

# **Covered Bond Programme I**



## **Monthly Investor Report**

**April 2015**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B-	B3	EUR	846,200,000.00	3.875%	07-10-2016

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2015	28-11-2008
Portfolio Cut off Date	30-04-2015	31-10-2008
Original Principal Balance	3.029.580.973,00	6.487.231.236,00
Principal Balance	1.498.396.794,00	5.951.630.426,00
Number of Borrowers	50.096	70.301
Number of Loanparts	57.226	94.141
Number of Properties	50.856	72.324
Average Principal Balance (borrower)	29.910,51	82.291,22
Average Principal Balance (parts)	26.183,85	63.220,39
Coupon: Weighted Average	2,5	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	56,45	66,60
Weighted Average Loan to Indexed Value	48,69	58,38
Seasoning (years): Weighted Average	8,86	2,10
Original Maturity (years): Weighted Average	22,56	24,92
Remaining Tenor (years): Weighted Average	13,74	22,85

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	4.231.000,00
Outstanding Accrued Interest on Bonds	18.416.441,78
Current Outstanding Balance	1.498.396.793,83
Adjusted Nominal Value Assets *	1.478.822.395,64
Outstanding Accrued Interest on Assets	1.385.645,15
Nominal Value Test Current Value **	58,58%
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	62,985,844.86	4.20%	1,558	2.72%	2.47%
Standard Amortising	1,435,410,948.97	95.80%	55,668	97.28%	2.51%
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

### 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%	1,015,662,638.63	67.78%	26,697	46.65%	1.74%
2.5% - 2.99%	138,944,903.66	9.27%	5,457	9.54%	2.73%
3% - 3.49%	66,233,956.48	4.42%	3,706	6.48%	3.22%
3.5% - 3.99%	13,015,269.37	0.87%	313	0.55%	3.74%
4% - 4.49%	9,666,225.96	0.65%	300	0.52%	4.27%
4.5% - 4.99%	153,490,153.39	10.24%	16,011	27.98%	4.76%
5% - 5.49%	40,784,845.66	2.72%	2,095	3.66%	5.30%
5.5% - 5.99%	40,889,944.26	2.73%	1,360	2.38%	5.65%
6% - 6.49%	3,652,605.17	0.24%	212	0.37%	6.27%
6.5% - 6.99%	13,848,821.79	0.92%	764	1.34%	6.61%
7% - 7.49%	2,207,429.46	0.15%	311	0.54%	7.23%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

### 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%
1993	2,186.11	0.00%	1	0.00%	4.65%
1994	6,746.81	0.00%	2	0.00%	3.47%
1995	4,007.17	0.00%	1	0.00%	5.15%
1996	229,000.19	0.02%	45	0.08%	4.65%
1997	341,715.91	0.02%	43	0.08%	4.64%
1998	465,955.77	0.03%	51	0.09%	4.53%
1999	4,028,859.78	0.27%	356	0.62%	4.01%
2000	10,203,481.72	0.68%	3,059	5.35%	4.13%
2001	44,267,762.17	2.95%	6,426	11.23%	3.83%
2002	57,283,467.81	3.82%	5,436	9.50%	3.96%
2003	107,060,785.65	7.15%	5,412	9.46%	3.21%
2004	171,824,963.76	11.47%	5,943	10.39%	2.65%
2005	266,691,902.68	17.80%	7,790	13.61%	2.24%
2006	234,367,001.42	15.64%	6,346	11.09%	2.08%
2007	250,888,202.61	16.74%	6,723	11.75%	1.84%
2008	170,500,451.03	11.38%	4,392	7.67%	2.20%
2009	68,141,351.53	4.55%	2,296	4.01%	2.81%
2010	45,006,126.00	3.00%	1,430	2.50%	3.57%
2011	28,296,007.70	1.89%	711	1.24%	3.76%
2012	17,505,454.31	1.17%	301	0.53%	2.83%
2013	15,591,447.95	1.04%	320	0.56%	3.44%
2014	4,082,031.71	0.27%	99	0.17%	3.75%
2015	1,590,871.74	0.11%	42	0.07%	2.34%
	<b>1,498,396,793.83</b>	<b>100.0%</b>	<b>57,226</b>	<b>100.0%</b>	<b>2.51%</b>

