

# **Covered Bond Programme I**



## **Monthly Investor Report**

**February 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		28-02-2015	28-11-2008
Portfolio Cut off Date		28-02-2015	31-10-2008
Original Principal Balance		3.209.873.980,00	6.487.231.236,00
Principal Balance		1.696.193.855,00	5.951.630.426,00
Number of Borrowers		50.858	70.301
Number of Loanparts		58.202	94.141
Number of Properties		51.515	72.324
Average Principal Balance (borrower)		33.351,56	82.291,22
Average Principal Balance (parts)		29.143,22	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		56,72	66,60
Weighted Average Loan to Indexed Value		50,10	58,38
Seasoning (years): Weighted Average		8,50	2,10
Original Maturity (years): Weighted Average		22,71	24,92
Remaining Tenor (years): Weighted Average		14,24	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	12.936.427,40
Current Outstanding Balance	1.696.193.854,81
Adjusted Nominal Value Assets *	1.672.779.570,09
Outstanding Accrued Interest on Assets	1.402.682,94
Nominal Value Test Current Value **	51,58 %
<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	68,857,953.53	4.06%	1,555	2.67%	2.21%
Standard Amortising	1,627,335,901.28	95.94%	56,647	97.33%	2.31%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

### 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%	1,238,407,021.84	73.01%	32,165	55.26%	1.70%
2.5% - 2.99%	162,843,013.05	9.60%	6,449	11.08%	2.73%
3% - 3.49%	78,678,244.06	4.64%	4,276	7.35%	3.22%
3.5% - 3.99%	17,287,952.84	1.02%	358	0.62%	3.74%
4% - 4.49%	11,304,977.02	0.67%	315	0.54%	4.27%
4.5% - 4.99%	70,563,217.36	4.16%	9,226	15.85%	4.76%
5% - 5.49%	46,383,706.88	2.73%	2,326	4.00%	5.29%
5.5% - 5.99%	47,656,282.02	2.81%	1,558	2.68%	5.66%
6% - 6.49%	4,287,561.63	0.25%	259	0.45%	6.26%
6.5% - 6.99%	16,132,170.27	0.95%	863	1.48%	6.61%
7% - 7.49%	2,647,218.21	0.16%	406	0.70%	7.22%
7.5% - more	2,489.63	0.00%	1	0.00%	7.65%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

