

Covered Bond Programme I



Monthly Investor Report

October 2011

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	Ba3	EUR	1,500,000,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-10-2011	28-11-2008
Portfolio Cut off Date	31-10-2011	31-10-2008
Original Principal Balance	3.957.271.623,00	6.487.231.236,00
Principal Balance	3.161.836.841,00	5.951.630.426,00
Number of Borrowers	44.588	70.301
Number of Loanparts	57.377	94.141
Number of Properties	45.320	72.324
Average Principal Balance (borrower)	70.912,28	82.291,22
Average Principal Balance (parts)	55.106,35	63.220,39
Coupon: Weighted Average	3,6	4,8
Minimum	1,8	3,1
Maximum	7,3	8,1
Weighted Average Loan to Foreclosure Value	65,05	66,60
Weighted Average Loan to Indexed Foreclosure Value	59,60	58,38
Seasoning (years): Weighted Average	5,11	2,10
Original Maturity (years): Weighted Average	25,57	24,92
Remaining Tenor (years): Weighted Average	20,50	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	37.500.000,00
Outstanding Accrued Interest on Bonds	3.821.917,81
Current Outstanding Balance	3.161.836.841,16
Adjusted Nominal Value Assets *	3.098.010.606,69
Outstanding Accrued Interest on Assets	4.236.342,00
Nominal Value Test Current Value **	49,01 %
<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	223,943,900.76	7.08%	3,518	6.13%	3.73%
Standard Amortising	2,937,892,940.40	92.92%	53,859	93.87%	3.63%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

