

# **Covered Bond Programme I**



## **Monthly Investor Report**

**May 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	31-05-2014	28-11-2008
Portfolio Cut off Date	31-05-2014	31-10-2008
Original Principal Balance	3.451.133.280,02	6.487.231.236,00
Principal Balance	1.925.053.917,18	5.951.630.426,00
Number of Borrowers	55,464	70.301
Number of Loanparts	63,593	94.141
Number of Properties	56,274	72.324
Average Principal Balance (borrower)	34.708,17	82.291,22
Average Principal Balance (parts)	30.271,48	63.220,39
Coupon: Weighted Average	2,4	4,8
Minimum	0,0	3,1
Maximum	7,02	8,1
Weighted Average Loan to Value	56,53	66,60
Weighted Average Loan to Indexed Value	49,89	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	21.201.367,12
Current Outstanding Balance	1.925.053.917,18
Adjusted Nominal Value Assets *	1.891.289.782,15
Outstanding Accrued Interest on Assets	1.778.976,77
Nominal Value Test Current Value **	46,03 %
<i>Nominal Value Test Maximum Value</i>	65,00 %

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	68,155,303.40	3.54%	1,426	2.24%	2.46%
Standard Amortising	1,856,898,613.78	96.46%	62,167	97.76%	2.55%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</b>	<b>100.0%</b>	<b>2.55%</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%	1,308,789,663.00	67.99%	31,727	49.89%	1.87%
2.5% - 2.99%	198,911,797.30	10.33%	6,952	10.93%	2.81%
3% - 3.49%	129,506,509.60	6.73%	6,380	10.03%	3.25%
3.5% - 3.99%	28,380,062.39	1.47%	695	1.09%	3.75%
4% - 4.49%	11,431,904.09	0.59%	258	0.41%	4.26%
4.5% - 4.99%	93,948,510.16	4.88%	10,679	16.79%	4.76%
5% - 5.49%	63,740,587.71	3.31%	2,809	4.42%	5.28%
5.5% - 5.99%	59,681,440.70	3.10%	1,765	2.78%	5.67%
6% - 6.49%	5,971,396.77	0.31%	411	0.65%	6.28%
6.5% - 6.99%	19,739,987.04	1.03%	931	1.46%	6.61%
7% - 7.49%	4,949,198.50	0.26%	985	1.55%	7.21%
7.5% - more	2,859.68	0.00%	1	0.00%	7.65%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</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	13,686.37	0.00%	6	0.01%	4.65%
1997	42,354.32	0.00%	9	0.01%	3.27%
1998	127,253.77	0.01%	19	0.03%	3.59%
1999	6,115,172.58	0.32%	2,007	3.16%	4.40%
2000	14,786,124.15	0.77%	2,809	4.42%	3.92%
2001	50,771,963.62	2.64%	5,066	7.97%	3.54%
2002	58,024,042.00	3.01%	4,569	7.18%	3.55%
2003	123,105,801.10	6.39%	5,127	8.06%	2.87%
2004	205,410,072.20	10.67%	6,710	10.55%	2.50%
2005	341,882,387.90	17.76%	9,287	14.60%	2.26%
2006	309,660,109.70	16.09%	7,759	12.20%	2.26%
2007	354,428,047.10	18.41%	8,511	13.38%	1.98%
2008	222,369,419.30	11.55%	5,353	8.42%	2.50%
2009	92,479,791.52	4.80%	2,882	4.53%	3.12%
2010	68,181,359.86	3.54%	1,917	3.01%	3.70%
2011	41,433,883.10	2.15%	892	1.40%	3.96%
2012	16,390,422.40	0.85%	275	0.43%	3.33%
2013	15,210,172.71	0.79%	286	0.45%	3.97%
2014	4,554,248.06	0.24%	98	0.15%	4.13%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</b>	<b>100.0%</b>	<b>2.55%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	2,861,434.32	0.15%	2,285	3.59%	4.10%
