

# **Covered Bond Programme I**



## **Monthly Investor Report**

**May 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	31-05-2015	28-11-2008
Portfolio Cut off Date	31-05-2015	31-10-2008
Original Principal Balance	2.998.445.834,00	6.487.231.236,00
Principal Balance	1.473.778.173,00	5.951.630.426,00
Number of Borrowers	49.495	70.301
Number of Loanparts	56.546	94.141
Number of Properties	50.242	72.324
Average Principal Balance (borrower)	29.776,30	82.291,22
Average Principal Balance (parts)	26.063,35	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	56,50	66,60
Weighted Average Loan to Indexed Value	48,58	58,38
Seasoning (years): Weighted Average	8,93	2,10
Original Maturity (years): Weighted Average	22,61	24,92
Remaining Tenor (years): Weighted Average	13,71	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	21.201.367,12
Current Outstanding Balance	1.473.778.173,40
Adjusted Nominal Value Assets *	1.454.933.635,49
Outstanding Accrued Interest on Assets	1.357.971,31
Nominal Value Test Current Value **	59,74 %
<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	62,782,877.18	4.26%	1,564	2.77%	2.48%
Standard Amortising	1,410,995,296.22	95.74%	54,982	97.23%	2.51%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</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%	1,001,877,306.48	67.98%	26,517	46.89%	1.74%
2.5% - 2.99%	136,401,539.14	9.26%	5,397	9.54%	2.73%
3% - 3.49%	65,007,146.02	4.41%	3,654	6.46%	3.22%
3.5% - 3.99%	12,979,158.22	0.88%	314	0.56%	3.74%
4% - 4.49%	9,522,264.05	0.65%	298	0.53%	4.27%
4.5% - 4.99%	148,966,007.44	10.11%	15,711	27.78%	4.76%
5% - 5.49%	39,795,021.85	2.70%	2,067	3.66%	5.30%
5.5% - 5.99%	40,121,588.32	2.72%	1,349	2.39%	5.65%
6% - 6.49%	3,509,344.89	0.24%	202	0.36%	6.27%
6.5% - 6.99%	13,539,522.02	0.92%	756	1.34%	6.61%
7% - 7.49%	2,059,274.97	0.14%	281	0.50%	7.23%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</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	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	222,564.49	0.02%	45	0.08%	4.65%
1997	334,565.47	0.02%	43	0.08%	4.64%
1998	459,307.95	0.03%	51	0.09%	4.53%
1999	3,950,802.59	0.27%	352	0.62%	4.01%
2000	9,439,163.01	0.64%	2,777	4.91%	4.09%
2001	42,640,700.28	2.89%	6,404	11.33%	3.82%
2002	55,529,565.62	3.77%	5,397	9.54%	3.96%
2003	105,287,560.24	7.14%	5,384	9.52%	3.20%
2004	169,063,039.03	11.47%	5,897	10.43%	2.64%
2005	262,890,193.08	17.84%	7,697	13.61%	2.24%
2006	230,390,997.60	15.63%	6,289	11.12%	2.08%
2007	247,313,565.94	16.78%	6,677	11.81%	1.84%
2008	168,177,168.03	11.41%	4,357	7.71%	2.20%
2009	67,123,744.08	4.55%	2,282	4.04%	2.81%
2010	44,239,283.42	3.00%	1,416	2.50%	3.57%
2011	27,395,149.64	1.86%	696	1.23%	3.78%
2012	17,540,444.29	1.19%	301	0.53%	2.82%
2013	15,813,973.44	1.07%	325	0.57%	3.43%
2014	4,040,450.71	0.27%	98	0.17%	3.74%
2015	1,895,982.10	0.13%	53	0.09%	2.31%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</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	3,597,273.45	0.24%	2,886	5.10%	3.73%