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	4,513,692.24	0.30%	3,236	5.65%	3.75%
2016	26,303,864.77	1.76%	6,285	10.98%	4.01%
2017	45,889,866.59	3.06%	5,760	10.07%	3.64%
2018	54,923,058.22	3.67%	4,387	7.67%	3.65%
2019	70,696,550.96	4.72%	4,028	7.04%	3.37%
2020	77,572,519.88	5.18%	3,695	6.46%	3.09%
2021	71,896,497.48	4.80%	3,240	5.66%	2.87%
2022	77,155,753.40	5.15%	2,961	5.17%	2.49%
2023	75,809,551.20	5.06%	2,575	4.50%	2.84%
2024	92,671,691.35	6.18%	2,752	4.81%	2.62%
2025	101,817,713.03	6.80%	2,781	4.86%	2.59%
2026	64,519,862.23	4.31%	1,756	3.07%	2.58%
2027	46,436,836.59	3.10%	1,197	2.09%	2.17%
2028	49,580,475.63	3.31%	1,218	2.13%	2.37%
2029	28,474,360.28	1.90%	686	1.20%	2.37%
2030	41,922,119.18	2.80%	880	1.54%	1.97%
2031	36,973,735.11	2.47%	718	1.25%	1.97%
2032	37,801,436.95	2.52%	813	1.42%	1.95%
2033	41,956,332.29	2.80%	847	1.48%	2.26%
2034	44,170,301.18	2.95%	839	1.47%	2.05%
2035	67,210,010.21	4.49%	1,185	2.07%	1.90%
2036	44,985,459.17	3.00%	762	1.33%	1.83%
2037	42,862,151.76	2.86%	701	1.22%	1.70%
2038	25,916,426.81	1.73%	443	0.77%	1.99%
2039	9,719,750.46	0.65%	174	0.30%	2.22%
2040	11,165,105.58	0.75%	186	0.33%	2.06%
2041	16,795,529.56	1.12%	266	0.46%	2.14%
2042	15,474,881.34	1.03%	275	0.48%	2.03%
2043	19,254,130.48	1.28%	307	0.54%	2.30%
2044	10,735,078.94	0.72%	179	0.31%	2.24%
2045	12,161,090.81	0.81%	169	0.30%	1.87%
2046	23,779,984.64	1.59%	319	0.56%	1.85%
2047	23,759,351.14	1.59%	318	0.56%	1.65%
2048	18,106,869.76	1.21%	268	0.47%	1.90%
2049	7,626,236.29	0.51%	138	0.24%	2.30%
2050	8,875,689.56	0.59%	137	0.24%	2.21%
2051	8,147,219.15	0.54%	129	0.23%	2.34%
2052	8,471,086.62	0.57%	133	0.23%	2.34%
2053	6,489,303.15	0.43%	99	0.17%	2.39%
2054	3,658,918.03	0.24%	55	0.10%	2.55%
2055	1,963,893.39	0.13%	30	0.05%	2.53%
2056	2,469,719.93	0.16%	28	0.05%	2.47%
2057	6,215,505.51	0.41%	98	0.17%	2.39%
2058	6,761,542.62	0.45%	107	0.19%	2.30%
2059	3,671,738.23	0.25%	54	0.09%	2.48%
2060	1,033,902.13	0.07%	12	0.02%	2.54%
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,253,206.50	0.15%	58	0.10%	2.44%
0.5 - 1.0	93,439.21	0.01%	3	0.01%	4.67%
1.0 - 1.5	7,183,608.32	0.48%	164	0.29%	3.87%
1.5 - 2.0	8,411,998.15	0.56%	187	0.33%	3.54%
2.0 - 2.5	6,252,271.28	0.42%	99	0.17%	2.76%
2.5 - 3.0	8,129,306.37	0.54%	147	0.26%	2.82%
3.0 - 4.0	21,385,945.51	1.43%	444	0.78%	3.35%
4.0 - 5.0	43,623,524.79	2.91%	1,335	2.33%	3.88%
5.0 - 6.0	65,979,014.77	4.40%	2,212	3.87%	2.87%
6.0 - 7.0	123,594,718.55	8.25%	3,309	5.78%	2.40%
7.0 - 8.0	234,626,366.55	15.66%	6,153	10.75%	1.87%
8.0 - 9.0	251,525,894.68	16.79%	6,785	11.86%	2.05%
9.0 - 10.0	270,571,105.80	18.06%	7,795	13.62%	2.11%
more - 10.0	454,766,393.35	30.35%	28,535	49.86%	3.09%
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

