

Covered Bond Programme



Monthly Investor Report

April 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	B1	EUR	1,500,000,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-04-2012	28-11-2008
Portfolio Cut off Date	30-04-2012	31-10-2008
Original Principal Balance	3.672.934.020,00	6.487.231.236,00
Principal Balance	2.855.356.046,00	5.951.630.426,00
Number of Borrowers	41.688	70.301
Number of Loanparts	53.356	94.141
Number of Properties	42.320	72.324
Average Principal Balance (borrower)	68.493,48	82.291,22
Average Principal Balance (parts)	53.515,18	63.220,39
Coupon: Weighted Average	3,1	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	64,75	66,60
Weighted Average Loan to Indexed Value	58,22	58,38
Seasoning (years): Weighted Average	5,55	2,10
Original Maturity (years): Weighted Average	25,97	24,92
Remaining Tenor (years): Weighted Average	20,45	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	30.000.000,00
Outstanding Accrued Interest on Bonds	32.804.794,52
Current Outstanding Balance	2.855.356.046,06
Adjusted Nominal Value Assets *	2.806.706.288,34
Outstanding Accrued Interest on Assets	3.044.648,32
Cash Collateral	113.000.000,00
Nominal Value Test Current Value **	52,99 %
<i>Nominal Value Test Maximum Value</i>	53,00 %

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	181,111,840.14	6.34%	3,086	5.78%	3.20%
Standard Amortising	2,674,244,205.92	93.66%	50,270	94.22%	3.10%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

