

# **Covered Bond Programme I**



## **Monthly Investor Report**

**November 2014**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	Ba1	EUR	846,200,000.00	3.875%	07-10-2016

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2014	28-11-2008
Portfolio Cut off Date	30-11-2014	31-10-2008
Original Principal Balance	3.296.829.160,00	6.487.231.236,00
Principal Balance	1.777.028.898,99	5.951.630.426,00
Number of Borrowers	52.364	70.301
Number of Loanparts	59.976	94.141
Number of Properties	53.063	72.324
Average Principal Balance (borrower)	33.936,73	82.291,22
Average Principal Balance (parts)	29.629,49	63.220,39
Coupon: Weighted Average	2,3	4,8
Minimum	0,4	3,1
Maximum	7,7	8,1
Weighted Average Loan to Value	56,65	66,60
Weighted Average Loan to Indexed Value	50,69	58,38
Seasoning (years): Weighted Average	8,29	2,10
Original Maturity (years): Weighted Average	22,60	24,92
Remaining Tenor (years): Weighted Average	14,35	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	4.851.160,27
Current Outstanding Balance	1.777.028.898,99
Adjusted Nominal Value Assets *	1.750.457.555,14
Outstanding Accrued Interest on Assets	1.498.871,68
Nominal Value Test Current Value **	48,81 %
<i>Nominal Value Test Maximum Value</i>	70,00 %

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	68,936,044.72	3.88%	1,515	2.53%	2.23%
Standard Amortising	1,708,092,854.27	96.12%	58,461	97.47%	2.33%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</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%	1,285,692,809.94	72.35%	32,707	54.53%	1.70%
2.5% - 2.99%	174,270,949.12	9.81%	6,685	11.15%	2.74%
3% - 3.49%	83,700,809.56	4.71%	4,446	7.41%	3.22%
3.5% - 3.99%	17,944,115.19	1.01%	385	0.64%	3.73%
4% - 4.49%	11,841,562.18	0.67%	319	0.53%	4.28%
4.5% - 4.99%	77,330,103.16	4.35%	9,665	16.12%	4.76%
5% - 5.49%	49,781,551.92	2.80%	2,422	4.04%	5.29%
5.5% - 5.99%	50,485,148.34	2.84%	1,599	2.67%	5.66%
6% - 6.49%	4,986,014.72	0.28%	298	0.50%	6.26%
6.5% - 6.99%	17,826,736.46	1.00%	905	1.51%	6.61%
7% - 7.49%	3,166,483.06	0.18%	544	0.91%	7.21%
7.5% - more	2,615.34	0.00%	1	0.00%	7.65%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</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	3,492.40	0.00%	1	0.00%	5.40%
1994	7,332.04	0.00%	2	0.00%	3.54%
1995	12,686.82	0.00%	5	0.01%	4.99%
1996	9,117.81	0.00%	5	0.01%	4.65%
1997	35,765.08	0.00%	9	0.02%	3.19%
1998	114,305.44	0.01%	18	0.03%	3.52%
1999	3,988,665.21	0.22%	642	1.07%	3.82%
2000	10,863,703.45	0.61%	2,729	4.55%	3.74%
2001	43,310,909.58	2.44%	4,974	8.29%	3.40%
2002	51,115,120.46	2.88%	4,478	7.47%	3.42%
2003	112,227,227.27	6.32%	4,985	8.31%	2.69%
2004	190,291,087.86	10.71%	6,076	10.13%	2.29%
2005	316,861,218.05	17.83%	8,988	14.99%	2.06%
2006	287,587,288.02	16.18%	7,488	12.48%	2.05%
2007	329,888,461.61	18.56%	8,223	13.71%	1.77%
2008	204,206,280.57	11.49%	5,141	8.57%	2.22%
2009	85,521,612.78	4.81%	2,768	4.62%	2.86%
2010	62,622,045.98	3.52%	1,860	3.10%	3.49%
2011	36,319,771.64	2.04%	834	1.39%	3.74%