2015	15,355,590.36	0.80%	3,675	5.78%	3.50%
2016	36,342,038.01	1.89%	5,054	7.95%	3.65%
2017	60,841,709.21	3.16%	5,373	8.45%	3.20%
2018	66,621,948.34	3.46%	4,213	6.62%	3.37%
2019	79,561,117.60	4.13%	3,897	6.13%	3.06%
2020	94,357,644.27	4.90%	3,912	6.15%	2.77%
2021	96,862,974.12	5.03%	3,850	6.05%	2.88%
2022	107,156,081.00	5.57%	3,665	5.76%	2.48%
2023	101,770,798.20	5.29%	3,133	4.93%	2.91%
2024	124,533,679.90	6.47%	3,388	5.33%	2.74%
2025	142,819,787.60	7.42%	3,588	5.64%	2.71%
2026	84,239,230.95	4.38%	2,097	3.30%	2.67%
2027	56,735,235.42	2.95%	1,264	1.99%	2.08%
2028	60,371,635.22	3.14%	1,301	2.05%	2.42%
2029	31,910,434.13	1.66%	675	1.06%	2.35%
2030	50,421,800.45	2.62%	968	1.52%	2.08%
2031	44,481,300.51	2.31%	780	1.23%	2.18%
2032	49,347,482.43	2.56%	894	1.41%	1.91%
2033	48,232,191.90	2.51%	867	1.36%	2.25%
2034	51,570,296.87	2.68%	886	1.39%	2.15%
2035	81,120,356.03	4.21%	1,328	2.09%	2.03%
2036	56,770,188.40	2.95%	883	1.39%	2.00%
2037	55,957,200.45	2.91%	862	1.36%	1.87%
2038	32,577,999.27	1.69%	511	0.80%	2.28%
2039	11,435,937.20	0.59%	196	0.31%	2.50%
2040	13,736,466.51	0.71%	219	0.34%	2.30%
2041	21,794,212.93	1.13%	321	0.50%	2.39%
2042	23,563,675.55	1.22%	366	0.58%	2.23%
2043	25,710,436.87	1.34%	378	0.59%	2.60%
2044	13,302,335.84	0.69%	195	0.31%	2.33%
2045	16,045,909.89	0.83%	216	0.34%	2.02%
2046	29,980,028.80	1.56%	395	0.62%	2.04%
2047	33,681,699.62	1.75%	407	0.64%	1.84%
2048	21,944,766.50	1.14%	318	0.50%	2.20%
2049	8,440,679.42	0.44%	143	0.22%	2.51%
2050	10,702,967.99	0.56%	159	0.25%	2.48%
2051	10,709,186.82	0.56%	161	0.25%	2.59%
2052	10,696,693.42	0.56%	175	0.28%	2.57%
2053	8,115,083.03	0.42%	119	0.19%	2.68%
2054	4,100,432.41	0.21%	62	0.10%	2.82%
2055	2,929,260.32	0.15%	49	0.08%	2.66%
2056	2,986,431.05	0.16%	41	0.06%	2.87%
2057	9,918,851.08	0.52%	144	0.23%	2.72%
2058	8,718,604.00	0.45%	131	0.21%	2.56%
2059	3,720,103.03	0.19%	49	0.08%	2.67%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</b>	<b>100.0%</b>	<b>2.55%</b>

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	6,916,497.49	0.36%	147	0.23%	4.13%
0.5 - 1.0	10,454,730.07	0.54%	201	0.32%	4.08%
1.0 - 1.5	3,050,742.23	0.16%	48	0.08%	3.26%
1.5 - 2.0	6,953,532.86	0.36%	131	0.21%	3.29%
2.0 - 2.5	12,438,807.78	0.65%	183	0.29%	3.43%
2.5 - 3.0	15,320,507.81	0.80%	280	0.44%	3.74%
3.0 - 4.0	59,214,529.00	3.08%	1,557	2.45%	4.08%
4.0 - 5.0	94,094,691.80	4.89%	2,892	4.55%	3.17%
5.0 - 6.0	142,433,287.80	7.40%	3,618	5.69%	2.88%
6.0 - 7.0	321,643,134.10	16.71%	7,680	12.08%	2.04%
7.0 - 8.0	345,782,295.10	17.96%	8,532	13.42%	2.20%
8.0 - 9.0	359,016,661.70	18.65%	9,332	14.67%	2.18%
9.0 - 10.0	221,054,544.70	11.48%	6,923	10.89%	2.43%
more - 10.0	326,679,954.80	16.97%	22,069	34.70%	3.11%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</b>	<b>100.0%</b>	<b>2.55%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,777,340,537.92	92.33%	57,097	89.79%	2.30%
01-02	9,456,409.16	0.49%	863	1.36%	5.21%
02-03	16,376,625.55	0.85%	1,013	1.59%	5.24%