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%	985,257,467.71	34.51%	12,813	24.01%	2.21%
2.5% - 2.99%	754,014,177.88	26.41%	14,173	26.56%	2.72%
3% - 3.49%	362,700,198.05	12.70%	7,570	14.19%	3.14%
3.5% - 3.99%	211,485,305.43	7.41%	4,971	9.32%	3.64%
4% - 4.49%	84,411,968.78	2.96%	3,761	7.05%	4.12%
4.5% - 4.99%	163,420,180.55	5.72%	3,138	5.88%	4.82%
5% - 5.49%	179,511,031.03	6.29%	4,455	8.35%	5.28%
5.5% - 5.99%	110,697,502.99	3.88%	2,389	4.48%	5.69%
6% - 6.49%	2,966,903.11	0.10%	69	0.13%	6.16%
6.5% - 6.99%	827,866.60	0.03%	15	0.03%	6.74%
7% - 7.49%	63,443.93	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	127,951,129.62	4.48%	3,267	6.12%	3.08%
2004	269,801,800.41	9.45%	6,343	11.89%	3.12%
2005	523,963,235.72	18.35%	10,204	19.12%	2.94%
2006	582,187,837.59	20.39%	10,443	19.57%	3.02%
2007	798,170,642.09	27.95%	13,843	25.94%	3.07%
2008	462,324,029.48	16.19%	8,093	15.17%	3.36%
2009	966,665.67	0.03%	7	0.01%	3.57%
2010	64,260,181.12	2.25%	816	1.53%	3.63%
2011	25,730,524.36	0.90%	340	0.64%	3.66%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	652,993.38	0.02%	243	0.46%	4.19%
2013	4,956,293.91	0.17%	655	1.23%	3.99%
2014	8,907,622.26	0.31%	789	1.48%	3.62%
2015	15,289,070.65	0.54%	910	1.71%	3.40%
2016	19,398,086.91	0.68%	962	1.80%	3.75%
2017	44,280,012.44	1.55%	1,723	3.23%	3.56%
2018	60,923,448.89	2.13%	2,158	4.04%	3.63%
2019	56,897,742.86	1.99%	1,899	3.56%	3.40%
2020	75,268,887.77	2.64%	2,210	4.14%	3.22%
2021	70,013,383.43	2.45%	1,904	3.57%	3.37%
2022	91,185,599.86	3.19%	2,154	4.04%	3.36%
2023	88,641,788.01	3.10%	1,976	3.70%	3.52%
2024	69,907,392.48	2.45%	1,500	2.81%	3.10%
2025	107,269,973.62	3.76%	2,098	3.93%	3.02%
2026	101,343,344.99	3.55%	2,018	3.78%	3.22%
2027	132,461,208.41	4.64%	2,502	4.69%	3.31%
2028	114,562,652.58	4.01%	2,033	3.81%	3.42%
2029	59,641,865.39	2.09%	1,032	1.93%	3.03%
2030	101,753,381.17	3.56%	1,679	3.15%	2.89%
2031	97,015,286.69	3.40%	1,518	2.85%	2.94%
2032	109,723,347.89	3.84%	1,682	3.15%	3.08%
2033	91,498,999.28	3.20%	1,387	2.60%	3.08%
2034	95,317,717.13	3.34%	1,486	2.79%	2.94%
2035	195,280,427.80	6.84%	2,842	5.33%	2.80%
2036	150,938,968.99	5.29%	2,140	4.01%	2.89%
2037	154,568,002.92	5.41%	2,148	4.03%	2.98%
2038	78,212,285.42	2.74%	1,110	2.08%	3.10%
2039	16,995,006.97	0.60%	245	0.46%	3.06%
2040	29,992,562.45	1.05%	398	0.75%	2.92%
2041	59,035,535.45	2.07%	801	1.50%	3.00%
2042	63,141,096.59	2.21%	877	1.64%	2.99%
2043	40,790,047.55	1.43%	527	0.99%	3.11%
2044	23,798,975.16	0.83%	314	0.59%	2.86%
2045	41,337,982.35	1.45%	493	0.92%	2.84%
2046	92,001,867.37	3.22%	1,195	2.24%	2.93%
2047	121,028,478.69	4.24%	1,432	2.68%	2.84%
2048	66,586,432.85	2.33%	843	1.58%	3.04%
2049	9,712,805.85	0.34%	125	0.23%	3.39%
2050	15,174,845.22	0.53%	222	0.42%	3.25%
2051	37,888,435.65	1.33%	526	0.99%	3.37%
2052	17,052,193.27	0.60%	243	0.46%	3.39%
2053	2,172,364.96	0.08%	33	0.06%	3.07%
2054	1,941,196.34	0.07%	28	0.05%	3.43%
2055	6,343,924.91	0.22%	83	0.16%	3.41%
2056	4,951,091.15	0.17%	67	0.13%	3.34%
2057	9,501,418.15	0.33%	146	0.27%	2.97%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	537,442.10	0.02%	3	0.01%	3.78%
0.5 - 1.0	12,368,637.77	0.43%	151	0.28%	3.69%
1.0 - 1.5	28,209,671.23	0.99%	395	0.74%	3.62%
1.5 - 2.0	48,307,268.86	1.69%	598	1.12%	3.63%
2.0 - 2.5	1,352,064.25	0.05%	12	0.02%	3.50%
