

Covered Bond Programme I



Monthly Investor Report

December 2014

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

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-12-2014	28-11-2008
Portfolio Cut off Date	31-12-2014	31-10-2008
Original Principal Balance	3.268.647.429,00	6.487.231.236,00
Principal Balance	1.748.903.754,00	5.951.630.426,00
Number of Borrowers	51.865	70.301
Number of Loanparts	59.378	94.141
Number of Properties	52.549	72.324
Average Principal Balance (borrower)	33.720,96	82.291,22
Average Principal Balance (parts)	29.454,23	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	56,66	66,60
Weighted Average Loan to Indexed Value	50,46	58,38
Seasoning (years): Weighted Average	8,36	2,10
Original Maturity (years): Weighted Average	22,64	24,92
Remaining Tenor (years): Weighted Average	14,32	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	7.636.085,62
Current Outstanding Balance	1.748.903.753,64
Adjusted Nominal Value Assets *	1.723.518.703,32
Outstanding Accrued Interest on Assets	1.470.224,59
Nominal Value Test Current Value **	49,74 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	69,234,776.09	3.96%	1,531	2.58%	2.23%
Standard Amortising	1,679,668,788.44	96.04%	57,847	97.42%	2.33%
	1,748,903,564.53	100.0%	59,378	100.0%	2.32%

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%	1,273,059,439.73	72.79%	32,632	54.96%	1.70%
2.5% - 2.99%	168,418,318.48	9.63%	6,570	11.06%	2.75%
3% - 3.49%	81,947,916.05	4.69%	4,386	7.39%	3.23%
3.5% - 3.99%	16,936,730.02	0.97%	350	0.59%	3.76%
4% - 4.49%	11,390,290.58	0.65%	316	0.53%	4.30%
4.5% - 4.99%	75,049,523.45	4.29%	9,518	16.03%	4.76%
5% - 5.49%	48,289,344.12	2.76%	2,381	4.01%	5.29%
5.5% - 5.99%	49,010,981.45	2.80%	1,576	2.65%	5.66%
6% - 6.49%	4,582,121.79	0.26%	276	0.46%	6.27%
6.5% - 6.99%	17,203,764.85	0.98%	891	1.50%	6.61%
7% - 7.49%	3,012,749.42	0.17%	481	0.81%	7.21%
7.5% - more	2,573.70	0.00%	1	0.00%	7.65%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

