

# **Covered Bond Programme I**



## **Monthly Investor Report**

**June 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		30-06-2014	28-11-2008
Portfolio Cut off Date		30-06-2014	31-10-2008
Original Principal Balance		3.428.462.779,00	6.487.231.236,00
Principal Balance		1.902.169.103,90	5.951.630.426,00
Number of Borrowers		54.992	70.301
Number of Loanparts		63.024	94.141
Number of Properties		55.789	72.324
Average Principal Balance (borrower)		34.589,92	82.291,22
Average Principal Balance (parts)		30.181,66	63.220,39
Coupon: Weighted Average		2,5	4,8
Minimum		0,0	3,1
Maximum		7,7	8,1
Weighted Average Loan to Value		56,58	66,60
Weighted Average Loan to Indexed Value		51,68	58,38
Seasoning (years): Weighted Average		7,91	2,10
Original Maturity (years): Weighted Average		22,41	24,92
Remaining Tenor (years): Weighted Average		14,54	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	23.896.456,16
Current Outstanding Balance	1.902.169.103,90
Adjusted Nominal Value Assets *	1.869.398.549,70
Outstanding Accrued Interest on Assets	1.703.560,42
Nominal Value Test Current Value **	46,52 %
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	68,353,799.68	3.59%	1,438	2.28%	2.38%
Standard Amortising	1,833,815,304.22	96.41%	61,586	97.72%	2.46%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</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%	1,321,345,648.97	69.47%	32,392	51.40%	1.79%
2.5% - 2.99%	196,483,360.08	10.33%	7,001	11.11%	2.79%
3% - 3.49%	104,876,817.10	5.51%	5,468	8.68%	3.22%
3.5% - 3.99%	29,250,453.44	1.54%	702	1.11%	3.71%
4% - 4.49%	11,664,099.77	0.61%	274	0.43%	4.27%
4.5% - 4.99%	92,037,338.79	4.84%	10,571	16.77%	4.76%
5% - 5.49%	58,192,261.26	3.06%	2,632	4.18%	5.28%
5.5% - 5.99%	58,240,445.11	3.06%	1,746	2.77%	5.67%
6% - 6.49%	5,994,500.94	0.32%	398	0.63%	6.27%
6.5% - 6.99%	19,478,357.43	1.02%	928	1.47%	6.61%
7% - 7.49%	4,603,001.41	0.24%	911	1.45%	7.21%
7.5% - more	2,819.60	0.00%	1	0.00%	7.65%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</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
1992	17,922.71	0.00%	1	0.00%	5.40%
1993	24,742.62	0.00%	2	0.00%	0.76%
1994	8,381.52	0.00%	3	0.00%	3.69%
1995	15,646.44	0.00%	5	0.01%	4.98%
1996	13,236.27	0.00%	6	0.01%	4.65%
1997	41,345.00	0.00%	9	0.01%	3.22%
1998	125,277.74	0.01%	19	0.03%	3.55%
1999	5,620,126.03	0.30%	1,772	2.81%	4.28%
2000	14,151,907.12	0.74%	2,799	4.44%	3.88%
2001	49,470,169.84	2.60%	5,053	8.02%	3.49%
2002	56,918,729.60	2.99%	4,563	7.24%	3.50%
2003	121,083,474.97	6.37%	5,100	8.09%	2.79%
2004	202,274,354.70	10.63%	6,598	10.47%	2.41%
2005	337,569,844.71	17.75%	9,233	14.65%	2.16%
2006	306,770,925.25	16.13%	7,721	12.25%	2.16%
2007	350,422,672.22	18.42%	8,474	13.45%	1.88%
2008	218,939,873.85	11.51%	5,314	8.43%	2.42%
2009	91,520,878.05	4.81%	2,869	4.55%	3.03%
2010	67,397,748.83	3.54%	1,909	3.03%	3.63%
2011	41,036,552.93	2.16%	884	1.40%	3.88%
2012	17,583,407.48	0.92%	287	0.46%	3.25%
2013	16,533,780.11	0.87%	305	0.48%	3.82%