2016	24,407,761.79	1.66%	6,246	11.05%	4.01%
2017	44,003,935.47	2.99%	5,718	10.11%	3.63%
2018	53,391,683.96	3.62%	4,364	7.72%	3.65%
2019	68,965,174.18	4.68%	3,996	7.07%	3.37%
2020	76,225,063.98	5.17%	3,683	6.51%	3.08%
2021	70,723,654.10	4.80%	3,228	5.71%	2.87%
2022	75,611,324.64	5.13%	2,941	5.20%	2.49%
2023	74,808,301.01	5.08%	2,568	4.54%	2.83%
2024	91,089,046.69	6.18%	2,733	4.83%	2.62%
2025	100,614,758.02	6.83%	2,773	4.90%	2.59%
2026	63,680,379.35	4.32%	1,751	3.10%	2.58%
2027	45,738,927.88	3.10%	1,187	2.10%	2.16%
2028	48,522,649.97	3.29%	1,197	2.12%	2.37%
2029	28,319,272.52	1.92%	684	1.21%	2.37%
2030	41,685,978.70	2.83%	882	1.56%	1.96%
2031	36,550,930.78	2.48%	712	1.26%	1.98%
2032	37,520,249.52	2.55%	809	1.43%	1.95%
2033	41,726,744.03	2.83%	842	1.49%	2.26%
2034	44,113,802.76	2.99%	843	1.49%	2.05%
2035	66,370,107.26	4.50%	1,176	2.08%	1.90%
2036	44,363,980.69	3.01%	754	1.33%	1.83%
2037	42,134,000.60	2.86%	689	1.22%	1.70%
2038	25,794,049.23	1.75%	442	0.78%	2.00%
2039	9,749,544.51	0.66%	175	0.31%	2.22%
2040	11,166,589.62	0.76%	186	0.33%	2.05%
2041	16,356,999.30	1.11%	261	0.46%	2.12%
2042	15,267,550.20	1.04%	273	0.48%	2.04%
2043	18,978,228.81	1.29%	302	0.53%	2.31%
2044	10,583,883.08	0.72%	176	0.31%	2.24%
2045	12,401,144.06	0.84%	173	0.31%	1.87%
2046	23,780,463.97	1.61%	319	0.56%	1.85%
2047	23,672,926.02	1.61%	317	0.56%	1.65%
2048	17,765,934.91	1.21%	263	0.47%	1.90%
2049	7,559,870.15	0.51%	137	0.24%	2.30%
2050	8,691,416.93	0.59%	134	0.24%	2.21%
2051	7,734,411.57	0.52%	120	0.21%	2.34%
2052	8,189,430.49	0.56%	130	0.23%	2.34%
2053	6,339,732.84	0.43%	97	0.17%	2.40%
2054	3,684,843.17	0.25%	55	0.10%	2.54%
2055	1,874,686.41	0.13%	29	0.05%	2.52%
2056	2,470,459.46	0.17%	28	0.05%	2.47%
2057	5,941,666.90	0.40%	94	0.17%	2.37%
2058	6,882,193.96	0.47%	107	0.19%	2.32%
2059	3,692,957.79	0.25%	54	0.10%	2.47%
2060	1,034,188.67	0.07%	12	0.02%	2.54%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</b>

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,499,605.33	0.17%	67	0.12%	2.35%
0.5 - 1.0	121,758.21	0.01%	4	0.01%	4.68%
1.0 - 1.5	5,335,111.17	0.36%	126	0.22%	3.91%
1.5 - 2.0	9,715,726.86	0.66%	213	0.38%	3.62%
2.0 - 2.5	5,642,585.93	0.38%	93	0.16%	2.77%
2.5 - 3.0	7,621,309.84	0.52%	141	0.25%	2.84%
3.0 - 4.0	19,900,263.50	1.35%	374	0.66%	3.16%
4.0 - 5.0	40,974,994.67	2.78%	1,268	2.24%	3.98%
5.0 - 6.0	63,857,945.42	4.33%	2,144	3.79%	2.89%
6.0 - 7.0	109,849,641.85	7.45%	2,995	5.30%	2.47%
7.0 - 8.0	226,378,273.64	15.36%	6,000	10.61%	1.89%
8.0 - 9.0	255,241,670.39	17.32%	6,935	12.26%	2.03%
9.0 - 10.0	267,410,695.41	18.14%	7,664	13.55%	2.08%
more - 10.0	459,228,591.18	31.16%	28,522	50.44%	3.06%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</b>

### 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,374,398,307.46	93.26%	51,922	91.82%	2.28%
01-02	10,808,823.64	0.73%	846	1.50%	5.24%
02-03	10,075,183.98	0.68%	702	1.24%	5.09%
