

Covered Bond Programme I



Monthly Investor Report

October 2016

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 06	XS1499589833	B-	Caa2	EUR	1.500.000.000,00	Euribor_3M + 337,5bp	05-10-2017

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-10-2016	28-11-2008
Portfolio Cut off Date	31-10-2016	31-10-2008
Original Principal Balance	4.430.195.820,00	6.487.231.236,00
Principal Balance	2.206.267.920,00	5.951.630.426,00
Number of Borrowers	57.345	70.301
Number of Loanparts	68.548	94.141
Number of Properties	57.992	72.324
Average Principal Balance (borrower)	38.473,59	82.291,22
Average Principal Balance (parts)	32.185,74	63.220,39
Coupon: Weighted Average	2,2	4,8
Minimum	0,3	3,1
Maximum	11,4	8,1
Weighted Average Loan to Value	58,70	66,60
Weighted Average Loan to Indexed Value	56,02	58,38
Seasoning (years): Weighted Average	9,56	2,10
Original Maturity (years): Weighted Average	23,98	24,92
Remaining Tenor (years): Weighted Average	14,45	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	6.965.753,43
Outstanding Accrued Interest on Bonds	3.458.250,00
Current Outstanding Balance	2.206.267.919,53
Adjusted Nominal Value Assets *	2.148.658.382,46
Outstanding Accrued Interest on Assets	1.840.031,71
Nominal Value Test Current Value **	70,14 %
<i>Nominal Value Test Maximum Value</i>	80,00 %

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	178,849,225.26	8.11%	4,144	6.05%	2.29%
Standard Amortising	2,027,418,694.27	91.89%	64,404	93.95%	2.20%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

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%	1,652,405,122.97	74.90%	44,066	64.28%	1.72%
2.5% - 2.99%	211,185,968.59	9.57%	6,974	10.17%	2.71%
3% - 3.49%	112,318,374.35	5.09%	3,997	5.83%	3.23%
3.5% - 3.99%	54,455,048.76	2.47%	1,107	1.61%	3.67%
4% - 4.49%	24,237,281.23	1.10%	612	0.89%	4.18%
4.5% - 4.99%	83,624,082.90	3.79%	8,486	12.38%	4.75%
5% - 5.49%	21,807,332.66	0.99%	1,248	1.82%	5.31%
5.5% - 5.99%	28,269,391.29	1.28%	1,106	1.61%	5.66%
6% - 6.49%	3,853,456.18	0.17%	129	0.19%	6.27%
6.5% - 6.99%	9,204,303.21	0.42%	598	0.87%	6.61%
7% - 7.49%	1,559,929.64	0.07%	117	0.17%	7.29%
7.5% - more	3,347,627.75	0.15%	108	0.16%	8.63%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	25,301.28	0.00%	2	0.00%	4.39%
1993	12,505.80	0.00%	3	0.00%	2.52%
1994	6,973.97	0.00%	3	0.00%	2.97%
1995	11,461.55	0.00%	3	0.00%	2.52%
1996	144,496.10	0.01%	26	0.04%	3.87%
1997	260,674.83	0.01%	42	0.06%	3.98%
1998	543,840.84	0.02%	74	0.11%	3.28%
1999	3,292,337.71	0.15%	377	0.55%	3.33%
2000	8,089,099.55	0.37%	767	1.12%	3.03%
2001	28,081,269.42	1.27%	2,363	3.45%	2.82%
2002	51,004,397.01	2.31%	5,438	7.93%	2.91%
2003	112,795,986.64	5.11%	6,448	9.41%	2.53%
2004	198,198,759.08	8.98%	7,599	11.09%	2.24%
2005	359,984,962.58	16.32%	10,560	15.41%	1.98%
2006	335,082,558.09	15.19%	8,719	12.72%	1.88%
2007	338,509,100.88	15.34%	8,937	13.04%	1.64%
2008	225,915,130.65	10.24%	5,578	8.14%	1.87%
2009	242,528,193.36	10.99%	5,167	7.54%	2.42%
2010	144,296,052.09	6.54%	3,140	4.58%	3.08%
2011	52,053,456.70	2.36%	1,131	1.65%	3.75%
2012	20,308,823.00	0.92%	424	0.62%	3.27%
2013	39,774,661.83	1.80%	836	1.22%	2.92%
2014	30,623,201.19	1.39%	597	0.87%	3.45%
2015	13,002,514.74	0.59%	263	0.38%	3.14%
2016	1,722,160.64	0.08%	51	0.07%	2.21%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

4. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	361,465.07	0.02%	765	1.12%	3.60%
2017	12,201,038.16	0.55%	4,537	6.62%	3.62%
2018	34,723,324.44	1.57%	4,662	6.80%	3.06%
2019	57,335,477.30	2.60%	4,629	6.75%	2.83%
2020	87,544,326.43	3.97%	5,062	7.38%	2.57%
2021	93,844,841.15	4.25%	4,670	6.81%	2.53%
2022	95,087,524.08	4.31%	4,137	6.04%	2.14%
2023	72,676,736.07	3.29%	2,950	4.30%	2.56%
2024	91,295,870.10	4.14%	3,148	4.59%	2.44%
2025	103,462,784.62	4.69%	3,291	4.80%	2.40%
2026	82,478,439.88	3.74%	2,549	3.72%	2.31%
2027	81,566,931.86	3.70%	2,297	3.35%	1.95%
2028	81,967,773.23	3.72%	2,108	3.08%	2.07%
2029	91,445,642.38	4.14%	2,171	3.17%	2.29%
2030	101,073,399.11	4.58%	2,288	3.34%	2.22%
2031	79,574,908.58	3.61%	1,572	2.29%	1.99%
2032	73,171,707.31	3.32%	1,561	2.28%	1.93%
2033	72,624,073.03	3.29%	1,465	2.14%	2.00%
2034	103,824,784.80	4.71%	1,947	2.84%	2.12%
2035	142,462,992.89	6.46%	2,687	3.92%	1.95%
2036	90,445,488.94	4.10%	1,629	2.38%	1.85%
2037	72,876,118.88	3.30%	1,288	1.88%	1.65%
2038	54,293,685.22	2.46%	884	1.29%	1.81%
2039	61,738,176.63	2.80%	921	1.34%	2.35%
2040	49,679,675.60	2.25%	791	1.15%	2.52%
2041	45,457,045.51	2.06%	679	0.99%	2.35%
2042	33,218,713.12	1.51%	515	0.75%	1.97%
2043	31,922,313.31	1.45%	478	0.70%	2.24%
2044	34,174,947.85	1.55%	498	0.73%	2.48%
2045	26,948,974.85	1.22%	358	0.52%	2.26%
2046	31,327,335.34	1.42%	397	0.58%	1.80%
2047	33,310,182.02	1.51%	420	0.61%	1.72%
2048	21,787,229.09	0.99%	304	0.44%	1.91%
2049	15,186,048.95	0.69%	205	0.30%	2.23%
2050	13,921,622.43	0.63%	183	0.27%	2.33%
2051	6,185,460.35	0.28%	96	0.14%	2.23%
2052	4,686,007.96	0.21%	87	0.13%	2.26%
2053	3,021,034.00	0.14%	49	0.07%	2.25%
2054	2,179,670.09	0.10%	35	0.05%	2.38%
2055	2,217,531.71	0.10%	33	0.05%	2.29%
2056	1,876,440.69	0.09%	23	0.03%	2.26%
2057	1,864,787.33	0.08%	40	0.06%	2.24%
2058	2,684,099.04	0.12%	43	0.06%	2.26%
2059	2,665,824.25	0.12%	35	0.05%	2.29%
2060	2,464,009.74	0.11%	35	0.05%	2.25%
2061	1,411,456.14	0.06%	26	0.04%	2.30%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

5. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	732,389.30	0.03%	21	0.03%	2.20%
0.5 - 1.0	1,477,793.69	0.07%	48	0.07%	2.31%
1.0 - 1.5	3,410,221.29	0.15%	62	0.09%	2.18%
1.5 - 2.0	15,591,233.98	0.71%	293	0.43%	3.49%
2.0 - 2.5	15,798,922.94	0.72%	314	0.46%	3.59%
2.5 - 3.0	14,342,481.15	0.65%	303	0.44%	3.24%
3.0 - 4.0	38,212,310.55	1.73%	810	1.18%	2.86%
4.0 - 5.0	20,042,146.82	0.91%	412	0.60%	3.44%
5.0 - 6.0	68,493,127.16	3.10%	1,486	2.17%	3.75%
6.0 - 7.0	171,690,890.00	7.78%	3,783	5.52%	2.82%
7.0 - 8.0	221,330,711.11	10.03%	4,739	6.91%	2.38%
8.0 - 9.0	249,817,922.10	11.32%	6,241	9.10%	1.80%
9.0 - 10.0	372,896,857.60	16.90%	9,783	14.27%	1.67%
more - 10.0	1,012,430,911.84	45.89%	40,253	58.72%	2.16%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,151,834,083.96	97.53%	65,778	95.96%	2.12%
01-02	4,800,397.05	0.22%	492	0.72%	5.17%
02-03	5,839,591.35	0.26%	497	0.73%	5.90%
03-04	3,066,013.30	0.14%	217	0.32%	5.84%
04-05	3,394,161.60	0.15%	191	0.28%	5.73%
05-06	8,752,946.05	0.40%	401	0.58%	5.47%
06-07	5,988,717.83	0.27%	229	0.33%	5.55%
07-08	6,804,671.90	0.31%	258	0.38%	5.72%
08-09	4,308,095.14	0.20%	150	0.22%	5.59%
09-10	3,079,864.82	0.14%	107	0.16%	5.75%
10-11	4,095,740.46	0.19%	118	0.17%	5.68%
11-12	2,166,363.36	0.10%	59	0.09%	5.66%
12-13	1,792,956.25	0.08%	43	0.06%	5.79%
13-14					
14-15	83,890.75	0.00%	1	0.00%	4.62%
15-16	93,331.31	0.00%	2	0.00%	6.31%
16-17	22,631.56	0.00%	1	0.00%	3.82%
17-18					
18-19					
19-20	38,812.85	0.00%	1	0.00%	5.52%
20-21					
21-22	26,770.87	0.00%	1	0.00%	5.42%
22-23					
23-24					
24-25					
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	78,879.12	0.00%	2	0.00%	3.62%
Matured					
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,70 %					
less - 40.00%	437,713,815.52	19.84%	18,260	31.49%	2.49%
40.01% - 50.00%	318,686,089.94	14.44%	8,556	14.75%	2.27%
50.01% - 60.00%	331,082,773.47	15.01%	8,004	13.80%	2.21%
60.01% - 70.00%	389,456,031.70	17.65%	8,354	14.41%	2.21%
70.01% - 80.00%	462,953,476.40	20.98%	10,344	17.84%	2.09%
80.01% - 85.00%	86,411,980.96	3.92%	1,465	2.53%	1.89%
85.01% - 90.00%	94,380,252.68	4.28%	1,535	2.65%	1.76%
90.01% - 95.00%	34,337,224.82	1.56%	547	0.94%	1.87%
95.01% - 100.00%	39,028,505.33	1.77%	721	1.24%	2.10%
100.01% - 105.00%	3,264,795.58	0.15%	71	0.12%	2.32%
105.01% - 110.00%	3,351,084.72	0.15%	50	0.09%	1.74%
110.01% - 115.00%	3,195,605.23	0.14%	54	0.09%	2.35%
115.01% - 120.00%	2,403,004.67	0.11%	29	0.05%	2.20%
125.01% - 128.00%	3,278.51	0.00%	2	0.00%	3.81%
	2,206,267,919.53	100.0%	57,992	100.0%	2.21%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 54,34 %					
less - 40.00%	738,214,401.48	33.46%	36,106	62.26%	2.47%
40.01% - 50.00%	269,555,043.23	12.22%	5,510	9.50%	2.19%
50.01% - 60.00%	261,128,715.05	11.84%	4,556	7.86%	2.14%
60.01% - 70.00%	245,626,952.76	11.13%	3,629	6.26%	2.14%
70.01% - 80.00%	242,352,981.59	10.98%	3,144	5.42%	2.07%
80.01% - 85.00%	114,096,155.60	5.17%	1,350	2.33%	1.99%
85.01% - 90.00%	106,006,007.36	4.80%	1,218	2.10%	1.98%
90.01% - 95.00%	97,697,077.16	4.43%	1,065	1.84%	1.90%
95.01% - 100.00%	78,818,579.91	3.57%	851	1.47%	1.93%
100.01% - 105.00%	26,259,381.61	1.19%	288	0.50%	1.82%
105.01% - 110.00%	15,122,746.49	0.69%	161	0.28%	1.84%
110.01% - 115.00%	8,217,107.96	0.37%	82	0.14%	2.08%
115.01% - 120.00%	1,957,292.93	0.09%	23	0.04%	2.28%
120.01% - 125.00%	428,970.49	0.02%	5	0.01%	2.36%
128.01% - more	786,505.91	0.04%	4	0.01%	2.06%
	2,206,267,919.53	100.0%	57,992	100.0%	2.21%