2.5 - 3.0	139,878.02	0.00%	3	0.01%	4.22%
3.0 - 4.0	262,233,757.01	9.18%	4,544	8.52%	3.55%
4.0 - 5.0	751,041,519.71	26.30%	13,071	24.50%	3.08%
5.0 - 6.0	687,758,835.74	24.09%	12,135	22.74%	3.07%
6.0 - 7.0	557,534,626.26	19.53%	10,607	19.88%	2.89%
7.0 - 8.0	308,751,640.59	10.81%	6,785	12.72%	3.08%
8.0 - 9.0	174,980,881.67	6.13%	4,496	8.43%	3.13%
9.0 - 10.0	22,139,822.85	0.78%	556	1.04%	3.08%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	2,444,458,551.73	85.61%	44,414	83.24%	2.76%
01-02	203,421,611.79	7.12%	4,144	7.77%	4.98%
02-03	55,270,637.65	1.94%	1,021	1.91%	4.99%
03-04	880,309.80	0.03%	18	0.03%	4.88%
04-05	16,027,332.79	0.56%	500	0.94%	5.24%
05-06	19,122,892.70	0.67%	589	1.10%	5.27%
06-07	20,779,299.46	0.73%	599	1.12%	5.55%
07-08	322,443.80	0.01%	9	0.02%	4.66%
08-09	413,632.47	0.01%	13	0.02%	4.96%
09-10	12,437,103.52	0.44%	317	0.59%	5.44%
10-11	12,333,540.80	0.43%	320	0.60%	5.44%
11-12	18,438,669.84	0.65%	415	0.78%	5.57%
12-13	822,833.94	0.03%	18	0.03%	4.55%
13-14	341,071.07	0.01%	6	0.01%	5.40%
14-15	12,060,201.88	0.42%	250	0.47%	5.65%
15-16	17,183,672.43	0.60%	337	0.63%	5.66%
16-17	19,802,402.01	0.69%	359	0.67%	5.76%
17-18	351,846.05	0.01%	5	0.01%	6.14%
18-19	30,481.56	0.00%	1	0.00%	6.32%
19-20	279,830.50	0.01%	5	0.01%	6.31%
20-21					
21-22	211,395.39	0.01%	4	0.01%	4.43%
22-23	34,457.58	0.00%	1	0.00%	6.32%
23-24					
24-25	94,308.62	0.00%	3	0.01%	4.65%
25-26	27,426.92	0.00%	1	0.00%	4.77%
26-27					
27-28					
28-29					
29-30	87,793.68	0.00%	1	0.00%	4.87%
30 - more	122,298.08	0.00%	3	0.01%	4.91%
Matured	0.00	0.00%	0	0.00%	0.00%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,75 %					
less - 40.00%	426,103,501.49	14.92%	11,506	27.19%	3.39%
40.01% - 50.00%	309,066,677.03	10.82%	5,546	13.11%	3.23%
50.01% - 60.00%	317,812,799.03	11.13%	4,892	11.56%	3.16%
60.01% - 70.00%	392,560,592.73	13.74%	5,281	12.48%	3.14%
70.01% - 80.00%	703,718,897.08	24.64%	8,516	20.12%	3.06%
80.01% - 85.00%	220,014,409.11	7.70%	2,124	5.02%	2.98%
85.01% - 90.00%	314,863,026.52	11.02%	2,865	6.77%	2.87%
90.01% - 95.00%	87,967,262.98	3.08%	809	1.91%	2.77%
95.01% - 100.00%	81,927,171.51	2.86%	764	1.81%	2.78%
100.01% - 105.00%	430,156.23	0.01%	6	0.01%	2.90%
105.01% - 110.00%	394,058.69	0.01%	5	0.01%	3.20%
110.01% - 115.00%	128,029.88	0.00%	1	0.00%	2.12%
115.01% - 120.00%	219,193.89	0.00%	3	0.01%	3.46%
120.01% - 125.00%	56,577.79	0.00%	1	0.00%	2.97%
125.01% - 128.00%	93,692.10	0.00%	1	0.00%	2.12%
	2,855,356,046.06	99.9%	42,320	100.0%	3.11%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,34 %					
less - 40.00%	733,648,598.31	25.69%	19,038	44.99%	3.30%
40.01% - 50.00%	353,726,055.99	12.39%	5,340	12.62%	3.14%
50.01% - 60.00%	372,364,202.82	13.04%	4,712	11.13%	3.09%
60.01% - 70.00%	415,764,336.94	14.56%	4,517	10.67%	3.05%
70.01% - 80.00%	427,013,072.08	14.96%	4,115	9.72%	3.01%
80.01% - 85.00%	198,883,101.55	6.97%	1,720	4.06%	2.94%
85.01% - 90.00%	161,150,919.92	5.64%	1,344	3.18%	2.96%
90.01% - 95.00%	116,221,009.06	4.07%	943	2.23%	2.96%
95.01% - 100.00%	75,056,013.03	2.63%	583	1.38%	2.99%
100.01% - 105.00%	463,046.42	0.02%	5	0.01%	3.09%
105.01% - 110.00%	153,286.46	0.01%	1	0.00%	3.62%
110.01% - 115.00%	132,208.79	0.01%	1	0.00%	2.97%
115.01% - 120.00%	780,194.69	0.03%	1	0.00%	4.12%
	2,855,356,046.06	100.0%	42,320	100.0%	3.11%

