

Covered Bond Programme I



Monthly Investor Report

July 2013

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B	Caa2	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2013	28-11-2008
Portfolio Cut off Date	31-07-2013	31-10-2008
Original Principal Balance	2.304.781.546,00	6.487.231.236,00
Principal Balance	1.636.309.527,00	5.951.630.426,00
Number of Borrowers	28.012	70.301
Number of Loanparts	33.609	94.141
Number of Properties	28.295	72.324
Average Principal Balance (borrower)	58.414,59	82.291,22
Average Principal Balance (parts)	48.686,65	63.220,39
Coupon: Weighted Average	2,5	4,8
Minimum	0,8	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	61,23	66,60
Weighted Average Loan to Indexed Value	59,24	58,38
Seasoning (years): Weighted Average	6,84	2,10
Original Maturity (years): Weighted Average	26,33	24,92
Remaining Tenor (years): Weighted Average	19,53	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	12.693.000,00
Outstanding Accrued Interest on Bonds	26.591.545,21
Current Outstanding Balance	1.636.309.527,29
Adjusted Nominal Value Assets *	1.594.444.189,30
Outstanding Accrued Interest on Assets	1.488.151,93
Cash Collateral	6.000.000,00
Nominal Value Test Current Value **	54,92 %
<i>Nominal Value Test Maximum Value</i>	<i>55,00 %</i>

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	98,135,944.88	6.00%	1,841	5.48%	2.53%
Standard Amortising	1,538,173,582.41	94.00%	31,768	94.52%	2.47%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