### 6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,396,561,761.45	93.20%	52,529	91.79%	2.29%
01-02	10,085,952.84	0.67%	805	1.41%	5.27%
02-03	11,004,483.49	0.73%	725	1.27%	5.09%
03-04	11,260,657.65	0.75%	711	1.24%	5.69%
04-05	7,293,575.97	0.49%	398	0.70%	5.97%
05-06	4,612,840.01	0.31%	228	0.40%	5.78%
06-07	10,465,237.17	0.70%	414	0.72%	5.52%
07-08	8,981,193.61	0.60%	315	0.55%	5.52%
08-09	11,562,385.14	0.77%	372	0.65%	5.59%
09-10	6,981,165.26	0.47%	221	0.39%	5.82%
10-11	4,487,499.44	0.30%	133	0.23%	5.76%
11-12	5,522,421.32	0.37%	161	0.28%	5.74%
12-13	3,945,052.98	0.26%	96	0.17%	5.66%
13-14	4,633,267.79	0.31%	101	0.18%	5.75%
14-15	68,073.24	0.00%	3	0.01%	5.83%
15-16					
16-17	186,070.29	0.01%	3	0.01%	5.26%
17-18	115,068.03	0.01%	2	0.00%	5.65%
18-19	129,234.08	0.01%	2	0.00%	5.12%
19-20					
20-21	40,478.84	0.00%	1	0.00%	5.52%
21-22					
22-23					
23-24	66,742.31	0.00%	2	0.00%	5.54%
24-25					
25-26	67,865.84	0.00%	1	0.00%	4.62%
26-27	84,857.30	0.01%	1	0.00%	4.87%
27-28					
28-29					
29-30	175,132.28	0.01%	1	0.00%	2.02%
30 - more	65,777.50	0.00%	1	0.00%	3.12%
Matured					
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,45 %</b>					
less - 40.00%	364,267,264.20	24.31%	19,934	39.20%	2.89%
40.01% - 50.00%	211,865,051.97	14.14%	7,519	14.79%	2.61%
50.01% - 60.00%	216,531,592.00	14.45%	6,531	12.84%	2.51%
60.01% - 70.00%	234,658,549.49	15.66%	6,112	12.02%	2.41%
70.01% - 80.00%	309,363,726.64	20.65%	7,652	15.05%	2.34%
80.01% - 85.00%	53,602,585.48	3.58%	921	1.81%	2.01%
85.01% - 90.00%	62,051,126.02	4.14%	990	1.95%	1.90%
90.01% - 95.00%	21,043,223.97	1.40%	360	0.71%	2.05%
95.01% - 100.00%	23,220,452.50	1.55%	746	1.47%	2.22%
100.01% - 105.00%	704,418.26	0.05%	35	0.07%	3.38%
105.01% - 110.00%	621,490.79	0.04%	25	0.05%	2.83%
110.01% - 115.00%	236,126.95	0.02%	16	0.03%	4.59%
115.01% - 120.00%	129,946.91	0.01%	11	0.02%	4.15%
120.01% - 125.00%	78,517.50	0.01%	2	0.00%	3.58%
125.01% - 128.00%	2,674.27	0.00%	1	0.00%	4.77%
128.01% - more	20,046.88	0.00%	1	0.00%	4.77%
	<b>1,498,396,793.83</b>	<b>100.0%</b>	<b>50,856</b>	<b>100.0%</b>	<b>2.51%</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: 47,99 %</b>					
less - 40.00%	629,650,515.34	42.02%	36,979	72.71%	3.03%
40.01% - 50.00%	168,477,282.19	11.24%	3,833	7.54%	2.53%
50.01% - 60.00%	176,680,792.66	11.79%	3,125	6.14%	2.21%
60.01% - 70.00%	157,254,553.13	10.49%	2,442	4.80%	2.08%
70.01% - 80.00%	157,934,770.83	10.54%	2,147	4.22%	2.01%
80.01% - 85.00%	65,857,653.58	4.40%	803	1.58%	1.87%
85.01% - 90.00%	66,353,429.25	4.43%	739	1.45%	1.87%
90.01% - 95.00%	55,603,792.99	3.71%	579	1.14%	1.88%
95.01% - 100.00%	20,370,647.20	1.36%	206	0.41%	1.91%
105.01% - 110.00%	102,025.57	0.01%	2	0.00%	2.95%
128.01% - more	111,331.09	0.01%	1	0.00%	2.97%
	<b>1,498,396,793.83</b>	<b>100.0%</b>	<b>50,856</b>	<b>100.0%</b>	<b>2.51%</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	313,079,516.93	20.89%	30,351	59.68%	3.47%
25.000,00 - 50.000,00	414,678,450.31	27.67%	11,611	22.83%	2.78%
50.000,00 - 75.000,00	288,134,195.30	19.23%	4,718	9.28%	2.25%
75.000,00 - 100.000,00	191,515,745.54	12.78%	2,249	4.42%	1.97%
100.000,00 - 125.000,00	96,899,573.57	6.47%	870	1.71%	1.78%
125.000,00 - 150.000,00	58,503,954.34	3.90%	432	0.85%	1.73%
150.000,00 - 175.000,00	40,075,915.26	2.67%	249	0.49%	1.65%
175.000,00 - 200.000,00	23,590,426.84	1.57%	126	0.25%	1.64%
200.000,00 - 225.000,00	17,632,444.66	1.18%	83	0.16%	1.76%
225.000,00 - 250.000,00	13,038,068.70	0.87%	55	0.11%	1.76%
250.000,00 - 275.000,00	6,303,486.70	0.42%	24	0.05%	1.70%
275.000,00 - 300.000,00	5,165,462.38	0.34%	18	0.04%	1.62%
300.000,00 - 325.000,00	5,607,958.62	0.37%	18	0.04%	1.54%
325.000,00 - 350.000,00	1,709,239.32	0.11%	5	0.01%	1.67%
350.000,00 - 375.000,00	2,873,219.09	0.19%	8	0.02%	1.72%
375.000,00 - 400.000,00	3,104,744.13	0.21%	8	0.02%	1.78%
400.000,00 - 425.000,00	2,040,786.82	0.14%	5	0.01%	1.26%
425.000,00 - 450.000,00	864,764.02	0.06%	2	0.00%	1.39%
450.000,00 - 475.000,00	1,867,828.06	0.12%	4	0.01%	1.57%
475.000,00 - 500.000,00	2,929,009.69	0.20%	6	0.01%	1.66%
500.000,00 - 600.000,00	4,438,119.38	0.30%	8	0.02%	1.49%
600.000,00 - 700.000,00	2,577,367.44	0.17%	4	0.01%	1.64%
700.000,00 - 800.000,00	732,836.69	0.05%	1	0.00%	1.37%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00	1,033,680.04	0.07%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,498,396,793.83	100.0%	50,856	100.0%	2.51%