2014	4,628,105.91	0.24%	98	0.16%	4.04%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</b>	<b>100.0%</b>	<b>2.46%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	2,158,214.95	0.11%	1,967	3.12%	4.04%
2015	14,192,893.09	0.75%	3,656	5.80%	3.44%
2016	34,746,811.98	1.83%	5,028	7.98%	3.60%
2017	59,004,554.00	3.10%	5,353	8.49%	3.14%
2018	65,046,795.15	3.42%	4,198	6.66%	3.30%
2019	77,980,110.88	4.10%	3,882	6.16%	2.98%
2020	92,659,574.33	4.87%	3,891	6.17%	2.68%
2021	95,398,164.17	5.02%	3,836	6.09%	2.80%
2022	105,889,186.31	5.57%	3,663	5.81%	2.39%
2023	100,312,104.62	5.27%	3,115	4.94%	2.83%
2024	122,729,626.03	6.45%	3,372	5.35%	2.65%
2025	141,107,873.28	7.42%	3,572	5.67%	2.62%
2026	83,538,575.46	4.39%	2,092	3.32%	2.58%
2027	55,915,050.44	2.94%	1,257	1.99%	1.98%
2028	59,667,168.26	3.14%	1,295	2.05%	2.35%
2029	32,069,944.26	1.69%	680	1.08%	2.26%
2030	49,730,629.51	2.61%	956	1.52%	1.98%
2031	43,910,107.78	2.31%	770	1.22%	2.09%
2032	48,435,623.19	2.55%	880	1.40%	1.81%
2033	47,689,411.04	2.51%	856	1.36%	2.17%
2034	51,498,227.09	2.71%	891	1.41%	2.06%
2035	80,562,716.61	4.24%	1,321	2.10%	1.94%
2036	56,790,137.62	2.99%	885	1.40%	1.89%
2037	55,738,621.47	2.93%	860	1.36%	1.78%
2038	32,227,054.50	1.69%	507	0.80%	2.20%
2039	11,972,507.23	0.63%	207	0.33%	2.40%
2040	13,860,003.87	0.73%	219	0.35%	2.22%
2041	21,621,240.24	1.14%	320	0.51%	2.30%
2042	23,167,762.72	1.22%	358	0.57%	2.17%
2043	25,183,317.77	1.32%	370	0.59%	2.52%
2044	13,734,154.42	0.72%	203	0.32%	2.25%
2045	15,975,012.18	0.84%	212	0.34%	1.94%
2046	30,135,251.20	1.58%	396	0.63%	1.94%
2047	33,737,915.79	1.77%	403	0.64%	1.75%
2048	21,751,644.65	1.14%	315	0.50%	2.11%
2049	8,453,762.40	0.44%	145	0.23%	2.40%
2050	11,025,565.31	0.58%	161	0.26%	2.41%
2051	10,137,197.64	0.53%	155	0.25%	2.50%
2052	10,497,395.68	0.55%	170	0.27%	2.51%
2053	8,613,771.20	0.45%	120	0.19%	2.63%
2054	4,615,161.09	0.24%	67	0.11%	2.74%
2055	2,953,427.29	0.16%	50	0.08%	2.62%
2056	3,187,514.56	0.17%	43	0.07%	2.82%
2057	9,559,474.25	0.50%	139	0.22%	2.63%
2058	8,695,439.13	0.46%	133	0.21%	2.48%
2059	4,292,409.26	0.23%	55	0.09%	2.61%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</b>	<b>100.0%</b>	<b>2.46%</b>

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	5,506,684.37	0.29%	112	0.18%	4.03%
0.5 - 1.0	10,916,026.83	0.57%	213	0.34%	3.99%
1.0 - 1.5	4,739,174.82	0.25%	78	0.12%	3.39%
1.5 - 2.0	5,318,923.71	0.28%	95	0.15%	3.22%
2.0 - 2.5	12,510,313.77	0.66%	196	0.31%	3.30%
2.5 - 3.0	14,941,114.84	0.79%	241	0.38%	3.56%
3.0 - 4.0	56,342,442.14	2.96%	1,468	2.33%	4.05%
4.0 - 5.0	89,814,267.70	4.72%	2,803	4.45%	3.14%
5.0 - 6.0	125,187,921.11	6.58%	3,264	5.18%	2.87%
6.0 - 7.0	307,209,098.46	16.15%	7,362	11.68%	2.00%
7.0 - 8.0	342,332,601.04	18.00%	8,495	13.48%	2.05%
8.0 - 9.0	372,199,239.49	19.57%	9,692	15.38%	2.10%
9.0 - 10.0	218,973,168.88	11.51%	6,768	10.74%	2.32%
more - 10.0	336,178,126.74	17.67%	22,237	35.28%	3.00%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</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	1,758,376,172.01	92.44%	56,696	89.96%	2.21%
