%	220	0.59%	2.42%
EVOIA	22,026,845.24	1.30%	552	1.47%	2.72%
EVRITANIA	2,051,444.47	0.12%	50	0.13%	3.43%
EVROS	16,318,270.66	0.96%	430	1.15%	2.47%
FLORINA	4,484,499.81	0.26%	124	0.33%	2.50%
FOKIDA	3,292,578.61	0.19%	92	0.25%	2.71%
FTHIOTIDA	23,248,636.10	1.37%	637	1.70%	2.56%
GREVENA	5,209,542.69	0.31%	132	0.35%	2.52%
HERAKLION	28,129,813.29	1.65%	577	1.54%	2.28%
ILEIA	21,387,281.41	1.26%	536	1.43%	2.59%
IMATHIA	11,291,791.79	0.66%	276	0.74%	2.45%
IOANNINA	23,752,398.49	1.40%	546	1.46%	2.15%
KARDITSA	14,630,412.69	0.86%	434	1.16%	2.32%
KASTORIA	4,331,240.26	0.26%	137	0.37%	2.50%
KAVALA	18,657,119.05	1.10%	420	1.12%	2.44%
KEFALLONIA	11,134,503.59	0.66%	199	0.53%	2.43%
KILKIS	9,707,597.58	0.57%	274	0.73%	2.39%
KORINTHIA	21,779,553.97	1.28%	474	1.27%	2.35%
KOZANI	14,147,053.62	0.83%	385	1.03%	2.56%
KYKLADES	25,911,802.02	1.52%	437	1.17%	2.25%
LAKONIA	14,356,072.82	0.84%	315	0.84%	2.42%
LARISA	30,448,551.12	1.79%	802	2.14%	2.35%
LASITHI	12,898,261.52	0.76%	280	0.75%	2.16%
LEFKADA	4,797,418.67	0.28%	110	0.29%	2.41%
LESBOS	17,331,995.09	1.02%	420	1.12%	2.71%
MAGNESIA	25,464,505.46	1.50%	662	1.77%	2.59%
MESSINIA	13,106,619.52	0.77%	366	0.98%	2.65%
PELLA	14,125,906.85	0.83%	386	1.03%	2.22%
PIERIA	20,740,993.07	1.22%	491	1.31%	2.26%
PREVEZA	11,676,583.25	0.69%	296	0.79%	2.41%
RETHYMNO	20,628,363.31	1.21%	400	1.07%	2.28%
RODOPI	13,749,118.57	0.81%	386	1.03%	2.31%
SAMOS	5,853,453.21	0.34%	165	0.44%	2.63%
SERRES	8,539,654.95	0.50%	234	0.62%	2.61%
THESPROTIA	9,363,217.30	0.55%	227	0.61%	2.38%
THESSALONIKI	128,570,603.85	7.56%	2,967	7.92%	2.24%
TRIKALA	11,086,280.11	0.65%	326	0.87%	2.41%
VOIOTIA	15,925,089.58	0.94%	457	1.22%	2.78%
XANTHI	9,794,419.17	0.58%	309	0.83%	2.51%
ZAKYNTHOS	7,860,981.98	0.46%	149	0.40%	2.35%
<b>Total</b>	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>37,475</b>	<b>100.0%</b>	<b>2.34%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,700,673,723.08	100.00%	43,183	100.00%	2.34%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</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	1,038,955,905.63	61.09%	25,397	58.81%	1.96%
Euribor 1M Linked	164,742,303.61	9.69%	3,267	7.57%	1.72%
Euribor 3M Linked	318,660,404.14	18.74%	6,435	14.90%	2.67%
Fixed	145,221,059.23	8.54%	4,915	11.38%	4.46%
Originator Rate	33,094,050.47	1.95%	3,169	7.34%	4.78%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>43,183</b>	<b>100.0%</b>	<b>2.34%</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)	40,418	1,219,626.24	1,553,164,368.17	93.60%	91.32%
31-60 days past due	1,839	881,550.51	93,344,191.57	4.26%	5.48%
61-90 days past due	926	737,497.15	54,165,163.34	2.14%	3.18%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>43,183</b>	<b>2,838,673.90</b>	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>100.0%</b>

## 15. Loan Purpose

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	279,322,971.25	16.42%	5,874	13.60%	2.20%
Completion/construction of primary residence	174,800,071.46	10.27%	4,253	9.85%	2.32%
Completion/construction of secondary	266,009,293.54	15.64%	5,152	11.93%	2.16%
Refinancing loans from other banks	296,465,391.24	17.43%	5,232	12.12%	2.35%
Buy Secondary	78,007,680.60	4.58%	1,636	3.79%	2.26%
Professional use	15,832,934.48	0.93%	271	0.63%	2.06%
Land Purchase For Residence Construction	4,850,762.29	0.28%	120	0.28%	2.13%
Renovating	585,384,618.22	34.42%	20,645	47.81%	2.50%
	<b>1,700,673,723.08</b>	<b>100.%</b>	<b>43,183</b>	<b>100.%</b>	<b>2.34%</b>

**16. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	699,542,830.06	41.13%	15,246	41.07%	2.32%
Self Employed	528,737,391.51	31.08%	8,680	23.38%	2.23%
Unemployed	170,529,437.39	10.02%	3,784	10.19%	2.24%
Retired	260,601,851.67	15.32%	8,105	21.83%	2.62%
N/A	41,262,212.45	2.42%	1,309	3.53%	2.52%
	<b>1,700,673,723.08</b>	<b>100.0%</b>	<b>37,124</b>	<b>100.0%</b>	<b>2.34%</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.