

Covered Bond Programme I



Monthly Investor Report

July 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	31-07-2014	28-11-2008
Portfolio Cut off Date	31-07-2014	31-10-2008
Original Principal Balance	3.401.428.723,00	6.487.231.236,00
Principal Balance	1.876.337.939,00	5.951.630.426,00
Number of Borrowers	54.435	70.301
Number of Loanparts	62.379	94.141
Number of Properties	55.213	72.324
Average Principal Balance (borrower)	34.469,33	82.291,22
Average Principal Balance (parts)	30.079,64	63.220,39
Coupon: Weighted Average	2,4	4,8
Minimum	0,0	3,1
Maximum	7,7	8,1
Weighted Average Loan to Value	56,54	66,60
Weighted Average Loan to Indexed Value	51,43	58,38
Seasoning (years): Weighted Average	7,99	2,10
Original Maturity (years): Weighted Average	22,45	24,92
Remaining Tenor (years): Weighted Average	14,50	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	26.681.381,51
Current Outstanding Balance	1.876.337.938,80
Adjusted Nominal Value Assets *	1.845.257.176,43
Outstanding Accrued Interest on Assets	1.658.560,63
Nominal Value Test Current Value **	47,48 %
<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	68,950,684.50	3.68%	1,458	2.34%	2.35%
Standard Amortising	1,807,387,254.30	96.33%	60,921	97.66%	2.44%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

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%	1,312,814,050.29	69.97%	32,373	51.90%	1.78%
2.5% - 2.99%	203,761,000.60	10.86%	7,403	11.87%	2.79%
3% - 3.49%	88,772,728.24	4.73%	4,835	7.75%	3.23%
3.5% - 3.99%	28,703,121.05	1.53%	692	1.11%	3.68%
4% - 4.49%	11,462,940.61	0.61%	274	0.44%	4.27%
4.5% - 4.99%	88,823,196.72	4.73%	10,404	16.68%	4.76%
5% - 5.49%	56,365,035.61	3.00%	2,588	4.15%	5.28%
5.5% - 5.99%	56,675,875.58	3.02%	1,713	2.75%	5.67%
6% - 6.49%	5,624,106.22	0.30%	370	0.59%	6.28%
6.5% - 6.99%	19,075,254.26	1.02%	919	1.47%	6.61%
7% - 7.49%	4,257,850.36	0.23%	807	1.29%	7.21%
7.5% - more	2,779.26	0.00%	1	0.00%	7.65%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