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%	1,004,901,209.77	61.41%	17,439	51.89%	1.91%
2.5% - 2.99%	318,752,829.56	19.48%	6,743	20.06%	2.64%
3% - 3.49%	143,586,574.14	8.78%	3,695	10.99%	3.14%
3.5% - 3.99%	53,095,608.48	3.24%	2,677	7.97%	3.63%
4% - 4.49%	254,459.92	0.02%	5	0.01%	4.15%
4.5% - 4.99%	6,616,964.34	0.40%	122	0.36%	4.81%
5% - 5.49%	60,440,669.92	3.69%	1,753	5.22%	5.33%
5.5% - 5.99%	47,344,434.85	2.89%	1,137	3.38%	5.68%
6% - 6.49%	1,152,073.28	0.07%	34	0.10%	6.16%
6.5% - 6.99%	107,013.24	0.01%	2	0.01%	6.87%
7% - 7.49%	57,689.79	0.00%	2	0.01%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	84,262,595.75	5.15%	2,326	6.92%	2.51%
2004	172,753,778.21	10.56%	4,452	13.25%	2.53%
2005	314,730,305.94	19.23%	6,706	19.95%	2.39%
2006	329,201,481.85	20.12%	6,441	19.16%	2.41%
2007	422,802,677.40	25.84%	8,035	23.91%	2.33%
2008	247,777,392.67	15.14%	4,692	13.96%	2.70%
2009	981,223.99	0.06%	7	0.02%	2.73%
2010	21,248,900.51	1.30%	311	0.93%	3.03%
2011	25,634,557.88	1.57%	407	1.21%	2.94%
2012	16,614,940.56	1.02%	227	0.68%	2.98%
2013	301,672.53	0.02%	5	0.01%	2.59%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	365,670.88	0.02%	230	0.68%	2.99%
2014	2,587,189.76	0.16%	521	1.55%	2.93%
2015	6,405,571.69	0.39%	602	1.79%	2.71%
2016	8,503,958.80	0.52%	611	1.82%	3.23%
2017	22,221,202.37	1.36%	1,129	3.36%	2.81%
2018	31,907,256.65	1.95%	1,443	4.29%	3.08%
2019	31,256,061.64	1.91%	1,283	3.82%	2.83%
2020	42,620,200.33	2.60%	1,460	4.34%	2.61%
2021	39,098,193.54	2.39%	1,228	3.65%	2.76%
2022	49,874,550.32	3.05%	1,392	4.14%	2.69%
2023	52,465,151.70	3.21%	1,335	3.97%	2.94%
2024	44,024,588.45	2.69%	1,038	3.09%	2.49%
2025	61,739,987.92	3.77%	1,330	3.96%	2.46%
2026	55,466,462.33	3.39%	1,192	3.55%	2.61%
2027	75,326,301.27	4.60%	1,534	4.56%	2.47%
2028	69,434,262.21	4.24%	1,361	4.05%	2.67%
2029	33,600,400.19	2.05%	647	1.93%	2.49%
2030	56,293,514.12	3.44%	1,019	3.03%	2.30%
2031	52,194,241.59	3.19%	912	2.71%	2.34%
2032	61,140,381.25	3.74%	1,065	3.17%	2.27%
2033	56,388,643.79	3.45%	946	2.81%	2.43%
2034	56,160,646.75	3.43%	926	2.76%	2.31%
2035	101,708,399.94	6.22%	1,548	4.61%	2.26%
2036	76,107,517.80	4.65%	1,123	3.34%	2.22%
2037	79,039,406.42	4.83%	1,151	3.42%	2.22%
2038	41,381,289.19	2.53%	631	1.88%	2.47%
2039	11,983,364.39	0.73%	205	0.61%	2.50%
2040	19,894,674.76	1.22%	293	0.87%	2.33%
2041	26,677,384.28	1.63%	387	1.15%	2.32%
2042	35,680,617.83	2.18%	528	1.57%	2.35%
2043	30,873,545.14	1.89%	438	1.30%	2.45%
2044	15,188,689.91	0.93%	209	0.62%	2.28%
2045	24,435,942.14	1.49%	317	0.94%	2.31%
2046	45,065,545.02	2.75%	574	1.71%	2.25%
2047	55,648,490.29	3.40%	652	1.94%	2.13%
2048	31,522,476.41	1.93%	435	1.29%	2.44%
2049	11,479,123.02	0.70%	162	0.48%	2.76%
2050	13,894,154.86	0.85%	220	0.65%	2.55%
2051	18,646,128.51	1.14%	264	0.79%	2.71%
2052	20,459,681.14	1.25%	298	0.89%	2.59%
2053	13,964,812.03	0.85%	207	0.62%	2.63%
2054	4,813,144.57	0.29%	74	0.22%	2.65%
2055	7,572,671.26	0.46%	116	0.35%	2.71%
2056	8,135,027.60	0.50%	122	0.36%	2.81%
2057	19,956,673.21	1.22%	262	0.78%	2.61%
2058	13,106,330.02	0.80%	189	0.56%	2.51%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	133,914.44	0.01%	2	0.01%	3.12%
0.5 - 1.0	4,911,417.42	0.30%	59	0.18%	2.94%
1.0 - 1.5	10,742,632.48	0.66%	154	0.46%	2.98%
1.5 - 2.0	11,960,454.80	0.73%	185	0.55%	2.85%