2012	19,914,250.37	1.12%	332	0.55%	3.02%
2013	17,311,475.75	0.97%	321	0.54%	3.62%
2014	4,799,158.09	0.27%	96	0.16%	3.86%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	111,587.60	0.01%	310	0.52%	3.85%
2015	8,603,105.86	0.48%	3,533	5.89%	3.34%
2016	27,442,239.51	1.54%	4,906	8.18%	3.54%
2017	49,977,072.73	2.81%	5,196	8.66%	3.08%
2018	57,379,854.22	3.23%	4,093	6.82%	3.19%
2019	70,213,675.95	3.95%	3,810	6.35%	2.86%
2020	84,885,963.63	4.78%	3,816	6.36%	2.58%
2021	88,256,154.47	4.97%	3,750	6.25%	2.72%
2022	98,220,666.09	5.53%	3,577	5.96%	2.31%
2023	94,646,452.76	5.33%	3,053	5.09%	2.69%
2024	116,287,859.37	6.54%	3,329	5.55%	2.52%
2025	133,416,673.68	7.51%	3,501	5.84%	2.50%
2026	78,633,780.31	4.43%	2,037	3.40%	2.46%
2027	52,961,776.94	2.98%	1,218	2.03%	1.89%
2028	55,768,259.30	3.14%	1,247	2.08%	2.18%
2029	31,118,639.04	1.75%	688	1.15%	2.13%
2030	47,704,715.67	2.68%	940	1.57%	1.87%
2031	42,758,028.61	2.41%	767	1.28%	1.97%
2032	45,768,787.41	2.58%	854	1.42%	1.70%
2033	46,016,833.28	2.59%	831	1.39%	2.04%
2034	50,365,124.05	2.83%	904	1.51%	1.95%
2035	77,099,633.12	4.34%	1,290	2.15%	1.85%
2036	54,216,486.41	3.05%	865	1.44%	1.80%
2037	52,678,997.20	2.96%	824	1.37%	1.67%
2038	30,835,349.39	1.74%	500	0.83%	2.05%
2039	11,811,544.37	0.66%	211	0.35%	2.24%
2040	12,707,222.56	0.72%	202	0.34%	2.05%
2041	20,785,895.92	1.17%	310	0.52%	2.13%
2042	22,433,928.22	1.26%	355	0.59%	2.06%
2043	23,255,533.89	1.31%	350	0.58%	2.39%
2044	14,150,660.13	0.80%	215	0.36%	2.14%
2045	16,210,072.43	0.91%	209	0.35%	1.81%
2046	28,215,173.79	1.59%	378	0.63%	1.82%
2047	32,117,540.99	1.81%	389	0.65%	1.60%
2048	20,927,326.91	1.18%	307	0.51%	1.94%
2049	8,948,324.10	0.50%	155	0.26%	2.25%
2050	10,777,639.91	0.61%	156	0.26%	2.26%
2051	10,068,911.43	0.57%	161	0.27%	2.34%
2052	9,239,176.07	0.52%	149	0.25%	2.34%
2053	7,753,835.65	0.44%	113	0.19%	2.41%
2054	4,542,692.25	0.26%	72	0.12%	2.57%
2055	2,636,027.63	0.15%	44	0.07%	2.48%
2056	3,596,723.65	0.20%	44	0.07%	2.64%
2057	8,523,663.84	0.48%	130	0.22%	2.43%
2058	8,239,865.39	0.46%	123	0.21%	2.33%
2059	4,719,423.26	0.27%	64	0.11%	2.48%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</b>

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	7,164,729.60	0.40%	145	0.24%	3.87%
1.0 - 1.5	11,736,990.15	0.66%	221	0.37%	3.73%
1.5 - 2.0	4,533,741.86	0.26%	71	0.12%	3.02%
2.0 - 2.5	7,750,528.40	0.44%	143	0.24%	2.94%
2.5 - 3.0	13,084,383.98	0.74%	210	0.35%	3.11%
3.0 - 4.0	40,799,445.30	2.30%	964	1.61%	3.81%
4.0 - 5.0	66,334,026.65	3.73%	2,041	3.40%	3.32%
5.0 - 6.0	80,094,215.65	4.51%	2,594	4.33%	2.92%
6.0 - 7.0	231,829,469.71	13.05%	5,756	9.60%	2.14%
7.0 - 8.0	342,061,976.09	19.25%	8,539	14.24%	1.79%
8.0 - 9.0	315,772,326.86	17.77%	8,245	13.75%	2.02%
9.0 - 10.0	268,251,341.94	15.10%	7,838	13.07%	2.11%
more - 10.0	387,615,722.80	21.81%	23,209	38.70%	2.75%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,646,952,475.10	92.68%	54,147	90.28%	2.08%
01-02	9,637,544.13	0.54%	709	1.18%	4.08%
02-03	18,011,662.40	1.01%	1,128	1.88%	5.06%