### 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	10,942.56	0.00%	4	0.01%	4.97%
1996	7,948.31	0.00%	5	0.01%	4.65%
1997	32,379.00	0.00%	9	0.02%	3.21%
1998	108,703.85	0.01%	17	0.03%	3.52%
1999	3,667,740.62	0.22%	322	0.55%	3.78%
2000	8,810,060.46	0.52%	2,473	4.25%	3.66%
2001	39,299,649.34	2.32%	4,896	8.41%	3.37%
2002	47,497,865.04	2.80%	4,425	7.60%	3.40%
2003	106,340,045.81	6.27%	4,898	8.42%	2.68%
2004	182,404,543.17	10.75%	5,903	10.14%	2.28%
2005	304,578,303.74	17.96%	8,758	15.05%	2.05%
2006	275,001,241.72	16.21%	7,323	12.58%	2.04%
2007	313,753,422.97	18.50%	8,013	13.77%	1.77%
2008	195,786,763.64	11.54%	5,022	8.63%	2.20%
2009	81,533,813.96	4.81%	2,716	4.67%	2.81%
2010	58,938,607.47	3.47%	1,812	3.11%	3.47%
2011	34,192,866.26	2.02%	802	1.38%	3.72%
2012	20,212,068.38	1.19%	336	0.58%	2.91%
2013	17,973,435.04	1.06%	334	0.57%	3.55%
2014	5,360,417.92	0.32%	111	0.19%	3.67%
2015	655,363.41	0.04%	19	0.03%	2.29%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	5,397,247.60	0.32%	3,030	5.21%	3.27%
2016	22,793,293.77	1.34%	4,791	8.23%	3.56%
2017	44,574,786.81	2.63%	5,098	8.76%	3.08%
2018	52,626,576.07	3.10%	4,023	6.91%	3.19%
2019	65,756,407.54	3.88%	3,760	6.46%	2.84%
2020	80,093,300.34	4.72%	3,773	6.48%	2.58%
2021	83,722,698.15	4.94%	3,681	6.32%	2.72%
2022	93,252,768.31	5.50%	3,512	6.03%	2.32%
2023	90,683,536.04	5.35%	3,012	5.18%	2.67%
2024	111,741,108.27	6.59%	3,297	5.66%	2.50%
2025	128,587,879.86	7.58%	3,456	5.94%	2.49%
2026	75,751,167.35	4.47%	2,009	3.45%	2.45%
2027	50,957,832.72	3.00%	1,198	2.06%	1.88%
2028	53,555,457.27	3.16%	1,213	2.08%	2.17%
2029	30,034,573.63	1.77%	678	1.16%	2.15%
2030	46,172,190.00	2.72%	922	1.58%	1.87%
2031	41,504,112.74	2.45%	752	1.29%	1.96%
2032	43,994,459.17	2.59%	834	1.43%	1.70%
2033	45,074,883.21	2.66%	823	1.41%	2.03%
2034	49,347,294.25	2.91%	891	1.53%	1.94%
2035	75,296,033.98	4.44%	1,279	2.20%	1.85%
2036	51,848,648.73	3.06%	847	1.46%	1.79%
2037	51,189,986.05	3.02%	809	1.39%	1.66%
2038	29,952,366.42	1.77%	489	0.84%	2.04%
2039	11,388,611.44	0.67%	201	0.35%	2.23%
2040	12,667,887.63	0.75%	206	0.35%	2.05%
2041	19,905,023.88	1.17%	303	0.52%	2.12%
2042	21,186,641.11	1.25%	339	0.58%	2.00%
2043	22,861,483.99	1.35%	347	0.60%	2.36%
2044	13,832,349.09	0.82%	213	0.37%	2.14%
2045	16,247,512.15	0.96%	212	0.36%	1.81%
2046	26,671,227.60	1.57%	360	0.62%	1.79%
2047	31,227,954.29	1.84%	381	0.65%	1.58%
2048	20,499,591.46	1.21%	303	0.52%	1.92%
2049	8,831,952.96	0.52%	153	0.26%	2.27%
2050	11,076,545.43	0.65%	159	0.27%	2.23%
2051	9,245,511.07	0.55%	151	0.26%	2.32%
2052	9,126,973.48	0.54%	144	0.25%	2.33%
2053	7,376,310.92	0.43%	108	0.19%	2.40%
2054	4,500,177.26	0.27%	69	0.12%	2.53%
2055	2,381,493.57	0.14%	37	0.06%	2.50%
2056	3,180,448.95	0.19%	37	0.06%	2.59%
2057	7,889,241.60	0.47%	119	0.20%	2.40%
2058	7,681,948.23	0.45%	117	0.20%	2.30%
2059	4,422,767.68	0.26%	64	0.11%	2.46%
2060	83,592.74	0.00%	2	0.00%	2.27%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,304,614.81	0.08%	35	0.06%	2.38%
0.5 - 1.0	1,620,188.38	0.10%	30	0.05%	3.77%
1.0 - 1.5	11,785,913.58	0.69%	235	0.40%	3.82%
1.5 - 2.0	7,802,284.81	0.46%	141	0.24%	3.34%
2.0 - 2.5	7,033,359.83	0.41%	118	0.20%	2.86%
2.5 - 3.0	9,307,910.38	0.55%	166	0.29%	2.91%
3.0 - 4.0	31,951,018.36	1.88%	674	1.16%	3.54%
4.0 - 5.0	55,739,319.32	3.29%	1,661	2.85%	3.65%
5.0 - 6.0	84,683,384.66	4.99%	2,817	4.84%	2.82%
6.0 - 7.0	170,224,554.26	10.04%	4,394	7.55%	2.29%
7.0 - 8.0	312,024,968.23	18.40%	7,909	13.59%	1.77%
8.0 - 9.0	269,679,921.10	15.90%	7,209	12.39%	2.04%
9.0 - 10.0	317,181,910.47	18.70%	9,041	15.53%	2.02%
more - 10.0	415,854,506.62	24.52%	23,772	40.84%	2.65%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