03-04	14,588,318.99	0.76%	834	1.31%	5.13%
04-05	17,049,292.08	0.89%	851	1.34%	5.69%
05-06	8,921,800.40	0.46%	423	0.67%	5.92%
06-07	6,254,791.72	0.32%	262	0.41%	5.68%
07-08	14,868,024.00	0.77%	544	0.86%	5.49%
08-09	11,335,542.97	0.59%	368	0.58%	5.44%
09-10	14,763,823.35	0.77%	453	0.71%	5.66%
10-11	8,803,040.40	0.46%	263	0.41%	5.81%
11-12	5,924,693.25	0.31%	170	0.27%	5.76%
12-13	8,373,479.72	0.43%	222	0.35%	5.67%
13-14	4,571,216.14	0.24%	102	0.16%	5.66%
14-15	5,714,960.17	0.30%	115	0.18%	5.76%
15-16	178,642.91	0.01%	3	0.00%	6.15%
16-17					
17-18	156,573.18	0.01%	3	0.00%	6.16%
18-19					
19-20	133,216.31	0.01%	2	0.00%	5.12%
20-21					
21-22					
22-23					
23-24					
24-25	68,014.58	0.00%	2	0.00%	5.54%
25-26					
26-27					
27-28	85,789.16	0.00%	1	0.00%	4.87%
28-29					
29-30					
30 - more	89,125.15	0.00%	2	0.00%	3.12%
Matured	0.00	0.00%	0	0.00%	0.00%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</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: 56,53 %</b>					
less - 40.00%	463,691,136.11	24.09%	21,811	38.76%	2.93%
40.01% - 50.00%	276,271,658.40	14.35%	8,071	14.34%	2.62%
50.01% - 60.00%	274,948,165.90	14.28%	6,989	12.42%	2.54%
60.01% - 70.00%	302,833,211.40	15.73%	6,926	12.31%	2.48%
70.01% - 80.00%	392,205,628.30	20.37%	8,821	15.68%	2.36%
80.01% - 85.00%	75,387,894.27	3.92%	1,274	2.26%	2.13%
85.01% - 90.00%	81,353,113.95	4.23%	1,341	2.38%	2.06%
90.01% - 95.00%	29,728,395.55	1.54%	505	0.90%	2.10%
95.01% - 100.00%	26,813,324.75	1.39%	459	0.82%	2.06%
100.01% - 105.00%	811,547.56	0.04%	32	0.06%	2.82%
105.01% - 110.00%	347,859.59	0.02%	17	0.03%	3.08%
110.01% - 115.00%	226,062.71	0.01%	13	0.02%	3.18%
115.01% - 120.00%	48,791.67	0.00%	4	0.01%	2.41%
120.01% - 125.00%	129,380.68	0.01%	2	0.00%	1.89%
125.01% - 128.00%	159,455.64	0.01%	4	0.01%	2.08%
128.01% - more	98,290.80	0.01%	5	0.01%	2.17%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>56,274</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: 49,89 %</b>					
less - 40.00%	755,051,568.40	39.22%	38,682	68.74%	2.90%
40.01% - 50.00%	228,580,980.90	11.87%	4,656	8.27%	2.51%
50.01% - 60.00%	227,381,154.50	11.81%	3,855	6.85%	2.44%
60.01% - 70.00%	204,408,102.20	10.62%	3,019	5.36%	2.33%
70.01% - 80.00%	197,757,813.40	10.27%	2,633	4.68%	2.30%
80.01% - 85.00%	94,552,308.27	4.91%	1,112	1.98%	2.18%
85.01% - 90.00%	78,444,160.74	4.07%	877	1.56%	2.06%
90.01% - 95.00%	77,770,971.98	4.04%	802	1.43%	2.09%
95.01% - 100.00%	61,106,856.88	3.17%	638	1.13%	2.05%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>56,274</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	333,572,407.74	17.33%	30,541	54.27%	3.40%
25.000,00 - 50.000,00	484,175,589.40	25.15%	13,467	23.93%	2.82%
50.000,00 - 75.000,00	373,815,257.80	19.42%	6,125	10.88%	2.43%
75.000,00 - 100.000,00	269,576,869.70	14.00%	3,147	5.59%	2.19%
100.000,00 - 125.000,00	142,445,654.90	7.40%	1,280	2.27%	2.07%
125.000,00 - 150.000,00	93,227,471.67	4.84%	689	1.22%	1.98%
