

Covered Bond Programme I



Monthly Investor Report

January 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	31-01-2012	28-11-2008
Portfolio Cut off Date	31-01-2012	31-10-2008
Original Principal Balance	3.828.271.988,00	6.487.231.236,00
Principal Balance	3.019.623.597,00	5.951.630.426,00
Number of Borrowers	43.274	70.301
Number of Loanparts	55.543	94.141
Number of Properties	43.972	72.324
Average Principal Balance (borrower)	69.779,17	82.291,22
Average Principal Balance (parts)	54.365,51	63.220,39
Coupon: Weighted Average	3,2	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Foreclosure Value	64,92	66,60
Weighted Average Loan to Indexed Foreclosure Value	58,96	58,38
Seasoning (years): Weighted Average	5,33	2,10
Original Maturity (years): Weighted Average	25,74	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	37.500.000,00
Outstanding Accrued Interest on Bonds	18.472.602,74
Current Outstanding Balance	3.019.623.596,96
Adjusted Nominal Value Assets *	2.963.553.914,13
Outstanding Accrued Interest on Assets	3.537.353,10
Nominal Value Test Current Value **	51,83 %
<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	212,929,251.35	7.05%	3,531	6.36%	3.42%
Standard Amortising	2,806,694,345.61	92.95%	52,012	93.64%	3.17%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

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%	1,018,039,543.79	33.71%	12,981	23.37%	2.21%
2.5% - 2.99%	695,919,395.48	23.05%	12,908	23.24%	2.70%
3% - 3.49%	441,489,377.43	14.62%	8,694	15.65%	3.20%
3.5% - 3.99%	204,102,877.50	6.76%	4,776	8.60%	3.74%
4% - 4.49%	92,233,421.63	3.05%	3,910	7.04%	4.15%
4.5% - 4.99%	228,802,450.23	7.58%	4,571	8.23%	4.82%
5% - 5.49%	214,045,288.52	7.09%	5,059	9.11%	5.28%
5.5% - 5.99%	120,834,912.23	4.00%	2,551	4.59%	5.69%
6% - 6.49%	3,182,213.57	0.11%	74	0.13%	6.15%
6.5% - 6.99%	910,190.25	0.03%	17	0.03%	6.72%
7% - 7.49%	63,926.33	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	134,836,794.14	4.47%	3,369	6.07%	3.17%
2004	282,431,876.11	9.35%	6,517	11.73%	3.21%
2005	553,084,942.71	18.32%	10,635	19.15%	3.04%
2006	619,386,588.59	20.51%	10,929	19.68%	3.09%
2007	852,285,881.97	28.22%	14,579	26.25%	3.11%
2008	501,559,143.67	16.61%	8,589	15.46%	3.50%
2009	1,005,492.53	0.03%	5	0.01%	3.71%
2010	63,198,562.50	2.09%	762	1.37%	3.88%
2011	11,834,314.74	0.39%	158	0.28%	3.94%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	1,184,532.42	0.04%	321	0.58%	4.16%
2013	6,323,319.07	0.21%	684	1.23%	4.05%
2014	10,136,396.10	0.34%	815	1.47%	3.72%
2015	17,393,289.38	0.58%	970	1.75%	3.52%
2016	21,415,231.04	0.71%	1,004	1.81%	3.79%
2017	48,634,728.27	1.61%	1,807	3.25%	3.58%
2018	67,188,723.54	2.23%	2,288	4.12%	3.75%
2019	61,071,687.36	2.02%	1,965	3.54%	3.46%
2020	80,813,125.45	2.68%	2,308	4.16%	3.30%
2021	75,701,421.94	2.51%	2,017	3.63%	3.43%
2022	97,028,407.12	3.21%	2,247	4.05%	3.37%