### 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,574,544,451.79	92.83%	52,656	90.47%	2.07%
01-02	12,556,161.34	0.74%	893	1.53%	4.32%
02-03	13,900,459.43	0.82%	896	1.54%	5.02%
03-04	12,562,746.08	0.74%	783	1.35%	5.54%
04-05	10,159,369.85	0.60%	532	0.91%	6.01%
05-06	6,057,330.57	0.36%	284	0.49%	5.61%
06-07	9,542,215.82	0.56%	397	0.68%	5.52%
07-08	11,230,018.24	0.66%	430	0.74%	5.48%
08-09	12,174,350.11	0.72%	397	0.68%	5.60%
09-10	9,228,837.79	0.54%	298	0.51%	5.82%
10-11	6,282,863.19	0.37%	189	0.32%	5.71%
11-12	6,280,039.03	0.37%	194	0.33%	5.70%
12-13	4,674,478.08	0.28%	109	0.19%	5.66%
13-14	5,388,694.01	0.32%	109	0.19%	5.71%
14-15	870,830.04	0.05%	23	0.04%	5.92%
15-16					
16-17	57,334.44	0.00%	1	0.00%	5.92%
17-18	97,187.60	0.01%	2	0.00%	6.31%
18-19	129,971.94	0.01%	2	0.00%	5.12%
19-20					
20-21					
21-22	40,655.59	0.00%	1	0.00%	5.52%
22-23					
23-24	66,978.24	0.00%	2	0.00%	5.54%
24-25					
25-26					
26-27	84,659.16	0.00%	1	0.00%	4.87%
27-28					
28-29					
29-30	176,253.77	0.01%	1	0.00%	2.02%
30 - more	87,968.70	0.01%	2	0.00%	3.12%
Matured					
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,72 %</b>					
less - 40.00%	403,074,144.69	23.76%	19,790	38.42%	2.69%
40.01% - 50.00%	242,766,334.71	14.31%	7,393	14.35%	2.38%
50.01% - 60.00%	244,910,541.41	14.44%	6,466	12.55%	2.29%
60.01% - 70.00%	265,709,275.33	15.67%	6,339	12.31%	2.24%
70.01% - 80.00%	346,819,903.60	20.45%	8,119	15.76%	2.12%
80.01% - 85.00%	67,216,431.76	3.96%	1,178	2.29%	1.90%
85.01% - 90.00%	72,684,236.23	4.29%	1,250	2.43%	1.85%
90.01% - 95.00%	26,517,430.85	1.56%	467	0.91%	1.86%
95.01% - 100.00%	24,534,190.82	1.45%	432	0.84%	1.86%
100.01% - 105.00%	691,895.95	0.04%	32	0.06%	2.96%
105.01% - 110.00%	598,724.38	0.04%	20	0.04%	2.37%
110.01% - 115.00%	248,122.56	0.01%	13	0.03%	3.42%
115.01% - 120.00%	12,868.01	0.00%	2	0.00%	2.17%
120.01% - 125.00%	106,670.97	0.01%	4	0.01%	1.95%
125.01% - 128.00%	89,577.60	0.01%	2	0.00%	1.29%
128.01% - more	213,505.94	0.01%	8	0.02%	2.02%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>51,515</b>	<b>100.0%</b>	<b>2.31%</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: 48,29 %</b>					
less - 40.00%	698,604,891.77	41.19%	36,379	70.62%	2.64%
40.01% - 50.00%	208,743,730.56	12.31%	4,233	8.22%	2.27%
50.01% - 60.00%	196,775,017.23	11.60%	3,334	6.47%	2.18%
60.01% - 70.00%	179,500,946.71	10.58%	2,664	5.17%	2.08%
70.01% - 80.00%	177,753,971.94	10.48%	2,345	4.55%	2.03%
80.01% - 85.00%	72,169,873.04	4.25%	853	1.66%	1.86%
85.01% - 90.00%	72,519,748.44	4.28%	790	1.53%	1.85%
90.01% - 95.00%	62,072,040.71	3.66%	639	1.24%	1.84%
95.01% - 100.00%	28,036,420.56	1.65%	277	0.54%	1.85%
105.01% - 110.00%	17,213.85	0.00%	1	0.00%	2.82%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>51,515</b>	<b>100.0%</b>	<b>2.31%</b>