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	632,888.77	0.04%	21	0.04%	2.64%
Partial Professional Use	37,818,507.76	2.52%	665	1.31%	2.06%
Professional use with recourse to the borrower	616,514.86	0.04%	6	0.01%	2.18%
Residential (Flat/Apartment)	1,385,152,364.16	92.44%	48,168	94.71%	2.51%
Residential (House, detached or semi-detached)	74,176,518.28	4.95%	1,996	3.93%	2.67%
	1,498,396,793.83	100.0%	50,856	100.0%	2.51%

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	52,325,548.66	3.49%	1,819	3.58%	2.48%
AITOLOAKARNANIA	21,430,158.57	1.43%	883	1.74%	2.76%
ARGOLIDA	13,900,785.91	0.93%	462	0.91%	2.62%
ARKADIA	8,478,724.02	0.57%	297	0.58%	2.82%
ARTA	4,915,017.54	0.33%	245	0.48%	2.67%
ATTICA	677,941,089.14	45.24%	21,464	42.21%	2.47%
CHALKIDIKI	16,275,939.38	1.09%	594	1.17%	2.67%
CHANIA	19,296,137.95	1.29%	536	1.05%	2.36%
CHIOS	9,727,952.82	0.65%	340	0.67%	2.78%
CORFU	12,516,245.02	0.84%	406	0.80%	2.54%
DODEKANISA	45,980,910.54	3.07%	1,071	2.11%	2.34%
DRAMA	7,960,720.40	0.53%	287	0.56%	2.51%
EVOIA	21,290,326.18	1.42%	849	1.67%	2.99%
EVKITANIA	1,652,800.97	0.11%	74	0.15%	3.58%
EVROS	15,869,920.48	1.06%	739	1.45%	2.83%
FLORINA	4,440,960.81	0.30%	181	0.36%	2.68%
FOKIDA	3,952,329.25	0.26%	145	0.29%	2.83%
FTHIOTIDA	20,388,240.14	1.36%	922	1.81%	2.77%
GREVENA	4,565,066.65	0.31%	165	0.32%	2.73%
HERAKLION	22,742,539.15	1.52%	675	1.33%	2.36%
ILEIA	18,513,810.13	1.24%	684	1.35%	2.59%
IMATHIA	9,550,805.06	0.64%	353	0.69%	2.63%
IOANNINA	22,966,359.93	1.53%	787	1.55%	2.30%
KARDITSA	14,832,848.35	0.99%	648	1.27%	2.52%
KASTORIA	4,851,039.56	0.32%	194	0.38%	2.72%
KAVALA	14,255,262.08	0.95%	496	0.98%	2.42%
KEFALLONIA	6,744,848.18	0.45%	223	0.44%	2.78%
KILKIS	8,781,441.19	0.59%	364	0.72%	2.53%
KORINTHIA	16,273,659.32	1.09%	601	1.18%	2.52%
KOZANI	13,838,436.98	0.92%	530	1.04%	2.65%
KYKLADES	22,962,246.26	1.53%	575	1.13%	2.20%
LAKONIA	11,782,948.96	0.79%	415	0.82%	2.58%
LARISA	29,440,955.68	1.97%	1,182	2.32%	2.60%
LASITHI	11,032,751.87	0.74%	351	0.69%	2.17%
LEFKADA	3,782,867.05	0.25%	138	0.27%	2.46%
LESBOS	19,613,137.28	1.31%	615	1.21%	2.80%
MAGNESIA	23,412,547.45	1.56%	877	1.72%	2.60%
MESSINIA	14,400,998.39	0.96%	593	1.17%	2.72%
PELLA	11,906,434.85	0.80%	471	0.93%	2.21%
PIERIA	16,249,866.79	1.08%	546	1.07%	2.29%
PREVEZA	10,623,169.70	0.71%	380	0.75%	2.57%