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	136,181,508.86	4.76%	8,770	20.72%	3.83%
25.000,00 - 50.000,00	421,069,371.75	14.74%	11,360	26.84%	3.57%
50.000,00 - 75.000,00	508,697,577.09	17.81%	8,269	19.54%	3.30%
75.000,00 - 100.000,00	524,063,319.13	18.35%	6,058	14.32%	3.09%
100.000,00 - 125.000,00	320,592,876.32	11.22%	2,870	6.78%	2.93%
125.000,00 - 150.000,00	263,013,839.34	9.21%	1,930	4.56%	2.85%
150.000,00 - 175.000,00	171,415,267.37	6.00%	1,062	2.51%	2.80%
175.000,00 - 200.000,00	124,128,341.28	4.34%	665	1.57%	2.82%
200.000,00 - 225.000,00	88,621,472.45	3.10%	417	0.99%	2.72%
225.000,00 - 250.000,00	58,214,602.51	2.03%	246	0.58%	2.71%
250.000,00 - 275.000,00	47,963,838.19	1.67%	183	0.43%	2.64%
275.000,00 - 300.000,00	35,800,459.38	1.25%	125	0.30%	2.64%
300.000,00 - 325.000,00	23,398,245.50	0.81%	75	0.18%	2.67%
325.000,00 - 350.000,00	19,155,545.77	0.67%	57	0.14%	2.82%
350.000,00 - 375.000,00	17,691,087.66	0.61%	49	0.12%	2.48%
375.000,00 - 400.000,00	15,790,343.53	0.55%	41	0.10%	2.64%
400.000,00 - 425.000,00	11,122,179.26	0.38%	27	0.06%	2.67%
425.000,00 - 450.000,00	10,056,517.05	0.35%	23	0.05%	2.77%
450.000,00 - 475.000,00	7,401,987.04	0.25%	16	0.04%	2.13%
475.000,00 - 500.000,00	3,892,316.60	0.13%	8	0.02%	2.68%
500.000,00 - 600.000,00	18,022,654.68	0.63%	33	0.08%	2.74%
600.000,00 - 700.000,00	9,266,639.69	0.32%	14	0.03%	2.54%
700.000,00 - 800.000,00	5,213,117.32	0.18%	7	0.02%	3.04%
800.000,00 - 900.000,00	5,085,591.70	0.17%	6	0.01%	2.37%
900.000,00 - 1.000.000,00	5,572,017.15	0.19%	6	0.01%	2.25%
1.000.000,00 - 1.250.000,00	1,041,650.23	0.03%	1	0.00%	2.02%
1.250.000,00 - 1.500.000,00	1,289,917.26	0.04%	1	0.00%	2.12%
1.500.000,00 - more	1,593,761.95	0.05%	1	0.00%	4.82%
	2,855,356,046.06	99.8%	42,320	100.0%	3.11%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	128,017,314.73	4.48%	1,418	3.35%	3.14%
Building	1,448,768.73	0.05%	19	0.05%	3.08%
House incl. land plot	2,584,640,419.13	90.51%	39,326	92.93%	3.11%
N/A	3,312,103.18	0.11%	34	0.08%	3.33%
Other real estate	29,259,765.01	1.02%	392	0.93%	3.04%
Professional Use	108,677,675.28	3.80%	1,131	2.67%	3.03%
	2,855,356,046.06	100.0%	42,320	100.0%	3.11%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	96,471,196.31	3.38%	1,595	3.77%	3.17%
AITOLOAKARNANIA	39,602,476.70	1.39%	727	1.72%	3.36%
ARGOLIDA	28,768,736.08	1.01%	431	1.02%	3.25%
ARKADIA	15,786,808.43	0.55%	252	0.60%	3.16%
ARTA	8,572,597.17	0.30%	164	0.39%	3.11%
ATTICA	1,373,384,446.17	48.10%	18,459	43.62%	3.01%
CHALKIDIKI	29,238,328.11	1.02%	504	1.19%	3.55%
CHANIA	40,243,135.92	1.41%	486	1.15%	2.84%
CHIOS	14,617,244.10	0.51%	205	0.48%	3.14%
CORFU	22,928,546.67	0.80%	326	0.77%	3.53%
DODEKANISA	86,179,673.70	3.02%	1,035	2.45%	3.23%
DRAMA	13,312,563.72	0.47%	244	0.58%	3.22%
EVOIA	35,592,036.58	1.25%	599	1.42%	3.59%
EVKITANIA	2,380,806.30	0.08%	45	0.11%	4.49%
EVROS	23,504,372.29	0.82%	460	1.09%	3.27%
FLORINA	5,999,753.72	0.21%	124	0.29%	3.51%
FOKIDA	5,143,411.55	0.18%	85	0.20%	3.48%
FTHIOTIDA	35,370,800.14	1.24%	650	1.54%	3.48%
GREVENA	8,990,026.89	0.32%	159	0.38%	3.39%
HERAKLION	47,447,758.28	1.66%	656	1.55%	3.05%
ILEIA	33,572,182.19	1.18%	607	1.43%	3.32%
IMATHIA	16,777,147.85	0.59%	317	0.75%	3.44%
IOANNINA	42,786,262.85	1.50%	644	1.52%	2.82%
KARDITSA	21,590,722.11	0.76%	462	1.09%	3.52%
KASTORIA	6,964,700.45	0.24%	150	0.35%	3.20%
KAVALA	26,415,580.58	0.93%	447	1.06%	3.33%
KEFALLONIA	14,326,400.59	0.50%	169	0.40%	3.21%
KILKIS	15,878,797.57	0.56%	319	0.75%	3.14%
KORINTHIA	43,440,960.10	1.52%	587	1.39%	3.13%
KOZANI	19,650,236.72	0.69%	388	0.92%	3.54%
KYKLADES	38,913,344.55	1.36%	425	1.00%	3.06%
LAKONIA	25,423,162.37	0.89%	394	0.93%	3.39%
LARISA	49,400,187.28	1.73%	871	2.06%	2.99%
LASITHI	18,067,712.11	0.63%	281	0.66%	2.91%
LEFKADA	6,081,961.81	0.21%	94	0.22%	3.30%
LESBOS	28,678,593.46	1.00%	467	1.10%	3.46%
MAGNESIA	38,495,059.15	1.35%	670	1.58%	3.28%
MESSINIA	19,170,355.68	0.67%	312	0.74%	3.47%
PELLA	23,918,700.69	0.84%	447	1.06%	3.01%
PIERIA	31,013,987.24	1.09%	536	1.27%	3.15%
PREVEZA	19,272,072.71	0.68%	340	0.80%	3.16%
RETHYMNO	35,657,144.32	1.25%	440	1.04%	3.03%
RODOPI	20,882,765.26	0.73%	407	0.96%	3.20%
SAMOS	9,660,993.76	0.34%	139	0.33%	3.29%
SERRES	11,958,498.26	0.42%	237	0.56%	3.39%
THESPROTIA	14,175,549.96	0.50%	231	0.55%	3.06%
THESSALONIKI	220,665,819.01	7.73%	3,454	8.16%	3.02%
TRIKALA	16,126,148.00	0.57%	336	0.79%	3.37%
VOIOTIA	24,384,754.04	0.85%	462	1.09%	3.45%
XANTHI	16,928,989.91	0.59%	328	0.78%	3.24%
ZAKYNTHOS	11,542,536.65	0.40%	153	0.36%	2.97%
	2,855,356,046.06	100.0%	42,320	100.0%	3.11%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,855,356,046.06	100.00%	53,356	100.00%	3.11%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