03-04	11,234,495.83	0.76%	692	1.22%	5.74%
04-05	6,363,241.99	0.43%	360	0.64%	5.96%
05-06	4,493,154.86	0.30%	220	0.39%	5.76%
06-07	11,433,631.53	0.78%	451	0.80%	5.52%
07-08	8,482,284.85	0.58%	293	0.52%	5.50%
08-09	11,089,571.88	0.75%	363	0.64%	5.63%
09-10	6,936,146.57	0.47%	213	0.38%	5.76%
10-11	4,052,690.25	0.27%	123	0.22%	5.87%
11-12	5,884,098.49	0.40%	166	0.29%	5.71%
12-13	3,416,885.78	0.23%	87	0.15%	5.65%
13-14	4,194,058.92	0.28%	92	0.16%	5.75%
14-15	51,977.33	0.00%	2	0.00%	5.78%
15-16					
16-17	243,335.53	0.02%	4	0.01%	5.59%
17-18	57,116.74	0.00%	1	0.00%	4.62%
18-19	128,862.80	0.01%	2	0.00%	5.12%
19-20					
20-21	40,389.85	0.00%	1	0.00%	5.52%
21-22					
22-23					
23-24	66,882.78	0.00%	2	0.00%	5.54%
24-25	67,741.81	0.00%	1	0.00%	4.62%
25-26					
26-27					
27-28	19,036.43	0.00%	1	0.00%	4.62%
28-29					
29-30	174,576.59	0.01%	1	0.00%	2.02%
30 - more	65,677.51	0.00%	1	0.00%	3.12%
Matured					
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,50 %</b>					
less - 40.00%	356,591,346.93	24.20%	19,654	39.12%	2.88%
40.01% - 50.00%	208,344,703.17	14.14%	7,437	14.80%	2.60%
50.01% - 60.00%	213,655,642.55	14.50%	6,461	12.86%	2.50%
60.01% - 70.00%	231,100,635.89	15.68%	6,044	12.03%	2.41%
70.01% - 80.00%	304,112,555.15	20.63%	7,570	15.07%	2.33%
80.01% - 85.00%	53,099,583.77	3.60%	912	1.82%	2.00%
85.01% - 90.00%	61,641,234.29	4.18%	988	1.97%	1.90%
90.01% - 95.00%	20,455,619.38	1.39%	354	0.71%	2.05%
95.01% - 100.00%	23,152,245.03	1.57%	740	1.47%	2.20%
100.01% - 105.00%	644,929.17	0.04%	32	0.06%	3.45%
105.01% - 110.00%	631,516.82	0.04%	24	0.05%	2.86%
110.01% - 115.00%	144,224.15	0.01%	12	0.02%	4.89%
115.01% - 120.00%	103,841.98	0.01%	10	0.02%	4.71%
120.01% - 125.00%	78,202.86	0.01%	2	0.00%	3.58%
125.01% - 128.00%	2,349.39	0.00%	1	0.00%	4.77%
128.01% - more	19,542.87	0.00%	1	0.00%	4.77%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>50,242</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: 47,90 %</b>					
less - 40.00%	620,271,263.25	42.09%	36,605	72.86%	3.02%
40.01% - 50.00%	166,606,383.43	11.30%	3,787	7.54%	2.52%
50.01% - 60.00%	174,685,172.88	11.85%	3,082	6.13%	2.19%
60.01% - 70.00%	154,631,000.71	10.49%	2,414	4.81%	2.09%
70.01% - 80.00%	154,536,426.80	10.49%	2,095	4.17%	2.00%
80.01% - 85.00%	65,055,944.87	4.41%	790	1.57%	1.87%
85.01% - 90.00%	66,266,122.78	4.50%	736	1.47%	1.88%
90.01% - 95.00%	53,598,002.48	3.64%	537	1.07%	1.83%
95.01% - 100.00%	17,914,392.61	1.22%	193	0.38%	2.00%
105.01% - 110.00%	102,132.50	0.01%	2	0.00%	2.95%
128.01% - more	111,331.09	0.01%	1	0.00%	2.97%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>50,242</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	309,496,244.92	21.00%	30,090	59.89%	3.46%
25.000,00 - 50.000,00	407,742,590.97	27.67%	11,420	22.73%	2.77%
50.000,00 - 75.000,00	282,751,161.77	19.19%	4,632	9.22%	2.25%
75.000,00 - 100.000,00	187,698,402.29	12.74%	2,205	4.39%	1.96%
100.000,00 - 125.000,00	95,943,134.01	6.51%	861	1.71%	1.78%
