

Covered Bond Programme I



Monthly Investor Report

January 2015

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	31-01-2015	28-11-2008
Portfolio Cut off Date	31-01-2015	31-10-2008
Original Principal Balance	3.235.141.845,00	6.487.231.236,00
Principal Balance	1.720.407.899,00	5.951.630.426,00
Number of Borrowers	51.267	70.301
Number of Loanparts	58.692	94.141
Number of Properties	51.938	72.324
Average Principal Balance (borrower)	33.557,80	82.291,22
Average Principal Balance (parts)	29.312,48	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	56,69	66,60
Weighted Average Loan to Indexed Value	50,29	58,38
Seasoning (years): Weighted Average	8,44	2,10
Original Maturity (years): Weighted Average	22,69	24,92
Remaining Tenor (years): Weighted Average	14,29	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	10.421.010,96
Current Outstanding Balance	1.720.407.898,96
Adjusted Nominal Value Assets *	1.696.027.282,45
Outstanding Accrued Interest on Assets	1.441.112,29
Nominal Value Test Current Value **	50,72 %
<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	69,174,585.36	4.02%	1,540	2.62%	2.22%
Standard Amortising	1,651,233,313.60	95.98%	57,152	97.38%	2.32%
	1,720,407,898.96	100.0%	58,692	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%	1,253,745,998.48	72.87%	32,366	55.15%	1.70%
2.5% - 2.99%	165,985,500.30	9.65%	6,498	11.07%	2.74%
3% - 3.49%	80,055,272.60	4.65%	4,318	7.36%	3.23%
3.5% - 3.99%	17,161,355.67	1.00%	354	0.60%	3.75%
4% - 4.49%	11,353,707.65	0.66%	316	0.54%	4.28%
4.5% - 4.99%	72,592,487.53	4.22%	9,350	15.93%	4.76%
5% - 5.49%	47,227,629.44	2.75%	2,348	4.00%	5.29%
5.5% - 5.99%	48,385,655.24	2.81%	1,566	2.67%	5.66%
6% - 6.49%	4,438,659.36	0.26%	270	0.46%	6.27%
6.5% - 6.99%	16,670,244.62	0.97%	875	1.49%	6.61%
7% - 7.49%	2,788,856.27	0.16%	430	0.73%	7.21%
7.5% - more	2,531.80	0.00%	1	0.00%	7.65%
	1,720,407,898.96	100.0%	58,692	100.0%	2.32%

3. Origination Year

Year	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total		
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	8,339.66	0.00%	5	0.01%	4.65%	
1997	33,652.78	0.00%	9	0.02%	3.20%	
1998	110,182.13	0.01%	18	0.03%	3.53%	
1999	3,740,710.89	0.22%	324	0.55%	3.80%	
2000	9,393,329.01	0.55%	2,604	4.44%	3.70%	
2001	40,522,273.30	2.36%	4,920	8.38%	3.38%	
2002	48,476,308.10	2.82%	4,436	7.56%	3.41%	
2003	108,155,611.36	6.29%	4,926	8.39%	2.68%	
2004	185,234,368.56	10.77%	5,942	10.12%	2.29%	
2005	308,147,044.77	17.91%	8,839	15.06%	2.05%	
2006	278,898,598.73	16.21%	7,382	12.58%	2.04%	
2007	317,904,336.19	18.48%	8,074	13.76%	1.77%	
2008	198,632,045.01	11.55%	5,061	8.62%	2.20%	
2009	82,716,334.50	4.81%	2,728	4.65%	2.84%	
2010	60,139,455.44	3.50%	1,830	3.12%	3.48%	
2011	34,493,830.89	2.00%	808	1.38%	3.74%	
2012	20,003,916.10	1.16%	326	0.56%	2.95%	
2013	17,992,038.95	1.05%	331	0.56%	3.57%	
2014	5,329,167.08	0.31%	110	0.19%	3.67%	
2015	442,324.70	0.03%	12	0.02%	2.33%	