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	23,435.01	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	12,863.60	0.00%	6	0.01%	4.65%
1997	40,257.63	0.00%	9	0.01%	3.22%
1998	122,645.50	0.01%	19	0.03%	3.56%
1999	5,145,124.99	0.27%	1,520	2.44%	4.23%
2000	13,403,449.87	0.71%	2,776	4.45%	3.86%
2001	48,246,053.95	2.57%	5,040	8.08%	3.48%
2002	55,751,802.15	2.97%	4,554	7.30%	3.49%
2003	119,537,788.83	6.37%	5,082	8.15%	2.78%
2004	199,324,342.67	10.62%	6,471	10.37%	2.40%
2005	334,311,657.35	17.82%	9,206	14.76%	2.16%
2006	302,220,020.04	16.11%	7,676	12.31%	2.16%
2007	346,621,438.40	18.47%	8,417	13.49%	1.87%
2008	216,138,844.11	11.52%	5,283	8.47%	2.37%
2009	90,060,362.97	4.80%	2,843	4.56%	2.99%
2010	66,066,985.35	3.52%	1,893	3.03%	3.60%
2011	40,225,800.89	2.14%	874	1.40%	3.84%
2012	17,847,121.66	0.95%	298	0.48%	3.15%
2013	16,509,683.52	0.88%	304	0.49%	3.79%
2014	4,686,309.64	0.25%	97	0.16%	3.99%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	1,537,724.95	0.08%	1,598	2.56%	4.02%
2015	12,976,960.83	0.69%	3,626	5.81%	3.43%
2016	33,267,829.58	1.77%	5,010	8.03%	3.60%
2017	57,039,368.55	3.04%	5,319	8.53%	3.14%
2018	63,393,866.64	3.38%	4,173	6.69%	3.28%
2019	76,389,381.51	4.07%	3,870	6.20%	2.97%
2020	90,885,198.73	4.84%	3,879	6.22%	2.68%
2021	94,087,420.20	5.01%	3,822	6.13%	2.80%
2022	104,426,805.24	5.57%	3,647	5.85%	2.39%
2023	99,101,189.39	5.28%	3,099	4.97%	2.79%
2024	121,269,632.22	6.46%	3,357	5.38%	2.63%
2025	139,676,046.00	7.44%	3,560	5.71%	2.60%
2026	82,198,225.06	4.38%	2,071	3.32%	2.57%
2027	55,544,601.31	2.96%	1,251	2.01%	1.98%
2028	59,163,417.72	3.15%	1,292	2.07%	2.31%
2029	31,850,390.39	1.70%	679	1.09%	2.25%
2030	49,343,978.33	2.63%	952	1.53%	1.97%
2031	43,897,766.45	2.34%	774	1.24%	2.09%
2032	47,866,780.14	2.55%	877	1.41%	1.80%
2033	47,224,837.04	2.52%	851	1.36%	2.14%
2034	51,080,289.93	2.72%	888	1.42%	2.05%
2035	80,514,299.06	4.29%	1,328	2.13%	1.94%
2036	56,114,173.02	2.99%	883	1.42%	1.89%
2037	55,264,330.91	2.95%	856	1.37%	1.77%
2038	32,045,171.78	1.71%	506	0.81%	2.16%
2039	11,982,622.64	0.64%	207	0.33%	2.37%
2040	13,466,465.54	0.72%	212	0.34%	2.19%
2041	21,656,212.41	1.15%	320	0.51%	2.29%
2042	22,338,204.11	1.19%	354	0.57%	2.12%
2043	25,119,336.81	1.34%	369	0.59%	2.50%
2044	13,748,179.00	0.73%	203	0.33%	2.22%
2045	16,396,781.42	0.87%	218	0.35%	1.93%
2046	29,290,243.83	1.56%	388	0.62%	1.93%
2047	33,544,268.63	1.79%	402	0.64%	1.74%
2048	21,686,601.47	1.16%	314	0.50%	2.08%
2049	8,617,401.27	0.46%	150	0.24%	2.35%
2050	11,084,817.17	0.59%	160	0.26%	2.37%
2051	10,284,649.57	0.55%	158	0.25%	2.46%
2052	10,069,816.51	0.54%	162	0.26%	2.44%
2053	8,299,117.76	0.44%	116	0.19%	2.59%
2054	4,359,966.30	0.23%	66	0.11%	2.70%
2055	2,909,556.76	0.16%	49	0.08%	2.56%
2056	3,373,150.95	0.18%	45	0.07%	2.78%
2057	9,019,870.94	0.48%	134	0.21%	2.58%
2058	8,642,888.65	0.46%	128	0.21%	2.44%
2059	4,288,102.08	0.23%	56	0.09%	2.61%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	3,190,065.10	0.17%	66	0.11%	3.97%
0.5 - 1.0	11,666,994.30	0.62%	220	0.35%	3.96%
1.0 - 1.5	5,690,350.11	0.30%	105	0.17%	3.60%
1.5 - 2.0	5,380,007.45	0.29%	95	0.15%	3.09%
2.0 - 2.5	10,560,192.91	0.56%	172	0.28%	3.13%
2.5 - 3.0	15,643,555.92	0.83%	243	0.39%	3.50%
3.0 - 4.0	52,077,163.85	2.78%	1,346	2.16%	4.01%
4.0 - 5.0	83,457,862.37	4.45%	2,619	4.20%	3.15%
5.0 - 6.0	108,660,304.27	5.79%	3,007	4.82%	2.95%
6.0 - 7.0	296,082,547.44	15.78%	7,063	11.32%	2.03%
7.0 - 8.0	344,817,458.30	18.38%	8,572	13.74%	2.00%
8.0 - 9.0	365,045,673.98	19.46%	9,541	15.30%	2.09%
9.0 - 10.0	223,340,129.86	11.90%	6,785	10.88%	2.31%
more - 10.0	350,725,632.94	18.69%	22,545	36.14%	2.95%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,735,219,814.24	92.48%	56,167	90.04%	2.19%
01-02	8,888,494.00	0.47%	736	1.18%	4.63%
02-03	17,221,111.27	0.92%	1,067	1.71%	5.22%
03-04	13,423,622.17	0.72%	796	1.28%	5.14%
04-05	15,327,886.71	0.82%	791	1.27%	5.78%
05-06	8,446,940.14	0.45%	386	0.62%	5.79%
06-07	6,249,457.13	0.33%	257	0.41%	5.76%
07-08	15,510,789.72	0.83%	582	0.93%	5.41%
08-09	10,341,537.49	0.55%	332	0.53%	5.49%
09-10	13,978,539.58	0.74%	442	0.71%	5.75%
10-11	7,783,331.52	0.41%	233	0.37%	5.72%
11-12	6,074,626.97	0.32%	183	0.29%	5.79%
12-13	8,218,192.46	0.44%	202	0.32%	5.67%
13-14	3,736,987.13	0.20%	90	0.14%	5.67%
14-15	5,055,122.15	0.27%	100	0.16%	5.76%
15-16	177,452.04	0.01%	3	0.00%	6.15%
16-17					
17-18	156,382.43	0.01%	3	0.00%	6.16%
18-19					
19-20	132,505.96	0.01%	2	0.00%	5.12%
20-21					
21-22	41,261.61	0.00%	1	0.00%	5.52%
22-23					
23-24	28,193.69	0.00%	1	0.00%	5.42%
24-25	39,390.04	0.00%	1	0.00%	5.62%
25-26					
26-27					
27-28	85,066.23	0.00%	1	0.00%	4.87%
28-29					
29-30	112,363.63	0.01%	1	0.00%	5.77%
30 - more	88,870.49	0.00%	2	0.00%	3.12%
Matured	0.00	0.00%	0	0.00%	0.00%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,54 %					
less - 40.00%	451,412,222.81	24.05%	21,373	38.71%	2.82%
40.01% - 50.00%	269,382,956.85	14.35%	7,913	14.33%	2.51%
50.01% - 60.00%	268,608,591.33	14.31%	6,870	12.44%	2.43%
60.01% - 70.00%	294,735,285.54	15.70%	6,808	12.33%	2.37%
70.01% - 80.00%	382,095,905.28	20.36%	8,661	15.69%	2.25%
80.01% - 85.00%	73,907,675.79	3.93%	1,260	2.28%	2.03%
85.01% - 90.00%	79,732,082.79	4.24%	1,314	2.38%	1.95%
90.01% - 95.00%	28,924,771.29	1.54%	493	0.89%	1.99%
95.01% - 100.00%	25,697,134.07	1.36%	440	0.80%	1.97%
100.01% - 105.00%	693,930.81	0.03%	30	0.05%	3.19%
105.01% - 110.00%	331,725.83	0.01%	18	0.03%	3.12%
110.01% - 115.00%	326,798.20	0.01%	16	0.03%	3.48%
115.01% - 120.00%	47,252.54	0.00%	4	0.01%	2.31%
120.01% - 125.00%	170,867.85	0.00%	4	0.01%	1.90%
125.01% - 128.00%	147,721.37	0.00%	3	0.01%	1.77%
128.01% - more	123,016.45	0.00%	6	0.01%	1.91%
	1,876,337,938.80	100.0%	55,213	100.0%	2.44%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 49,53 %					
less - 40.00%	743,475,150.22	39.62%	38,161	69.12%	2.79%
40.01% - 50.00%	224,909,252.84	11.99%	4,575	8.29%	2.40%
50.01% - 60.00%	221,457,481.06	11.80%	3,748	6.79%	2.32%
60.01% - 70.00%	199,719,861.03	10.64%	2,926	5.30%	2.21%
70.01% - 80.00%	192,703,148.23	10.27%	2,558	4.63%	2.19%
80.01% - 85.00%	93,662,279.86	4.99%	1,113	2.02%	2.05%
85.01% - 90.00%	72,488,161.70	3.86%	806	1.46%	1.97%
90.01% - 95.00%	75,944,982.86	4.05%	790	1.43%	1.97%
95.01% - 100.00%	51,977,621.00	2.77%	536	0.97%	1.95%
	1,876,337,938.80	100.0%	55,213	100.0%	2.44%