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%	27,992,922.80	0.89%	143	0.25%	2.40%
2.5% - 2.99%	998,818,097.12	31.59%	12,694	22.12%	2.72%
3% - 3.49%	709,490,737.72	22.44%	12,970	22.60%	3.19%
3.5% - 3.99%	448,464,915.53	14.18%	8,609	15.00%	3.63%
4% - 4.49%	163,702,275.64	5.18%	3,870	6.74%	4.18%
4.5% - 4.99%	406,610,961.04	12.86%	10,266	17.89%	4.76%
5% - 5.49%	271,937,917.03	8.60%	6,016	10.49%	5.29%
5.5% - 5.99%	130,353,176.83	4.12%	2,710	4.72%	5.69%
6% - 6.49%	3,448,936.18	0.11%	79	0.14%	6.15%
6.5% - 6.99%	951,945.51	0.03%	18	0.03%	6.73%
7% - 7.49%	64,955.76	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	141,389,071.93	4.47%	3,466	6.04%	3.64%
2004	298,421,990.62	9.44%	6,720	11.71%	3.68%
2005	580,496,803.39	18.36%	10,991	19.16%	3.57%
2006	652,968,741.85	20.65%	11,418	19.90%	3.53%
2007	904,523,253.19	28.61%	15,234	26.55%	3.58%
2008	535,316,820.53	16.93%	9,008	15.70%	3.87%
2009	1,673,155.72	0.05%	11	0.02%	4.04%
2010	44,931,940.96	1.42%	498	0.87%	4.23%
2011	2,115,062.97	0.07%	31	0.05%	4.31%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2011	62,553.23	0.00%	82	0.14%	4.51%
2012	1,808,953.48	0.06%	349	0.61%	4.40%
2013	7,635,318.10	0.24%	717	1.25%	4.41%
2014	11,737,483.29	0.37%	858	1.50%	4.15%
2015	19,879,922.08	0.63%	1,027	1.79%	3.97%
2016	23,737,145.33	0.75%	1,041	1.81%	4.15%
2017	53,070,351.95	1.68%	1,885	3.29%	3.97%
2018	72,418,237.43	2.29%	2,365	4.12%	4.11%
2019	65,406,220.43	2.07%	2,043	3.56%	3.93%
2020	86,946,176.05	2.75%	2,406	4.19%	3.80%
2021	81,195,737.33	2.57%	2,090	3.64%	3.83%
2022	102,638,189.50	3.25%	2,327	4.06%	3.83%
2023	102,338,582.81	3.24%	2,187	3.81%	4.01%
2024	78,673,729.08	2.49%	1,615	2.81%	3.70%
2025	123,043,038.46	3.89%	2,320	4.04%	3.64%
2026	114,349,690.51	3.62%	2,207	3.85%	3.72%
2027	148,985,395.73	4.71%	2,689	4.69%	3.76%
2028	130,853,571.25	4.14%	2,265	3.95%	3.84%
2029	67,959,003.76	2.15%	1,098	1.91%	3.54%
2030	113,776,431.00	3.60%	1,827	3.18%	3.51%
2031	108,801,554.83	3.44%	1,652	2.88%	3.48%
2032	121,727,663.65	3.85%	1,780	3.10%	3.56%
2033	102,237,594.06	3.23%	1,527	2.66%	3.64%
2034	106,117,622.24	3.36%	1,600	2.79%	3.50%
2035	219,520,470.28	6.94%	3,133	5.46%	3.43%
2036	171,014,124.48	5.41%	2,385	4.16%	3.43%
2037	170,122,193.13	5.38%	2,299	4.01%	3.47%
2038	87,976,060.14	2.78%	1,228	2.14%	3.65%
2039	19,550,064.01	0.62%	253	0.44%	3.53%
2040	34,343,140.44	1.09%	446	0.78%	3.57%
2041	65,184,681.78	2.06%	864	1.51%	3.53%
2042	61,885,385.02	1.96%	798	1.39%	3.47%
2043	43,210,365.40	1.37%	554	0.97%	3.61%
2044	24,161,644.31	0.76%	314	0.55%	3.35%
2045	42,534,795.45	1.35%	518	0.90%	3.43%
2046	100,922,653.92	3.19%	1,280	2.23%	3.43%
2047	125,591,266.73	3.97%	1,471	2.56%	3.37%
2048	74,688,756.65	2.36%	903	1.57%	3.67%
2049	5,507,095.80	0.17%	66	0.12%	3.75%
2050	18,174,065.45	0.57%	230	0.40%	3.69%
2051	51,381,757.29	1.63%	672	1.17%	3.93%
2061	668,155.30	0.02%	6	0.01%	4.19%
	3,161,836,841.16	100.%	57,377	100.%	3.64%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	567,861.88	0.02%	7	0.01%	4.22%
0.5 - 1.0	8,963,315.48	0.28%	100	0.17%	4.22%
1.0 - 1.5	36,922,153.41	1.17%	412	0.72%	4.23%
1.5 - 2.0	1,375,827.22	0.04%	13	0.02%	4.10%
2.0 - 2.5	891,001.66	0.03%	8	0.01%	4.12%
2.5 - 3.0	2,485,080.01	0.08%	42	0.07%	4.29%
3.0 - 4.0	687,247,085.45	21.74%	11,561	20.15%	3.92%
4.0 - 5.0	942,576,523.19	29.81%	15,873	27.66%	3.51%
5.0 - 6.0	664,410,395.04	21.01%	11,828	20.61%	3.50%
6.0 - 7.0	438,944,618.89	13.88%	8,681	15.13%	3.61%
7.0 - 8.0	280,731,026.11	8.88%	6,477	11.29%	3.69%
8.0 - 9.0	96,721,952.82	3.06%	2,375	4.14%	3.63%
	3,161,836,841.16	100.%	57,377	100.%	3.64%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,621,656,843.89	82.91%	45,954	80.09%	3.31%
01-02	177,046,017.44	5.60%	3,760	6.55%	4.96%
02-03	167,251,117.50	5.29%	3,132	5.46%	5.14%
03-04	17,170,767.31	0.54%	306	0.53%	5.61%
04-05	2,643,489.98	0.08%	53	0.09%	5.07%
05-06	31,833,653.17	1.01%	925	1.61%	5.25%
06-07	18,824,113.06	0.60%	564	0.98%	5.36%
07-08	13,774,229.15	0.44%	348	0.61%	5.65%
08-09	356,491.25	0.01%	10	0.02%	5.15%
09-10	1,237,985.85	0.04%	32	0.06%	5.27%
10-11	21,348,095.34	0.68%	539	0.94%	5.45%
11-12	15,669,235.11	0.50%	360	0.63%	5.50%
12-13	11,741,632.22	0.37%	248	0.43%	5.63%
13-14	570,335.52	0.02%	12	0.02%	5.21%
14-15	1,089,720.74	0.03%	26	0.05%	5.56%
15-16	25,440,696.19	0.80%	487	0.85%	5.66%
16-17	17,972,053.73	0.57%	334	0.58%	5.67%
17-18	14,141,268.81	0.45%	252	0.44%	5.83%
18-19	398,300.28	0.01%	4	0.01%	5.41%
19-20	154,459.75	0.00%	4	0.01%	6.00%
20-21	156,616.43	0.00%	2	0.00%	6.61%
21-22	154,482.08	0.00%	3	0.01%	4.28%
22-23	34,826.49	0.00%	1	0.00%	6.32%
23-24					
24-25	155,084.24	0.00%	3	0.01%	4.64%
25-26	178,749.18	0.01%	4	0.01%	4.64%
26-27	159,238.46	0.01%	2	0.00%	5.37%
27-28					
28-29					
29-30					
30 - more	677,337.99	0.02%	12	0.02%	5.11%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

7. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 65,05 %					
less - 40.00%	466,538,412.92	14.75%	12,178	26.87%	3.90%
40.01% - 50.00%	333,241,503.67	10.53%	5,851	12.91%	3.77%
50.01% - 60.00%	350,386,724.32	11.08%	5,233	11.55%	3.69%
60.01% - 70.00%	428,606,615.62	13.55%	5,601	12.36%	3.64%
70.01% - 80.00%	784,907,779.08	24.82%	9,254	20.42%	3.60%
80.01% - 85.00%	242,170,519.72	7.65%	2,293	5.06%	3.52%
85.01% - 90.00%	361,643,583.06	11.43%	3,173	7.00%	3.45%
90.01% - 95.00%	96,814,854.25	3.06%	866	1.91%	3.36%
95.01% - 100.00%	94,811,106.49	2.99%	846	1.87%	3.36%
100.01% - 105.00%	1,513,236.39	0.04%	14	0.03%	3.84%
105.01% - 110.00%	551,414.26	0.01%	4	0.01%	3.81%
110.01% - 115.00%	169,364.58	0.00%	2	0.00%	4.15%
115.01% - 120.00%	126,914.05	0.00%	2	0.00%	3.02%
120.01% - 125.00%	57,266.98	0.00%	1	0.00%	3.54%
128.01% - more	297,545.77	0.00%	2	0.00%	4.52%
	3,161,836,841.16	100.0%	45,320	100.0%	3.64%

8 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,72 %					
less - 40.00%	767,103,748.82	24.26%	19,353	42.70%	3.82%
40.01% - 50.00%	380,328,133.51	12.03%	5,703	12.58%	3.68%
50.01% - 60.00%	400,579,211.79	12.67%	5,077	11.20%	3.64%
60.01% - 70.00%	449,000,088.26	14.20%	4,912	10.84%	3.58%
70.01% - 80.00%	473,790,212.24	14.99%	4,584	10.12%	3.57%
80.01% - 85.00%	237,745,897.54	7.52%	2,023	4.46%	3.49%
85.01% - 90.00%	193,252,937.88	6.11%	1,613	3.56%	3.49%
90.01% - 95.00%	143,969,526.17	4.55%	1,155	2.55%	3.51%
95.01% - 100.00%	113,242,389.38	3.58%	879	1.94%	3.53%
100.01% - 105.00%	1,167,385.98	0.04%	8	0.02%	4.29%
105.01% - 110.00%	847,995.45	0.03%	6	0.01%	4.34%
110.01% - 115.00%	482,864.97	0.02%	4	0.01%	4.17%
115.01% - 120.00%	71,849.95	0.00%	1	0.00%	4.38%
128.01% - more	254,599.22	0.01%	2	0.00%	3.61%
	3,161,836,841.16	100.0%	45,320	100.0%	3.64%