2.0 - 2.5	13,381,758.08	0.82%	221	0.66%	3.02%
2.5 - 3.0	15,261,061.46	0.93%	232	0.69%	3.04%
3.0 - 4.0	7,695,899.30	0.47%	100	0.30%	3.02%
4.0 - 5.0	60,767,996.11	3.71%	1,112	3.31%	3.08%
5.0 - 6.0	361,186,740.80	22.07%	6,785	20.19%	2.57%
6.0 - 7.0	411,581,003.35	25.15%	7,981	23.75%	2.27%
7.0 - 8.0	357,948,103.39	21.88%	7,279	21.66%	2.36%
8.0 - 9.0	204,277,178.63	12.48%	4,671	13.90%	2.49%
9.0 - 10.0	144,768,861.94	8.85%	3,985	11.86%	2.56%
more - 10.0	31,692,505.09	1.94%	843	2.51%	2.42%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,514,655,807.71	92.57%	30,514	90.79%	2.32%
01-02	45,089,632.15	2.76%	911	2.71%	2.28%
02-03	712,337.56	0.04%	19	0.06%	4.23%
03-04	11,790,101.03	0.72%	438	1.30%	5.22%
04-05	8,551,313.29	0.52%	340	1.01%	5.30%
05-06	7,563,383.87	0.46%	254	0.76%	5.59%
06-07	133,030.99	0.01%	5	0.01%	4.41%
07-08	295,035.96	0.02%	9	0.03%	5.02%
08-09	8,896,196.21	0.54%	267	0.79%	5.45%
09-10	6,587,889.87	0.40%	177	0.53%	5.44%
10-11	7,386,235.89	0.45%	187	0.56%	5.48%
11-12	794,551.06	0.05%	13	0.04%	4.28%
12-13	92,885.84	0.01%	3	0.01%	5.67%
13-14	9,292,706.73	0.57%	190	0.57%	5.65%
14-15	6,216,174.85	0.38%	127	0.38%	5.65%
15-16	7,359,061.93	0.45%	140	0.42%	5.77%
16-17	260,742.71	0.02%	3	0.01%	5.78%
17-18					
18-19	99,994.47	0.01%	2	0.01%	5.86%
19-20	112,259.00	0.01%	2	0.01%	4.21%
20-21	139,290.06	0.01%	2	0.01%	5.12%
21-22					
22-23					
23-24					
24-25					
25-26	76,028.32	0.00%	2	0.01%	5.60%
26-27					
27-28					
28-29	86,035.11	0.01%	1	0.00%	4.87%
29-30	13,706.07	0.00%	1	0.00%	1.12%
30 - more	105,126.61	0.01%	2	0.01%	5.57%
Matured					
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 61,23 %					
less - 40.00%	289,718,919.66	17.70%	8,505	30.06%	2.70%
40.01% - 50.00%	207,896,461.84	12.70%	4,081	14.42%	2.58%
50.01% - 60.00%	216,720,291.70	13.24%	3,610	12.76%	2.49%
60.01% - 70.00%	249,408,329.61	15.24%	3,689	13.04%	2.48%
70.01% - 80.00%	396,225,198.05	24.21%	5,383	19.03%	2.39%
80.01% - 85.00%	92,615,388.04	5.66%	1,036	3.66%	2.30%
85.01% - 90.00%	112,726,534.72	6.88%	1,235	4.37%	2.18%
90.01% - 95.00%	35,331,789.53	2.15%	374	1.32%	2.21%
95.01% - 100.00%	35,078,530.72	2.14%	373	1.32%	2.21%
100.01% - 105.00%	211,468.71	0.01%	2	0.01%	2.08%
105.01% - 110.00%	71,592.54	0.00%	1	0.00%	1.12%
110.01% - 115.00%	56,095.34	0.00%	1	0.00%	2.62%
120.01% - 125.00%	18,775.68	0.00%	1	0.00%	3.92%
125.01% - 128.00%	90,716.54	0.00%	1	0.00%	1.62%
128.01% - more	139,434.61	0.00%	3	0.01%	1.35%
	1,636,309,527.29	100.0%	28,295	100.0%	2.47%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,15 %					
less - 40.00%	426,378,870.07	26.06%	13,079	46.22%	2.65%
40.01% - 50.00%	200,023,982.58	12.22%	3,419	12.08%	2.51%
50.01% - 60.00%	212,179,036.41	12.97%	3,031	10.71%	2.44%
60.01% - 70.00%	206,324,700.95	12.61%	2,632	9.30%	2.42%
70.01% - 80.00%	215,030,986.92	13.14%	2,461	8.70%	2.38%
80.01% - 85.00%	103,697,432.06	6.34%	1,086	3.84%	2.39%
85.01% - 90.00%	102,451,386.49	6.26%	985	3.48%	2.34%
90.01% - 95.00%	92,492,289.46	5.65%	886	3.13%	2.30%
95.01% - 100.00%	74,945,087.01	4.58%	691	2.44%	2.29%
100.01% - 105.00%	1,059,781.66	0.07%	9	0.03%	2.43%
105.01% - 110.00%	749,134.84	0.05%	8	0.03%	1.96%
110.01% - 115.00%	384,406.60	0.02%	4	0.01%	2.00%
115.01% - 120.00%	592,432.24	0.04%	4	0.01%	2.68%
	1,636,309,527.29	100.0%	28,295	100.0%	2.47%