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	328,147,030.49	17.49%	30,126	54.56%	3.30%
25.000,00 - 50.000,00	474,578,401.87	25.29%	13,200	23.91%	2.70%
50.000,00 - 75.000,00	364,368,813.63	19.42%	5,964	10.80%	2.32%
75.000,00 - 100.000,00	259,571,963.54	13.83%	3,028	5.48%	2.07%
100.000,00 - 125.000,00	136,940,887.81	7.30%	1,229	2.23%	1.97%
125.000,00 - 150.000,00	90,242,497.19	4.81%	667	1.21%	1.88%
150.000,00 - 175.000,00	57,001,597.88	3.04%	353	0.64%	1.82%
175.000,00 - 200.000,00	38,007,802.78	2.03%	204	0.37%	1.82%
200.000,00 - 225.000,00	28,705,912.98	1.53%	136	0.25%	1.88%
225.000,00 - 250.000,00	24,358,615.02	1.30%	103	0.19%	1.69%
250.000,00 - 275.000,00	13,026,927.77	0.69%	50	0.09%	1.80%
275.000,00 - 300.000,00	8,579,888.17	0.46%	30	0.05%	1.86%
300.000,00 - 325.000,00	7,821,674.39	0.42%	25	0.05%	1.67%
325.000,00 - 350.000,00	6,704,182.90	0.36%	20	0.04%	1.62%
350.000,00 - 375.000,00	6,140,141.85	0.33%	17	0.03%	1.71%
375.000,00 - 400.000,00	4,281,561.12	0.23%	11	0.02%	1.67%
400.000,00 - 425.000,00	4,539,286.77	0.24%	11	0.02%	1.35%
425.000,00 - 450.000,00	880,604.78	0.05%	2	0.00%	1.47%
450.000,00 - 475.000,00	2,320,891.74	0.12%	5	0.01%	1.88%
475.000,00 - 500.000,00	2,912,283.46	0.16%	6	0.01%	1.90%
500.000,00 - 600.000,00	7,679,354.30	0.41%	14	0.03%	1.58%
600.000,00 - 700.000,00	3,309,596.72	0.18%	5	0.01%	1.85%
700.000,00 - 800.000,00	2,308,481.16	0.12%	3	0.01%	1.70%
800.000,00 - 900.000,00	856,896.14	0.05%	1	0.00%	1.07%
900.000,00 - 1.000.000,00	1,952,407.14	0.10%	2	0.00%	1.22%
1.000.000,00 - 1.250.000,00	1,100,237.20	0.06%	1	0.00%	1.27%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,876,337,938.80	100.0%	55,213	100.0%	2.44%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,824,047,660.07	97.21%	54,489	98.69%	2.45%
Building	153,772.70	0.00%	3	0.01%	1.45%
House incl. land plot					
Other real estate	2,824,592.01	0.15%	30	0.05%	1.91%
Professional Use	49,311,914.02	2.62%	691	1.25%	2.05%
	1,876,337,938.80	100.0%	55,213	100.0%	2.44%

11. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	62,886,124.97	3.35%	1,977	3.58%	2.48%	
AITOLOAKARNANIA	26,838,643.84	1.43%	952	1.72%	2.70%	
ARGOLIDA	17,144,558.54	0.91%	487	0.88%	2.57%	
ARKADIA	10,096,134.38	0.54%	318	0.58%	2.68%	
ARTA	5,658,024.66	0.30%	238	0.43%	2.74%	
ATTICA	874,126,345.40	46.59%	23,859	43.21%	2.39%	
CHALKIDIKI	20,007,596.56	1.07%	645	1.17%	2.70%	
CHANIA	24,741,127.91	1.32%	594	1.08%	2.22%	
CHIOS	11,198,055.00	0.60%	336	0.61%	2.56%	
CORFU	15,577,030.82	0.83%	447	0.81%	2.59%	
DODEKANISA	54,853,130.45	2.92%	1,134	2.05%	2.33%	
DRAMA	8,919,010.40	0.48%	282	0.51%	2.46%	
EVOIA	25,959,642.31	1.38%	886	1.61%	2.91%	
EVKITANIA	1,786,721.43	0.10%	72	0.13%	3.54%	
EVROS	18,228,624.78	0.97%	720	1.30%	2.69%	
FLORINA	4,852,179.37	0.26%	186	0.34%	2.64%	
FOKIDA	4,547,643.68	0.24%	150	0.27%	3.03%	
FTHIOTIDA	24,138,093.53	1.29%	983	1.78%	2.70%	
GREVENA	5,311,026.54	0.28%	172	0.31%	2.72%	
HERAKLION	31,134,572.45	1.66%	789	1.43%	2.33%	
ILEIA	22,588,177.45	1.20%	761	1.38%	2.64%	
IMATHIA	11,345,901.44	0.61%	369	0.67%	2.70%	
IOANNINA	29,285,730.18	1.56%	888	1.61%	2.20%	
KARDITSA	16,692,782.51	0.89%	658	1.19%	2.42%	
KASTORIA	5,460,154.60	0.29%	195	0.35%	2.65%	
KAVALA	17,207,544.25	0.92%	540	0.98%	2.42%	
KEFALLONIA	9,556,026.75	0.51%	245	0.44%	2.61%	
KILKIS	10,728,620.26	0.57%	382	0.69%	2.41%	
KORINTHIA	21,572,971.74	1.15%	691	1.25%	2.53%	
KOZANI	16,794,846.76	0.90%	557	1.01%	2.62%	
KYKLADES	32,748,123.78	1.75%	686	1.24%	2.24%	
LAKONIA	14,617,804.30	0.78%	446	0.81%	2.59%	
LARISA	35,212,080.93	1.88%	1,209	2.19%	2.43%	
LASITHI	14,744,015.36	0.79%	429	0.78%	2.15%	
LEFKADA	5,272,563.32	0.28%	168	0.30%	2.43%	
LESBOS	20,392,929.63	1.09%	597	1.08%	2.75%	
MAGNESIA	27,986,561.20	1.49%	937	1.70%	2.55%	
MESSINIA	17,305,208.60	0.92%	643	1.17%	2.78%	
PELLA	14,197,282.42	0.76%	499	0.90%	2.19%	
PIERIA	19,848,914.50	1.06%	603	1.09%	2.34%	
PREVEZA	13,195,112.66	0.70%	405	0.73%	2.54%	
RETHYMNO	22,084,710.72	1.18%	662	1.20%	2.49%	
RODOPI	13,334,516.60	0.71%	509	0.92%	2.34%	
SAMOS	8,795,219.40	0.47%	277	0.50%	2.75%	
SERRES	8,884,342.64	0.47%	324	0.59%	2.82%	
THESPROTIA	9,697,517.55	0.52%	289	0.52%	2.34%	
THESSALONIKI	140,092,849.47	7.47%	4,233	7.67%	2.33%	
TRIKALA	11,735,616.15	0.63%	440	0.80%	2.46%	
VOIOTIA	16,637,155.59	0.89%	672	1.22%	2.95%	
XANTHI	10,877,627.06	0.58%	450	0.82%	2.52%	
ZAKYNTHOS	9,440,743.96	0.50%	222	0.40%	2.31%	
	1,876,337,938.80	100.0%	55,213	100.0%	2.44%	

