

Covered Bond Programme I



Monthly Investor Report

September 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	B1	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-09-2014	28-11-2008
Portfolio Cut off Date	30-09-2014	31-10-2008
Original Principal Balance	3.358.613.222,00	6.487.231.236,00
Principal Balance	1.831.117.234,93	5.951.630.426,00
Number of Borrowers	53.532	70.301
Number of Loanparts	61.340	94.141
Number of Properties	54.274	72.324
Average Principal Balance (borrower)	34.206,03	82.291,22
Average Principal Balance (parts)	29.851,93	63.220,39
Coupon: Weighted Average	2,3	4,8
Minimum	0,0	3,1
Maximum	7,7	8,1
Weighted Average Loan to Value	56,59	66,60
Weighted Average Loan to Indexed Value	51,08	58,38
Seasoning (years): Weighted Average	8,13	2,10
Original Maturity (years): Weighted Average	22,55	24,92
Remaining Tenor (years): Weighted Average	14,45	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	32.161.395,89
Current Outstanding Balance	1.831.117.234,93
Adjusted Nominal Value Assets *	1.802.199.698,66
Outstanding Accrued Interest on Assets	1.558.892,11
Nominal Value Test Current Value **	48,93 %
<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	68,936,299.19	3.77%	1,488	2.43%	2.25%
Standard Amortising	1,762,180,935.74	96.24%	59,852	97.57%	2.35%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

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%	1,316,647,235.52	71.90%	33,053	53.88%	1.70%
2.5% - 2.99%	183,868,907.59	10.04%	6,906	11.26%	2.74%
3% - 3.49%	84,745,649.21	4.63%	4,556	7.43%	3.22%
3.5% - 3.99%	18,746,822.59	1.02%	420	0.68%	3.73%
4% - 4.49%	11,624,127.73	0.63%	303	0.49%	4.28%
4.5% - 4.99%	82,218,622.51	4.49%	10,035	16.36%	4.76%
5% - 5.49%	52,951,657.86	2.89%	2,496	4.07%	5.29%
5.5% - 5.99%	52,962,651.20	2.89%	1,639	2.67%	5.66%
6% - 6.49%	5,268,666.10	0.29%	339	0.55%	6.28%
6.5% - 6.99%	18,436,318.73	1.01%	912	1.49%	6.61%
7% - 7.49%	3,643,878.07	0.20%	680	1.11%	7.21%
7.5% - more	2,697.82	0.00%	1	0.00%	7.65%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