### 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	308,060,661.83	18.16%	28,740	55.79%	3.14%	
25.000,00 - 50.000,00	437,341,267.68	25.78%	12,190	23.66%	2.56%	
50.000,00 - 75.000,00	326,744,590.96	19.26%	5,351	10.39%	2.16%	
75.000,00 - 100.000,00	227,594,236.84	13.42%	2,662	5.17%	1.94%	
100.000,00 - 125.000,00	126,481,539.80	7.46%	1,136	2.21%	1.81%	
125.000,00 - 150.000,00	75,040,272.65	4.42%	554	1.08%	1.75%	
150.000,00 - 175.000,00	51,762,124.36	3.05%	321	0.62%	1.72%	
175.000,00 - 200.000,00	33,835,502.07	1.99%	181	0.35%	1.73%	
200.000,00 - 225.000,00	26,088,733.89	1.54%	123	0.24%	1.73%	
225.000,00 - 250.000,00	20,263,705.69	1.19%	86	0.17%	1.68%	
250.000,00 - 275.000,00	10,750,683.73	0.63%	41	0.08%	1.68%	
275.000,00 - 300.000,00	7,466,746.61	0.44%	26	0.05%	1.67%	
300.000,00 - 325.000,00	7,888,162.49	0.47%	25	0.05%	1.44%	
325.000,00 - 350.000,00	3,391,431.34	0.20%	10	0.02%	1.47%	
350.000,00 - 375.000,00	5,395,027.02	0.32%	15	0.03%	1.66%	
375.000,00 - 400.000,00	4,266,008.58	0.25%	11	0.02%	1.58%	
400.000,00 - 425.000,00	3,243,727.48	0.19%	8	0.02%	1.23%	
425.000,00 - 450.000,00	1,738,192.26	0.10%	4	0.01%	1.28%	
450.000,00 - 475.000,00	1,875,903.46	0.11%	4	0.01%	1.57%	
475.000,00 - 500.000,00	2,940,911.98	0.17%	6	0.01%	1.53%	
500.000,00 - 600.000,00	5,494,774.54	0.32%	10	0.02%	1.57%	
600.000,00 - 700.000,00	3,232,887.25	0.19%	5	0.01%	1.74%	
700.000,00 - 800.000,00	1,491,805.92	0.09%	2	0.00%	1.27%	
800.000,00 - 900.000,00	841,131.27	0.05%	1	0.00%	0.97%	
900.000,00 - 1.000.000,00	1,912,158.33	0.11%	2	0.00%	1.12%	
1.000.000,00 - 1.250.000,00	1,051,666.78	0.06%	1	0.00%	1.17%	
1.250.000,00 - 1.500.000,00						
1.500.000,00 - more						
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>51,515</b>	<b>100.0%</b>	<b>2.31%</b>	