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	331,025,040.98	15.00%	28,499	49.14%	2.84%
25.000,00 - 50.000,00	544,452,445.54	24.68%	15,157	26.14%	2.40%
50.000,00 - 75.000,00	437,757,620.07	19.84%	7,150	12.33%	2.14%
75.000,00 - 100.000,00	298,352,187.72	13.52%	3,484	6.01%	2.01%
100.000,00 - 125.000,00	177,027,282.23	8.02%	1,595	2.75%	1.91%
125.000,00 - 150.000,00	105,361,469.16	4.78%	774	1.33%	1.86%
150.000,00 - 175.000,00	74,696,734.17	3.39%	463	0.80%	1.85%
175.000,00 - 200.000,00	50,574,937.78	2.29%	271	0.47%	1.78%
200.000,00 - 225.000,00	38,648,296.07	1.75%	182	0.31%	1.86%
225.000,00 - 250.000,00	25,119,195.40	1.14%	106	0.18%	1.74%
250.000,00 - 275.000,00	16,370,031.54	0.74%	63	0.11%	1.73%
275.000,00 - 300.000,00	14,598,650.73	0.66%	51	0.09%	1.64%
300.000,00 - 325.000,00	11,549,900.76	0.52%	37	0.06%	1.60%
325.000,00 - 350.000,00	8,446,537.25	0.38%	25	0.04%	1.58%
350.000,00 - 375.000,00	7,625,567.34	0.35%	21	0.04%	1.78%
375.000,00 - 400.000,00	6,174,069.26	0.28%	16	0.03%	1.59%
400.000,00 - 425.000,00	5,354,662.39	0.24%	13	0.02%	1.77%
425.000,00 - 450.000,00	5,706,338.14	0.26%	13	0.02%	1.50%
450.000,00 - 475.000,00	7,434,389.85	0.34%	16	0.03%	1.95%
475.000,00 - 500.000,00	4,857,372.13	0.22%	10	0.02%	1.52%
500.000,00 - 600.000,00	8,200,629.16	0.37%	15	0.03%	1.55%
600.000,00 - 700.000,00	6,374,209.17	0.29%	10	0.02%	1.65%
700.000,00 - 800.000,00	7,391,362.71	0.34%	10	0.02%	1.66%
800.000,00 - 900.000,00	1,797,548.16	0.08%	2	0.00%	1.62%
900.000,00 - 1.000.000,00	1,906,550.96	0.09%	2	0.00%	1.45%
1.000.000,00 - 1.250.000,00	3,300,088.63	0.15%	3	0.01%	1.48%
1.250.000,00 - 1.500.000,00	4,130,123.94	0.19%	3	0.01%	3.07%
1.500.000,00 - more	2,034,678.29	0.09%	1	0.00%	0.92%
	2,206,267,919.53	100.0%	57,992	100.0%	2.21%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	10,954,089.79	0.50%	239	0.41%	2.16%
Partial Professional Use	106,976,625.40	4.85%	1,608	2.77%	2.14%
Professional use with recourse to the borrower	1,477,955.19	0.07%	18	0.03%	1.93%
Residential (Flat/Apartment)	1,909,001,467.73	86.53%	52,863	91.16%	2.19%
Residential (House, detached or semi-detached)	177,857,781.42	8.06%	3,264	5.63%	2.44%
	2,206,267,919.53	100.0%	57,992	100.0%	2.21%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	65,776,540.46	2.98%	1,878	3.24%	2.26%
AITOLOAKARNANIA	26,258,023.56	1.19%	872	1.50%	2.49%
ARGOLIDA	18,822,912.37	0.85%	519	0.90%	2.30%
ARKADIA	12,297,301.31	0.56%	350	0.60%	2.42%
ARTA	6,139,420.47	0.28%	221	0.38%	2.41%
ATTICA	1,054,325,908.53	47.79%	25,451	43.89%	2.16%
CHALKIDIKI	21,352,197.17	0.97%	643	1.11%	2.33%
CHANIA	35,208,301.17	1.60%	768	1.32%	2.07%
CHIOS	13,952,910.88	0.63%	372	0.64%	2.20%
CORFU	20,811,856.44	0.94%	534	0.92%	2.31%
DODEKANISA	73,556,893.67	3.33%	1,351	2.33%	2.10%
DRAMA	11,529,122.80	0.52%	367	0.63%	2.21%
EVOIA	29,418,739.49	1.33%	966	1.67%	2.51%
EVKITANIA	1,777,887.88	0.08%	73	0.13%	2.98%
EVROS	18,676,385.65	0.85%	679	1.17%	2.49%
FLORINA	4,873,470.12	0.22%	176	0.30%	2.32%
FOKIDA	4,308,492.39	0.20%	143	0.25%	2.42%
FTHIOTIDA	26,583,425.19	1.21%	938	1.62%	2.40%
GREVENA	5,252,639.76	0.24%	161	0.28%	2.50%
HERAKLION	37,062,451.88	1.68%	820	1.41%	2.12%
ILEIA	22,754,424.63	1.03%	690	1.19%	2.35%
IMATHIA	12,668,136.27	0.57%	404	0.70%	2.44%
IOANNINA	38,418,941.38	1.74%	1,028	1.77%	2.10%
KARDITSA	16,221,216.38	0.74%	614	1.06%	2.48%
KASTORIA	5,679,339.77	0.26%	214	0.37%	2.50%
KAVALA	19,346,136.56	0.88%	552	0.95%	2.17%
KEFALLONIA	11,522,482.65	0.52%	276	0.48%	2.16%
KILKIS	10,340,765.43	0.47%	373	0.64%	2.27%
KORINTHIA	23,013,401.94	1.04%	588	1.01%	2.20%
KOZANI	19,920,750.63	0.90%	625	1.08%	2.36%
KYKLADES	37,876,965.64	1.72%	706	1.22%	2.04%
LAKONIA	16,615,929.91	0.75%	484	0.84%	2.36%
LARISA	46,158,494.53	2.09%	1,428	2.46%	2.29%
LASITHI	18,859,716.30	0.86%	450	0.78%	1.94%
LEFKADA	5,365,587.19	0.24%	154	0.27%	2.13%
LESBOS	26,143,051.71	1.19%	697	1.20%	2.48%
MAGNESIA	37,925,975.15	1.72%	1,090	1.88%	2.32%
MESSINIA	21,632,110.73	0.98%	632	1.09%	2.31%
PELLA	13,968,105.18	0.63%	464	0.80%	2.08%
PIERIA	20,834,675.23	0.94%	601	1.04%	2.26%
PREVEZA	15,549,641.31	0.71%	404	0.70%	2.28%
RETHYMNO	25,825,973.60	1.17%	637	1.10%	2.21%
RODOPI	13,306,392.25	0.60%	457	0.79%	2.39%
SAMOS	13,740,650.28	0.62%	323	0.56%	2.27%
SERRES	9,669,587.29	0.44%	350	0.60%	2.56%
THESSALOTIA	9,050,080.87	0.41%	273	0.47%	2.27%
THESSALONIKI	154,343,505.46	7.00%	4,387	7.57%	2.15%
TRIKALA	13,707,473.91	0.62%	460	0.79%	2.41%
VOIOTIA	15,909,745.97	0.72%	616	1.06%	2.62%
XANTHI	13,318,126.69	0.60%	527	0.91%	2.40%
ZAKYNTHOS	8,595,653.50	0.39%	206	0.36%	2.09%
	2,206,267,919.53	100.0%	57,992	100.0%	2.21%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,206,267,919.53	100.00%	68,548	100.00%	2.21%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