3. Origination Year

Current Period

Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	17,012.30	0.00%	1	0.00%	5.40%
1993	3,327.80	0.00%	1	0.00%	5.40%
1994	7,332.04	0.00%	2	0.00%	3.54%
1995	6,358.67	0.00%	3	0.01%	4.83%
1996	8,844.55	0.00%	5	0.01%	4.65%
1997	34,514.00	0.00%	9	0.02%	3.20%
1998	112,446.55	0.01%	18	0.03%	3.52%
1999	3,843,297.17	0.22%	440	0.74%	3.82%
2000	10,145,782.26	0.58%	2,705	4.55%	3.73%
2001	41,943,051.23	2.40%	4,952	8.34%	3.39%
2002	49,835,730.12	2.85%	4,464	7.52%	3.42%
2003	110,233,124.96	6.30%	4,961	8.36%	2.69%
2004	187,883,968.76	10.74%	5,979	10.07%	2.29%
2005	312,746,948.36	17.88%	8,947	15.07%	2.05%
2006	283,320,737.85	16.20%	7,449	12.55%	2.04%
2007	323,782,154.59	18.51%	8,152	13.73%	1.77%
2008	201,485,057.69	11.52%	5,108	8.60%	2.21%
2009	83,956,997.27	4.80%	2,744	4.62%	2.86%
2010	61,364,628.38	3.51%	1,851	3.12%	3.49%
2011	35,231,636.10	2.01%	819	1.38%	3.75%
2012	19,709,017.75	1.13%	329	0.55%	2.96%
2013	17,843,237.94	1.02%	328	0.55%	3.59%
2014	5,388,547.30	0.31%	111	0.19%	3.70%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	7,445,883.60	0.43%	3,505	5.90%	3.32%
2016	25,811,009.98	1.48%	4,873	8.21%	3.55%
2017	48,036,627.15	2.75%	5,169	8.71%	3.08%
2018	55,677,650.98	3.18%	4,080	6.87%	3.19%
2019	68,738,142.77	3.93%	3,805	6.41%	2.85%
2020	83,242,180.90	4.76%	3,801	6.40%	2.59%
2021	86,693,744.83	4.96%	3,730	6.28%	2.71%
2022	96,172,846.29	5.50%	3,558	5.99%	2.32%
2023	93,241,204.53	5.33%	3,039	5.12%	2.67%
2024	114,846,327.90	6.57%	3,324	5.60%	2.52%
2025	131,980,456.98	7.55%	3,493	5.88%	2.50%
2026	77,501,553.96	4.43%	2,027	3.41%	2.46%
2027	52,335,167.28	2.99%	1,212	2.04%	1.89%
2028	55,194,513.34	3.16%	1,239	2.09%	2.17%
2029	31,050,385.13	1.78%	690	1.16%	2.14%
2030	47,032,948.59	2.69%	931	1.57%	1.87%
2031	42,378,840.33	2.42%	764	1.29%	1.96%
2032	45,280,857.43	2.59%	850	1.43%	1.70%
2033	45,668,011.06	2.61%	831	1.40%	2.03%
2034	50,053,649.48	2.86%	901	1.52%	1.95%
2035	76,340,318.55	4.37%	1,280	2.16%	1.85%
2036	53,097,151.99	3.04%	859	1.45%	1.80%
2037	51,984,335.65	2.97%	818	1.38%	1.66%
2038	30,636,527.70	1.75%	499	0.84%	2.04%
2039	11,578,150.04	0.66%	205	0.35%	2.24%
2040	12,427,469.23	0.71%	198	0.33%	2.04%
2041	20,851,112.37	1.19%	311	0.52%	2.14%
2042	21,855,961.93	1.25%	351	0.59%	2.02%
2043	22,989,172.86	1.31%	347	0.58%	2.38%
2044	14,045,904.88	0.80%	214	0.36%	2.15%
2045	16,142,771.13	0.92%	208	0.35%	1.82%
2046	27,520,223.73	1.57%	373	0.63%	1.81%
2047	31,895,765.95	1.82%	389	0.66%	1.60%
2048	20,988,678.69	1.20%	311	0.52%	1.93%
2049	8,900,383.55	0.51%	155	0.26%	2.28%
2050	11,083,598.04	0.63%	157	0.26%	2.24%
2051	9,697,182.45	0.55%	157	0.26%	2.33%
2052	9,134,470.93	0.52%	147	0.25%	2.34%
2053	7,725,822.05	0.44%	113	0.19%	2.42%
2054	4,692,413.28	0.27%	73	0.12%	2.57%
2055	2,364,233.75	0.14%	37	0.06%	2.50%
2056	3,538,795.31	0.20%	41	0.07%	2.63%
2057	8,182,356.69	0.47%	122	0.21%	2.43%
2058	8,297,172.45	0.47%	125	0.21%	2.33%
2059	4,551,777.93	0.26%	66	0.11%	2.48%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	648,973.10	0.04%	17	0.03%	2.49%
0.5 - 1.0	5,123,091.10	0.29%	101	0.17%	3.85%
1.0 - 1.5	11,939,654.31	0.68%	230	0.39%	3.76%
1.5 - 2.0	5,770,109.16	0.33%	96	0.16%	3.20%