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,876,337,938.80	100.00%	62,379	100.00%	2.44%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

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	1,108,605,340.87	59.08%	32,209	51.63%	1.87%
Euribor 1M Linked	158,959,075.46	8.47%	3,725	5.97%	1.63%
Euribor 3M Linked	383,470,540.53	20.44%	9,440	15.13%	2.76%
Fixed	147,318,774.97	7.85%	6,835	10.96%	5.55%
Originator Rate	77,984,206.97	4.16%	10,170	16.30%	4.77%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

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)	60,136	1,365,487.84	1,778,654,309.93	96.40%	94.79%
31-60 days past due	1,626	766,769.18	68,751,192.62	2.61%	3.66%
61-90 days past due	617	501,969.51	28,932,436.25	0.99%	1.54%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	62,379	2,634,226.53	1,876,337,938.80	100.0%	100.0%

15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	330,935,255.48	17.63%	10,062	16.13%	2.43%
Completion/construction of primary residence	224,629,276.40	11.97%	7,959	12.76%	2.46%
Completion/construction of secondary	295,635,705.80	15.75%	7,395	11.86%	2.20%
Refinancing loans from other banks	203,638,913.60	10.85%	3,961	6.35%	2.38%
Buy Secondary	104,018,218.78	5.54%	2,764	4.43%	2.39%
Professional use	19,569,977.44	1.04%	460	0.74%	2.26%
Land Purchase For Residence Construction	7,236,390.02	0.38%	284	0.46%	2.16%
Renovating	690,651,901.51	36.80%	29,491	47.28%	2.58%
Other	22,299.77	0.00%	3	0.01%	6.07%
	1,876,337,938.80	100.0%	62,379	100.0%	2.44%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	805,294,492.89	42.91%	23,887	43.88%	2.45%
Self Employed	545,119,026.24	29.05%	11,379	20.90%	2.27%
Unemployed	154,650,765.15	8.24%	4,789	8.80%	2.54%
Retired	322,684,013.29	17.19%	12,479	22.92%	2.64%
N/A	48,589,641.22	2.58%	1,901	3.49%	2.61%
	1,876,337,938.80	100.0%	54,435	100.0%	2.44%

* 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.