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	7,332.04	0.00%	2	0.00%	3.54%
1995	12,686.82	0.00%	5	0.01%	4.99%
1996	9,889.98	0.00%	5	0.01%	4.65%
1997	37,892.48	0.00%	9	0.01%	3.19%
1998	118,594.79	0.01%	18	0.03%	3.52%
1999	4,465,589.28	0.24%	1,080	1.76%	3.99%
2000	12,213,275.52	0.67%	2,767	4.51%	3.79%
2001	45,741,323.80	2.50%	5,006	8.16%	3.42%
2002	53,523,461.41	2.92%	4,527	7.38%	3.43%
2003	115,711,631.84	6.32%	5,033	8.21%	2.70%
2004	195,311,214.27	10.67%	6,314	10.29%	2.30%
2005	326,602,740.44	17.84%	9,118	14.86%	2.06%
2006	296,320,082.90	16.18%	7,600	12.39%	2.05%
2007	338,505,682.22	18.49%	8,333	13.58%	1.78%
2008	210,819,084.57	11.51%	5,226	8.52%	2.25%
2009	87,653,877.08	4.79%	2,811	4.58%	2.89%
2010	64,251,460.02	3.51%	1,877	3.06%	3.51%
2011	37,787,070.98	2.06%	852	1.39%	3.77%
2012	19,636,263.24	1.07%	335	0.55%	3.01%
2013	17,596,258.09	0.96%	322	0.52%	3.63%
2014	4,750,465.44	0.26%	97	0.16%	3.89%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	638,492.72	0.03%	970	1.58%	3.94%
2015	10,790,101.45	0.59%	3,591	5.85%	3.36%
2016	30,306,412.66	1.66%	4,957	8.08%	3.55%
2017	53,552,022.57	2.92%	5,270	8.59%	3.08%
2018	60,531,124.69	3.31%	4,147	6.76%	3.20%
2019	73,441,441.96	4.01%	3,855	6.28%	2.87%
2020	87,926,856.80	4.80%	3,854	6.28%	2.59%
2021	91,265,767.07	4.98%	3,786	6.17%	2.72%
2022	101,071,483.40	5.52%	3,606	5.88%	2.31%
2023	96,688,171.68	5.28%	3,072	5.01%	2.70%
2024	118,824,066.79	6.49%	3,346	5.45%	2.54%
2025	136,688,657.42	7.46%	3,536	5.76%	2.51%
2026	80,909,358.93	4.42%	2,070	3.37%	2.48%
2027	54,301,464.23	2.97%	1,233	2.01%	1.89%
2028	57,772,355.42	3.16%	1,272	2.07%	2.20%
2029	31,904,154.16	1.74%	694	1.13%	2.16%
2030	48,941,236.71	2.67%	954	1.56%	1.87%
2031	43,209,292.94	2.36%	770	1.26%	1.98%
2032	46,977,102.52	2.57%	870	1.42%	1.71%
2033	46,711,677.97	2.55%	841	1.37%	2.04%
2034	50,492,820.65	2.76%	895	1.46%	1.95%
2035	78,510,522.60	4.29%	1,308	2.13%	1.84%
2036	55,296,741.62	3.02%	874	1.42%	1.79%
2037	53,832,998.23	2.94%	838	1.37%	1.67%
2038	31,590,560.45	1.73%	508	0.83%	2.06%
2039	11,661,216.49	0.64%	212	0.35%	2.25%
2040	12,850,699.18	0.70%	204	0.33%	2.07%
2041	21,326,149.21	1.16%	317	0.52%	2.15%
2042	22,576,228.51	1.23%	359	0.59%	2.03%
2043	24,691,256.50	1.35%	360	0.59%	2.39%
2044	14,065,139.02	0.77%	211	0.34%	2.14%
2045	16,608,574.01	0.91%	216	0.35%	1.84%
2046	28,713,457.20	1.57%	384	0.63%	1.82%
2047	32,836,839.93	1.79%	399	0.65%	1.62%
2048	21,513,701.12	1.17%	312	0.51%	1.97%
2049	9,192,740.51	0.50%	158	0.26%	2.27%
2050	11,059,221.73	0.60%	158	0.26%	2.27%
2051	10,477,987.89	0.57%	164	0.27%	2.35%
2052	9,571,088.92	0.52%	153	0.25%	2.35%
2053	8,052,875.49	0.44%	117	0.19%	2.43%
2054	4,650,933.68	0.25%	74	0.12%	2.58%
2055	2,699,750.85	0.15%	45	0.07%	2.50%
2056	3,283,825.36	0.18%	43	0.07%	2.67%
2057	9,300,313.14	0.51%	138	0.22%	2.47%
2058	8,630,466.01	0.47%	129	0.21%	2.33%
2059	5,179,884.54	0.28%	70	0.11%	2.48%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

