

Covered Bond Programme I



Monthly Investor Report

December 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 + 338bp	05-10-2017

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-12-2016	28-11-2008
Portfolio Cut off Date	31-12-2016	31-10-2008
Original Principal Balance	4.389.952.154,00	6.487.231.236,00
Principal Balance	2.165.281.353,00	5.951.630.426,00
Number of Borrowers	56.487	70.301
Number of Loanparts	67.567	94.141
Number of Properties	57.121	72.324
Average Principal Balance (borrower)	38.332,38	82.291,22
Average Principal Balance (parts)	32.046,43	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	58,72	66,60
Weighted Average Loan to Indexed Value	55,71	58,38
Seasoning (years): Weighted Average	9,71	2,10
Original Maturity (years): Weighted Average	24,10	24,92
Remaining Tenor (years): Weighted Average	14,42	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	5.712.328,77
Outstanding Accrued Interest on Bonds	11.271.333,33
Current Outstanding Balance	2.165.281.353,09
Adjusted Nominal Value Assets *	2.111.007.715,80
Outstanding Accrued Interest on Assets	1.803.252,59
Nominal Value Test Current Value **	71,72 %
<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	179,913,968.26	8.31%	4,187	6.20%	2.30%
Standard Amortising	1,985,367,384.83	91.69%	63,380	93.80%	2.19%
	2,165,281,353.09	100.%	67,567	100.%	2.20%