125.000,00 - 150.000,00	58,048,485.67	3.94%	428	0.85%	1.73%
150.000,00 - 175.000,00	38,193,571.13	2.59%	237	0.47%	1.66%
175.000,00 - 200.000,00	23,027,381.34	1.56%	123	0.25%	1.62%
200.000,00 - 225.000,00	17,658,919.83	1.20%	83	0.17%	1.74%
225.000,00 - 250.000,00	12,095,125.69	0.82%	51	0.10%	1.79%
250.000,00 - 275.000,00	6,294,349.35	0.43%	24	0.05%	1.70%
275.000,00 - 300.000,00	5,143,260.62	0.35%	18	0.04%	1.62%
300.000,00 - 325.000,00	5,588,841.32	0.38%	18	0.04%	1.54%
325.000,00 - 350.000,00	2,054,221.34	0.14%	6	0.01%	1.58%
350.000,00 - 375.000,00	2,885,748.12	0.20%	8	0.02%	1.76%
375.000,00 - 400.000,00	2,726,435.32	0.18%	7	0.01%	1.81%
400.000,00 - 425.000,00	2,029,311.69	0.14%	5	0.01%	1.26%
425.000,00 - 450.000,00	861,248.61	0.06%	2	0.00%	1.39%
450.000,00 - 475.000,00	1,865,370.54	0.13%	4	0.01%	1.57%
475.000,00 - 500.000,00	2,923,099.49	0.20%	6	0.01%	1.66%
500.000,00 - 600.000,00	4,424,794.31	0.30%	8	0.02%	1.49%
600.000,00 - 700.000,00	2,570,318.98	0.17%	4	0.01%	1.64%
700.000,00 - 800.000,00	729,912.27	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	1,026,243.82	0.07%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>50,242</b>	<b>100.0%</b>	<b>2.51%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	641,209.79	0.04%	22	0.04%	2.63%
Partial Professional Use	36,884,566.33	2.50%	651	1.30%	2.05%
Professional use with recourse to the borrower	722,579.68	0.05%	7	0.01%	2.27%
Residential (Flat/Apartment)	1,361,944,642.32	92.41%	47,573	94.69%	2.51%
Residential (House, detached or semi-detached)	73,585,175.28	4.99%	1,989	3.96%	2.66%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>50,242</b>	<b>100.0%</b>	<b>2.51%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	51,560,839.65	3.50%	1,798	3.58%	2.48%
AITOLOAKARNANIA	21,148,902.72	1.44%	876	1.74%	2.75%
ARGOLIDA	13,753,337.22	0.93%	457	0.91%	2.62%
ARKADIA	8,351,104.07	0.57%	293	0.58%	2.80%
ARTA	4,779,823.52	0.32%	240	0.48%	2.69%
ATTICA	666,500,664.92	45.22%	21,228	42.25%	2.47%
CHALKIDIKI	16,081,907.56	1.09%	584	1.16%	2.67%
CHANIA	19,057,165.48	1.29%	530	1.06%	2.35%
CHIOS	9,630,190.63	0.65%	339	0.68%	2.78%
CORFU	12,304,782.16	0.84%	406	0.81%	2.54%
DODEKANISA	45,254,846.17	3.07%	1,060	2.11%	2.34%
DRAMA	7,915,396.28	0.54%	286	0.57%	2.50%
EVOIA	20,813,662.95	1.41%	834	1.66%	2.98%
EVKITANIA	1,630,866.48	0.11%	74	0.15%	3.52%
EVROS	15,500,050.49	1.05%	730	1.45%	2.83%
FLORINA	4,352,963.25	0.30%	177	0.35%	2.68%
FOKIDA	3,907,288.83	0.27%	145	0.29%	2.84%
FTHIOTIDA	20,113,490.69	1.37%	909	1.81%	2.75%
GREVENA	4,460,422.88	0.30%	163	0.32%	2.73%
HERAKLION	22,397,368.62	1.52%	660	1.31%	2.36%
ILEIA	18,572,128.10	1.26%	684	1.36%	2.57%
IMATHIA	9,393,450.10	0.64%	347	0.69%	2.63%
IOANNINA	22,646,285.10	1.54%	777	1.55%	2.29%
KARDITSA	14,483,346.96	0.98%	636	1.27%	2.52%
KASTORIA	4,734,113.91	0.32%	191	0.38%	2.71%
KAVALA	14,011,902.36	0.95%	491	0.98%	2.42%
KEFALLONIA	6,407,625.95	0.44%	217	0.43%	2.78%
KILKIS	8,535,047.88	0.58%	358	0.71%	2.53%
