

# **Covered Bond Programme I**



## **Monthly Investor Report**

**April 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		30-04-2014	28-11-2008
Portfolio Cut off Date		30-04-2014	31-10-2008
Original Principal Balance		3.482.648.198,00	6.487.231.236,00
Principal Balance		1.955.382.139,00	5.951.630.426,00
Number of Borrowers		56.008	70.301
Number of Loanparts		64.236	94.141
Number of Properties		56.831	72.324
Average Principal Balance (borrower)		34.912,55	82.291,22
Average Principal Balance (parts)		30.440,60	63.220,39
Coupon: Weighted Average		2,6	4,8
Minimum		0,0	3,1
Maximum		7,7	8,1
Weighted Average Loan to Value		56,50	66,60
Weighted Average Loan to Indexed Value		52,04	58,38
Seasoning (years): Weighted Average		7,76	2,10
Original Maturity (years): Weighted Average		22,33	24,92
Remaining Tenor (years): Weighted Average		14,61	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	8.462.000,00
Outstanding Accrued Interest on Bonds	18.416.441,78
Current Outstanding Balance	1.955.382.138,96
Adjusted Nominal Value Assets *	1.920.106.195,75
Outstanding Accrued Interest on Assets	1.811.045,83
Nominal Value Test Current Value **	45,19 %
<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	68,710,425.27	3.51%	1,423	2.22%	2.47%
Standard Amortising	1,886,671,713.69	96.49%	62,813	97.79%	2.56%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</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%	1,325,728,263.35	67.80%	31,924	49.70%	1.87%
2.5% - 2.99%	204,606,184.98	10.46%	7,050	10.98%	2.81%
3% - 3.49%	130,545,854.42	6.68%	6,443	10.03%	3.25%
3.5% - 3.99%	27,366,518.66	1.40%	670	1.04%	3.75%
4% - 4.49%	11,636,327.85	0.60%	264	0.41%	4.27%
4.5% - 4.99%	98,006,113.43	5.01%	10,855	16.90%	4.76%
5% - 5.49%	64,818,357.75	3.31%	2,819	4.39%	5.28%
5.5% - 5.99%	60,947,402.12	3.12%	1,786	2.78%	5.67%
6% - 6.49%	6,306,555.26	0.32%	428	0.67%	6.27%
6.5% - 6.99%	20,071,858.21	1.03%	937	1.46%	6.61%
7% - 7.49%	5,345,803.42	0.27%	1,059	1.65%	7.21%
7.5% - more	2,899.51	0.00%	1	0.00%	7.65%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	18,809.18	0.00%	1	0.00%	5.40%
1993	24,768.37	0.00%	2	0.00%	0.80%
1994	8,381.52	0.00%	3	0.00%	3.69%
1995	15,646.44	0.00%	5	0.01%	4.98%
1996	14,055.56	0.00%	6	0.01%	4.65%
1997	43,461.69	0.00%	9	0.01%	3.27%
1998	129,257.28	0.01%	19	0.03%	3.59%
1999	6,645,080.68	0.34%	2,187	3.40%	4.49%
2000	15,404,713.47	0.79%	2,817	4.39%	3.94%
2001	52,035,534.81	2.66%	5,078	7.91%	3.54%
2002	59,236,420.03	3.03%	4,590	7.15%	3.56%
2003	124,657,398.07	6.38%	5,147	8.01%	2.87%
2004	208,040,582.95	10.64%	6,827	10.63%	2.50%
2005	346,085,400.80	17.70%	9,334	14.53%	2.26%
2006	314,920,158.23	16.11%	7,833	12.19%	2.26%
2007	359,969,931.62	18.41%	8,586	13.37%	1.98%
2008	225,869,443.70	11.55%	5,407	8.42%	2.53%
2009	93,807,551.96	4.80%	2,895	4.51%	3.12%
2010	69,490,698.06	3.55%	1,929	3.00%	3.68%
2011	42,975,433.71	2.20%	904	1.41%	3.94%
2012	16,520,562.01	0.84%	276	0.43%	3.33%
2013	14,998,580.79	0.77%	283	0.44%	3.98%