### 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	532,708.52	0.03%	14	0.03%	2.18%
Partial Professional Use	47,066,776.72	2.77%	666	1.29%	1.92%
Professional use with recourse to the borrower	1,233,235.20	0.07%	10	0.02%	1.66%
Residential (Flat/Apartment)	1,552,774,310.95	91.54%	48,525	94.20%	2.31%
Residential (House, detached or semi-detached)	94,586,823.42	5.57%	2,300	4.47%	2.54%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>51,515</b>	<b>100.0%</b>	<b>2.31%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	57,259,499.83	3.38%	1,819	3.53%	2.34%
AITOLOAKARNANIA	24,397,473.78	1.44%	889	1.73%	2.57%
ARGOLIDA	15,241,315.64	0.90%	462	0.90%	2.46%
ARKADIA	9,454,305.13	0.56%	302	0.59%	2.55%
ARTA	4,963,950.01	0.29%	216	0.42%	2.60%
ATTICA	788,240,645.12	46.47%	22,274	43.24%	2.26%
CHALKIDIKI	17,821,192.42	1.05%	602	1.17%	2.59%
CHANIA	22,996,986.41	1.36%	553	1.07%	2.10%
CHIOS	9,859,378.95	0.58%	317	0.62%	2.46%
CORFU	14,244,393.78	0.84%	417	0.81%	2.40%
DODEKANISA	50,313,839.67	2.97%	1,085	2.11%	2.20%
DRAMA	8,319,975.76	0.49%	273	0.53%	2.29%
EVOIA	23,458,092.82	1.38%	815	1.58%	2.79%
EVKITANIA	1,571,935.84	0.09%	68	0.13%	3.44%
EVROS	16,590,684.25	0.98%	676	1.31%	2.59%
FLORINA	4,615,820.50	0.27%	176	0.34%	2.44%
FOKIDA	4,190,365.91	0.25%	146	0.28%	2.80%
FTHIOTIDA	21,693,918.97	1.28%	909	1.77%	2.54%
GREVENA	4,856,001.63	0.29%	163	0.32%	2.57%
HERAKLION	28,737,006.34	1.69%	746	1.45%	2.17%
ILEIA	20,274,052.21	1.20%	714	1.39%	2.50%
IMATHIA	10,369,385.09	0.61%	345	0.67%	2.54%
IOANNINA	26,949,373.10	1.59%	844	1.64%	2.10%
KARDITSA	14,863,927.94	0.88%	610	1.18%	2.29%
KASTORIA	4,981,733.16	0.29%	181	0.35%	2.54%
KAVALA	15,966,595.96	0.94%	515	1.00%	2.32%
KEFALLONIA	8,211,489.40	0.48%	227	0.44%	2.49%
KILKIS	9,668,271.02	0.57%	359	0.70%	2.30%
KORINTHIA	18,905,227.07	1.12%	611	1.19%	2.39%
KOZANI	15,365,148.33	0.91%	518	1.01%	2.47%
KYKLADES	29,096,949.63	1.72%	636	1.24%	2.09%
LAKONIA	12,826,680.28	0.76%	410	0.80%	2.45%
LARISA	32,147,550.39	1.90%	1,142	2.22%	2.29%
LASITHI	13,367,000.99	0.79%	401	0.78%	2.01%
LEFKADA	4,865,287.13	0.29%	154	0.30%	2.27%
LESBOS	19,309,543.41	1.14%	563	1.09%	2.58%
MAGNESIA	25,480,642.57	1.50%	871	1.69%	2.40%
MESSINIA	15,563,136.36	0.92%	585	1.14%	2.61%
PELLA	12,832,762.15	0.76%	452	0.88%	2.04%
PIERIA	17,725,282.10	1.05%	565	1.10%	2.22%
PREVEZA	11,765,567.36	0.69%	380	0.74%	2.42%
RETHYMNO	19,916,410.70	1.17%	613	1.19%	2.37%
RODOPI	12,239,943.23	0.72%	468	0.91%	2.19%
SAMOS	7,900,372.70	0.47%	266	0.52%	2.66%
SERRES	7,883,903.24	0.47%	294	0.57%	2.69%
THESPROTIA	8,606,094.83	0.51%	259	0.50%	2.19%
THESSALONIKI	126,916,417.70	7.48%	3,947	7.66%	2.21%
TRIKALA	10,522,822.27	0.62%	417	0.81%	2.34%
VOIOTIA	15,075,531.54	0.89%	626	1.22%	2.78%
XANTHI	9,747,852.86	0.58%	428	0.83%	2.41%
ZAKYNTHOS	8,022,117.33	0.47%	206	0.40%	2.12%
<b>Total</b>	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>51,515</b>	<b>100.0%</b>	<b>2.31%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,696,029,542.61	99.99%	58,161	99.93%	2.31%
Quarterly	125,697.50	0.01%	33	0.06%	3.19%
Semi-Annually	38,614.70	0.00%	8	0.01%	4.89%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</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	1,004,005,693.99	59.19%	30,338	52.13%	1.77%
Euribor 1M Linked	146,322,269.84	8.63%	3,591	6.17%	1.53%
Euribor 3M Linked	359,721,501.61	21.21%	9,368	16.10%	2.62%
Fixed	123,048,772.61	7.25%	5,858	10.06%	5.48%
Originator Rate	63,095,616.76	3.72%	9,047	15.54%	4.77%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</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)	55,951	<b>1,274,802.20</b>	1,609,320,052.13	96.13%	94.87%
31-60 days past due	1,596	<b>742,696.86</b>	59,395,951.93	2.74%	3.50%
61-90 days past due	655	<b>483,447.12</b>	27,477,850.75	1.13%	1.61%
91+ days past due	0	<b>0.00</b>	0.00	0.00%	0.00%
	<b>58,202</b>	<b>2,500,946.18</b>	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>100.0%</b>

### 15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	513,238,341.70	30.26%	16,958	29.14%	2.31%
Refinancing loans	181,719,368.49	10.71%	3,688	6.34%	2.23%
Buy Secondary	363,782,692.02	21.45%	9,502	16.33%	2.12%
Professional use	17,807,515.26	1.05%	408	0.70%	2.11%
Renovating	619,630,492.45	36.53%	27,643	47.49%	2.45%
Other	15,444.89	0.00%	3	0.01%	6.13%
	<b>1,696,193,854.81</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>2.31%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	723,045,143.01	42.62%	21,977	43.21%	2.32%
Self Employed	491,549,044.62	28.97%	10,637	20.92%	2.14%
Unemployed	142,733,253.85	8.41%	4,617	9.08%	2.40%
Retired	299,098,695.02	17.63%	12,006	23.61%	2.50%
N/A	39,767,718.31	2.34%	1,621	3.19%	2.50%
	<b>1,696,193,854.81</b>	<b>100.%</b>	<b>50,858</b>	<b>100.%</b>	<b>2.31%</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.