	1,720,407,898.96	100.0%	58,692	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	6,292,856.43	0.37%	3,228	5.50%	3.31%
2016	24,226,747.96	1.41%	4,831	8.23%	3.55%
2017	46,207,002.50	2.69%	5,130	8.74%	3.07%
2018	54,065,522.01	3.14%	4,047	6.90%	3.19%
2019	67,035,802.29	3.90%	3,774	6.43%	2.85%
2020	81,462,359.09	4.74%	3,775	6.43%	2.59%
2021	85,073,617.66	4.94%	3,699	6.30%	2.71%
2022	94,435,761.83	5.49%	3,530	6.01%	2.32%
2023	91,913,263.01	5.34%	3,020	5.15%	2.67%
2024	113,061,191.14	6.57%	3,309	5.64%	2.51%
2025	130,462,293.48	7.58%	3,483	5.93%	2.49%
2026	76,253,924.67	4.43%	2,013	3.43%	2.45%
2027	51,748,930.37	3.01%	1,207	2.06%	1.89%
2028	53,988,416.43	3.14%	1,217	2.07%	2.17%
2029	30,287,230.85	1.76%	677	1.15%	2.14%
2030	46,358,816.68	2.69%	919	1.57%	1.87%
2031	41,667,528.68	2.42%	753	1.28%	1.96%
2032	45,050,403.95	2.62%	849	1.45%	1.70%
2033	45,580,930.62	2.65%	831	1.42%	2.03%
2034	49,912,381.63	2.90%	900	1.53%	1.95%
2035	75,534,481.76	4.39%	1,275	2.17%	1.85%
2036	52,361,299.47	3.04%	852	1.45%	1.80%
2037	51,143,172.40	2.97%	808	1.38%	1.66%
2038	30,440,035.15	1.77%	497	0.85%	2.04%
2039	11,543,692.55	0.67%	204	0.35%	2.24%
2040	12,588,023.78	0.73%	202	0.34%	2.04%
2041	20,350,632.80	1.18%	310	0.53%	2.15%
2042	21,923,357.25	1.27%	349	0.59%	2.03%
2043	22,925,814.30	1.33%	346	0.59%	2.37%
2044	13,943,281.10	0.81%	214	0.36%	2.15%
2045	16,125,733.02	0.94%	210	0.36%	1.82%
2046	26,709,334.31	1.55%	360	0.61%	1.80%
2047	31,713,625.51	1.84%	389	0.66%	1.60%
2048	20,672,470.56	1.20%	304	0.52%	1.92%
2049	8,832,400.33	0.51%	153	0.26%	2.28%
2050	11,066,396.70	0.64%	159	0.27%	2.24%
2051	9,572,226.45	0.56%	155	0.26%	2.33%
2052	9,231,845.18	0.54%	146	0.25%	2.34%
2053	7,658,951.87	0.45%	111	0.19%	2.41%
2054	4,507,077.49	0.26%	69	0.12%	2.54%
2055	2,381,663.68	0.14%	37	0.06%	2.51%
2056	3,539,176.78	0.21%	41	0.07%	2.61%
2057	8,136,699.69	0.47%	122	0.21%	2.42%
2058	7,923,219.28	0.46%	121	0.21%	2.32%
2059	4,414,800.01	0.26%	64	0.11%	2.47%
2060	83,506.26	0.00%	2	0.00%	2.28%
	1,720,407,898.96	100.%	58,692	100.%	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	1,091,563.77	0.06%	28	0.05%	2.42%
0.5 - 1.0	3,095,987.82	0.18%	63	0.11%	3.81%
1.0 - 1.5	11,874,479.45	0.69%	225	0.38%	3.77%
1.5 - 2.0	7,038,672.13	0.41%	127	0.22%	3.36%
2.0 - 2.5	7,099,790.67	0.41%	118	0.20%	2.85%
2.5 - 3.0	10,790,835.96	0.63%	177	0.30%	2.95%
3.0 - 4.0	33,428,629.76	1.94%	753	1.28%	3.67%
4.0 - 5.0	59,421,090.11	3.45%	1,778	3.03%	3.55%
5.0 - 6.0	84,779,491.66	4.93%	2,799	4.77%	2.85%
6.0 - 7.0	186,433,626.23	10.84%	4,743	8.08%	2.24%
7.0 - 8.0	318,137,258.08	18.49%	8,048	13.71%	1.76%
8.0 - 9.0	274,463,427.10	15.95%	7,287	12.42%	2.05%
9.0 - 10.0	314,879,404.09	18.30%	8,992	15.32%	2.04%
more - 10.0	407,873,642.13	23.71%	23,554	40.13%	2.68%
	1,720,407,898.96	100.%	58,692	100.%	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	1,596,544,239.09	92.80%	53,067	90.42%	2.07%
01-02	11,748,656.75	0.68%	835	1.42%	4.28%
