

# **Covered Bond Programme I**



## **Monthly Investor Report**

**March 2015**

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

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-03-2015	28-11-2008
Portfolio Cut off Date	31-03-2015	31-10-2008
Original Principal Balance	2.905.254.112,00	6.487.231.236,00
Principal Balance	1.522.995.219,28	5.951.630.426,00
Number of Borrowers	44.278	70.301
Number of Loanparts	50.967	94.141
Number of Properties	44.853	72.324
Average Principal Balance (borrower)	34.396,21	82.291,22
Average Principal Balance (parts)	29.881,99	63.220,39
Coupon: Weighted Average	2,3	4,8
Minimum	0,4	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	56,23	66,60
Weighted Average Loan to Indexed Value	49,79	58,38
Seasoning (years): Weighted Average	8,60	2,10
Original Maturity (years): Weighted Average	22,83	24,92
Remaining Tenor (years): Weighted Average	14,26	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	15,721,352.74
Current Outstanding Balance	1.522.995.219,28
Adjusted Nominal Value Assets *	1.501.846.234,86
Outstanding Accrued Interest on Assets	1.253.556,43
Nominal Value Test Current Value **	57,67 %
<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	60,333,381.46	3.96%	1,399	2.75%	2.19%
Standard Amortising	1,462,661,837.82	96.04%	49,568	97.26%	2.29%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</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%	1,126,743,399.31	73.98%	28,614	56.14%	1.69%
2.5% - 2.99%	141,936,958.16	9.32%	5,513	10.82%	2.73%
3% - 3.49%	67,367,514.50	4.42%	3,759	7.38%	3.22%
3.5% - 3.99%	12,805,630.66	0.84%	309	0.61%	3.74%
4% - 4.49%	9,765,203.97	0.64%	294	0.58%	4.27%
4.5% - 4.99%	60,268,686.69	3.96%	7,647	15.00%	4.76%
5% - 5.49%	41,874,529.04	2.75%	2,121	4.16%	5.30%
5.5% - 5.99%	41,956,396.49	2.75%	1,376	2.70%	5.66%
6% - 6.49%	3,752,519.29	0.25%	223	0.44%	6.27%
6.5% - 6.99%	14,190,154.08	0.93%	771	1.51%	6.61%
7% - 7.49%	2,334,227.09	0.15%	340	0.67%	7.22%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</b>