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	110,776,905.28	6.76%	7,509	26.54%	3.09%
25.000,00 - 50.000,00	305,274,520.53	18.65%	8,265	29.21%	2.83%
50.000,00 - 75.000,00	325,686,281.93	19.90%	5,312	18.77%	2.57%
75.000,00 - 100.000,00	295,756,641.69	18.07%	3,446	12.18%	2.39%
100.000,00 - 125.000,00	162,430,094.58	9.92%	1,461	5.16%	2.25%
125.000,00 - 150.000,00	125,866,525.34	7.69%	928	3.28%	2.22%
150.000,00 - 175.000,00	75,384,210.47	4.60%	467	1.65%	2.17%
175.000,00 - 200.000,00	51,872,543.23	3.17%	279	0.99%	2.18%
200.000,00 - 225.000,00	40,767,634.00	2.49%	193	0.68%	2.06%
225.000,00 - 250.000,00	29,938,593.96	1.82%	126	0.45%	2.12%
250.000,00 - 275.000,00	22,180,071.08	1.35%	85	0.30%	1.97%
275.000,00 - 300.000,00	15,121,607.63	0.92%	53	0.19%	2.05%
300.000,00 - 325.000,00	8,737,507.32	0.53%	28	0.10%	2.11%
325.000,00 - 350.000,00	8,762,599.24	0.53%	26	0.09%	2.22%
350.000,00 - 375.000,00	9,059,911.38	0.55%	25	0.09%	1.91%
375.000,00 - 400.000,00	6,577,788.44	0.40%	17	0.06%	2.02%
400.000,00 - 425.000,00	4,143,367.62	0.25%	10	0.04%	1.94%
425.000,00 - 450.000,00	4,327,213.13	0.26%	10	0.04%	2.07%
450.000,00 - 475.000,00	4,637,646.82	0.28%	10	0.04%	1.97%
475.000,00 - 500.000,00	2,957,694.66	0.18%	6	0.02%	1.96%
500.000,00 - 600.000,00	9,218,900.92	0.56%	17	0.06%	1.96%
600.000,00 - 700.000,00	6,483,120.55	0.39%	10	0.04%	2.12%
700.000,00 - 800.000,00	3,789,711.88	0.23%	5	0.02%	2.15%
800.000,00 - 900.000,00	3,447,473.47	0.21%	4	0.01%	1.57%
900.000,00 - 1.000.000,00	909,485.90	0.05%	1	0.00%	1.42%
1.000.000,00 - 1.250.000,00	2,201,476.24	0.13%	2	0.01%	1.57%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,636,309,527.29	100.0%	28,295	100.0%	2.47%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	89,654,098.46	5.47%	1,187	4.20%	2.51%
Building	45,774.58	0.00%	1	0.00%	1.82%
House incl. land plot	1,462,446,548.99	89.37%	26,111	92.28%	2.47%
N/A	468,199.45	0.02%	2	0.01%	1.65%
Other real estate	11,697,679.26	0.71%	185	0.65%	2.47%
Professional Use	71,997,226.55	4.39%	809	2.86%	2.33%
	1,636,309,527.29	100.0%	28,295	100.0%	2.47%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	54,394,594.48	3.32%	1,059	3.74%	2.55%
AITOLOAKARNANIA	21,116,830.77	1.29%	456	1.61%	2.72%
ARGOLIDA	16,641,471.47	1.02%	281	0.99%	2.45%
ARKADIA	8,782,035.63	0.54%	179	0.63%	2.58%
ARTA	4,390,743.46	0.27%	104	0.37%	2.71%
ATTICA	763,057,027.95	46.63%	12,092	42.74%	2.38%
CHALKIDIKI	18,093,415.57	1.11%	350	1.24%	2.83%
CHANIA	24,416,917.69	1.49%	333	1.18%	2.26%
CHIOS	8,786,425.45	0.54%	144	0.51%	2.52%
CORFU	13,706,789.58	0.84%	235	0.83%	2.94%
DODEKANISA	52,932,424.25	3.24%	714	2.52%	2.57%
DRAMA	8,388,176.63	0.51%	170	0.60%	2.67%
EVOIA	20,630,484.67	1.26%	392	1.39%	2.82%
EVKITANIA	1,713,370.82	0.11%	33	0.12%	3.69%
EVROS	14,836,127.08	0.91%	313	1.11%	2.60%
FLORINA	4,089,458.49	0.25%	91	0.32%	2.65%
FOKIDA	2,707,713.23	0.17%	55	0.19%	2.69%
FTHIOTIDA	21,022,916.83	1.29%	439	1.55%	2.81%
GREVENA	5,038,184.03	0.31%	107	0.38%	2.76%
HERAKLION	27,709,741.62	1.69%	454	1.61%	2.41%
ILEIA	19,523,594.91	1.19%	402	1.42%	2.72%
IMATHIA	10,642,061.64	0.65%	226	0.80%	2.64%
IOANNINA	22,004,620.93	1.35%	409	1.45%	2.27%
KARDITSA	14,379,078.16	0.88%	340	1.20%	2.62%
KASTORIA	3,957,791.65	0.24%	106	0.38%	2.62%
KAVALA	16,905,934.35	1.03%	316	1.12%	2.67%
KEFALLONIA	9,393,733.62	0.57%	121	0.43%	2.51%
KILKIS	9,334,032.47	0.57%	216	0.76%	2.48%
KORINTHIA	21,767,454.19	1.33%	369	1.30%	2.49%
KOZANI	13,029,453.02	0.80%	273	0.97%	2.91%
KYKLADES	25,566,133.15	1.56%	305	1.08%	2.37%
LAKONIA	13,677,851.82	0.84%	246	0.87%	2.54%
LARISA	27,592,214.08	1.69%	591	2.09%	2.47%
LASITHI	12,611,056.02	0.77%	214	0.76%	2.30%
LEFKADA	4,890,388.83	0.30%	72	0.25%	2.49%
LESBOS	17,658,341.46	1.08%	323	1.14%	2.88%
MAGNESIA	22,766,701.47	1.39%	460	1.63%	2.66%
MESSINIA	10,418,445.71	0.64%	204	0.72%	2.75%
PELLA	13,664,033.68	0.84%	309	1.09%	2.36%
PIERIA	20,897,192.14	1.28%	402	1.42%	2.50%
PREVEZA	11,012,117.76	0.67%	224	0.79%	2.50%
RETHYMNO	20,895,248.05	1.28%	297	1.05%	2.40%
RODOPI	13,361,099.23	0.82%	288	1.02%	2.40%
SAMOS	5,713,269.06	0.35%	92	0.33%	2.67%
SERRES	7,765,841.23	0.48%	170	0.60%	2.66%
THESSALONIKI	8,091,929.67	0.50%	159	0.56%	2.46%
THESSALONIKI	122,245,622.70	7.47%	2,258	7.98%	2.39%
TRIKALA	10,401,596.44	0.64%	236	0.83%	2.50%
VOIOTIA	15,152,678.57	0.93%	327	1.16%	2.85%
XANTHI	10,330,776.73	0.63%	227	0.80%	2.62%
ZAKYNTHOS	8,204,384.85	0.50%	112	0.40%	2.45%
Total	1,636,309,527.29	100.0%	28,295	100.0%	2.47%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,636,309,527.29	100.00%	33,609	100.00%	2.47%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