2.0 - 2.5	7,092,458.42	0.41%	124	0.21%	2.88%
2.5 - 3.0	12,366,516.90	0.71%	201	0.34%	3.01%
3.0 - 4.0	35,231,636.10	2.01%	819	1.38%	3.75%
4.0 - 5.0	61,680,378.55	3.53%	1,862	3.14%	3.49%
5.0 - 6.0	83,906,295.13	4.80%	2,744	4.62%	2.86%
6.0 - 7.0	201,220,009.66	11.51%	5,097	8.58%	2.21%
7.0 - 8.0	323,782,154.59	18.51%	8,152	13.73%	1.77%
8.0 - 9.0	283,320,737.85	16.20%	7,449	12.55%	2.04%
9.0 - 10.0	313,770,221.15	17.94%	8,969	15.11%	2.05%
more - 10.0	403,051,517.62	23.05%	23,517	39.61%	2.70%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,622,366,650.05	92.76%	53,636	90.33%	2.08%
01-02	10,746,324.09	0.61%	782	1.32%	4.18%
02-03	16,291,140.86	0.93%	1,054	1.78%	5.04%
03-04	12,062,514.84	0.69%	757	1.27%	5.51%
04-05	12,153,641.07	0.69%	620	1.04%	5.94%
05-06	6,403,027.10	0.37%	307	0.52%	5.63%
06-07	7,637,679.67	0.44%	302	0.51%	5.58%
07-08	13,332,705.54	0.76%	522	0.88%	5.46%
08-09	11,710,802.96	0.67%	380	0.64%	5.55%
09-10	10,185,089.74	0.58%	331	0.56%	5.85%
10-11	7,041,329.60	0.40%	211	0.36%	5.67%
11-12	5,748,517.41	0.33%	184	0.31%	5.74%
12-13	5,907,699.41	0.34%	140	0.24%	5.66%
13-14	4,762,623.26	0.27%	97	0.16%	5.68%
14-15	1,811,312.29	0.10%	43	0.07%	5.88%
15-16					
16-17	57,341.33	0.00%	1	0.00%	5.92%
17-18	98,043.37	0.01%	2	0.00%	6.30%
18-19	130,703.61	0.01%	2	0.00%	5.12%
19-20					
20-21					
21-22	40,830.73	0.00%	1	0.00%	5.52%
22-23					
23-24	28,094.79	0.00%	1	0.00%	5.42%
24-25	39,244.00	0.00%	1	0.00%	5.62%
25-26					
26-27	83,908.52	0.00%	1	0.00%	4.87%
27-28					
28-29					
29-30					
30 - more	264,529.40	0.02%	3	0.01%	2.39%
Matured					
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 56,66 %					
less - 40.00%	417,544,003.84	23.87%	20,190	38.42%	2.70%
40.01% - 50.00%	249,794,814.90	14.28%	7,532	14.33%	2.39%
50.01% - 60.00%	251,558,747.48	14.38%	6,575	12.51%	2.30%
60.01% - 70.00%	276,170,162.13	15.79%	6,496	12.36%	2.25%
70.01% - 80.00%	356,367,098.62	20.38%	8,286	15.77%	2.13%
80.01% - 85.00%	68,722,461.68	3.93%	1,198	2.28%	1.91%
85.01% - 90.00%	74,587,114.37	4.26%	1,272	2.42%	1.86%
90.01% - 95.00%	27,136,658.60	1.55%	482	0.92%	1.88%
95.01% - 100.00%	25,002,130.78	1.43%	433	0.82%	1.87%
100.01% - 105.00%	578,470.02	0.03%	30	0.06%	2.88%
105.01% - 110.00%	608,325.36	0.03%	21	0.04%	2.40%
110.01% - 115.00%	218,903.95	0.01%	13	0.03%	3.27%
115.01% - 120.00%	37,954.13	0.00%	3	0.01%	1.85%
120.01% - 125.00%	111,782.06	0.01%	4	0.01%	1.74%
125.01% - 128.00%	155,006.24	0.01%	4	0.01%	1.85%
128.01% - more	310,119.48	0.02%	10	0.02%	2.14%
	1,748,903,753.64	100.0%	52,549	100.0%	2.32%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 48,62 %					
less - 40.00%	713,265,788.07	40.78%	36,866	70.16%	2.66%
40.01% - 50.00%	213,406,832.52	12.20%	4,337	8.25%	2.28%
50.01% - 60.00%	203,887,067.94	11.66%	3,448	6.56%	2.20%
60.01% - 70.00%	186,308,980.24	10.65%	2,755	5.24%	2.09%
70.01% - 80.00%	180,431,783.45	10.32%	2,392	4.55%	2.05%
80.01% - 85.00%	78,401,502.14	4.48%	928	1.77%	1.89%
85.01% - 90.00%	74,537,332.76	4.26%	810	1.54%	1.81%
90.01% - 95.00%	66,318,145.70	3.79%	686	1.31%	1.91%
95.01% - 100.00%	32,328,841.79	1.85%	326	0.62%	1.82%
105.01% - 110.00%	17,479.03	0.00%	1	0.00%	2.85%
	1,748,903,753.64	100.0%	52,549	100.0%	2.32%