RETHYMNO	18,652,840.50	1.25%	636	1.25%	2.50%
RODOPI	11,486,412.32	0.77%	477	0.94%	2.36%
SAMOS	7,250,936.95	0.48%	252	0.50%	2.82%
SERRES	7,506,139.99	0.50%	332	0.65%	2.93%
THESSALONIA	7,676,601.31	0.51%	277	0.55%	2.35%
THESSALONIKI	112,879,835.15	7.53%	3,909	7.69%	2.42%
TRIKALA	10,566,252.98	0.71%	468	0.92%	2.64%
VOIOTIA	13,971,444.01	0.93%	657	1.29%	3.06%
XANTHI	9,885,970.53	0.66%	473	0.93%	2.72%
ZAKYNTHOS	7,052,511.45	0.47%	198	0.39%	2.24%
	1,498,396,793.83	100.0%	50,856	100.0%	2.51%

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,498,293,047.31	99.99%	57,207	99.97%	2.51%
Quarterly	73,794.13	0.00%	14	0.02%	3.65%
Semi-Annually	29,952.39	0.00%	5	0.01%	4.88%
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

### 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	819,708,443.71	54.71%	25,305	44.22%	1.82%
Euribor 1M Linked	125,176,677.49	8.35%	3,088	5.40%	1.56%
Euribor 3M Linked	303,717,978.33	20.27%	8,072	14.11%	2.61%
Fixed	103,195,109.39	6.89%	4,925	8.61%	5.61%
Originator Rate	146,598,584.91	9.78%	15,836	27.67%	4.77%
	1,498,396,793.83	100.0%	57,226	100.0%	2.51%

### 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)	55,231	1,287,453.94	1,421,295,077.92	96.51%	94.85%
31-60 days past due	1,345	634,928.48	51,038,616.75	2.35%	3.40%
61-90 days past due	650	489,952.61	26,063,099.16	1.14%	1.73%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	57,226	2,412,335.03	1,498,396,793.83	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	493,479,115.58	32.93%	20,126	35.17%	2.73%
Refinancing loans	156,967,704.73	10.48%	3,244	5.67%	2.27%
Buy Secondary	290,169,664.29	19.37%	8,496	14.85%	2.24%
Professional use	14,540,381.12	0.97%	411	0.72%	2.19%
Renovating	543,215,628.26	36.25%	24,945	43.59%	2.54%
Other	24,299.85	0.00%	4	0.01%	5.48%
	<b>1,498,396,793.83</b>	<b>100.0%</b>	<b>57,226</b>	<b>100.0%</b>	<b>2.51%</b>

### 16. Employment

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total		
Employed	639,562,717.10	42.68%	21,675	43.27%	2.56%	
Self Employed	413,347,053.93	27.58%	10,033	20.03%	2.26%	
Unemployed	132,947,362.99	8.87%	4,692	9.37%	2.59%	
Retired	273,747,512.86	18.26%	11,826	23.61%	2.65%	
N/A	38,792,146.96	2.58%	1,870	3.73%	3.03%	
	1,498,396,793.83	100.0%	50,096	100.0%	2.51%	

\* 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.