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	11,746,330.88	0.64%	227	0.37%	3.89%
1.0 - 1.5	8,152,725.67	0.45%	159	0.26%	3.58%
1.5 - 2.0	5,735,813.60	0.31%	92	0.15%	2.99%
2.0 - 2.5	8,743,096.83	0.48%	159	0.26%	2.91%
2.5 - 3.0	15,342,902.16	0.84%	242	0.39%	3.28%
3.0 - 4.0	47,130,712.62	2.57%	1,173	1.91%	3.91%
4.0 - 5.0	73,977,052.89	4.04%	2,348	3.83%	3.18%
5.0 - 6.0	87,430,461.89	4.77%	2,620	4.27%	2.90%
6.0 - 7.0	266,404,131.34	14.55%	6,508	10.61%	2.08%
7.0 - 8.0	349,346,134.04	19.08%	8,645	14.09%	1.83%
8.0 - 9.0	350,231,176.24	19.13%	9,125	14.88%	2.01%
9.0 - 10.0	239,587,620.75	13.08%	7,206	11.75%	2.17%
more - 10.0	367,289,076.02	20.06%	22,836	37.23%	2.81%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,695,348,413.02	92.59%	55,321	90.19%	2.09%
01-02	8,555,331.06	0.47%	689	1.12%	4.21%
02-03	18,696,863.08	1.02%	1,161	1.89%	5.06%
03-04	11,902,474.35	0.65%	722	1.18%	5.39%
04-05	14,483,861.48	0.79%	751	1.22%	5.86%
05-06	7,433,067.77	0.41%	337	0.55%	5.67%
06-07	5,997,820.42	0.33%	252	0.41%	5.71%
07-08	15,941,264.38	0.87%	603	0.98%	5.44%
08-09	9,685,502.70	0.53%	312	0.51%	5.50%
09-10	13,160,146.97	0.72%	419	0.68%	5.78%
10-11	7,653,295.39	0.42%	229	0.37%	5.66%
11-12	5,520,311.14	0.30%	171	0.28%	5.81%
12-13	7,915,586.43	0.43%	191	0.31%	5.67%
13-14	4,067,730.94	0.22%	90	0.15%	5.66%
14-15	3,886,268.65	0.21%	79	0.13%	5.80%
15-16	122,650.12	0.01%	1	0.00%	6.32%
16-17	57,475.80	0.00%	1	0.00%	5.92%
17-18	98,400.94	0.01%	2	0.00%	6.30%
18-19	131,789.58	0.01%	2	0.00%	5.12%
19-20					
20-21					
21-22	41,090.44	0.00%	1	0.00%	5.52%
22-23					
23-24	28,298.73	0.00%	1	0.00%	5.42%
24-25	39,334.41	0.00%	1	0.00%	5.62%
25-26					
26-27					
27-28	84,313.33	0.00%	1	0.00%	4.87%
28-29					
29-30					
30 - more	265,943.80	0.01%	3	0.00%	2.39%
Matured	0.00	0.00%	0	0.00%	0.00%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 56,59 %					
less - 40.00%	438,799,502.57	23.96%	20,953	38.61%	2.73%
40.01% - 50.00%	263,604,159.57	14.40%	7,766	14.31%	2.41%
50.01% - 60.00%	262,540,847.22	14.34%	6,777	12.49%	2.32%
60.01% - 70.00%	287,406,184.21	15.70%	6,698	12.34%	2.28%
70.01% - 80.00%	372,710,240.35	20.35%	8,524	15.71%	2.15%
80.01% - 85.00%	71,852,306.57	3.92%	1,241	2.29%	1.93%
85.01% - 90.00%	78,852,814.42	4.31%	1,309	2.41%	1.86%
90.01% - 95.00%	28,248,368.44	1.54%	486	0.90%	1.89%
95.01% - 100.00%	25,371,738.57	1.39%	439	0.81%	1.89%
100.01% - 105.00%	576,556.21	0.03%	28	0.05%	2.86%
105.01% - 110.00%	299,625.80	0.02%	18	0.03%	2.92%
110.01% - 115.00%	320,255.41	0.02%	16	0.03%	3.41%
115.01% - 120.00%	24,896.26	0.00%	4	0.01%	2.73%
120.01% - 125.00%	194,388.15	0.01%	5	0.01%	1.98%
125.01% - 128.00%	146,628.22	0.01%	3	0.01%	1.66%
128.01% - more	168,722.96	0.01%	7	0.01%	1.89%
	1,831,117,234.93	100.0%	54,274	100.0%	2.34%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 49,20 %					
less - 40.00%	733,543,464.32	40.06%	37,731	69.52%	2.70%
40.01% - 50.00%	219,144,550.09	11.97%	4,466	8.23%	2.30%
50.01% - 60.00%	216,483,338.79	11.82%	3,668	6.76%	2.21%
60.01% - 70.00%	194,784,836.77	10.64%	2,848	5.25%	2.12%
70.01% - 80.00%	189,979,298.04	10.38%	2,514	4.63%	2.08%
80.01% - 85.00%	87,319,843.20	4.77%	1,043	1.92%	1.92%
85.01% - 90.00%	72,945,760.04	3.98%	797	1.47%	1.84%
90.01% - 95.00%	71,957,947.38	3.93%	753	1.39%	1.91%
95.01% - 100.00%	44,878,777.54	2.45%	453	0.84%	1.83%
100.01% - 105.00%	79,418.76	0.00%	1	0.00%	3.00%
	1,831,117,234.93	100.0%	54,274	100.0%	2.34%