### 3. Origination Year

Year	Current Period				
	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%
1994	7,133.66	0.00%	2	0.00%	3.56%
1995	4,466.80	0.00%	1	0.00%	5.15%
1996	6,613.20	0.00%	4	0.01%	4.65%
1997	13,288.80	0.00%	5	0.01%	4.46%
1998	81,816.14	0.01%	12	0.02%	3.93%
1999	3,438,873.18	0.23%	301	0.59%	3.82%
2000	7,102,948.88	0.47%	1,971	3.87%	3.72%
2001	34,124,985.50	2.24%	4,281	8.40%	3.41%
2002	40,266,524.61	2.64%	3,606	7.08%	3.41%
2003	94,000,204.17	6.17%	4,182	8.21%	2.66%
2004	164,390,288.71	10.79%	5,201	10.20%	2.28%
2005	275,625,689.94	18.10%	7,744	15.19%	2.04%
2006	252,570,548.06	16.58%	6,585	12.92%	2.02%
2007	289,140,293.73	18.98%	7,301	14.32%	1.76%
2008	180,115,230.45	11.83%	4,539	8.91%	2.17%
2009	69,274,696.88	4.55%	2,318	4.55%	2.81%
2010	46,278,766.86	3.04%	1,455	2.85%	3.56%
2011	28,742,435.43	1.89%	716	1.40%	3.76%
2012	17,818,223.20	1.17%	311	0.61%	2.80%
2013	15,146,685.55	0.99%	310	0.61%	3.48%
2014	3,941,268.53	0.26%	95	0.19%	3.71%
2015	887,224.70	0.06%	26	0.05%	2.29%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	4,097,760.11	0.27%	2,464	4.83%	3.25%
2016	19,639,247.76	1.29%	4,264	8.37%	3.55%
2017	38,727,599.14	2.54%	4,358	8.55%	3.06%
2018	46,462,389.03	3.05%	3,484	6.84%	3.18%
2019	57,877,940.87	3.80%	3,277	6.43%	2.85%
2020	70,232,148.00	4.61%	3,234	6.35%	2.58%
2021	74,988,289.11	4.92%	3,212	6.30%	2.73%
2022	83,650,846.55	5.49%	2,989	5.86%	2.30%
2023	80,314,773.88	5.27%	2,539	4.98%	2.64%
2024	98,054,904.51	6.44%	2,789	5.47%	2.49%
2025	108,723,820.81	7.14%	2,849	5.59%	2.48%
2026	67,536,982.56	4.43%	1,748	3.43%	2.45%
2027	47,962,200.50	3.15%	1,133	2.22%	1.86%
2028	49,478,661.67	3.25%	1,152	2.26%	2.14%
2029	27,803,491.16	1.83%	636	1.25%	2.15%
2030	43,122,960.84	2.83%	875	1.72%	1.87%
2031	38,375,382.18	2.52%	710	1.39%	1.87%
2032	41,189,858.73	2.70%	791	1.55%	1.66%
2033	41,732,304.14	2.74%	781	1.53%	2.02%
2034	46,223,996.13	3.04%	842	1.65%	1.92%
2035	71,562,306.51	4.70%	1,227	2.41%	1.84%
2036	48,863,632.62	3.21%	796	1.56%	1.78%
2037	47,832,130.03	3.14%	757	1.49%	1.65%
2038	27,202,111.11	1.79%	451	0.88%	1.96%
2039	10,157,861.77	0.67%	181	0.36%	2.14%
2040	11,344,225.22	0.74%	186	0.36%	2.03%
2041	17,833,612.79	1.17%	275	0.54%	2.07%
2042	17,566,967.14	1.15%	286	0.56%	1.88%
2043	19,930,428.56	1.31%	312	0.61%	2.27%
2044	11,890,282.01	0.78%	187	0.37%	2.12%
2045	13,350,470.51	0.88%	180	0.35%	1.82%
2046	25,418,429.65	1.67%	332	0.65%	1.79%
2047	28,190,770.68	1.85%	350	0.69%	1.57%
2048	18,662,588.67	1.23%	277	0.54%	1.91%
2049	7,708,583.94	0.51%	139	0.27%	2.28%
2050	9,059,290.55	0.59%	140	0.27%	2.21%
2051	8,506,495.13	0.56%	137	0.27%	2.33%
2052	8,333,028.74	0.55%	131	0.26%	2.33%
2053	7,058,712.31	0.46%	104	0.20%	2.41%
2054	3,716,002.95	0.24%	56	0.11%	2.54%
2055	2,284,709.84	0.15%	34	0.07%	2.50%
2056	2,584,500.01	0.17%	29	0.06%	2.48%
2057	6,326,577.09	0.42%	102	0.20%	2.37%
2058	6,769,114.29	0.44%	106	0.21%	2.31%
2059	3,830,985.64	0.25%	57	0.11%	2.43%
2060	815,843.84	0.05%	8	0.02%	2.64%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</b>

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,490,862.71	0.10%	40	0.08%	2.36%
0.5 - 1.0	78,335.85	0.01%	1	0.00%	3.57%
1.0 - 1.5	8,756,316.14	0.57%	198	0.39%	3.86%
1.5 - 2.0	7,288,123.08	0.48%	160	0.31%	3.44%
2.0 - 2.5	6,254,568.03	0.41%	101	0.20%	2.79%
2.5 - 3.0	7,792,094.44	0.51%	145	0.28%	2.78%
3.0 - 4.0	24,891,081.00	1.63%	532	1.04%	3.45%
4.0 - 5.0	44,828,494.85	2.94%	1,379	2.71%	3.83%
5.0 - 6.0	68,772,609.49	4.52%	2,290	4.49%	2.83%
6.0 - 7.0	145,435,392.43	9.55%	3,726	7.31%	2.30%
7.0 - 8.0	266,918,559.95	17.53%	6,668	13.08%	1.77%
8.0 - 9.0	265,639,694.90	17.44%	6,958	13.65%	2.00%
9.0 - 10.0	290,064,945.31	19.05%	8,036	15.77%	1.99%
more - 10.0	384,784,141.10	25.26%	20,733	40.68%	2.62%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</b>