03-04	11,672,054.55	0.66%	737	1.23%	5.46%
04-05	13,023,420.84	0.73%	671	1.12%	5.92%
05-06	6,812,874.09	0.38%	316	0.53%	5.66%
06-07	6,506,307.52	0.37%	266	0.44%	5.64%
07-08	14,772,042.47	0.83%	562	0.94%	5.45%
08-09	10,745,078.34	0.60%	349	0.58%	5.51%
09-10	11,535,937.33	0.65%	372	0.62%	5.84%
10-11	7,260,638.60	0.41%	221	0.37%	5.66%
11-12	5,083,448.39	0.29%	165	0.28%	5.78%
12-13	7,071,252.60	0.40%	170	0.28%	5.66%
13-14	4,018,591.10	0.23%	89	0.15%	5.66%
14-15	3,065,127.95	0.17%	61	0.10%	5.83%
15-16					
16-17	57,369.87	0.00%	1	0.00%	5.92%
17-18	98,607.00	0.01%	2	0.00%	6.30%
18-19	131,067.13	0.01%	2	0.00%	5.12%
19-20					
20-21					
21-22	40,917.70	0.00%	1	0.00%	5.52%
22-23					
23-24	28,196.70	0.00%	1	0.00%	5.42%
24-25	39,130.09	0.00%	1	0.00%	5.62%
25-26					
26-27					
27-28	200,153.31	0.01%	2	0.00%	5.30%
28-29					
29-30					
30 - more	265,001.78	0.01%	3	0.01%	2.39%
Matured					
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,65 %</b>					
less - 40.00%	424,874,525.12	23.91%	20,419	38.48%	2.71%
40.01% - 50.00%	253,922,119.89	14.29%	7,590	14.30%	2.40%
50.01% - 60.00%	255,451,122.62	14.38%	6,641	12.52%	2.31%
60.01% - 70.00%	279,371,019.06	15.72%	6,548	12.34%	2.26%
70.01% - 80.00%	362,073,136.11	20.38%	8,363	15.76%	2.14%
80.01% - 85.00%	70,313,844.84	3.96%	1,218	2.30%	1.92%
85.01% - 90.00%	76,246,751.06	4.29%	1,282	2.42%	1.85%
90.01% - 95.00%	27,487,414.31	1.55%	481	0.91%	1.88%
95.01% - 100.00%	25,326,676.30	1.43%	441	0.83%	1.87%
100.01% - 105.00%	627,871.23	0.04%	29	0.05%	3.09%
105.01% - 110.00%	607,052.75	0.03%	20	0.04%	2.42%
110.01% - 115.00%	235,413.57	0.01%	12	0.02%	3.22%
115.01% - 120.00%	18,272.55	0.00%	3	0.01%	2.13%
120.01% - 125.00%	110,670.99	0.01%	4	0.01%	1.96%
125.01% - 128.00%	155,957.57	0.01%	4	0.01%	1.86%
128.01% - more	207,051.02	0.01%	8	0.02%	1.74%
	<b>1,777,028,898.99</b>	<b>100. %</b>	<b>53,063</b>	<b>100. %</b>	<b>2.33%</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: 48,84 %</b>					
less - 40.00%	719,988,438.40	40.52%	37,091	69.90%	2.67%
40.01% - 50.00%	215,071,640.84	12.10%	4,358	8.21%	2.28%
50.01% - 60.00%	207,863,939.87	11.70%	3,525	6.64%	2.21%
60.01% - 70.00%	188,601,370.85	10.61%	2,784	5.25%	2.10%
70.01% - 80.00%	184,417,501.84	10.38%	2,452	4.62%	2.05%
80.01% - 85.00%	83,817,641.45	4.72%	981	1.85%	1.90%
85.01% - 90.00%	72,159,797.00	4.06%	788	1.49%	1.83%
90.01% - 95.00%	68,479,445.27	3.85%	720	1.36%	1.90%
95.01% - 100.00%	36,611,512.40	2.06%	363	0.68%	1.81%
110.01% - 115.00%	17,611.07	0.00%	1	0.00%	2.85%
	<b>1,777,028,898.99</b>	<b>100. %</b>	<b>53,063</b>	<b>100. %</b>	<b>2.33%</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	317,124,004.50	17.85%	29,259	55.14%	3.18%
25.000,00 - 50.000,00	453,866,483.77	25.54%	12,639	23.82%	2.59%
50.000,00 - 75.000,00	343,352,624.63	19.32%	5,622	10.59%	2.18%
75.000,00 - 100.000,00	241,044,094.12	13.56%	2,817	5.31%	1.96%
100.000,00 - 125.000,00	130,347,567.56	7.34%	1,172	2.21%	1.83%
125.000,00 - 150.000,00	82,699,568.18	4.65%	611	1.15%	1.75%