2023	96,532,863.68	3.20%	2,102	3.78%	3.65%
2024	75,210,259.76	2.49%	1,572	2.83%	3.23%
2025	115,157,258.03	3.81%	2,219	4.00%	3.11%
2026	110,343,783.35	3.65%	2,165	3.90%	3.30%
2027	141,154,293.14	4.67%	2,587	4.66%	3.34%
2028	123,263,221.49	4.08%	2,163	3.89%	3.47%
2029	61,710,302.14	2.04%	1,059	1.91%	3.09%
2030	108,761,857.29	3.60%	1,768	3.18%	2.98%
2031	104,735,385.00	3.47%	1,619	2.91%	3.00%
2032	114,912,346.56	3.81%	1,711	3.08%	3.10%
2033	96,916,158.02	3.21%	1,463	2.63%	3.17%
2034	101,891,970.13	3.37%	1,548	2.79%	3.00%
2035	208,012,799.21	6.89%	2,993	5.39%	2.90%
2036	163,708,700.62	5.42%	2,294	4.13%	2.98%
2037	163,515,916.87	5.42%	2,225	4.01%	2.98%
2038	83,836,044.63	2.78%	1,181	2.13%	3.25%
2039	18,759,508.92	0.62%	260	0.47%	3.15%
2040	32,015,828.25	1.06%	417	0.75%	3.09%
2041	64,168,483.57	2.13%	870	1.57%	3.11%
2042	60,755,889.40	2.01%	804	1.45%	3.03%
2043	42,481,694.46	1.41%	542	0.98%	3.18%
2044	23,641,721.12	0.78%	312	0.56%	2.97%
2045	42,296,456.03	1.40%	515	0.93%	2.98%
2046	97,956,552.78	3.24%	1,271	2.29%	3.01%
2047	122,271,861.83	4.05%	1,445	2.60%	2.86%
2048	70,876,124.06	2.35%	882	1.59%	3.24%
2049	6,818,518.41	0.23%	91	0.16%	3.47%
2050	15,503,252.03	0.51%	207	0.37%	3.45%
2051	56,028,226.37	1.86%	713	1.28%	3.63%
2052	5,350,069.55	0.18%	71	0.13%	3.68%
2053	367,916.76	0.01%	7	0.01%	3.39%
2054	154,589.62	0.01%	2	0.00%	3.81%
2055	1,264,551.33	0.04%	10	0.02%	3.68%
2056	1,084,902.85	0.04%	10	0.02%	3.59%
2057	1,273,428.01	0.04%	19	0.03%	3.58%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	475,700.81	0.02%	6	0.01%	3.79%
0.5 - 1.0	9,533,006.08	0.32%	125	0.23%	3.95%
1.0 - 1.5	32,102,786.02	1.06%	396	0.71%	3.89%
1.5 - 2.0	32,847,148.42	1.09%	391	0.70%	3.87%
2.0 - 2.5	856,883.31	0.03%	5	0.01%	3.72%
2.5 - 3.0	222,845.13	0.01%	2	0.00%	3.74%
3.0 - 4.0	461,541,103.40	15.28%	7,870	14.17%	3.54%
4.0 - 5.0	856,191,903.97	28.35%	14,636	26.35%	3.10%
5.0 - 6.0	617,562,404.99	20.45%	10,913	19.65%	3.10%
6.0 - 7.0	569,589,110.69	18.86%	10,872	19.57%	3.04%
7.0 - 8.0	288,880,763.64	9.57%	6,573	11.83%	3.20%
8.0 - 9.0	144,886,542.88	4.80%	3,636	6.55%	3.18%
9.0 - 10.0	4,933,397.62	0.16%	118	0.21%	3.35%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,554,761,701.84	84.61%	45,550	82.01%	2.82%
01-02	197,096,356.09	6.53%	4,072	7.33%	4.95%
02-03	95,988,155.09	3.18%	1,803	3.25%	5.31%
03-04	6,688,311.05	0.22%	122	0.22%	5.71%
04-05	8,589,104.57	0.28%	261	0.47%	5.19%
05-06	26,172,390.52	0.87%	776	1.40%	5.27%
06-07	20,987,362.62	0.70%	610	1.10%	5.45%
07-08	5,996,516.09	0.20%	152	0.27%	5.73%
08-09	341,139.06	0.01%	10	0.02%	5.36%
09-10	7,504,349.91	0.25%	186	0.33%	5.40%
10-11	16,316,273.99	0.54%	428	0.77%	5.45%
11-12	17,967,351.09	0.60%	399	0.72%	5.53%
12-13	4,584,581.31	0.15%	100	0.18%	5.64%
13-14	763,182.05	0.03%	17	0.03%	5.10%
14-15	6,895,377.91	0.23%	149	0.27%	5.65%