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%	1,625,110,048.44	75.05%	43,807	64.83%	1.72%
2.5% - 2.99%	208,254,440.68	9.62%	6,946	10.28%	2.71%
3% - 3.49%	110,259,209.38	5.09%	3,963	5.87%	3.23%
3.5% - 3.99%	54,029,673.18	2.50%	1,108	1.64%	3.67%
4% - 4.49%	23,949,062.50	1.11%	611	0.90%	4.18%
4.5% - 4.99%	78,978,696.68	3.65%	7,970	11.80%	4.75%
5% - 5.49%	19,746,067.97	0.91%	1,116	1.65%	5.31%
5.5% - 5.99%	27,557,831.94	1.27%	1,102	1.63%	5.66%
6% - 6.49%	3,744,743.04	0.17%	128	0.19%	6.27%
6.5% - 6.99%	8,869,353.49	0.41%	595	0.88%	6.61%
7% - 7.49%	1,496,712.43	0.07%	113	0.17%	7.29%
7.5% - more	3,285,513.36	0.15%	108	0.16%	8.62%
	2,165,281,353.09	100.%	67,567	100.%	2.20%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	23,434.82	0.00%	2	0.00%	4.40%
1993	11,819.71	0.00%	3	0.00%	2.53%
1994	6,973.97	0.00%	3	0.00%	2.97%
1995	10,949.74	0.00%	3	0.00%	2.56%
1996	138,997.27	0.01%	23	0.03%	3.87%
1997	245,147.47	0.01%	42	0.06%	3.95%
1998	527,645.04	0.02%	74	0.11%	3.27%
1999	3,148,780.59	0.15%	368	0.54%	3.32%
2000	7,788,477.87	0.36%	761	1.13%	3.03%
2001	27,021,457.73	1.25%	1,813	2.68%	2.81%
2002	48,157,935.16	2.22%	5,397	7.99%	2.86%
2003	108,618,491.29	5.02%	6,411	9.49%	2.52%
2004	193,535,189.06	8.94%	7,574	11.21%	2.23%
2005	352,949,055.77	16.30%	10,518	15.57%	1.97%
2006	329,576,720.36	15.22%	8,516	12.60%	1.87%
2007	332,995,071.66	15.38%	8,916	13.20%	1.64%
2008	222,480,858.99	10.27%	5,562	8.23%	1.86%
2009	238,881,350.63	11.03%	5,144	7.61%	2.41%
2010	142,505,289.22	6.58%	3,130	4.63%	3.07%
2011	51,192,935.63	2.36%	1,126	1.67%	3.75%
2012	20,375,970.64	0.94%	427	0.63%	3.26%
2013	39,575,787.52	1.83%	837	1.24%	2.92%
2014	30,399,009.54	1.40%	597	0.88%	3.45%
2015	13,065,748.76	0.60%	265	0.39%	3.13%
2016	2,048,254.65	0.09%	55	0.08%	2.20%
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2017	9,441,977.02	0.44%	4,494	6.65%	3.61%
2018	31,161,073.58	1.44%	4,627	6.85%	3.06%
2019	53,503,146.05	2.47%	4,592	6.80%	2.83%
2020	82,988,530.22	3.83%	5,020	7.43%	2.57%
2021	89,917,634.39	4.15%	4,637	6.86%	2.52%
2022	91,875,995.83	4.24%	4,109	6.08%	2.14%
2023	70,879,908.98	3.27%	2,948	4.36%	2.57%
2024	88,781,531.79	4.10%	3,132	4.64%	2.44%
2025	101,097,893.45	4.67%	3,275	4.85%	2.39%
2026	81,086,034.16	3.74%	2,546	3.77%	2.31%
2027	80,357,717.62	3.71%	2,300	3.40%	1.95%
2028	80,928,794.53	3.74%	2,111	3.12%	2.07%
2029	90,080,074.16	4.16%	2,165	3.20%	2.29%
2030	99,591,805.33	4.60%	2,281	3.38%	2.22%
2031	78,704,640.51	3.63%	1,579	2.34%	1.99%
2032	72,384,517.46	3.34%	1,561	2.31%	1.93%
2033	71,829,214.97	3.32%	1,464	2.17%	2.00%
2034	102,994,069.43	4.76%	1,950	2.89%	2.12%
2035	141,433,248.41	6.53%	2,684	3.97%	1.95%
2036	89,895,052.64	4.15%	1,633	2.42%	1.85%
2037	72,487,848.94	3.35%	1,292	1.91%	1.65%
2038	53,793,763.45	2.48%	882	1.31%	1.81%
2039	61,084,070.33	2.82%	920	1.36%	2.36%
2040	49,493,534.73	2.29%	796	1.18%	2.52%
2041	45,689,712.74	2.11%	684	1.01%	2.35%
2042	32,992,287.56	1.52%	514	0.76%	1.97%
2043	31,825,791.37	1.47%	479	0.71%	2.23%
2044	34,015,512.13	1.57%	498	0.74%	2.48%
2045	26,838,063.92	1.24%	358	0.53%	2.26%
2046	31,175,569.91	1.44%	395	0.58%	1.81%
2047	33,386,441.15	1.54%	422	0.62%	1.72%
2048	21,979,785.87	1.02%	308	0.46%	1.91%
2049	15,438,304.78	0.71%	210	0.31%	2.23%
2050	13,890,069.28	0.64%	183	0.27%	2.33%
2051	6,535,824.42	0.30%	102	0.15%	2.27%
2052	4,759,251.83	0.22%	87	0.13%	2.25%
2053	3,174,911.55	0.15%	51	0.08%	2.23%
2054	2,390,580.63	0.11%	40	0.06%	2.40%
2055	2,275,796.34	0.11%	34	0.05%	2.30%
2056	1,876,121.63	0.09%	23	0.03%	2.26%
2057	2,035,370.66	0.09%	43	0.06%	2.27%
2058	2,658,603.21	0.12%	42	0.06%	2.26%
2059	2,664,029.31	0.12%	35	0.05%	2.29%
2060	2,475,741.04	0.11%	35	0.05%	2.25%
2061	1,411,505.78	0.07%	26	0.04%	2.30%
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	694,281.33	0.03%	15	0.02%	2.19%
0.5 - 1.0	1,353,973.32	0.06%	40	0.06%	2.21%
1.0 - 1.5	2,499,623.20	0.12%	54	0.08%	2.22%
1.5 - 2.0	10,566,125.56	0.49%	211	0.31%	3.35%
2.0 - 2.5	18,352,042.29	0.85%	339	0.50%	3.53%
2.5 - 3.0	12,046,967.25	0.56%	258	0.38%	3.33%
3.0 - 4.0	39,575,787.52	1.83%	837	1.24%	2.92%
4.0 - 5.0	20,375,970.64	0.94%	427	0.63%	3.26%
5.0 - 6.0	51,192,935.63	2.36%	1,126	1.67%	3.75%
6.0 - 7.0	142,505,289.22	6.58%	3,130	4.63%	3.07%
7.0 - 8.0	238,881,350.63	11.03%	5,144	7.61%	2.41%
8.0 - 9.0	222,480,858.99	10.27%	5,562	8.23%	1.86%
9.0 - 10.0	332,995,071.66	15.38%	8,916	13.20%	1.64%
more - 10.0	1,071,761,075.85	49.50%	41,508	61.43%	2.12%
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2,113,184,286.50	97.59%	64,894	96.04%	2.12%
01-02	4,793,616.53	0.22%	508	0.75%	5.15%
02-03	5,139,539.32	0.24%	440	0.65%	5.95%
03-04	2,852,316.84	0.13%	206	0.30%	5.81%
04-05	4,230,883.09	0.20%	225	0.33%	5.60%
05-06	7,634,901.99	0.35%	352	0.52%	5.49%
06-07	7,240,601.27	0.33%	277	0.41%	5.56%
07-08	5,488,191.31	0.25%	214	0.32%	5.78%
08-09	4,072,634.16	0.19%	140	0.21%	5.47%
09-10	3,423,775.71	0.16%	118	0.17%	5.83%
10-11	3,413,039.39	0.16%	95	0.14%	5.67%
11-12	2,604,339.64	0.12%	64	0.09%	5.67%
12-13	860,730.81	0.04%	26	0.04%	5.90%
13-14					
14-15	83,188.62	0.00%	1	0.00%	4.62%
15-16	92,923.76	0.00%	2	0.00%	6.32%
16-17	22,464.62	0.00%	1	0.00%	3.82%
17-18					
18-19					
19-20	38,619.10	0.00%	1	0.00%	5.52%
20-21					
21-22	26,658.43	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	78,642.00	0.00%	2	0.00%	3.62%
Matured					
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,72 %					
less - 40.00%	428,967,331.73	19.81%	17,894	31.33%	2.48%
40.01% - 50.00%	312,066,455.85	14.41%	8,418	14.74%	2.27%
50.01% - 60.00%	324,780,616.37	15.00%	7,877	13.79%	2.20%
60.01% - 70.00%	382,843,793.58	17.68%	8,257	14.46%	2.21%
70.01% - 80.00%	455,693,672.45	21.05%	10,234	17.92%	2.08%
80.01% - 85.00%	84,183,905.69	3.89%	1,448	2.53%	1.89%
85.01% - 90.00%	92,398,007.27	4.27%	1,521	2.66%	1.76%
90.01% - 95.00%	33,646,030.43	1.55%	544	0.95%	1.87%
95.01% - 100.00%	38,277,773.37	1.77%	719	1.26%	2.11%
100.01% - 105.00%	3,649,883.18	0.17%	74	0.13%	2.23%
105.01% - 110.00%	3,468,269.27	0.16%	53	0.09%	1.71%
110.01% - 115.00%	3,088,873.67	0.14%	53	0.09%	2.39%
115.01% - 120.00%	2,211,123.61	0.10%	26	0.05%	2.12%
125.01% - 128.00%	2,482.32	0.00%	2	0.00%	3.86%
128.01% - more	3,134.30	0.00%	1	0.00%	2.62%
	2,165,281,353.09	100.0%	57,121	100.0%	2.20%

8. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 55,71 %					
less - 40.00%	677,933,486.76	31.31%	33,832	59.23%	2.48%
40.01% - 50.00%	255,075,779.08	11.78%	5,473	9.58%	2.21%
50.01% - 60.00%	259,777,199.06	12.00%	4,730	8.28%	2.14%
60.01% - 70.00%	250,101,582.26	11.55%	3,899	6.83%	2.13%
70.01% - 80.00%	248,318,463.41	11.47%	3,492	6.11%	2.06%
80.01% - 85.00%	124,226,062.13	5.74%	1,585	2.77%	1.97%
85.01% - 90.00%	118,505,362.56	5.47%	1,450	2.54%	1.99%
90.01% - 95.00%	101,377,802.28	4.68%	1,213	2.12%	1.91%
95.01% - 100.00%	78,573,502.78	3.63%	876	1.53%	1.94%
100.01% - 105.00%	26,696,041.84	1.23%	296	0.52%	1.81%
105.01% - 110.00%	13,579,906.12	0.63%	154	0.27%	1.91%
110.01% - 115.00%	7,521,852.62	0.35%	78	0.14%	2.14%
115.01% - 120.00%	1,987,050.07	0.09%	27	0.05%	2.30%
120.01% - 125.00%	428,672.48	0.02%	5	0.01%	2.36%
128.01% - more	1,178,589.64	0.05%	11	0.02%	2.06%
	2,165,281,353.09	100.0%	57,121	100.0%	2.20%

9. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	326,523,044.98	15.08%	28,150	49.28%	2.82%
25.000,00 - 50.000,00	535,525,060.81	24.73%	14,925	26.13%	2.39%
50.000,00 - 75.000,00	427,841,110.48	19.76%	6,991	12.24%	2.14%
75.000,00 - 100.000,00	294,411,439.22	13.60%	3,440	6.02%	2.01%
100.000,00 - 125.000,00	172,042,184.77	7.95%	1,551	2.72%	1.91%
125.000,00 - 150.000,00	103,901,042.95	4.80%	763	1.34%	1.85%
150.000,00 - 175.000,00	72,803,316.43	3.36%	451	0.79%	1.86%
175.000,00 - 200.000,00	48,691,669.80	2.25%	261	0.46%	1.79%
200.000,00 - 225.000,00	38,347,505.95	1.77%	181	0.32%	1.88%
225.000,00 - 250.000,00	25,129,541.78	1.16%	106	0.19%	1.70%
250.000,00 - 275.000,00	15,352,841.36	0.71%	59	0.10%	1.74%
275.000,00 - 300.000,00	14,303,334.38	0.66%	50	0.09%	1.62%
300.000,00 - 325.000,00	10,920,601.82	0.50%	35	0.06%	1.61%
325.000,00 - 350.000,00	8,086,479.96	0.37%	24	0.04%	1.59%
350.000,00 - 375.000,00	7,971,905.34	0.37%	22	0.04%	1.80%
375.000,00 - 400.000,00	7,371,980.65	0.34%	19	0.03%	1.49%
400.000,00 - 425.000,00	4,544,614.78	0.21%	11	0.02%	1.81%
425.000,00 - 450.000,00	5,732,248.57	0.26%	13	0.02%	1.66%
450.000,00 - 475.000,00	6,989,745.63	0.32%	15	0.03%	1.89%
475.000,00 - 500.000,00	4,376,142.45	0.20%	9	0.02%	1.54%
500.000,00 - 600.000,00	7,644,068.75	0.35%	14	0.02%	1.57%
600.000,00 - 700.000,00	7,046,129.83	0.33%	11	0.02%	1.75%
700.000,00 - 800.000,00	6,654,429.23	0.31%	9	0.02%	1.56%
800.000,00 - 900.000,00	1,781,591.25	0.08%	2	0.00%	1.62%
900.000,00 - 1.000.000,00	1,892,558.41	0.09%	2	0.00%	1.45%
1.000.000,00 - 1.250.000,00	3,279,692.70	0.15%	3	0.01%	1.48%
1.250.000,00 - 1.500.000,00	4,103,244.51	0.19%	3	0.01%	3.08%
1.500.000,00 - more	2,013,826.30	0.09%	1	0.00%	0.92%
	2,165,281,353.09	100.0%	57,121	100.0%	2.20%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	10,910,797.96	0.50%	243	0.43%	2.17%
Partial Professional Use	104,984,181.96	4.85%	1,597	2.80%	2.14%
Professional use with recourse to the borrower	1,587,878.86	0.07%	20	0.04%	1.77%
Residential (Flat/Apartment)	1,871,262,940.68	86.42%	52,005	91.04%	2.18%
Residential (House, detached or semi-detached)	176,535,553.63	8.15%	3,256	5.70%	2.44%
	2,165,281,353.09	100.0%	57,121	100.0%	2.20%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	64,524,476.36	2.98%	1,844	3.23%	2.26%
AITOLOAKARNANIA	25,718,497.52	1.19%	856	1.50%	2.48%
ARGOLIDA	18,471,546.62	0.85%	514	0.90%	2.30%
ARKADIA	12,091,478.43	0.56%	347	0.61%	2.42%
ARTA	6,003,845.39	0.28%	217	0.38%	2.40%
ATTICA	1,034,200,948.27	47.76%	25,088	43.92%	2.15%
CHALKIDIKI	20,946,047.17	0.97%	628	1.10%	2.31%
CHANIA	34,630,152.91	1.60%	757	1.33%	2.06%
CHIOS	13,585,855.90	0.63%	367	0.64%	2.20%
CORFU	20,353,679.07	0.94%	529	0.93%	2.32%
DODEKANISA	72,941,640.41	3.37%	1,343	2.35%	2.09%
DRAMA	11,279,152.02	0.52%	362	0.63%	2.20%
EVOIA	28,790,567.99	1.33%	952	1.67%	2.50%
EVRITANIA	1,736,741.26	0.08%	73	0.13%	2.97%
EVROS	18,344,400.26	0.85%	666	1.17%	2.47%
FLORINA	4,709,481.12	0.22%	173	0.30%	2.29%
FOKIDA	4,215,906.67	0.20%	139	0.24%	2.42%
FTHIOTIDA	25,921,767.35	1.20%	916	1.60%	2.39%
GREVENA	5,168,514.52	0.24%	159	0.28%	2.50%
HERAKLION	36,491,923.02	1.69%	805	1.41%	2.12%
ILEIA	22,274,389.02	1.03%	677	1.19%	2.35%
IMATHIA	12,407,307.50	0.57%	396	0.69%	2.43%
IOANNINA	37,991,608.39	1.76%	1,019	1.78%	2.09%
KARDITSA	15,903,444.18	0.73%	603	1.06%	2.47%
KASTORIA	5,572,827.47	0.26%	212	0.37%	2.50%
KAVALA	18,948,057.20	0.88%	545	0.95%	2.16%
KEFALLONIA	11,090,627.21	0.51%	270	0.47%	2.16%
KILKIS	10,098,051.20	0.47%	364	0.64%	2.27%
KORINTHIA	22,806,553.34	1.05%	582	1.02%	2.19%
KOZANI	19,355,785.62	0.89%	617	1.08%	2.35%
KYKLADES	37,317,891.10	1.72%	694	1.22%	2.03%
LAKONIA	16,137,813.73	0.75%	478	0.84%	2.35%
LARISA	45,257,752.24	2.09%	1,400	2.45%	2.28%
LASITHI	18,606,754.33	0.86%	444	0.78%	1.94%
LEFKADA	5,364,611.80	0.25%	155	0.27%	2.12%
LESBOS	25,659,656.81	1.19%	689	1.21%	2.48%
MAGNESIA	37,213,547.16	1.72%	1,068	1.87%	2.32%
MESSINIA	21,226,230.59	0.98%	625	1.09%	2.30%
PELLA	13,698,734.84	0.63%	456	0.80%	2.07%
PIERIA	20,496,663.67	0.95%	596	1.04%	2.25%
PREVEZA	15,195,636.45	0.70%	396	0.69%	2.27%
RETHYMNO	25,451,075.11	1.18%	629	1.10%	2.21%
RODOPI	13,149,509.04	0.61%	454	0.80%	2.38%
SAMOS	13,506,439.97	0.62%	319	0.56%	2.27%
SERRES	9,513,784.20	0.44%	347	0.61%	2.54%
THESPROTIA	8,872,342.41	0.41%	269	0.47%	2.27%
THESSALONIKI	151,497,707.59	7.00%	4,312	7.55%	2.14%
TRIKALA	13,521,288.35	0.62%	454	0.80%	2.40%
VOIOTIA	15,514,681.88	0.72%	597	1.05%	2.61%
XANTHI	13,007,321.23	0.60%	515	0.90%	2.40%
ZAKYNTHOS	8,496,637.20	0.39%	204	0.36%	2.09%
Total	2,165,281,353.09	100.0%	57,121	100.0%	2.20%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,165,281,353.09	100.00%	67,567	100.00%	2.20%
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