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	134,923,216.69	4.26%	8,543	18.85%	4.31%
25.000,00 - 50.000,00	456,876,853.68	14.44%	12,312	27.17%	4.09%
50.000,00 - 75.000,00	546,458,306.26	17.28%	8,869	19.57%	3.85%
75.000,00 - 100.000,00	588,622,973.82	18.61%	6,783	14.97%	3.65%
100.000,00 - 125.000,00	351,771,597.34	11.12%	3,147	6.94%	3.48%
125.000,00 - 150.000,00	293,616,505.31	9.28%	2,153	4.75%	3.43%
150.000,00 - 175.000,00	193,828,854.48	6.13%	1,201	2.65%	3.38%
175.000,00 - 200.000,00	140,275,877.21	4.43%	752	1.66%	3.35%
200.000,00 - 225.000,00	95,697,950.82	3.02%	451	1.00%	3.31%
225.000,00 - 250.000,00	76,465,774.61	2.41%	324	0.72%	3.21%
250.000,00 - 275.000,00	53,704,016.85	1.69%	205	0.45%	3.23%
275.000,00 - 300.000,00	43,140,728.20	1.36%	151	0.33%	3.24%
300.000,00 - 325.000,00	30,937,620.18	0.97%	99	0.22%	3.05%
325.000,00 - 350.000,00	19,151,739.10	0.60%	57	0.13%	3.36%
350.000,00 - 375.000,00	18,144,242.15	0.57%	50	0.11%	3.04%
375.000,00 - 400.000,00	16,955,364.52	0.53%	44	0.10%	2.94%
400.000,00 - 425.000,00	15,652,403.34	0.49%	38	0.08%	3.24%
425.000,00 - 450.000,00	11,819,269.06	0.37%	27	0.06%	3.07%
450.000,00 - 475.000,00	6,486,751.64	0.20%	14	0.03%	2.83%
475.000,00 - 500.000,00	5,825,606.83	0.18%	12	0.03%	2.87%
500.000,00 - 600.000,00	24,683,203.81	0.78%	45	0.10%	3.33%
600.000,00 - 700.000,00	8,336,888.07	0.26%	13	0.03%	2.87%
700.000,00 - 800.000,00	8,135,234.67	0.25%	11	0.02%	3.25%
800.000,00 - 900.000,00	5,148,689.17	0.16%	6	0.01%	3.10%
900.000,00 - 1.000.000,00	6,445,190.42	0.20%	7	0.02%	2.72%
1.000.000,00 - 1.250.000,00	2,081,447.03	0.06%	2	0.00%	2.72%
1.250.000,00 - 1.500.000,00	1,338,876.08	0.04%	1	0.00%	2.62%
1.500.000,00 - more	5,311,659.82	0.16%	3	0.01%	3.25%
	3,161,836,841.16	100.%	45,320	100.%	3.64%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	139,926,982.53	4.42%	1,455	3.21%	3.64%
Building	3,672,306.94	0.11%	49	0.11%	3.93%
House incl. land plot	2,867,051,369.71	90.67%	42,180	93.07%	3.64%
N/A	4,102,131.58	0.12%	42	0.09%	3.63%
Other real estate	29,647,711.92	0.93%	393	0.87%	3.58%
Professional Use	117,436,338.48	3.71%	1,201	2.65%	3.57%
	3,161,836,841.16	100.%	45,320	100.%	3.64%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	110,166,658.81	3.48%	1,754	3.87%	3.68%
AITOLOAKARNANIA	43,132,764.25	1.36%	774	1.71%	3.93%
ARGOLIDA	30,417,208.92	0.96%	451	1.00%	3.76%
ARKADIA	17,435,799.08	0.55%	271	0.60%	3.72%
ARTA	9,062,707.05	0.29%	169	0.37%	3.63%
ATTICA	1,515,196,853.92	47.92%	19,703	43.48%	3.55%
CHALKIDIKI	33,547,071.53	1.06%	544	1.20%	4.05%
CHANIA	43,696,894.67	1.38%	515	1.14%	3.36%
CHIOS	15,887,229.08	0.50%	216	0.48%	3.62%
CORFU	26,145,233.04	0.83%	361	0.80%	3.98%
DODEKANISA	96,185,380.99	3.04%	1,101	2.43%	3.73%
DRAMA	14,226,683.16	0.45%	258	0.57%	3.73%
EVOIA	38,332,665.50	1.21%	634	1.40%	4.11%
EVKITANIA	2,473,522.43	0.08%	46	0.10%	4.81%
EVROS	26,336,711.53	0.83%	504	1.11%	3.80%
FLORINA	6,625,097.50	0.21%	136	0.30%	3.95%
FOKIDA	4,907,323.08	0.16%	87	0.19%	4.00%
FTHIOTIDA	38,512,057.42	1.22%	684	1.51%	3.99%
GREVENA	10,304,835.78	0.33%	179	0.40%	3.97%
HERAKLION	53,379,582.29	1.69%	714	1.58%	3.68%
ILEIA	38,837,140.36	1.23%	681	1.50%	3.89%
IMATHIA	18,164,032.52	0.57%	339	0.75%	3.95%
IOANNINA	43,527,761.77	1.38%	648	1.43%	3.30%
KARDITSA	24,422,957.61	0.77%	497	1.10%	3.95%
KASTORIA	7,532,893.35	0.24%	156	0.34%	3.71%
KAVALA	29,217,351.16	0.92%	482	1.06%	3.93%
KEFALLONIA	14,800,777.69	0.47%	180	0.40%	3.76%
KILKIS	17,532,629.44	0.56%	346	0.76%	3.65%
KORINTHIA	48,795,948.43	1.54%	644	1.42%	3.60%
KOZANI	22,241,903.11	0.70%	419	0.93%	4.09%
KYKLADES	43,568,544.72	1.38%	466	1.03%	3.60%
LAKONIA	27,733,996.96	0.88%	417	0.92%	3.83%
LARISA	55,831,400.07	1.77%	918	2.03%	3.52%
LASITHI	20,956,833.57	0.66%	308	0.68%	3.41%
LEFKADA	8,007,007.24	0.25%	104	0.23%	3.78%
LESBOS	30,642,855.98	0.97%	488	1.08%	3.95%
MAGNESIA	41,871,307.96	1.32%	709	1.56%	3.86%
MESSINIA	20,578,730.61	0.65%	328	0.72%	3.86%
PELLA	27,895,551.19	0.88%	505	1.11%	3.61%
PIERIA	36,674,878.11	1.16%	590	1.30%	3.63%
PREVEZA	20,580,891.90	0.65%	358	0.79%	3.70%
RETHYMNO	40,556,861.02	1.28%	478	1.06%	3.53%
RODOPI	23,220,310.19	0.73%	433	0.96%	3.69%
SAMOS	11,005,417.18	0.35%	150	0.33%	3.75%
SERRES	13,363,132.63	0.42%	255	0.56%	3.86%
THESPROTIA	14,675,965.76	0.46%	237	0.52%	3.68%
THESSALONIKI	247,702,187.92	7.83%	3,731	8.23%	3.55%
TRIKALA	17,617,580.02	0.56%	350	0.77%	3.85%
VOIOTIA	26,882,337.95	0.85%	493	1.09%	3.97%
XANTHI	17,458,064.91	0.55%	338	0.75%	3.83%
ZAKYNTHOS	13,967,309.80	0.44%	171	0.38%	3.56%
Total	3,161,836,841.16	100.0%	45,320	100.0%	3.64%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	3,161,836,841.16	100.00%	57,377	100.00%	3.64%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