15-16	21,533,288.95	0.71%	400	0.72%	5.65%
16-17	20,689,268.79	0.69%	381	0.69%	5.70%
17-18	5,016,396.84	0.17%	93	0.17%	5.94%
18-19	266,598.85	0.01%	3	0.01%	5.84%
19-20	153,619.90	0.01%	4	0.01%	6.00%
20-21	182,445.13	0.01%	3	0.01%	6.42%
21-22	336,380.08	0.01%	5	0.01%	4.87%
22-23	34,643.49	0.00%	1	0.00%	6.32%
23-24	73,943.81	0.00%	2	0.00%	4.82%
24-25	103,697.64	0.00%	4	0.01%	4.66%
25-26	27,409.53	0.00%	1	0.00%	4.77%
26-27					
27-28	25,480.84	0.00%	1	0.00%	5.97%
28-29					
29-30	88,132.75	0.00%	1	0.00%	4.87%
30 - more	423,425.01	0.01%	8	0.01%	5.01%
Matured	16,712.16	0.00%	1	0.00%	2.52%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,92 %					
less - 40.00%	446,277,678.66	14.77%	11,843	26.93%	3.46%
40.01% - 50.00%	322,143,791.64	10.66%	5,707	12.98%	3.33%
50.01% - 60.00%	332,973,254.69	11.02%	5,084	11.56%	3.25%
60.01% - 70.00%	414,495,177.52	13.72%	5,477	12.46%	3.20%
70.01% - 80.00%	750,310,187.46	24.84%	8,942	20.34%	3.16%
80.01% - 85.00%	231,319,383.58	7.66%	2,230	5.07%	3.05%
85.01% - 90.00%	338,898,057.36	11.22%	3,028	6.89%	2.96%
90.01% - 95.00%	93,081,570.29	3.08%	835	1.90%	2.88%
95.01% - 100.00%	88,628,927.37	2.93%	808	1.84%	2.84%
100.01% - 105.00%	673,943.41	0.02%	8	0.02%	3.16%
105.01% - 110.00%	537,844.82	0.01%	5	0.01%	3.54%
110.01% - 115.00%	16,723.30	0.00%	1	0.00%	3.17%
115.01% - 120.00%	94,253.64	0.00%	1	0.00%	2.12%
120.01% - 125.00%	158,328.79	0.00%	2	0.01%	3.30%
128.01% - more	14,474.43	0.00%	1	0.00%	3.77%
	3,019,623,596.96	99.9%	43,972	100.0%	3.19%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,09 %					
less - 40.00%	750,364,982.22	24.85%	19,221	43.71%	3.37%
40.01% - 50.00%	369,378,743.67	12.23%	5,566	12.66%	3.24%
50.01% - 60.00%	386,093,002.68	12.79%	4,897	11.14%	3.18%
60.01% - 70.00%	437,640,083.37	14.49%	4,755	10.81%	3.13%
70.01% - 80.00%	447,987,412.71	14.84%	4,360	9.92%	3.12%
80.01% - 85.00%	219,982,593.49	7.29%	1,882	4.28%	3.03%
85.01% - 90.00%	182,551,759.83	6.05%	1,501	3.41%	3.03%
90.01% - 95.00%	133,560,080.64	4.42%	1,076	2.45%	3.06%
95.01% - 100.00%	91,526,907.80	3.03%	709	1.61%	3.09%
100.01% - 105.00%	371,773.07	0.01%	3	0.01%	3.66%
105.01% - 110.00%	96,245.88	0.00%	1	0.00%	4.30%
110.01% - 115.00%	70,011.60	0.00%	1	0.00%	3.76%
	3,019,623,596.96	100.0%	43,972	100.0%	3.19%

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	136,449,448.13	4.51%	8,691	19.77%	3.91%
25.000,00 - 50.000,00	439,579,799.80	14.55%	11,858	26.97%	3.67%
50.000,00 - 75.000,00	529,872,004.49	17.54%	8,608	19.58%	3.40%
75.000,00 - 100.000,00	561,266,933.18	18.58%	6,474	14.72%	3.19%
100.000,00 - 125.000,00	335,069,985.25	11.09%	2,997	6.82%	3.02%
125.000,00 - 150.000,00	277,890,841.66	9.20%	2,039	4.64%	2.94%
150.000,00 - 175.000,00	183,366,637.38	6.07%	1,136	2.58%	2.89%
175.000,00 - 200.000,00	133,971,676.26	4.43%	718	1.63%	2.89%
200.000,00 - 225.000,00	95,222,911.29	3.15%	448	1.02%	2.80%