02-03	14,960,612.36	0.87%	964	1.64%	5.03%
03-04	12,263,064.05	0.71%	777	1.32%	5.53%
04-05	11,198,189.17	0.65%	571	0.97%	5.96%
05-06	6,344,362.61	0.37%	297	0.51%	5.62%
06-07	8,550,366.84	0.50%	353	0.60%	5.53%
07-08	12,146,304.55	0.71%	470	0.80%	5.47%
08-09	12,045,224.19	0.70%	388	0.66%	5.58%
09-10	9,594,544.90	0.56%	313	0.53%	5.81%
10-11	6,709,835.39	0.39%	200	0.34%	5.72%
11-12	6,048,112.51	0.35%	189	0.32%	5.71%
12-13	5,112,449.79	0.30%	119	0.20%	5.66%
13-14	5,372,748.52	0.31%	109	0.19%	5.70%
14-15	1,028,023.72	0.06%	28	0.05%	5.91%
15-16					
16-17	57,263.17	0.00%	1	0.00%	5.92%
17-18	97,370.35	0.01%	2	0.00%	6.31%
18-19	130,338.55	0.01%	2	0.00%	5.12%
19-20					
20-21					
21-22	40,743.36	0.00%	1	0.00%	5.52%
22-23					
23-24	28,098.92	0.00%	1	0.00%	5.42%
24-25	38,998.28	0.00%	1	0.00%	5.62%
25-26					
26-27	84,295.79	0.00%	1	0.00%	4.87%
27-28					
28-29					
29-30					
30 - more	264,056.10	0.02%	3	0.01%	2.39%
Matured					
	1,720,407,898.96	100.0%	58,692	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: 56,69 %					
less - 40.00%	410,052,253.14	23.83%	19,943	38.40%	2.70%
40.01% - 50.00%	245,787,370.02	14.29%	7,444	14.33%	2.39%
50.01% - 60.00%	248,092,877.92	14.42%	6,515	12.54%	2.30%
60.01% - 70.00%	270,053,827.69	15.70%	6,405	12.33%	2.25%
70.01% - 80.00%	350,849,720.17	20.39%	8,183	15.76%	2.13%
80.01% - 85.00%	68,665,933.99	3.99%	1,196	2.30%	1.91%
85.01% - 90.00%	73,206,387.39	4.26%	1,261	2.43%	1.85%
90.01% - 95.00%	26,781,002.50	1.56%	474	0.91%	1.87%
95.01% - 100.00%	24,934,738.67	1.45%	432	0.83%	1.86%
100.01% - 105.00%	571,445.88	0.03%	30	0.06%	2.93%
105.01% - 110.00%	559,328.05	0.03%	20	0.04%	2.50%
110.01% - 115.00%	259,760.32	0.02%	14	0.03%	3.66%
115.01% - 120.00%	37,280.68	0.00%	3	0.01%	1.84%
120.01% - 125.00%	188,490.00	0.01%	5	0.01%	1.84%
125.01% - 128.00%	154,521.80	0.01%	4	0.01%	1.84%
128.01% - more	212,960.74	0.01%	9	0.02%	2.32%
	1,720,407,898.96	100.0%	51,938	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: 48,47 %					
less - 40.00%	704,969,521.52	40.98%	36,553	70.38%	2.65%
40.01% - 50.00%	209,989,779.98	12.21%	4,264	8.21%	2.28%
50.01% - 60.00%	201,523,299.98	11.71%	3,399	6.54%	2.19%
60.01% - 70.00%	181,757,099.79	10.56%	2,700	5.20%	2.08%
70.01% - 80.00%	180,070,336.02	10.47%	2,373	4.57%	2.04%
80.01% - 85.00%	74,409,761.76	4.33%	882	1.70%	1.88%
85.01% - 90.00%	74,105,968.16	4.31%	801	1.54%	1.83%
90.01% - 95.00%	63,471,366.45	3.69%	664	1.28%	1.88%
95.01% - 100.00%	30,030,066.36	1.75%	300	0.58%	1.84%
100.01% - 105.00%	63,352.26	0.00%	1	0.00%	2.67%
105.01% - 110.00%	17,346.68	0.00%	1	0.00%	2.83%
	1,720,407,898.96	100.0%	51,938	100.0%	2.32%

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	310,785,434.02	18.06%	28,857	55.56%	3.16%
25.000,00 - 50.000,00	442,517,377.77	25.72%	12,329	23.74%	2.57%
50.000,00 - 75.000,00	331,460,774.59	19.27%	5,427	10.45%	2.17%
75.000,00 - 100.000,00	231,294,896.32	13.44%	2,704	5.21%	1.94%