2014	4,470,268.03	0.23%	98	0.15%	4.14%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</b>

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2014	3,675,611.12	0.19%	2,583	4.02%	4.10%
2015	16,487,990.89	0.84%	3,694	5.75%	3.50%
2016	37,846,455.08	1.94%	5,070	7.89%	3.65%
2017	62,901,391.28	3.22%	5,421	8.44%	3.20%
2018	68,132,582.64	3.48%	4,235	6.59%	3.37%
2019	81,259,139.22	4.16%	3,916	6.10%	3.06%
2020	95,936,511.79	4.91%	3,928	6.11%	2.77%
2021	98,348,644.09	5.03%	3,864	6.02%	2.88%
2022	108,551,178.10	5.55%	3,680	5.73%	2.48%
2023	103,222,757.30	5.28%	3,145	4.90%	2.93%
2024	125,940,761.59	6.44%	3,402	5.30%	2.74%
2025	143,997,974.83	7.36%	3,592	5.59%	2.70%
2026	85,307,110.64	4.36%	2,108	3.28%	2.67%
2027	58,115,926.14	2.97%	1,272	1.98%	2.07%
2028	61,534,936.38	3.15%	1,320	2.05%	2.44%
2029	32,133,970.98	1.64%	672	1.05%	2.34%
2030	50,776,491.12	2.60%	970	1.51%	2.08%
2031	44,417,601.46	2.27%	778	1.21%	2.17%
2032	50,342,326.76	2.57%	904	1.41%	1.91%
2033	48,508,835.97	2.48%	871	1.36%	2.27%
2034	51,319,283.39	2.62%	878	1.37%	2.14%
2035	81,987,918.24	4.19%	1,337	2.08%	2.03%
2036	57,867,475.64	2.96%	893	1.39%	2.00%
2037	56,727,484.65	2.90%	872	1.36%	1.87%
2038	32,799,159.29	1.68%	512	0.80%	2.30%
2039	11,374,333.84	0.58%	196	0.31%	2.50%
2040	13,919,253.12	0.71%	220	0.34%	2.31%
2041	22,174,100.58	1.13%	325	0.51%	2.38%
2042	23,501,236.26	1.20%	368	0.57%	2.23%
2043	26,192,721.22	1.34%	382	0.59%	2.60%
2044	13,209,111.22	0.68%	194	0.30%	2.34%
2045	16,395,088.97	0.84%	220	0.34%	2.03%
2046	30,843,614.88	1.58%	409	0.64%	2.04%
2047	34,320,698.86	1.76%	420	0.65%	1.86%
2048	22,055,764.45	1.13%	319	0.50%	2.22%
2049	8,230,861.62	0.42%	141	0.22%	2.51%
2050	10,985,659.43	0.56%	161	0.25%	2.50%
2051	11,285,298.32	0.58%	170	0.26%	2.58%
2052	10,863,215.33	0.56%	179	0.28%	2.57%
2053	8,876,421.66	0.45%	126	0.20%	2.72%
2054	4,344,692.93	0.22%	64	0.10%	2.82%
2055	3,089,736.70	0.16%	51	0.08%	2.67%
2056	3,135,378.17	0.16%	43	0.07%	2.89%
2057	10,038,703.37	0.51%	148	0.23%	2.72%
2058	9,017,381.28	0.46%	137	0.21%	2.56%
2059	3,389,348.16	0.17%	46	0.07%	2.62%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</b>

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	9,263,004.66	0.47%	188	0.29%	4.16%
0.5 - 1.0	8,348,229.06	0.43%	168	0.26%	4.02%
1.0 - 1.5	3,044,392.46	0.16%	48	0.07%	3.31%
1.5 - 2.0	8,552,805.32	0.44%	151	0.24%	3.21%
2.0 - 2.5	13,743,687.87	0.70%	200	0.31%	3.49%
2.5 - 3.0	17,375,083.36	0.89%	353	0.55%	3.91%
3.0 - 4.0	62,330,873.75	3.19%	1,624	2.53%	3.99%
4.0 - 5.0	97,590,672.16	4.99%	2,981	4.64%	3.16%
5.0 - 6.0	160,300,624.36	8.20%	4,002	6.23%	2.82%
6.0 - 7.0	333,740,777.12	17.07%	7,894	12.29%	2.01%
7.0 - 8.0	341,666,446.96	17.47%	8,374	13.04%	2.22%
8.0 - 9.0	361,174,458.32	18.47%	9,424	14.67%	2.19%
9.0 - 10.0	224,943,871.94	11.50%	7,113	11.07%	2.45%
more - 10.0	313,307,211.62	16.02%	21,716	33.81%	3.15%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</b>

### 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,803,789,689.15	92.25%	57,555	89.60%	2.30%
01-02	10,306,613.81	0.53%	962	1.50%	5.38%