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	1,137,679,108.91	52.54%	35,452	52.47%	1.71%
Euribor 1M Linked	178,261,474.90	8.23%	4,377	6.48%	1.50%
Euribor 3M Linked	725,220,478.14	33.49%	17,092	25.30%	2.62%
Fixed	54,445,081.95	2.51%	2,946	4.36%	5.59%
Hellenic Government Bond	71,603.96	0.00%	8	0.01%	5.90%
Originator Rate	69,603,605.23	3.21%	7,692	11.38%	4.97%
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

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)	67,137	366,127.22	2,150,512,603.75	99.36%	99.32%
31-60 days past due	300	127,352.34	10,113,585.82	0.44%	0.47%
61-90 days past due	130	89,341.35	4,655,163.52	0.19%	0.21%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	67,567	582,820.91	2,165,281,353.09	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	888,964,203.82	41.06%	28,504	42.19%	2.24%
Refinancing loans	124,855,797.34	5.77%	2,763	4.09%	2.10%
Buy Secondary	490,778,732.25	22.67%	10,467	15.49%	2.00%
Professional use	42,462,988.69	1.96%	750	1.11%	2.31%
Renovating	612,925,273.15	28.31%	24,977	36.97%	2.28%
Other	5,294,357.84	0.24%	106	0.16%	7.38%
	2,165,281,353.09	100.0%	67,567	100.0%	2.20%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	997,699,121.94	46.08%	26,131	46.26%	2.21%
Self Employed	597,715,864.14	27.60%	11,038	19.54%	2.08%
Unemployed	176,882,359.06	8.17%	5,350	9.47%	2.28%
Retired	365,430,491.53	16.88%	12,922	22.88%	2.32%
N/A	27,553,516.42	1.27%	1,046	1.85%	2.37%
	2,165,281,353.09	100.%	56,487	100.%	2.20%

* 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.