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	1,755,678,158.59	61.49%	33,125	62.08%	2.65%
Euribor 1M Linked	310,266,674.51	10.87%	4,927	9.23%	2.41%
Euribor 3M Linked	326,978,039.16	11.45%	5,140	9.63%	3.28%
Fixed	462,433,173.80	16.20%	10,164	19.05%	5.17%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

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)	48,564	2,228,802.72	2,572,679,164.19	91.02%	90.10%
31-60 days past due	3,136	1,706,313.81	178,723,135.28	5.88%	6.25%
61-90 days past due	1,656	1,468,901.95	103,953,746.59	3.10%	3.64%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	53,356	5,404,018.48	2,855,356,046.06	100.0%	100.0%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A					
Buy Primary	537,884,734.65	18.83%	8,394	15.73%	3.01%
Completion/construction of primary residence	278,783,415.36	9.76%	4,523	8.48%	3.11%
Completion/construction of secondary	437,833,180.54	15.33%	6,134	11.50%	2.92%
Refinancing loans from other banks	411,563,600.21	14.41%	6,336	11.88%	3.14%
Buy Secondary	124,017,871.18	4.34%	1,916	3.59%	2.94%
Professional use	26,709,248.85	0.93%	347	0.65%	2.92%
Land Purchase For Residence Construction	20,102,732.39	0.70%	374	0.70%	2.95%
Renovating	1,018,461,262.88	35.66%	25,332	47.48%	3.25%
	2,855,356,046.06	100.0%	53,356	100.0%	3.11%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,290,886,231.87	45.20%	18,610	44.64%	3.11%
Self Employed	928,680,815.38	32.52%	10,909	26.17%	3.02%
Unemployed	232,620,281.63	8.14%	3,936	9.44%	3.21%
Retired	311,228,442.66	10.89%	6,541	15.69%	3.31%
N/A	91,940,274.53	3.21%	1,692	4.06%	3.02%
	2,855,356,046.06	100.0%	41,688	100.0%	3.11%

* 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.