150.000,00 - 175.000,00	55,423,848.21	3.12%	343	0.65%	1.73%
175.000,00 - 200.000,00	35,537,818.51	2.00%	190	0.36%	1.73%
200.000,00 - 225.000,00	28,171,092.40	1.59%	133	0.25%	1.79%
225.000,00 - 250.000,00	21,718,383.67	1.22%	92	0.17%	1.61%
250.000,00 - 275.000,00	12,047,951.07	0.68%	46	0.09%	1.71%
275.000,00 - 300.000,00	7,778,061.27	0.44%	27	0.05%	1.77%
300.000,00 - 325.000,00	7,825,402.45	0.44%	25	0.05%	1.55%
325.000,00 - 350.000,00	4,679,115.19	0.26%	14	0.03%	1.39%
350.000,00 - 375.000,00	6,121,496.20	0.34%	17	0.03%	1.61%
375.000,00 - 400.000,00	3,882,966.79	0.22%	10	0.02%	1.63%
400.000,00 - 425.000,00	4,071,688.44	0.23%	10	0.02%	1.26%
425.000,00 - 450.000,00	878,741.18	0.05%	2	0.00%	1.15%
450.000,00 - 475.000,00	2,791,144.78	0.16%	6	0.01%	1.54%
475.000,00 - 500.000,00	1,956,793.67	0.11%	4	0.01%	1.77%
500.000,00 - 600.000,00	7,088,668.36	0.40%	13	0.02%	1.49%
600.000,00 - 700.000,00	3,267,584.94	0.18%	5	0.01%	1.75%
700.000,00 - 800.000,00	1,504,134.69	0.08%	2	0.00%	1.27%
800.000,00 - 900.000,00	847,912.44	0.05%	1	0.00%	0.97%
900.000,00 - 1.000.000,00	1,927,872.49	0.11%	2	0.00%	1.12%
1.000.000,00 - 1.250.000,00	1,073,879.48	0.06%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>53,063</b>	<b>100.0%</b>	<b>2.33%</b>

### 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	389,705.37	0.02%	9	0.02%	1.87%
Partial Professional Use	48,683,023.68	2.73%	685	1.29%	1.95%
Professional use with recourse to the borrower	894,999.05	0.05%	8	0.02%	1.93%
Residential (Flat/Apartment)	1,629,056,059.48	91.67%	50,028	94.28%	2.33%
Residential (House, detached or semi-detached)	98,005,111.41	5.51%	2,333	4.40%	2.57%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>53,063</b>	<b>100.0%</b>	<b>2.33%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	59,466,698.71	3.35%	1,889	3.56%	2.36%
AITOLOAKARNANIA	25,605,180.52	1.44%	915	1.72%	2.58%
ARGOLIDA	16,462,778.63	0.93%	476	0.90%	2.46%
ARKADIA	9,856,953.86	0.56%	311	0.59%	2.58%
ARTA	5,191,191.14	0.29%	224	0.42%	2.61%
ATTICA	826,889,147.05	46.53%	22,935	43.22%	2.28%
CHALKIDIKI	18,798,920.92	1.06%	615	1.16%	2.61%
CHANIA	23,708,284.79	1.33%	570	1.07%	2.11%
CHIOS	10,493,764.14	0.59%	326	0.61%	2.48%
CORFU	14,976,951.30	0.84%	433	0.82%	2.46%
DODEKANISA	52,365,564.67	2.95%	1,111	2.09%	2.21%
DRAMA	8,675,340.31	0.49%	279	0.53%	2.30%
EVOIA	24,907,363.76	1.40%	849	1.60%	2.82%
EVKITANIA	1,624,365.99	0.09%	68	0.13%	3.46%
EVROS	17,147,349.06	0.97%	689	1.30%	2.61%
FLORINA	4,786,792.13	0.27%	181	0.34%	2.49%
FOKIDA	4,323,665.74	0.24%	148	0.28%	2.89%
FTHIOTIDA	22,688,654.23	1.28%	934	1.76%	2.58%
GREVENA	5,076,744.14	0.29%	167	0.31%	2.58%
HERAKLION	29,921,116.56	1.68%	767	1.45%	2.18%
ILEIA	21,270,114.67	1.20%	733	1.38%	2.51%
IMATHIA	10,661,995.40	0.60%	355	0.67%	2.60%
IOANNINA	27,863,545.68	1.57%	863	1.63%	2.11%
KARDITSA	15,796,731.01	0.89%	631	1.19%	2.32%
KASTORIA	5,067,982.40	0.29%	182	0.34%	2.53%
KAVALA	16,644,148.58	0.94%	524	0.99%	2.34%
KEFALLONIA	9,003,459.67	0.51%	235	0.44%	2.52%