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	323,015,654.62	17.64%	29,775	54.86%	3.21%
25.000,00 - 50.000,00	465,370,513.64	25.41%	12,950	23.86%	2.61%
50.000,00 - 75.000,00	354,929,181.99	19.38%	5,809	10.70%	2.20%
75.000,00 - 100.000,00	250,411,610.45	13.68%	2,921	5.38%	1.97%
100.000,00 - 125.000,00	133,799,898.46	7.31%	1,202	2.22%	1.87%
125.000,00 - 150.000,00	86,267,971.25	4.71%	638	1.18%	1.77%
150.000,00 - 175.000,00	56,830,778.98	3.10%	352	0.65%	1.72%
175.000,00 - 200.000,00	37,200,547.97	2.03%	199	0.37%	1.71%
200.000,00 - 225.000,00	28,818,154.77	1.57%	136	0.25%	1.79%
225.000,00 - 250.000,00	22,471,028.70	1.23%	95	0.18%	1.63%
250.000,00 - 275.000,00	13,890,286.91	0.76%	53	0.10%	1.66%
275.000,00 - 300.000,00	7,504,460.85	0.41%	26	0.05%	1.79%
300.000,00 - 325.000,00	7,820,687.00	0.43%	25	0.05%	1.61%
325.000,00 - 350.000,00	6,012,187.99	0.33%	18	0.03%	1.46%
350.000,00 - 375.000,00	6,131,498.10	0.33%	17	0.03%	1.61%
375.000,00 - 400.000,00	4,279,437.65	0.23%	11	0.02%	1.56%
400.000,00 - 425.000,00	4,102,364.71	0.22%	10	0.02%	1.26%
425.000,00 - 450.000,00	887,109.31	0.05%	2	0.00%	1.14%
450.000,00 - 475.000,00	2,339,155.00	0.13%	5	0.01%	1.54%
475.000,00 - 500.000,00	1,936,715.80	0.11%	4	0.01%	1.88%
500.000,00 - 600.000,00	7,635,518.82	0.42%	14	0.03%	1.49%
600.000,00 - 700.000,00	3,287,748.01	0.18%	5	0.01%	1.74%
700.000,00 - 800.000,00	2,297,460.88	0.13%	3	0.01%	1.59%
800.000,00 - 900.000,00	852,424.10	0.05%	1	0.00%	0.97%
900.000,00 - 1.000.000,00	1,939,298.51	0.11%	2	0.00%	1.12%
1.000.000,00 - 1.250.000,00	1,085,540.46	0.06%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,831,117,234.93	100.0%	54,274	100.0%	2.34%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,777,833,742.98	97.09%	53,538	98.65%	2.35%
Building	164,338.11	0.00%	4	0.01%	1.46%
Other real estate	2,519,044.75	0.13%	28	0.05%	1.84%
Professional Use	50,600,109.09	2.76%	704	1.30%	1.95%
	1,831,117,234.93	100.0%	54,274	100.0%	2.34%

11. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	60,972,034.51	3.33%	1,925	3.55%	2.38%	
AITOLOAKARNANIA	26,245,255.11	1.43%	932	1.72%	2.60%	
ARGOLIDA	16,890,700.13	0.92%	484	0.89%	2.48%	
ARKADIA	10,031,152.44	0.55%	317	0.58%	2.58%	
ARTA	5,366,231.31	0.29%	231	0.43%	2.63%	
ATTICA	851,879,725.92	46.52%	23,475	43.25%	2.29%	
CHALKIDIKI	19,411,588.11	1.06%	630	1.16%	2.61%	
CHANIA	24,105,674.01	1.32%	582	1.07%	2.12%	
CHIOS	10,893,836.49	0.60%	331	0.61%	2.48%	
CORFU	15,314,436.83	0.84%	441	0.81%	2.46%	
DODEKANISA	53,690,294.39	2.93%	1,127	2.08%	2.24%	
DRAMA	8,811,076.64	0.48%	280	0.52%	2.31%	
EVOIA	25,573,984.74	1.40%	871	1.61%	2.82%	
EVKITANIA	1,654,929.88	0.09%	68	0.13%	3.47%	
EVROS	17,814,455.48	0.97%	706	1.30%	2.60%	
FLORINA	4,867,173.89	0.27%	185	0.34%	2.51%	
FOKIDA	4,536,269.68	0.25%	151	0.28%	2.90%	
FTHIOTIDA	23,436,445.28	1.28%	959	1.77%	2.58%	
GREVENA	5,281,410.82	0.29%	170	0.31%	2.61%	
HERAKLION	30,766,617.93	1.68%	782	1.44%	2.22%	
ILEIA	21,934,236.98	1.20%	746	1.38%	2.51%	
IMATHIA	11,106,134.06	0.61%	366	0.67%	2.63%	
IOANNINA	28,707,158.76	1.57%	878	1.62%	2.11%	
KARDITSA	16,187,568.11	0.88%	644	1.19%	2.33%	
KASTORIA	5,351,057.68	0.29%	187	0.35%	2.56%	
KAVALA	17,024,899.06	0.93%	534	0.98%	2.35%	
KEFALLONIA	9,231,432.24	0.50%	242	0.45%	2.53%	
KILKIS	10,343,641.26	0.57%	373	0.69%	2.34%	
KORINTHIA	20,989,835.19	1.15%	667	1.23%	2.42%	
KOZANI	16,335,223.54	0.89%	547	1.01%	2.53%	
KYKLADES	31,842,294.39	1.74%	671	1.24%	2.12%	
LAKONIA	14,390,612.87	0.79%	440	0.81%	2.46%	
LARISA	34,320,363.58	1.87%	1,192	2.20%	2.33%	
LASITHI	14,402,920.39	0.79%	426	0.79%	2.04%	
LEFKADA	5,149,799.70	0.28%	162	0.30%	2.34%	
LESBOS	20,339,465.09	1.11%	585	1.08%	2.62%	
MAGNESIA	27,260,016.90	1.49%	920	1.70%	2.45%	
MESSINIA	17,056,084.02	0.93%	632	1.16%	2.65%	
PELLA	13,848,031.34	0.76%	485	0.89%	2.09%	
PIERIA	19,286,278.34	1.05%	593	1.09%	2.26%	
PREVEZA	12,970,570.86	0.71%	402	0.74%	2.45%	
RETHYMNO	21,691,917.14	1.19%	648	1.19%	2.39%	
RODOPI	13,126,867.60	0.72%	504	0.93%	2.23%	
SAMOS	8,517,810.55	0.47%	272	0.50%	2.64%	
SERRES	8,620,685.43	0.47%	315	0.58%	2.72%	
THESPROTIA	9,331,038.51	0.51%	279	0.51%	2.24%	
THESSALONIKI	136,744,670.24	7.47%	4,163	7.67%	2.24%	
TRIKALA	11,584,833.49	0.63%	433	0.80%	2.37%	
VOIOTIA	16,341,134.09	0.89%	658	1.21%	2.87%	
XANTHI	10,670,668.34	0.58%	445	0.82%	2.41%	
ZAKYNTHOS	8,866,691.59	0.48%	218	0.40%	2.16%	
Total	1,831,117,234.93	100.0%	54,274	100.0%	2.34%	

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,831,117,234.93	100.00%	61,340	100.00%	2.34%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

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	1,079,954,913.04	58.98%	31,725	51.72%	1.77%
Euribor 1M Linked	156,695,017.77	8.56%	3,715	6.06%	1.56%
Euribor 3M Linked	381,224,341.27	20.82%	9,519	15.52%	2.66%
Fixed	139,448,808.28	7.62%	6,538	10.66%	5.52%
Originator Rate	73,794,154.57	4.03%	9,843	16.05%	4.77%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

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)	59,198	1,547,434.97	1,742,614,977.28	96.51%	95.16%
31-60 days past due	1,529	745,684.91	60,969,246.42	2.49%	3.32%
61-90 days past due	613	496,203.19	27,533,011.23	1.00%	1.50%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	61,340	2,789,323.07	1,831,117,234.93	100.0%	100.0%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	323,428,480.14	17.66%	9,876	16.10%	2.34%
Completion/construction of primary residence	218,815,264.58	11.94%	7,779	12.68%	2.36%
Completion/construction of secondary	289,656,480.81	15.81%	7,285	11.88%	2.09%
Refinancing loans from other banks	202,076,472.52	11.03%	3,981	6.49%	2.27%
Buy Secondary	101,215,663.94	5.52%	2,724	4.44%	2.29%
Professional use	19,081,089.38	1.04%	448	0.73%	2.14%
Land Purchase For Residence Construction	7,001,155.60	0.38%	275	0.45%	2.06%
Renovating	669,822,116.00	36.57%	28,969	47.23%	2.48%
Other	20,511.96	0.00%	3	0.01%	6.07%
	1,831,117,234.93	100.0%	61,340	100.0%	2.34%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	785,638,580.75	42.90%	23,389	43.69%	2.35%
Self Employed	532,158,177.87	29.06%	11,206	20.93%	2.17%
Unemployed	150,938,946.88	8.24%	4,730	8.84%	2.45%
Retired	316,308,754.51	17.27%	12,371	23.11%	2.54%
N/A	46,072,774.91	2.51%	1,837	3.43%	2.54%
	1,831,117,234.93	100.0%	53,533	100.0%	2.34%

* 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.