KORINTHIA	15,823,932.58	1.07%	593	1.18%	2.51%
KOZANI	13,452,374.12	0.91%	518	1.03%	2.66%
KYKLADES	22,830,216.85	1.55%	565	1.13%	2.19%
LAKONIA	11,617,702.23	0.79%	411	0.82%	2.57%
LARISA	29,140,469.43	1.98%	1,166	2.32%	2.59%
LASITHI	10,919,904.31	0.74%	345	0.69%	2.16%
LEFKADA	3,746,611.09	0.25%	136	0.27%	2.46%
LESBOS	19,527,472.53	1.33%	609	1.21%	2.77%
MAGNESIA	23,186,080.08	1.57%	869	1.73%	2.58%
MESSINIA	14,060,410.87	0.95%	581	1.16%	2.69%
PELLA	11,612,697.80	0.79%	462	0.92%	2.21%
PIERIA	15,856,885.15	1.08%	537	1.07%	2.29%
PREVEZA	10,321,118.16	0.70%	372	0.74%	2.57%
RETHYMNO	18,261,132.87	1.24%	628	1.25%	2.50%
RODOPI	11,305,109.12	0.77%	466	0.93%	2.36%
SAMOS	7,151,481.54	0.49%	249	0.50%	2.81%
SERRES	7,430,338.52	0.50%	331	0.66%	2.89%
THESPROTIA	7,564,808.11	0.51%	275	0.55%	2.34%
THESSALONIKI	110,917,811.02	7.53%	3,865	7.69%	2.42%
TRIKALA	10,352,191.36	0.70%	461	0.92%	2.63%
VOIOTIA	13,823,407.72	0.94%	650	1.29%	3.04%
XANTHI	9,788,391.13	0.66%	471	0.94%	2.71%
ZAKYNTHOS	6,788,651.88	0.46%	192	0.38%	2.24%
<b>Total</b>	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>50,242</b>	<b>100.0%</b>	<b>2.51%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Monthly	1,473,778,173.40	100.00%	56,546	100.00%	2.51%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</b>

### 13. Interest Payment Type

Interest Payment Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
ECB Linked	807,973,800.21	54.82%	25,090	44.37%	1.82%
Euribor 1M Linked	123,307,471.81	8.37%	3,062	5.42%	1.56%
Euribor 3M Linked	299,688,939.09	20.33%	8,024	14.19%	2.61%
Fixed	100,710,983.27	6.83%	4,835	8.55%	5.60%
Originator Rate	142,096,979.02	9.64%	15,535	27.47%	4.77%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</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)	54,466	1,061,577.80	1,395,258,836.00	96.32%	94.67%
31-60 days past due	1,488	701,773.34	54,313,556.04	2.63%	3.69%
61-90 days past due	592	434,306.58	24,205,781.36	1.05%	1.64%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	<b>56,546</b>	<b>2,197,657.72</b>	<b>1,473,778,173.40</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	486,124,230.59	32.98%	19,856	35.11%	2.71%
Refinancing loans	153,400,025.77	10.41%	3,174	5.61%	2.27%
Buy Secondary	285,666,193.63	19.38%	8,402	14.86%	2.23%
Professional use	14,244,681.00	0.97%	402	0.71%	2.19%
Renovating	534,319,912.26	36.26%	24,708	43.70%	2.54%
Other	23,130.15	0.00%	4	0.01%	5.47%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>56,546</b>	<b>100.0%</b>	<b>2.51%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	627,038,579.05	42.55%	21,333	43.10%	2.56%
Self Employed	406,088,009.67	27.55%	9,921	20.04%	2.26%
Unemployed	132,135,315.75	8.97%	4,662	9.42%	2.58%
Retired	271,628,677.45	18.43%	11,767	23.77%	2.64%
N/A	36,887,591.48	2.50%	1,812	3.66%	3.04%
	<b>1,473,778,173.40</b>	<b>100.0%</b>	<b>49,495</b>	<b>100.0%</b>	<b>2.51%</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.