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,415,801,362.07	92.96%	46,126	90.50%	2.04%
01-02	12,135,748.19	0.80%	837	1.64%	4.29%
02-03	11,711,982.01	0.77%	758	1.49%	5.08%
03-04	11,484,775.43	0.75%	713	1.40%	5.64%
04-05	8,055,856.01	0.53%	434	0.85%	6.00%
05-06	5,004,349.94	0.33%	240	0.47%	5.72%
06-07	9,603,802.45	0.63%	385	0.76%	5.54%
07-08	9,293,077.77	0.61%	331	0.65%	5.52%
08-09	12,349,281.02	0.81%	386	0.76%	5.56%
09-10	6,969,749.03	0.46%	226	0.44%	5.86%
10-11	4,972,103.19	0.33%	145	0.28%	5.74%
11-12	5,663,496.87	0.37%	163	0.32%	5.75%
12-13	4,140,685.89	0.27%	100	0.20%	5.66%
13-14	4,827,554.07	0.32%	106	0.21%	5.74%
14-15	289,030.64	0.02%	7	0.01%	5.89%
15-16					
16-17	96,096.63	0.01%	2	0.00%	5.86%
17-18	57,783.99	0.00%	1	0.00%	6.67%
18-19	105,438.16	0.01%	1	0.00%	5.42%
19-20					
20-21					
21-22	40,567.42	0.00%	1	0.00%	5.52%
22-23				0.00%	
23-24	66,861.40	0.00%	2	0.00%	5.54%
24-25					
25-26					
26-27	84,471.62	0.01%	1	0.00%	4.87%
27-28					
28-29					
29-30	175,268.25	0.01%	1	0.00%	2.02%
30 - more	65,877.23	0.00%	1	0.00%	3.12%
Matured					
	<b>1,522,995,219.28</b>	<b>100.%</b>	<b>50,967</b>	<b>100.%</b>	<b>2.28%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 56,23 %</b>					
less - 40.00%	376,197,545.86	24.70%	18,648	41.58%	2.68%
40.01% - 50.00%	219,104,597.19	14.39%	6,651	14.83%	2.35%
50.01% - 60.00%	217,774,385.31	14.30%	5,524	12.32%	2.26%
60.01% - 70.00%	236,494,165.53	15.53%	5,265	11.74%	2.21%
70.01% - 80.00%	307,019,380.20	20.16%	6,306	14.06%	2.07%
80.01% - 85.00%	57,314,474.78	3.76%	841	1.88%	1.84%
85.01% - 90.00%	64,473,677.95	4.23%	953	2.12%	1.80%
90.01% - 95.00%	21,543,770.07	1.41%	312	0.70%	1.83%
95.01% - 100.00%	22,048,591.95	1.45%	321	0.72%	1.83%
100.01% - 105.00%	404,029.39	0.03%	14	0.03%	2.88%
105.01% - 110.00%	465,982.24	0.03%	11	0.02%	2.41%
110.01% - 115.00%	43,290.12	0.00%	3	0.01%	4.67%
115.01% - 120.00%	23,806.68	0.00%	1	0.00%	1.67%
120.01% - 125.00%	40,640.81	0.00%	1	0.00%	2.47%
125.01% - 128.00%	2,808.20	0.00%	1	0.00%	4.77%
128.01% - more	44,073.00	0.00%	1	0.00%	1.12%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>44,853</b>	<b>100.0%</b>	<b>2.28%</b>