02-03	15,443,861.32	0.79%	964	1.50%	5.25%
03-04	15,529,316.83	0.79%	859	1.34%	5.16%
04-05	17,050,448.62	0.87%	869	1.35%	5.64%
05-06	10,197,318.46	0.52%	467	0.73%	5.93%
06-07	6,476,925.16	0.33%	274	0.43%	5.68%
07-08	13,732,501.79	0.70%	502	0.78%	5.47%
08-09	12,044,527.26	0.62%	400	0.62%	5.46%
09-10	14,764,916.26	0.76%	451	0.70%	5.61%
10-11	9,212,705.79	0.47%	278	0.43%	5.87%
11-12	6,555,295.10	0.34%	184	0.29%	5.70%
12-13	7,519,159.06	0.38%	212	0.33%	5.68%
13-14	5,614,288.39	0.29%	118	0.18%	5.67%
14-15	6,415,320.14	0.33%	127	0.20%	5.75%
15-16	195,864.90	0.01%	4	0.01%	6.14%
16-17					
17-18	98,532.93	0.01%	2	0.00%	5.86%
18-19	58,482.58	0.00%	1	0.00%	6.67%
19-20	133,569.24	0.01%	2	0.00%	5.12%
20-21					
21-22					
22-23					
23-24					
24-25	68,129.06	0.00%	2	0.00%	5.54%
25-26					
26-27					
27-28	85,421.13	0.00%	1	0.00%	4.87%
28-29					
29-30					
30 - more	89,251.98	0.00%	2	0.00%	3.12%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 56,50 %</b>					
less - 40.00%	471,905,829.99	24.13%	22,056	38.81%	2.93%
40.01% - 50.00%	280,232,621.45	14.33%	8,136	14.32%	2.63%
50.01% - 60.00%	278,897,276.29	14.26%	7,050	12.41%	2.54%
60.01% - 70.00%	308,375,130.50	15.77%	7,006	12.33%	2.48%
70.01% - 80.00%	399,527,413.38	20.43%	8,908	15.68%	2.36%
80.01% - 85.00%	75,418,859.66	3.85%	1,282	2.26%	2.14%
85.01% - 90.00%	82,409,298.20	4.21%	1,347	2.37%	2.06%
90.01% - 95.00%	30,395,626.26	1.55%	510	0.90%	2.09%
95.01% - 100.00%	26,424,433.98	1.35%	456	0.80%	2.09%
100.01% - 105.00%	712,530.60	0.03%	31	0.06%	3.22%
105.01% - 110.00%	380,697.12	0.01%	19	0.03%	3.26%
110.01% - 115.00%	224,360.98	0.01%	12	0.02%	3.21%
115.01% - 120.00%	55,557.41	0.00%	5	0.01%	2.66%
120.01% - 125.00%	165,313.73	0.00%	4	0.01%	1.89%
125.01% - 128.00%	149,333.23	0.00%	3	0.01%	1.89%
128.01% - more	107,856.18	0.00%	6	0.01%	2.39%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>56,831</b>	<b>100.0%</b>	<b>2.55%</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: 50,11 %</b>					
less - 40.00%	761,460,236.53	38.94%	38,897	68.44%	2.91%
40.01% - 50.00%	231,290,195.76	11.83%	4,722	8.31%	2.52%
50.01% - 60.00%	232,551,439.82	11.89%	3,926	6.91%	2.44%
60.01% - 70.00%	208,015,930.63	10.64%	3,075	5.41%	2.34%
70.01% - 80.00%	199,053,411.03	10.18%	2,656	4.67%	2.31%
80.01% - 85.00%	95,266,652.89	4.87%	1,120	1.97%	2.20%
85.01% - 90.00%	83,605,718.17	4.28%	942	1.66%	2.08%
90.01% - 95.00%	77,977,124.07	3.99%	805	1.42%	2.08%
95.01% - 100.00%	66,161,430.06	3.38%	688	1.21%	2.06%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>56,831</b>	<b>100.0%</b>	<b>2.55%</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	336,191,505.67	17.19%	30,709	54.04%	3.42%
25.000,00 - 50.000,00	489,412,142.32	25.02%	13,614	23.96%	2.83%
50.000,00 - 75.000,00	381,031,150.42	19.48%	6,243	10.99%	2.44%
75.000,00 - 100.000,00	274,888,289.60	14.05%	3,207	5.64%	2.20%
100.000,00 - 125.000,00	145,240,801.21	7.42%	1,305	2.30%	2.08%
125.000,00 - 150.000,00	95,543,688.40	4.88%	705	1.24%	1.98%
150.000,00 - 175.000,00	58,516,616.80	2.99%	362	0.64%	1.96%