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	1,806,710,509.67	57.14%	32,763	57.10%	3.15%
Euribor 1M Linked	332,411,443.22	10.51%	5,024	8.76%	2.91%
Euribor 3M Linked	297,781,586.18	9.42%	4,394	7.66%	3.75%
Fixed	724,933,302.09	22.93%	15,196	26.48%	5.15%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

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)	52,400	2,549,770.71	2,867,370,774.07	91.33%	90.68%
31-60 days past due	3,479	2,038,642.48	202,502,385.69	6.06%	6.40%
61-90 days past due	1,498	1,527,206.86	91,963,681.40	2.61%	2.90%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	57,377	6,115,620.05	3,161,836,841.16	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	591,981,441.90	18.72%	9,030	15.74%	3.57%
Completion/construction of primary residence	309,489,978.55	9.78%	4,897	8.54%	3.67%
Completion/construction of secondary	486,572,025.20	15.38%	6,570	11.45%	3.48%
Refinancing loans from other banks	421,328,494.20	13.32%	6,169	10.75%	3.62%
Buy Secondary	136,910,336.56	4.33%	2,044	3.56%	3.48%
Professional use	28,795,416.13	0.91%	366	0.64%	3.45%
land Purchase	24,241,839.85	0.76%	418	0.73%	3.56%
Renovating	1,162,517,308.77	36.76%	27,883	48.60%	3.76%
	3,161,836,841.16	100.0%	57,377	100.0%	3.64%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,453,137,152.22	45.95%	20,357	45.66%	3.64%
Self Employed	1,036,838,435.28	32.79%	11,746	26.34%	3.54%
Unemployed	239,885,911.85	7.58%	3,958	8.88%	3.75%
Retired	323,080,378.10	10.21%	6,598	14.80%	3.85%
N/A	108,894,963.71	3.44%	1,929	4.33%	3.60%
	3,161,836,841.16	100.0%	44,588	100.0%	3.64%

* 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.