### 8. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 49,42 %</b>					
less - 40.00%	601,317,140.98	39.48%	30,606	68.24%	2.65%
40.01% - 50.00%	187,989,663.01	12.34%	3,947	8.80%	2.24%
50.01% - 60.00%	179,646,612.26	11.80%	3,119	6.95%	2.15%
60.01% - 70.00%	164,730,972.43	10.82%	2,520	5.62%	2.05%
70.01% - 80.00%	164,620,115.02	10.81%	2,211	4.93%	1.98%
80.01% - 85.00%	69,131,714.54	4.54%	825	1.84%	1.85%
85.01% - 90.00%	70,002,310.50	4.60%	759	1.69%	1.85%
90.01% - 95.00%	61,067,177.50	4.01%	622	1.39%	1.82%
95.01% - 100.00%	24,275,986.63	1.59%	241	0.54%	1.87%
105.01% - 110.00%	102,149.02	0.01%	2	0.00%	2.94%
128.01% - more	111,377.39	0.01%	1	0.00%	2.97%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>44,853</b>	<b>100.0%</b>	<b>2.28%</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	261,999,851.08	17.20%	23,959	53.42%	3.17%
25.000,00 - 50.000,00	403,483,954.23	26.49%	11,221	25.02%	2.56%
50.000,00 - 75.000,00	306,572,660.25	20.13%	5,011	11.17%	2.15%
75.000,00 - 100.000,00	207,760,247.82	13.64%	2,436	5.43%	1.91%
100.000,00 - 125.000,00	108,858,763.39	7.15%	977	2.18%	1.71%
125.000,00 - 150.000,00	66,817,283.58	4.39%	493	1.10%	1.66%
150.000,00 - 175.000,00	44,687,708.76	2.93%	277	0.62%	1.60%
175.000,00 - 200.000,00	28,523,610.26	1.87%	152	0.34%	1.56%
200.000,00 - 225.000,00	22,517,293.21	1.48%	106	0.24%	1.63%
225.000,00 - 250.000,00	16,982,955.36	1.12%	72	0.16%	1.55%
250.000,00 - 275.000,00	9,161,504.05	0.60%	35	0.08%	1.55%
275.000,00 - 300.000,00	6,297,991.81	0.41%	22	0.05%	1.58%
300.000,00 - 325.000,00	7,224,710.83	0.47%	23	0.05%	1.43%
325.000,00 - 350.000,00	2,703,329.40	0.18%	8	0.02%	1.42%
350.000,00 - 375.000,00	4,312,179.65	0.28%	12	0.03%	1.53%
375.000,00 - 400.000,00	5,053,220.48	0.33%	13	0.03%	1.50%
400.000,00 - 425.000,00	2,479,080.86	0.16%	6	0.01%	1.18%
425.000,00 - 450.000,00	870,315.14	0.06%	2	0.00%	1.39%
450.000,00 - 475.000,00	1,873,322.46	0.12%	4	0.01%	1.57%
475.000,00 - 500.000,00	3,430,016.53	0.23%	7	0.02%	1.56%
500.000,00 - 600.000,00	4,451,656.29	0.29%	8	0.02%	1.49%
600.000,00 - 700.000,00	2,589,006.64	0.17%	4	0.01%	1.64%
700.000,00 - 800.000,00	1,487,225.57	0.10%	2	0.00%	1.27%
800.000,00 - 900.000,00	838,867.22	0.06%	1	0.00%	0.97%
900.000,00 - 1.000.000,00	977,355.40	0.06%	1	0.00%	1.07%
1.000.000,00 - 1.250.000,00	1,041,109.01	0.07%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>44,853</b>	<b>100.0%</b>	<b>2.28%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	515,438.35	0.03%	13	0.03%	2.15%
Partial Professional Use	42,012,333.10	2.75%	623	1.39%	1.85%
Professional use with recourse to the borrower	1,299,607.47	0.08%	10	0.02%	1.73%
Residential (Flat/Apartment)	1,403,169,277.02	92.13%	42,315	94.34%	2.28%
Residential (House, detached or semi-detached)	75,998,563.34	4.99%	1,892	4.22%	2.55%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>44,853</b>	<b>100.0%</b>	<b>2.28%</b>