100.000,00 - 125.000,00	127,603,692.46	7.42%	1,146	2.21%	1.83%
125.000,00 - 150.000,00	77,049,530.70	4.48%	569	1.10%	1.76%
150.000,00 - 175.000,00	54,038,156.92	3.14%	335	0.65%	1.72%
175.000,00 - 200.000,00	34,039,679.22	1.98%	182	0.35%	1.74%
200.000,00 - 225.000,00	26,906,667.13	1.56%	127	0.25%	1.76%
225.000,00 - 250.000,00	20,731,573.00	1.21%	88	0.17%	1.63%
250.000,00 - 275.000,00	11,000,450.66	0.64%	42	0.08%	1.71%
275.000,00 - 300.000,00	7,749,738.26	0.45%	27	0.05%	1.68%
300.000,00 - 325.000,00	7,240,521.44	0.42%	23	0.04%	1.50%
325.000,00 - 350.000,00	4,050,067.82	0.24%	12	0.02%	1.44%
350.000,00 - 375.000,00	5,761,695.67	0.33%	16	0.03%	1.63%
375.000,00 - 400.000,00	4,281,569.98	0.25%	11	0.02%	1.58%
400.000,00 - 425.000,00	3,250,522.91	0.19%	8	0.02%	1.23%
425.000,00 - 450.000,00	1,751,476.18	0.10%	4	0.01%	1.29%
450.000,00 - 475.000,00	1,879,755.32	0.11%	4	0.01%	1.57%
475.000,00 - 500.000,00	2,946,952.77	0.17%	6	0.01%	1.66%
500.000,00 - 600.000,00	5,510,817.63	0.32%	10	0.02%	1.51%
600.000,00 - 700.000,00	3,244,460.58	0.19%	5	0.01%	1.74%
700.000,00 - 800.000,00	1,496,324.01	0.09%	2	0.00%	1.27%
800.000,00 - 900.000,00	843,393.49	0.05%	1	0.00%	0.97%
900.000,00 - 1.000.000,00	1,916,424.87	0.11%	2	0.00%	1.12%
1.000.000,00 - 1.250.000,00	1,055,945.24	0.06%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,720,407,898.96	100.0%	51,938	100.0%	2.32%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
House incl. land plot					
Other real estate	405,948.33	0.02%	11	0.02%	1.88%
Partial Professional Use	46,489,692.39	2.70%	664	1.28%	1.91%
Professional use with recourse to the borrower	911,239.49	0.05%	8	0.02%	1.97%
Residential (Flat/Apartment)	1,576,257,325.93	91.62%	48,946	94.24%	2.31%
Residential (House, detached or semi-detached)	96,343,692.82	5.60%	2,309	4.45%	2.56%
	1,720,407,898.96	100.0%	51,938	100.0%	2.32%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	57,893,398.21	3.37%	1,837	3.54%	2.35%
AITOLOAKARNANIA	24,614,577.35	1.43%	895	1.72%	2.58%
ARGOLIDA	15,952,751.99	0.93%	470	0.91%	2.46%
ARKADIA	9,526,968.40	0.55%	303	0.58%	2.56%
ARTA	5,015,982.99	0.29%	217	0.42%	2.60%
ATTICA	799,206,947.84	46.46%	22,449	43.22%	2.27%
CHALKIDIKI	17,914,652.95	1.04%	602	1.16%	2.60%
CHANIA	23,171,336.67	1.35%	557	1.07%	2.10%
CHIOS	10,152,801.12	0.59%	323	0.62%	2.47%
CORFU	14,406,132.31	0.84%	422	0.81%	2.42%
DODEKANISA	50,735,725.96	2.95%	1,090	2.10%	2.20%
DRAMA	8,462,574.11	0.49%	275	0.53%	2.29%
EVOIA	23,867,430.53	1.39%	825	1.59%	2.80%
EVKITANIA	1,586,513.84	0.09%	68	0.13%	3.45%
EVROS	16,768,046.19	0.98%	679	1.31%	2.59%
FLORINA	4,646,719.48	0.27%	176	0.34%	2.45%
FOKIDA	4,229,236.47	0.25%	147	0.28%	2.81%
FTHIOTIDA	22,253,154.59	1.29%	916	1.76%	2.55%
GREVENA	4,967,224.05	0.29%	165	0.32%	2.58%
HERAKLION	29,426,455.48	1.71%	755	1.45%	2.17%
ILEIA	20,739,766.31	1.21%	722	1.39%	2.50%
IMATHIA	10,462,946.35	0.61%	348	0.67%	2.55%
IOANNINA	27,259,634.89	1.58%	848	1.63%	2.10%
KARDITSA	15,235,152.22	0.89%	618	1.19%	2.31%