9. Outstanding Notional Amount

Current Period					
Aggregate Outstanding Notional Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	314,205,224.86	17.97%	29,083	55.34%	3.17%
25.000,00 - 50.000,00	449,735,063.37	25.72%	12,524	23.83%	2.57%
50.000,00 - 75.000,00	336,902,022.28	19.26%	5,513	10.49%	2.18%
75.000,00 - 100.000,00	236,964,492.38	13.55%	2,768	5.27%	1.95%
100.000,00 - 125.000,00	129,149,421.95	7.38%	1,159	2.21%	1.84%
125.000,00 - 150.000,00	79,010,014.50	4.52%	583	1.11%	1.75%
150.000,00 - 175.000,00	53,921,681.25	3.08%	334	0.64%	1.72%
175.000,00 - 200.000,00	35,164,435.55	2.01%	188	0.36%	1.75%
200.000,00 - 225.000,00	27,345,352.06	1.56%	129	0.25%	1.73%
225.000,00 - 250.000,00	21,228,548.91	1.21%	90	0.17%	1.62%
250.000,00 - 275.000,00	11,255,529.21	0.64%	43	0.08%	1.73%
275.000,00 - 300.000,00	8,042,720.25	0.46%	28	0.05%	1.70%
300.000,00 - 325.000,00	7,220,026.16	0.41%	23	0.04%	1.52%
325.000,00 - 350.000,00	4,713,779.17	0.27%	14	0.03%	1.41%
350.000,00 - 375.000,00	5,779,789.91	0.33%	16	0.03%	1.63%
375.000,00 - 400.000,00	3,893,631.21	0.22%	10	0.02%	1.63%
400.000,00 - 425.000,00	3,656,813.09	0.21%	9	0.02%	1.23%
425.000,00 - 450.000,00	1,764,555.25	0.10%	4	0.01%	1.29%
450.000,00 - 475.000,00	1,882,940.22	0.11%	4	0.01%	1.58%
475.000,00 - 500.000,00	2,452,144.03	0.14%	5	0.01%	1.65%
500.000,00 - 600.000,00	6,029,528.70	0.34%	11	0.02%	1.53%
600.000,00 - 700.000,00	3,254,094.17	0.19%	5	0.01%	1.75%
700.000,00 - 800.000,00	1,500,787.38	0.09%	2	0.00%	1.27%
800.000,00 - 900.000,00	845,653.88	0.05%	1	0.00%	0.97%
900.000,00 - 1.000.000,00	1,922,151.38	0.11%	2	0.00%	1.12%
1.000.000,00 - 1.250.000,00	1,063,352.52	0.06%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,748,903,753.64	100.0%	52,549	100.0%	2.32%

10. Property Description

Current Period					
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	407,803.19	0.02%	11	0.02%	1.89%
Partial Professional Use	46,640,753.81	2.66%	674	1.28%	1.94%
Professional use with recourse to the borrower	1,378,213.77	0.07%	10	0.02%	1.73%
Residential (Flat/Apartment)	1,603,422,055.71	91.68%	49,534	94.26%	2.32%
Residential (House, detached or semi-detached)	97,054,927.16	5.54%	2,320	4.42%	2.56%
	1,748,903,753.64	100.0%	52,549	100.0%	2.32%

11. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	59,013,581.59	3.37%	1,867	3.55%	2.36%	
AITOLOAKARNANIA	25,083,771.27	1.43%	905	1.72%	2.57%	
ARGOLIDA	16,149,073.27	0.92%	472	0.90%	2.46%	
ARKADIA	9,768,952.43	0.56%	310	0.59%	2.57%	
ARTA	5,160,691.09	0.30%	222	0.42%	2.60%	
ATTICA	812,521,626.50	46.46%	22,699	43.20%	2.27%	
CHALKIDIKI	18,454,150.26	1.06%	609	1.16%	2.61%	
CHANIA	23,375,757.14	1.34%	562	1.07%	2.10%	
CHIOS	10,379,159.72	0.59%	325	0.62%	2.48%	
CORFU	14,615,533.76	0.84%	429	0.82%	2.39%	
DODEKANISA	51,411,162.62	2.94%	1,098	2.09%	2.20%	
DRAMA	8,430,677.59	0.48%	274	0.52%	2.29%	
EVOIA	24,099,591.70	1.38%	832	1.58%	2.80%	
EVKITANIA	1,604,037.75	0.09%	68	0.13%	3.46%	
EVROS	17,034,296.54	0.97%	685	1.30%	2.60%	
FLORINA	4,722,531.81	0.27%	178	0.34%	2.48%	
FOKIDA	4,273,497.05	0.24%	147	0.28%	2.81%	
FTHIOTIDA	22,593,822.11	1.29%	926	1.76%	2.56%	
GREVENA	5,035,732.28	0.29%	167	0.32%	2.58%	
HERAKLION	29,624,508.66	1.69%	761	1.45%	2.18%	
ILEIA	20,885,394.57	1.19%	729	1.39%	2.50%	
IMATHIA	10,534,700.94	0.60%	350	0.67%	2.56%	
IOANNINA	27,478,924.63	1.57%	855	1.63%	2.11%	
KARDITSA	15,626,359.65	0.89%	626	1.19%	2.31%	
KASTORIA	5,016,131.80	0.29%	181	0.34%	2.53%	
KAVALA	16,424,856.22	0.94%	520	0.99%	2.33%	
KEFALLONIA	8,990,771.84	0.51%	235	0.45%	2.50%	
KILKIS	9,838,322.05	0.56%	360	0.69%	2.31%	
KORINTHIA	19,591,446.38	1.12%	635	1.21%	2.40%	
KOZANI	15,824,034.01	0.91%	530	1.01%	2.48%	
KYKLADES	30,017,122.36	1.72%	651	1.24%	2.10%	
LAKONIA	13,709,948.81	0.78%	424	0.81%	2.44%	
LARISA	32,917,906.90	1.88%	1,159	2.21%	2.31%	
LASITHI	13,731,765.67	0.79%	412	0.78%	2.04%	
LEFKADA	4,976,148.36	0.29%	157	0.30%	2.32%	
LESBOS	19,769,468.56	1.13%	573	1.09%	2.60%	
MAGNESIA	26,193,264.31	1.50%	889	1.69%	2.42%	
MESSINIA	16,237,916.47	0.93%	602	1.15%	2.61%	
PELLA	13,402,206.07	0.77%	466	0.89%	2.07%	
PIERIA	18,271,766.27	1.05%	575	1.09%	2.24%	
PREVEZA	12,341,815.09	0.71%	392	0.75%	2.45%	
RETHYMNO	20,662,716.89	1.18%	625	1.19%	2.37%	
RODOPI	12,554,703.69	0.72%	481	0.92%	2.21%	
SAMOS	8,083,505.23	0.46%	268	0.51%	2.66%	
SERRES	8,217,633.30	0.47%	302	0.58%	2.69%	
THESPROTIA	8,967,015.24	0.51%	270	0.51%	2.21%	
THESSALONIKI	130,569,040.47	7.47%	4,044	7.70%	2.22%	
TRIKALA	10,684,943.29	0.61%	423	0.81%	2.35%	
VOIOTIA	15,513,197.36	0.89%	637	1.21%	2.79%	
XANTHI	10,261,662.36	0.59%	433	0.82%	2.39%	
ZAKYNTHOS	8,256,909.71	0.47%	209	0.40%	2.13%	
TOTAL	1,748,903,753.64	100.0%	52,549	100.0%	2.32%	

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,748,694,774.42	99.99%	59,325	99.91%	2.32%
Quarterly	174,948.41	0.01%	46	0.08%	3.22%
Semi-Annually	34,030.81	0.00%	7	0.01%	4.89%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

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	1,034,462,322.03	59.15%	30,883	52.01%	1.77%
Euribor 1M Linked	150,375,423.67	8.60%	3,650	6.15%	1.54%
Euribor 3M Linked	368,424,686.37	21.07%	9,441	15.90%	2.65%
Fixed	128,295,133.83	7.34%	6,062	10.21%	5.49%
Originator Rate	67,346,187.74	3.85%	9,341	15.73%	4.77%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

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)	57,376	1,328,895.31	1,669,622,743.90	96.63%	95.46%
31-60 days past due	1,350	673,059.72	54,236,034.06	2.27%	3.10%
61-90 days past due	652	564,936.42	25,044,975.68	1.10%	1.43%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	59,378	2,566,891.45	1,748,903,753.64	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	527,525,383.16	30.16%	17,322	29.17%	2.32%
Refinancing loans	188,832,564.74	10.80%	3,789	6.38%	2.25%
Buy Secondary	374,389,715.94	21.41%	9,685	16.31%	2.12%
Professional use	18,389,234.28	1.05%	422	0.71%	2.12%
Renovating	639,749,427.90	36.58%	28,157	47.42%	2.46%
Other	17,427.62	0.00%	3	0.01%	6.11%
	1,748,903,753.64	100.0%	59,378	100.0%	2.32%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	747,350,195.55	42.73%	22,502	43.39%	2.33%
Self Employed	507,635,092.26	29.03%	10,870	20.96%	2.15%
Unemployed	146,469,809.19	8.37%	4,659	8.98%	2.42%
Retired	305,344,708.56	17.46%	12,137	23.40%	2.52%
N/A	42,103,948.08	2.41%	1,697	3.27%	2.52%
	1,748,903,753.64	100.0%	51,865	100.0%	2.32%

* 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.