150.000,00 - 175.000,00	57,844,344.38	3.00%	358	0.64%	1.95%
175.000,00 - 200.000,00	39,881,470.01	2.07%	214	0.38%	1.91%
200.000,00 - 225.000,00	29,336,651.89	1.52%	139	0.25%	1.97%
225.000,00 - 250.000,00	24,401,694.37	1.27%	103	0.18%	1.78%
250.000,00 - 275.000,00	14,870,631.40	0.77%	57	0.10%	1.91%
275.000,00 - 300.000,00	8,912,083.69	0.46%	31	0.06%	1.95%
300.000,00 - 325.000,00	7,205,293.66	0.37%	23	0.04%	1.82%
325.000,00 - 350.000,00	7,372,462.14	0.38%	22	0.04%	1.78%
350.000,00 - 375.000,00	6,532,165.20	0.34%	18	0.03%	1.72%
375.000,00 - 400.000,00	4,303,420.52	0.22%	11	0.02%	1.77%
400.000,00 - 425.000,00	4,138,404.41	0.21%	10	0.02%	1.42%
425.000,00 - 450.000,00	1,323,620.28	0.07%	3	0.01%	1.63%
450.000,00 - 475.000,00	1,859,747.82	0.10%	4	0.01%	2.15%
475.000,00 - 500.000,00	2,426,131.72	0.13%	5	0.01%	1.73%
500.000,00 - 600.000,00	7,622,719.77	0.40%	14	0.02%	1.67%
600.000,00 - 700.000,00	3,226,507.06	0.17%	5	0.01%	1.98%
700.000,00 - 800.000,00	3,043,364.29	0.16%	4	0.01%	1.75%
800.000,00 - 900.000,00	861,328.10	0.04%	1	0.00%	1.17%
900.000,00 - 1.000.000,00	1,963,755.99	0.10%	2	0.00%	1.32%
1.000.000,00 - 1.250.000,00	1,114,869.24	0.06%	1	0.00%	1.37%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>56,274</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	1,766,210,736.64	91.75%	53,136	94.42%	2.55%
Building	156,241.21	0.01%	3	0.01%	2.77%
House incl. land plot	104,087,035.85	5.41%	2,388	4.24%	1.56%
Other real estate	1,884,505.47	0.10%	22	0.04%	1.98%
Professional Use	52,715,398.01	2.74%	725	1.29%	1.87%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>56,274</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	64,296,277.72	3.34%	2,019	3.59%	2.59%
AITOLOAKARNANIA	27,603,859.32	1.43%	973	1.73%	2.81%
ARGOLIDA	17,436,918.22	0.91%	498	0.88%	2.66%
ARKADIA	10,337,272.11	0.54%	320	0.57%	2.76%
ARTA	5,836,692.50	0.30%	244	0.43%	2.83%
ATTICA	896,337,937.90	46.56%	24,320	43.22%	2.50%
CHALKIDIKI	20,388,265.01	1.06%	654	1.16%	2.81%
CHANIA	25,166,346.23	1.31%	609	1.08%	2.32%
CHIOS	11,327,231.34	0.59%	344	0.61%	2.68%
CORFU	16,168,583.07	0.84%	454	0.81%	2.69%
DODEKANISA	55,702,824.75	2.89%	1,154	2.05%	2.42%
DRAMA	9,138,636.21	0.47%	288	0.51%	2.59%
EVOIA	26,419,954.54	1.37%	904	1.61%	3.01%
EVKITANIA	1,915,323.26	0.10%	74	0.13%	3.57%
EVROS	18,676,088.47	0.97%	733	1.30%	2.79%
FLORINA	5,038,884.50	0.26%	192	0.34%	2.78%
FOKIDA	4,677,140.05	0.24%	150	0.27%	3.13%
FTHIOTIDA	25,464,047.52	1.32%	1,008	1.79%	2.81%
GREVENA	5,562,032.96	0.29%	177	0.31%	2.80%
HERAKLION	32,349,988.69	1.68%	805	1.43%	2.44%
ILEIA	23,096,837.64	1.20%	777	1.38%	2.78%
IMATHIA	11,661,998.31	0.61%	378	0.67%	2.83%
IOANNINA	30,248,492.21	1.57%	903	1.60%	2.30%
KARDITSA	17,444,584.55	0.91%	668	1.19%	2.53%
KASTORIA	5,465,276.14	0.28%	196	0.35%	2.74%
KAVALA	17,987,656.92	0.93%	549	0.98%	2.55%
KEFALLONIA	9,288,448.17	0.48%	245	0.44%	2.75%
KILKIS	10,937,288.90	0.57%	385	0.68%	2.50%
KORINTHIA	22,089,845.38	1.15%	710	1.26%	2.64%