### 11. Geography

Province	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
ACHAIA	52,591,400.33	3.45%	1,637	3.65%	2.32%	
AITOLOAKARNANIA	21,935,753.97	1.44%	798	1.78%	2.57%	
ARGOLIDA	14,056,714.47	0.92%	419	0.93%	2.47%	
ARKADIA	8,870,086.07	0.58%	270	0.60%	2.55%	
ARTA	4,583,656.20	0.30%	195	0.44%	2.53%	
ATTICA	703,539,943.02	46.19%	19,158	42.71%	2.22%	
CHALKIDIKI	16,606,332.32	1.09%	550	1.23%	2.58%	
CHANIA	20,479,217.13	1.35%	483	1.08%	2.09%	
CHIOS	8,827,931.05	0.58%	278	0.62%	2.44%	
CORFU	12,456,240.10	0.82%	365	0.81%	2.36%	
DODEKANISA	45,394,890.67	2.98%	955	2.13%	2.15%	
DRAMA	7,823,591.34	0.51%	247	0.55%	2.27%	
EVOIA	20,988,580.60	1.38%	721	1.61%	2.77%	
EVKITANIA	1,536,082.01	0.10%	64	0.14%	3.45%	
EVROS	14,301,909.42	0.94%	562	1.25%	2.57%	
FLORINA	4,189,473.88	0.28%	156	0.35%	2.43%	
FOKIDA	3,886,433.49	0.26%	135	0.30%	2.76%	
FTHIOTIDA	20,022,879.39	1.32%	815	1.82%	2.52%	
GREVENA	4,506,206.32	0.30%	152	0.34%	2.56%	
HERAKLION	25,287,388.74	1.66%	639	1.43%	2.16%	
ILEIA	18,742,056.63	1.23%	651	1.45%	2.49%	
IMATHIA	9,299,576.10	0.61%	302	0.67%	2.49%	
IOANNINA	24,026,248.26	1.58%	740	1.65%	2.11%	
KARDITSA	13,462,278.63	0.88%	532	1.19%	2.24%	
KASTORIA	4,414,511.19	0.29%	162	0.36%	2.49%	
KAVALA	14,225,203.47	0.93%	444	0.99%	2.29%	
KEFALLONIA	6,738,459.33	0.44%	191	0.43%	2.58%	
KILKIS	8,634,002.66	0.57%	315	0.70%	2.28%	
KORINTHIA	16,723,752.22	1.10%	553	1.23%	2.40%	
KOZANI	13,858,583.82	0.91%	459	1.02%	2.45%	
KYKLADES	24,385,995.44	1.60%	556	1.24%	2.05%	
LAKONIA	11,716,129.53	0.77%	382	0.85%	2.44%	
LARISA	29,079,444.30	1.91%	956	2.13%	2.26%	
LASITHI	11,615,286.48	0.76%	340	0.76%	2.02%	
LEFKADA	4,110,176.88	0.27%	125	0.28%	2.26%	
LESBOS	17,751,836.03	1.17%	501	1.12%	2.55%	
MAGNESIA	23,252,550.69	1.53%	772	1.72%	2.38%	
MESSINIA	14,428,752.91	0.95%	535	1.19%	2.60%	
PELLA	12,113,494.28	0.80%	407	0.91%	2.03%	
PIERIA	15,980,334.50	1.05%	494	1.10%	2.20%	
PREVEZA	10,746,032.09	0.71%	352	0.79%	2.41%	
RETHYMNO	18,055,276.70	1.19%	528	1.18%	2.37%	
RODOPI	10,907,640.67	0.72%	397	0.89%	2.19%	
SAMOS	7,140,909.96	0.47%	245	0.55%	2.67%	
SERRES	7,054,268.69	0.46%	258	0.58%	2.72%	
THESPROTIA	7,651,645.34	0.50%	240	0.54%	2.17%	
THESSALONIKI	115,985,373.37	7.62%	3,358	7.49%	2.17%	
TRIKALA	9,684,695.00	0.64%	371	0.83%	2.33%	
VOIOTIA	13,603,784.66	0.89%	559	1.25%	2.77%	
XANTHI	8,668,400.94	0.57%	347	0.77%	2.38%	
ZAKYNTHOS	7,053,807.99	0.46%	182	0.41%	2.11%	
<b>TOTAL</b>	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>44,853</b>	<b>100.0%</b>	<b>2.28%</b>	

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,522,811,266.96	99.99%	50,944	99.95%	2.28%
quarterly	71,282.04	0.00%	19	0.04%	3.16%
Semi Annually	27,766.28	0.00%	4	0.01%	4.90%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</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	917,218,899.27	60.22%	27,038	53.05%	1.76%
Euribor 1M Linked	136,896,791.02	8.99%	3,265	6.41%	1.53%
Euribor 3M Linked	306,678,173.43	20.14%	8,089	15.87%	2.61%
Fixed	108,404,083.99	7.12%	5,091	9.99%	5.49%
Originator Rate	53,797,271.57	3.53%	7,484	14.68%	4.77%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</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)		48,845	1,202,461.89	1,438,373,910.84	95.84%	94.44%
31-60 days past due		1,566	731,961.46	59,513,657.37	3.07%	3.90%
61-90 days past due		556	444,339.10	25,107,651.07	1.09%	1.64%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		<b>50,967</b>	<b>2,378,762.45</b>	<b>1,522,995,219.28</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	451,212,503.83	29.63%	13,765	27.01%	2.27%
Refinancing loans	165,566,734.80	10.87%	3,384	6.64%	2.22%
Buy Secondary	330,214,890.83	21.68%	8,827	17.32%	2.08%
Professional use	15,452,985.58	1.01%	379	0.74%	1.96%
Renovating	560,533,658.07	36.80%	24,609	48.28%	2.44%
Other	14,446.17	0.00%	3	0.01%	6.14%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>50,967</b>	<b>100.0%</b>	<b>2.28%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	638,036,892.82	41.89%	18,316	41.37%	2.28%
Self Employed	441,888,734.03	29.01%	9,542	21.55%	2.11%
Unemployed	134,317,842.65	8.81%	4,253	9.61%	2.38%
Retired	273,300,602.99	17.94%	10,777	24.34%	2.49%
N/A	35,451,146.81	2.32%	1,390	3.14%	2.50%
	<b>1,522,995,219.28</b>	<b>100.0%</b>	<b>44,278</b>	<b>100.0%</b>	<b>2.28%</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.