01-02	8,873,747.18	0.47%	787	1.25%	5.04%
02-03	16,919,615.93	0.89%	1,050	1.67%	5.23%
03-04	13,893,514.68	0.73%	799	1.27%	5.13%
04-05	16,113,641.86	0.85%	822	1.30%	5.75%
05-06	8,415,298.62	0.44%	398	0.63%	5.85%
06-07	6,587,900.71	0.35%	261	0.41%	5.72%
07-08	15,365,604.43	0.81%	575	0.91%	5.44%
08-09	10,800,496.64	0.57%	344	0.55%	5.46%
09-10	14,189,432.44	0.75%	447	0.71%	5.72%
10-11	7,794,748.97	0.41%	234	0.37%	5.74%
11-12	6,061,223.22	0.32%	181	0.29%	5.82%
12-13	8,789,175.98	0.46%	219	0.35%	5.66%
13-14	3,809,375.56	0.20%	89	0.14%	5.67%
14-15	5,467,923.28	0.29%	109	0.17%	5.76%
15-16	178,048.99	0.01%	3	0.00%	6.15%
16-17					
17-18	156,473.82	0.01%	3	0.00%	6.16%
18-19					
19-20	133,424.52	0.01%	2	0.00%	5.12%
20-21					
21-22					
22-23					
23-24					
24-25	68,153.76	0.00%	2	0.00%	5.54%
25-26					
26-27					
27-28	86,133.31	0.00%	1	0.00%	4.87%
28-29					
29-30					
30 - more	88,997.99	0.00%	2	0.00%	3.12%
Matured					
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</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: 56,58 %</b>					
less - 40.00%	456,358,960.84	23.99%	21,607	38.73%	2.84%
40.01% - 50.00%	271,856,206.70	14.29%	7,991	14.32%	2.53%
50.01% - 60.00%	272,967,014.40	14.35%	6,939	12.44%	2.45%
60.01% - 70.00%	299,822,777.96	15.76%	6,880	12.33%	2.39%
70.01% - 80.00%	388,183,053.34	20.40%	8,753	15.69%	2.27%
80.01% - 85.00%	74,895,777.68	3.93%	1,269	2.28%	2.04%
85.01% - 90.00%	80,544,042.07	4.23%	1,322	2.37%	1.96%
90.01% - 95.00%	29,577,471.94	1.55%	502	0.90%	2.00%
95.01% - 100.00%	26,350,359.95	1.38%	449	0.81%	1.98%
100.01% - 105.00%	624,321.40	0.03%	29	0.05%	3.05%
105.01% - 110.00%	316,828.19	0.01%	18	0.03%	2.86%
110.01% - 115.00%	228,686.34	0.01%	13	0.02%	3.07%
115.01% - 120.00%	48,012.63	0.00%	4	0.01%	2.37%
120.01% - 125.00%	81,104.61	0.00%	3	0.01%	1.43%
125.01% - 128.00%	148,263.40	0.00%	3	0.01%	1.78%
128.01% - more	166,222.45	0.00%	7	0.01%	2.03%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>55,789</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: 49,76 %</b>					
less - 40.00%	749,191,793.87	39.39%	38,459	68.94%	2.81%
40.01% - 50.00%	227,139,238.32	11.94%	4,631	8.30%	2.42%
50.01% - 60.00%	223,119,411.97	11.73%	3,775	6.77%	2.35%
60.01% - 70.00%	203,036,544.52	10.67%	2,986	5.35%	2.23%
70.01% - 80.00%	195,740,503.12	10.29%	2,602	4.66%	2.21%
80.01% - 85.00%	93,421,275.31	4.91%	1,108	1.99%	2.10%
85.01% - 90.00%	75,178,944.33	3.95%	834	1.50%	1.97%
90.01% - 95.00%	78,977,817.48	4.15%	807	1.45%	1.99%
95.01% - 100.00%	56,363,574.98	2.96%	587	1.05%	1.96%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>55,789</b>	<b>100.0%</b>	<b>2.46%</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	331,355,004.16	17.42%	30,391	54.48%	3.33%
25.000,00 - 50.000,00	478,583,705.80	25.16%	13,309	23.86%	2.73%
50.000,00 - 75.000,00	369,581,044.42	19.43%	6,053	10.85%	2.34%
75.000,00 - 100.000,00	263,973,738.52	13.88%	3,081	5.52%	2.09%
100.000,00 - 125.000,00	140,249,297.20	7.37%	1,259	2.26%	1.99%
125.000,00 - 150.000,00	91,905,149.67	4.83%	679	1.22%	1.90%