KOZANI	17,024,299.87	0.88%	575	1.02%	2.73%
KYKLADES	33,331,978.16	1.73%	696	1.24%	2.34%
LAKONIA	15,176,643.14	0.79%	454	0.81%	2.71%
LARISA	36,232,035.12	1.88%	1,227	2.18%	2.53%
LASITHI	14,964,699.82	0.78%	441	0.78%	2.26%
LEFKADA	5,417,825.91	0.28%	169	0.30%	2.52%
LESBOS	21,105,593.31	1.10%	604	1.07%	2.87%
MAGNESIA	28,843,502.16	1.50%	955	1.70%	2.66%
MESSINIA	17,864,052.72	0.93%	658	1.17%	2.88%
PELLA	14,712,182.85	0.76%	515	0.92%	2.30%
PIERIA	20,418,094.93	1.06%	613	1.09%	2.45%
PREVEZA	13,397,079.21	0.70%	409	0.73%	2.65%
RETHYMNO	22,956,528.81	1.19%	674	1.20%	2.58%
RODOPI	13,621,125.81	0.71%	518	0.92%	2.46%
SAMOS	8,890,644.11	0.46%	278	0.49%	2.84%
SERRES	9,059,868.13	0.47%	326	0.58%	2.91%
THESSALONIKI	143,949,294.40	7.48%	4,318	7.67%	2.44%
TRIKALA	12,206,422.48	0.63%	449	0.80%	2.55%
VOIOTIA	17,245,531.65	0.90%	689	1.22%	3.04%
XANTHI	11,584,035.84	0.60%	459	0.82%	2.58%
ZAKYNTHOS	9,110,588.12	0.47%	225	0.40%	2.34%
<b>TOTAL</b>	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>56,274</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	1,925,053,917.18	100.00%	63,593	100.00%	2.55%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</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	1,137,406,753.00	59.08%	32,738	51.48%	1.97%
Euribor 1M Linked	161,537,136.90	8.39%	3,720	5.85%	1.74%
Euribor 3M Linked	387,208,265.50	20.11%	9,437	14.84%	2.88%
Fixed	156,214,999.58	8.11%	7,225	11.36%	5.58%
Originator Rate	82,686,762.20	4.30%	10,473	16.47%	4.77%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</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)	61,109	1,415,885.58	1,814,698,097.89	96.09%	94.27%
31-60 days past due	1,821	954,340.21	79,017,522.87	2.86%	4.10%
61-90 days past due	663	506,817.28	31,338,296.42	1.04%	1.63%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>63,593</b>	<b>2,877,043.07</b>	<b>1,925,053,917.18</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	338,452,287.64	17.58%	10,276	16.16%	2.54%
Completion/construction of primary residence	230,377,659.43	11.97%	8,150	12.82%	2.56%
Completion/construction of secondary	303,191,211.80	15.75%	7,546	11.87%	2.30%
Refinancing loans from other banks	207,550,061.38	10.78%	4,036	6.35%	2.49%
Buy Secondary	107,052,439.08	5.56%	2,822	4.44%	2.50%
Professional use	20,033,849.23	1.04%	486	0.76%	2.36%
Land Purchase For Residence Construction	7,274,161.61	0.38%	290	0.46%	2.26%
Renovating	711,098,031.72	36.94%	29,984	47.15%	2.68%
Other	24,215.29	0.00%	3	0.00%	6.05%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>63,593</b>	<b>100.0%</b>	<b>2.35%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	719,362,360.42	37.37%	22,086	39.82%	2.56%
Self Employed	667,623,889.22	34.68%	13,964	25.18%	2.37%
Unemployed	157,005,556.86	8.16%	4,812	8.68%	2.64%
Retired	329,642,111.43	17.12%	12,600	22.72%	2.75%
N/A	51,419,999.25	2.67%	2,002	3.61%	2.71%
	<b>1,925,053,917.18</b>	<b>100.0%</b>	<b>55,464</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.