KASTORIA	4,964,957.54	0.29%	181	0.35%	2.52%
KAVALA	16,182,644.56	0.94%	517	1.00%	2.33%
KEFALLONIA	8,320,250.13	0.48%	227	0.44%	2.52%
KILKIS	9,766,712.03	0.57%	361	0.70%	2.31%
KORINTHIA	19,249,129.66	1.12%	620	1.19%	2.40%
KOZANI	15,498,433.49	0.90%	521	1.00%	2.47%
KYKLADES	29,635,290.82	1.72%	641	1.23%	2.09%
LAKONIA	13,304,861.50	0.77%	416	0.80%	2.43%
LARISA	32,642,571.29	1.90%	1,153	2.22%	2.31%
LASITHI	13,646,674.20	0.79%	405	0.78%	2.03%
LEFKADA	4,884,746.45	0.28%	153	0.30%	2.28%
LESBOS	19,347,785.22	1.13%	567	1.09%	2.60%
MAGNESIA	25,718,761.33	1.50%	881	1.70%	2.41%
MESSINIA	15,821,737.92	0.92%	586	1.13%	2.59%
PELLA	12,949,198.93	0.75%	455	0.88%	2.05%
PIERIA	17,929,545.94	1.04%	568	1.09%	2.24%
PREVEZA	11,918,361.54	0.69%	383	0.74%	2.41%
RETHYMNO	20,364,135.19	1.18%	616	1.19%	2.36%
RODOPI	12,383,026.05	0.72%	475	0.92%	2.20%
SAMOS	8,024,508.62	0.47%	268	0.52%	2.66%
SERRES	8,095,137.02	0.47%	298	0.57%	2.69%
THESSALONIKI	8,772,436.77	0.51%	262	0.50%	2.21%
THESSALONIKI	128,505,536.17	7.47%	3,985	7.67%	2.21%
TRIKALA	10,673,041.64	0.62%	421	0.81%	2.35%
VOIOTIA	15,192,979.96	0.88%	633	1.22%	2.79%
XANTHI	9,945,955.61	0.58%	431	0.83%	2.41%
ZAKYNTHOS	8,173,349.08	0.48%	207	0.40%	2.13%
	1,720,407,898.96	100.0%	51,938	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	1,720,254,818.88	99.99%	58,652	99.93%	2.32%
Quarterly	119,049.27	0.01%	33	0.06%	3.19%
Semi-Annually	34,030.81	0.00%	7	0.01%	4.89%
	1,720,407,898.96	100.0%	58,692	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	1,017,610,777.90	59.15%	30,578	52.10%	1.77%
Euribor 1M Linked	148,250,732.16	8.62%	3,619	6.17%	1.54%
Euribor 3M Linked	363,968,338.71	21.16%	9,388	16.00%	2.64%
Fixed	125,501,853.92	7.29%	5,936	10.11%	5.49%
Originator Rate	65,076,196.27	3.78%	9,171	15.63%	4.77%
	1,720,407,898.96	100.0%	58,692	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)	56,468	1,345,936.44	1,632,212,162.07	96.21%	94.87%
31-60 days past due	1,642	764,540.43	61,932,245.93	2.80%	3.59%
61-90 days past due	582	470,995.48	26,263,490.96	0.99%	1.52%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	58,692	2,581,472.35	1,720,407,898.96	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	519,729,185.98	30.21%	17,120	29.17%	2.32%
Refinancing loans	184,815,819.30	10.74%	3,719	6.34%	2.24%
Buy Secondary	368,252,778.38	21.40%	9,571	16.31%	2.12%
Professional use	18,298,800.00	1.06%	414	0.71%	2.11%
Renovating	629,294,876.60	36.58%	27,865	47.48%	2.46%
Other	16,438.70	0.00%	3	0.01%	6.12%
	1,720,440,776.36	100.0%	58,692	100.0%	2.32%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	734,348,984.99	42.68%	22,214	43.33%	2.32%
Self Employed	499,572,138.30	29.03%	10,728	20.93%	2.14%
Unemployed	143,904,238.17	8.36%	4,630	9.03%	2.41%
Retired	301,694,462.08	17.53%	12,036	23.48%	2.51%
N/A	40,888,075.41	2.37%	1,659	3.24%	2.51%
	1,720,407,898.96	100.%	51,267	100.%	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.