175.000,00 - 200.000,00	42,129,447.01	2.15%	226	0.40%	1.92%
200.000,00 - 225.000,00	29,780,194.22	1.52%	141	0.25%	1.98%
225.000,00 - 250.000,00	25,119,772.37	1.28%	106	0.19%	1.78%
250.000,00 - 275.000,00	15,405,537.18	0.78%	59	0.10%	1.90%
275.000,00 - 300.000,00	8,917,114.04	0.45%	31	0.06%	1.93%
300.000,00 - 325.000,00	7,220,421.18	0.36%	23	0.04%	1.77%
325.000,00 - 350.000,00	7,392,769.25	0.37%	22	0.04%	1.78%
350.000,00 - 375.000,00	6,556,223.04	0.33%	18	0.03%	1.72%
375.000,00 - 400.000,00	4,310,399.79	0.22%	11	0.02%	1.77%
400.000,00 - 425.000,00	3,306,143.10	0.16%	8	0.01%	1.41%
425.000,00 - 450.000,00	1,307,753.59	0.06%	3	0.01%	1.78%
450.000,00 - 475.000,00	2,312,836.64	0.11%	5	0.01%	1.96%
475.000,00 - 500.000,00	2,418,385.71	0.12%	5	0.01%	2.09%
500.000,00 - 600.000,00	8,147,461.52	0.41%	15	0.03%	1.66%
600.000,00 - 700.000,00	3,233,159.55	0.16%	5	0.01%	1.98%
700.000,00 - 800.000,00	3,047,285.73	0.15%	4	0.01%	1.75%
800.000,00 - 900.000,00	863,508.90	0.04%	1	0.00%	1.17%
900.000,00 - 1.000.000,00	1,967,402.35	0.10%	2	0.00%	1.32%
1.000.000,00 - 1.250.000,00	1,122,129.37	0.05%	1	0.00%	1.37%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>56,831</b>	<b>100.0%</b>	<b>2.55%</b>

### 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,794,610,155.68	91.78%	53,687	94.47%	2.79%
Building	94,024.84	0.00%	2	0.00%	1.68%
House incl. land plot	105,498,587.27	5.40%	2,400	4.22%	2.55%
N/A	0.00	0.00%	0	0.00%	0.00%
Other real estate	1,946,347.41	0.10%	23	0.04%	1.73%
Professional Use	53,233,023.76	2.72%	719	1.27%	1.86%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>56,831</b>	<b>100.0%</b>	<b>2.55%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	65,608,445.16	3.36%	2,041	3.59%	2.59%
AITOLOAKARNANIA	27,992,799.16	1.43%	978	1.72%	2.82%
ARGOLIDA	17,879,628.76	0.91%	503	0.89%	2.67%
ARKADIA	10,570,199.27	0.54%	325	0.57%	2.77%
ARTA	5,893,866.66	0.30%	246	0.43%	2.82%
ATTICA	909,685,322.24	46.52%	24,587	43.26%	2.50%
CHALKIDIKI	20,609,343.77	1.05%	657	1.16%	2.82%
CHANIA	25,553,674.31	1.31%	620	1.09%	2.32%
CHIOS	11,637,049.76	0.60%	348	0.61%	2.66%
CORFU	16,519,864.01	0.85%	458	0.81%	2.70%
DODEKANISA	56,751,644.23	2.90%	1,173	2.06%	2.44%
DRAMA	9,176,574.79	0.47%	287	0.51%	2.58%
EVOIA	26,739,025.80	1.37%	907	1.60%	3.01%
EVKITANIA	1,932,187.55	0.10%	74	0.13%	3.57%
EVROS	19,366,028.52	0.99%	742	1.31%	2.77%
FLORINA	5,137,927.70	0.26%	193	0.34%	2.77%
FOKIDA	4,784,160.21	0.25%	152	0.27%	3.12%
FTHIOTIDA	25,789,764.49	1.32%	1,017	1.79%	2.82%
GREVENA	5,697,730.55	0.29%	180	0.32%	2.82%
HERAKLION	32,618,851.92	1.67%	812	1.43%	2.44%
ILEIA	23,694,983.80	1.21%	783	1.38%	2.81%
IMATHIA	11,790,064.94	0.60%	379	0.67%	2.83%
IOANNINA	30,593,765.79	1.57%	909	1.60%	2.31%
KARDITSA	17,537,906.25	0.90%	675	1.19%	2.53%
KASTORIA	5,617,308.44	0.29%	200	0.35%	2.76%
KAVALA	18,191,558.61	0.93%	553	0.97%	2.55%
KEFALLONIA	9,081,123.51	0.46%	242	0.43%	2.76%
KILKIS	11,243,092.13	0.58%	390	0.69%	2.51%
KORINTHIA	22,245,092.77	1.14%	721	1.27%	2.66%
KOZANI	17,539,924.23	0.90%	583	1.03%	2.73%