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	1,031,377,744.48	63.03%	21,878	65.10%	2.18%
Euribor 1M Linked	166,273,122.21	10.16%	3,035	9.03%	1.96%
Euribor 3M Linked	285,458,887.28	17.45%	4,912	14.62%	2.80%
Fixed	153,199,773.32	9.36%	3,784	11.26%	4.39%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

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)	30,805	1,207,741.24	1,482,130,546.95	91.66%	90.57%
31-60 days past due	1,874	905,181.39	101,499,273.74	5.58%	6.20%
61-90 days past due	930	707,143.49	52,679,706.60	2.77%	3.21%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	33,609	2,820,066.12	1,636,309,527.29	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	276,244,326.60	16.88%	4,821	14.34%	2.38%
Completion/construction of primary residence	163,099,953.66	9.96%	2,906	8.65%	2.42%
Completion/construction of secondary	256,704,251.48	15.68%	3,988	11.87%	2.29%
Refinancing loans from other banks	309,710,449.83	18.92%	5,279	15.71%	2.55%
Buy Secondary	71,609,081.46	4.37%	1,222	3.64%	2.34%
Professional use	16,112,602.92	0.98%	235	0.70%	2.22%
Land Purchase For Residence Construction	10,221,101.46	0.62%	218	0.65%	2.33%
Renovating	532,607,759.88	32.54%	14,940	44.45%	2.60%
	1,636,309,527.29	100.0%	33,609	100.0%	2.47%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	682,337,460.20	41.69%	11,604	41.43%	2.47%
Self Employed	527,946,327.57	32.26%	7,118	25.41%	2.41%
Unemployed	167,064,136.31	10.20%	3,214	11.47%	2.38%
Retired	217,391,013.49	13.28%	5,191	18.53%	2.68%
N/A	41,570,589.73	2.54%	885	3.16%	2.44%
	1,636,309,527.29	100.0%	28,012	100.0%	2.47%

* 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.