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	1,161,503,286.47	52.65%	35,769	52.18%	1.72%
Euribor 1M Linked	181,617,651.09	8.23%	4,384	6.40%	1.51%
Euribor 3M Linked	731,306,179.33	33.15%	17,075	24.91%	2.62%
Fixed	57,481,536.17	2.61%	3,095	4.52%	5.60%
Hellenic Government Bond	74,435.17	0.00%	8	0.01%	5.90%
Originator Rate	74,284,831.30	3.37%	8,217	11.99%	4.96%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

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)	68,285	472,345.28	2,198,526,901.33	99.62%	99.64%
31-60 days past due	225	92,685.33	6,672,596.57	0.33%	0.30%
61-90 days past due	38	31,251.21	1,068,421.63	0.06%	0.04%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	68,548	596,281.82	2,206,267,919.53	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	909,115,001.56	41.21%	28,964	42.25%	2.25%
Refinancing loans	124,516,778.99	5.64%	2,738	3.99%	2.09%
Buy Secondary	498,964,556.77	22.62%	10,587	15.44%	2.00%
Professional use	43,202,184.37	1.96%	763	1.11%	2.31%
Renovating	625,102,961.53	28.33%	25,390	37.04%	2.29%
Other	5,366,436.31	0.24%	106	0.15%	7.39%
	2,206,267,919.53	100.0%	68,548	100.0%	2.21%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	1,021,219,379.03	46.29%	26,617	46.42%	2.22%
Self Employed	606,437,970.05	27.49%	11,181	19.50%	2.09%
Unemployed	180,355,300.78	8.17%	5,384	9.39%	2.28%
Retired	369,413,507.66	16.74%	13,065	22.78%	2.32%
N/A	28,841,762.01	1.31%	1,098	1.91%	2.38%
	2,206,267,919.53	100.0%	57,345	100.0%	2.21%

* 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.