KYKLADES	33,885,798.98	1.73%	703	1.24%	2.34%
LAKONIA	15,486,122.37	0.79%	458	0.81%	2.72%
LARISA	36,850,830.23	1.89%	1,236	2.18%	2.53%
LASITHI	15,731,894.56	0.81%	450	0.79%	2.25%
LEFKADA	5,468,562.34	0.28%	171	0.30%	2.53%
LESBOS	21,458,514.74	1.10%	609	1.07%	2.87%
MAGNESIA	29,138,573.78	1.49%	964	1.70%	2.68%
MESSINIA	18,020,494.25	0.92%	664	1.17%	2.88%
PELLA	14,921,185.77	0.76%	522	0.92%	2.30%
PIERIA	20,704,928.34	1.06%	616	1.08%	2.45%
PREVEZA	13,689,535.58	0.70%	414	0.73%	2.65%
RETHYMNO	23,089,748.15	1.18%	677	1.19%	2.58%
RODOPI	13,763,882.57	0.70%	523	0.92%	2.46%
SAMOS	8,914,661.22	0.46%	279	0.49%	2.85%
SERRES	9,231,213.43	0.47%	328	0.58%	2.90%
THESPROTIA	9,964,322.72	0.51%	292	0.51%	2.43%
THESSALONIKI	146,248,952.29	7.48%	4,353	7.66%	2.45%
TRIKALA	12,269,762.05	0.63%	452	0.80%	2.56%
VOIOTIA	17,447,679.65	0.89%	693	1.22%	3.06%
XANTHI	11,831,499.29	0.61%	465	0.82%	2.61%
ZAKYNTHOS	9,785,067.32	0.50%	227	0.40%	2.41%
<b>Total</b>	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>56,831</b>	<b>100.0%</b>	<b>2.55%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,955,382,138.96	100.00%	64,236	100.00%	2.55%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</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	1,154,896,483.86	59.06%	33,044	51.44%	1.97%
Euribor 1M Linked	162,270,974.61	8.30%	3,718	5.79%	1.74%
Euribor 3M Linked	391,051,145.07	20.00%	9,439	14.69%	2.88%
Fixed	162,337,959.99	8.30%	7,443	11.59%	5.58%
Originator Rate	84,825,575.43	4.34%	10,592	16.49%	4.77%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</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)	62,009	1,659,146.25	1,850,477,639.06	96.53%	94.63%
31-60 days past due	1,533	759,223.14	70,480,995.72	2.39%	3.60%
61-90 days past due	694	574,515.07	34,423,504.18	1.08%	1.76%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>64,236</b>	<b>2,992,884.46</b>	<b>1,955,382,138.96</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	342,761,970.22	17.52%	10,374	16.15%	2.55%
Completion/construction of primary residence	234,631,778.67	11.99%	8,247	12.84%	2.56%
Completion/construction of secondary	307,394,747.05	15.72%	7,626	11.87%	2.30%
Refinancing loans from other banks	212,513,711.51	10.86%	4,110	6.40%	2.50%
Buy Secondary	108,228,449.82	5.53%	2,850	4.44%	2.51%
Professional use	20,309,339.13	1.03%	493	0.77%	2.37%
Land Purchase For Residence Construction	7,546,607.06	0.38%	293	0.46%	2.26%
Renovating	721,970,369.50	36.92%	30,240	47.08%	2.69%
Other	25,166.00	0.00%	3	0.01%	6.05%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>64,236</b>	<b>100.0%</b>	<b>2.55%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	839,611,001.90	42.93%	24,727	44.15%	2.56%
Self Employed	568,753,968.99	29.08%	11,682	20.86%	2.37%
Unemployed	159,714,203.78	8.16%	4,845	8.65%	2.65%
Retired	334,367,627.91	17.09%	12,706	22.69%	2.76%
N/A	52,935,336.38	2.70%	2,048	3.66%	2.72%
	<b>1,955,382,138.96</b>	<b>100.0%</b>	<b>56,008</b>	<b>100.0%</b>	<b>2.55%</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.