150.000,00 - 175.000,00	57,665,221.61	3.03%	357	0.64%	1.84%
175.000,00 - 200.000,00	39,496,857.28	2.08%	212	0.38%	1.82%
200.000,00 - 225.000,00	29,178,234.11	1.53%	138	0.25%	1.92%
225.000,00 - 250.000,00	24,676,069.87	1.30%	104	0.19%	1.69%
250.000,00 - 275.000,00	13,308,862.58	0.70%	51	0.09%	1.80%
275.000,00 - 300.000,00	8,880,228.01	0.47%	31	0.06%	1.87%
300.000,00 - 325.000,00	7,831,773.79	0.41%	25	0.05%	1.76%
325.000,00 - 350.000,00	6,706,146.10	0.35%	20	0.04%	1.62%
350.000,00 - 375.000,00	6,510,335.04	0.34%	18	0.03%	1.70%
375.000,00 - 400.000,00	4,292,366.70	0.23%	11	0.02%	1.68%
400.000,00 - 425.000,00	4,126,915.67	0.22%	10	0.02%	1.32%
425.000,00 - 450.000,00	1,314,454.29	0.07%	3	0.01%	1.53%
450.000,00 - 475.000,00	1,851,806.74	0.10%	4	0.01%	2.06%
475.000,00 - 500.000,00	2,897,614.11	0.15%	6	0.01%	1.92%
500.000,00 - 600.000,00	7,598,554.39	0.40%	14	0.03%	1.58%
600.000,00 - 700.000,00	3,221,147.75	0.17%	5	0.01%	1.88%
700.000,00 - 800.000,00	3,041,645.21	0.16%	4	0.01%	1.64%
800.000,00 - 900.000,00	859,113.11	0.05%	1	0.00%	1.07%
900.000,00 - 1.000.000,00	1,956,250.81	0.10%	2	0.00%	1.22%
1.000.000,00 - 1.250.000,00	1,107,566.96	0.06%	1	0.00%	1.27%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>55,789</b>	<b>100.0%</b>	<b>2.46%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
N/A					
Apartment/flat	1,848,003,170.57	97.15%	55,054	98.68%	2.47%
Building	155,010.17	0.00%	3	0.01%	1.45%
House incl. land plot					
Other real estate	2,878,737.47	0.15%	31	0.06%	1.95%
Professional Use	51,132,185.69	2.68%	701	1.26%	2.07%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>55,789</b>	<b>100.0%</b>	<b>2.46%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	63,482,931.24	3.34%	1,998	3.58%	2.50%
AITOLOAKARNANIA	27,075,493.88	1.42%	962	1.72%	2.73%
ARGOLIDA	17,231,714.99	0.91%	493	0.88%	2.58%
ARKADIA	10,159,149.30	0.53%	319	0.57%	2.69%
ARTA	5,774,142.95	0.30%	241	0.43%	2.75%
ATTICA	886,495,072.24	46.60%	24,129	43.25%	2.41%
CHALKIDIKI	20,143,299.44	1.06%	654	1.17%	2.73%
CHANIA	24,701,007.54	1.30%	598	1.07%	2.23%
CHIOS	11,365,265.44	0.60%	342	0.61%	2.57%
CORFU	16,124,372.75	0.85%	449	0.81%	2.65%
DODEKANISA	55,674,316.18	2.93%	1,148	2.06%	2.34%
DRAMA	9,064,450.63	0.48%	285	0.51%	2.48%
EVOIA	26,265,086.50	1.38%	896	1.61%	2.93%
EVROTANIA	1,898,976.42	0.10%	74	0.13%	3.50%
EVROS	18,612,075.72	0.98%	727	1.30%	2.70%
FLORINA	4,995,566.43	0.26%	190	0.34%	2.65%
FOKIDA	4,671,736.71	0.25%	151	0.27%	3.04%
FTHIOTIDA	24,698,043.74	1.30%	996	1.79%	2.71%
GREVENA	5,387,849.91	0.28%	174	0.31%	2.72%
HERAKLION	31,714,775.67	1.67%	794	1.42%	2.35%
ILEIA	22,728,582.15	1.20%	768	1.38%	2.70%
IMATHIA	11,553,339.37	0.61%	374	0.67%	2.73%
IOANNINA	29,827,583.79	1.57%	898	1.61%	2.21%
KARDITSA	17,013,965.79	0.89%	663	1.19%	2.44%
KASTORIA	5,513,920.43	0.29%	197	0.35%	2.66%
KAVALA	17,540,550.12	0.92%	547	0.98%	2.44%
KEFALLONIA	9,226,637.01	0.49%	245	0.44%	2.65%
KILKIS	10,390,050.41	0.55%	378	0.68%	2.45%
KORINTHIA	21,943,122.20	1.15%	701	1.26%	2.55%