KILKIS	9,794,801.98	0.55%	364	0.69%	2.36%
KORINTHIA	20,337,806.49	1.14%	647	1.22%	2.40%
KOZANI	15,995,050.99	0.90%	538	1.01%	2.49%
KYKLADES	30,444,974.48	1.71%	658	1.24%	2.11%
LAKONIA	13,671,694.55	0.77%	425	0.80%	2.44%
LARISA	33,441,994.50	1.88%	1,170	2.20%	2.32%
LASITHI	13,947,591.61	0.79%	416	0.78%	2.04%
LEFKADA	5,031,334.48	0.28%	157	0.30%	2.32%
LESBOS	19,776,152.71	1.11%	575	1.08%	2.60%
MAGNESIA	26,589,464.33	1.50%	899	1.69%	2.42%
MESSINIA	16,594,938.77	0.93%	610	1.15%	2.61%
PELLA	13,577,208.37	0.76%	473	0.89%	2.07%
PIERIA	18,542,512.55	1.04%	580	1.09%	2.25%
PREVEZA	12,550,901.22	0.71%	395	0.74%	2.46%
RETHYMNO	20,972,855.59	1.18%	633	1.19%	2.38%
RODOPI	12,810,520.27	0.72%	489	0.92%	2.22%
SAMOS	8,170,365.47	0.46%	268	0.51%	2.67%
SERRES	8,269,952.79	0.47%	305	0.57%	2.71%
THESSALONIKI	132,354,310.27	7.45%	4,062	7.66%	2.22%
TRIKALA	11,159,894.23	0.63%	428	0.81%	2.35%
VOIOTIA	15,726,534.43	0.89%	643	1.21%	2.83%
XANTHI	10,391,409.26	0.59%	437	0.82%	2.40%
ZAKYNTHOS	8,577,467.09	0.48%	210	0.40%	2.13%
<b>TOTAL</b>	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>53,063</b>	<b>100.0%</b>	<b>2.33%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,776,810,939.96	99.99%	59,921	99.91%	2.33%
Quarterly	176,525.06	0.01%	46	0.08%	2.44%
Semi-Annually	41,433.97	0.00%	9	0.02%	2.25%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</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	1,050,075,868.99	59.09%	31,141	51.92%	1.77%
Euribor 1M Linked	152,254,686.17	8.57%	3,668	6.12%	1.54%
Euribor 3M Linked	372,685,479.57	20.97%	9,456	15.77%	2.65%
Fixed	132,514,138.67	7.46%	6,222	10.37%	5.50%
Originator Rate	69,498,725.59	3.91%	9,488	15.82%	4.77%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</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)	57,554	1,346,540.88	1,679,856,267.36	95.96%	94.53%
31-60 days past due	1,799	909,004.77	69,125,350.42	3.00%	3.89%
61-90 days past due	623	451,254.91	28,047,281.21	1.04%	1.58%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>59,976</b>	<b>2,706,800.56</b>	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>100.0%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	535,698,170.96	30.15%	17,533	29.23%	2.34%
Other	18,413.14	0.00%	3	0.01%	6.10%
Refinancing loans	192,902,374.91	10.86%	3,844	6.41%	2.26%
Buy Secondary	379,591,028.36	21.36%	9,779	16.30%	2.17%
Professional use	18,696,344.25	1.05%	432	0.72%	2.13%
Renovating	650,122,567.37	36.58%	28,385	47.33%	2.47%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>59,976</b>	<b>100.0%</b>	<b>2.33%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	760,487,121.13	42.79%	22,777	43.50%	2.34%
Self Employed	516,534,811.31	29.06%	10,978	20.96%	2.15%
Unemployed	147,459,911.15	8.29%	4,673	8.92%	2.42%
Retired	309,079,744.20	17.39%	12,191	23.28%	2.52%
N/A	43,467,311.20	2.44%	1,745	3.33%	2.53%
	<b>1,777,028,898.99</b>	<b>100.0%</b>	<b>52,364</b>	<b>100.0%</b>	<b>2.33%</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.