KOZANI	16,971,864.37	0.89%	570	1.02%	2.63%
KYKLADES	33,283,438.29	1.75%	691	1.24%	2.25%
LAKONIA	14,802,431.65	0.78%	446	0.80%	2.59%
LARISA	35,883,212.42	1.89%	1,218	2.18%	2.45%
LASITHI	15,059,303.78	0.79%	434	0.78%	2.17%
LEFKADA	5,393,519.14	0.28%	169	0.30%	2.44%
LESBOS	20,917,334.63	1.10%	603	1.08%	2.79%
MAGNESIA	28,570,459.66	1.50%	949	1.70%	2.57%
MESSINIA	17,416,691.32	0.92%	647	1.16%	2.80%
PELLA	14,490,104.23	0.76%	507	0.91%	2.20%
PIERIA	20,036,373.73	1.05%	605	1.08%	2.37%
PREVEZA	13,373,513.41	0.70%	409	0.73%	2.56%
RETHYMNO	22,224,951.99	1.17%	664	1.19%	2.50%
RODOPI	13,436,159.78	0.71%	513	0.92%	2.36%
SAMOS	8,857,217.09	0.47%	277	0.50%	2.76%
SERRES	8,967,804.83	0.47%	324	0.58%	2.83%
THESPROTIA	9,800,721.99	0.52%	290	0.52%	2.35%
THESSALONIKI	141,816,949.53	7.46%	4,276	7.67%	2.35%
TRIKALA	11,988,633.26	0.63%	445	0.80%	2.47%
VOIOTIA	16,897,889.27	0.89%	684	1.23%	2.97%
XANTHI	11,278,022.81	0.59%	455	0.82%	2.50%
ZAKYNTHOS	9,429,427.77	0.50%	222	0.40%	2.32%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>55,789</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	1,902,169,103.90	100.00%	63,024	100.00%	2.46%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</b>	<b>100.0%</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	1,122,538,719.88	59.01%	32,461	51.51%	1.87%
Euribor 1M Linked	159,696,003.78	8.40%	3,714	5.89%	1.67%
Euribor 3M Linked	388,255,984.14	20.41%	9,483	15.05%	2.81%
Fixed	151,195,217.91	7.95%	7,039	11.17%	5.57%
Originator Rate	80,483,178.19	4.23%	10,327	16.39%	4.77%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</b>	<b>100.0%</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)	60,569	<b>1,578,078.57</b>	1,795,691,492.58	96.11%	94.40%
31-60 days past due	1,700	<b>859,487.83</b>	71,865,451.19	2.70%	3.77%
61-90 days past due	755	<b>668,816.79</b>	34,612,160.13	1.20%	1.81%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>63,024</b>	<b>3,106,383.19</b>	<b>1,902,169,103.90</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	334,590,225.51	17.58%	10,162	16.12%	2.45%
Completion/construction of primary residence	227,218,496.88	11.94%	8,050	12.77%	2.48%
Completion/construction of secondary	299,989,090.72	15.77%	7,489	11.88%	2.21%
Refinancing loans from other banks	207,377,764.37	10.90%	4,022	6.38%	2.42%
Buy Secondary	105,552,979.69	5.54%	2,795	4.44%	2.41%
Professional use	20,032,043.02	1.05%	475	0.75%	2.27%
Land Purchase For Residence Construction	7,172,659.61	0.37%	287	0.46%	2.17%
Renovating	700,212,584.21	36.81%	29,741	47.19%	2.60%
Other	23,259.89	0.00%	3	0.01%	6.06%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>63,024</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	817,001,885.95	42.95%	24,215	44.03%	2.47%
Self Employed	552,398,670.88	29.04%	11,479	20.87%	2.29%
Unemployed	156,405,225.12	8.22%	4,803	8.73%	2.56%
Retired	326,344,262.48	17.15%	12,540	22.80%	2.66%
N/A	50,019,059.46	2.62%	1,955	3.56%	2.63%
	<b>1,902,169,103.90</b>	<b>100.0%</b>	<b>54,992</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.