225.000,00 - 250.000,00	63,715,184.57	2.11%	269	0.61%	2.75%
250.000,00 - 275.000,00	51,119,435.22	1.69%	195	0.44%	2.75%
275.000,00 - 300.000,00	38,076,529.50	1.26%	133	0.30%	2.74%
300.000,00 - 325.000,00	28,662,236.25	0.94%	92	0.21%	2.68%
325.000,00 - 350.000,00	19,158,618.32	0.63%	57	0.13%	2.84%
350.000,00 - 375.000,00	17,745,117.64	0.58%	49	0.11%	2.51%
375.000,00 - 400.000,00	18,522,001.65	0.61%	48	0.11%	2.66%
400.000,00 - 425.000,00	12,760,532.52	0.42%	31	0.07%	2.68%
425.000,00 - 450.000,00	10,921,359.40	0.36%	25	0.06%	2.65%
450.000,00 - 475.000,00	7,399,204.95	0.24%	16	0.04%	2.41%
475.000,00 - 500.000,00	5,839,147.48	0.19%	12	0.03%	2.51%
500.000,00 - 600.000,00	19,671,968.00	0.65%	36	0.08%	2.91%
600.000,00 - 700.000,00	8,517,671.31	0.28%	13	0.03%	2.35%
700.000,00 - 800.000,00	6,690,731.47	0.22%	9	0.02%	3.03%
800.000,00 - 900.000,00	6,876,704.84	0.22%	8	0.02%	2.55%
900.000,00 - 1.000.000,00	4,602,058.77	0.15%	5	0.01%	2.27%
1.000.000,00 - 1.250.000,00	2,061,357.45	0.06%	2	0.01%	2.22%
1.250.000,00 - 1.500.000,00	1,309,868.59	0.04%	1	0.00%	2.12%
1.500.000,00 - more	3,283,631.59	0.10%	2	0.01%	3.39%
	3,019,623,596.96	99.9%	43,972	100.0%	3.19%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	135,580,421.49	4.48%	1,461	3.32%	3.23%
Building	1,214,799.82	0.04%	19	0.04%	3.59%
House incl. land plot	2,737,379,633.27	90.65%	40,885	92.98%	3.19%
N/A	4,437,243.12	0.14%	43	0.10%	3.41%
Other real estate	30,185,686.97	0.99%	408	0.93%	3.08%
Professional Use	110,825,812.29	3.67%	1,156	2.63%	3.13%
	3,019,623,596.96	100.0%	43,972	100.0%	3.19%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	103,599,801.22	3.43%	1,677	3.81%	3.23%
AITOLOAKARNANIA	41,499,183.94	1.37%	747	1.70%	3.55%
ARGOLIDA	30,102,726.71	1.00%	448	1.02%	3.34%
ARKADIA	16,337,314.17	0.54%	262	0.60%	3.21%
ARTA	8,888,221.34	0.29%	167	0.38%	3.15%
ATTICA	1,443,214,945.23	47.80%	19,088	43.41%	3.08%
CHALKIDIKI	31,420,643.32	1.04%	531	1.21%	3.67%
CHANIA	42,168,541.52	1.40%	500	1.14%	2.88%
CHIOS	15,525,398.53	0.51%	212	0.48%	3.19%
CORFU	24,749,642.92	0.82%	345	0.79%	3.62%
DODEKANISA	91,355,578.28	3.03%	1,073	2.44%	3.35%
DRAMA	14,098,976.60	0.47%	255	0.58%	3.29%
EVOIA	36,900,135.55	1.22%	607	1.38%	3.70%
EVKITANIA	2,472,255.16	0.08%	46	0.11%	4.60%
EVROS	25,425,137.14	0.84%	490	1.11%	3.38%
FLORINA	6,602,061.76	0.22%	134	0.31%	3.60%
FOKIDA	5,178,440.60	0.17%	86	0.20%	3.63%
FTHIOTIDA	36,555,188.83	1.21%	662	1.51%	3.63%
GREVENA	9,539,241.97	0.32%	168	0.38%	3.44%
HERAKLION	50,352,027.30	1.67%	691	1.57%	3.22%
ILEIA	37,035,474.07	1.23%	649	1.48%	3.47%
IMATHIA	17,845,885.54	0.59%	329	0.75%	3.54%
IOANNINA	42,658,188.37	1.41%	644	1.47%	2.84%
KARDITSA	23,007,454.01	0.76%	481	1.09%	3.58%
KASTORIA	7,646,318.73	0.25%	157	0.36%	3.28%
KAVALA	28,708,309.39	0.95%	475	1.08%	3.43%
KEFALLONIA	14,598,122.37	0.48%	176	0.40%	3.28%
KILKIS	16,640,191.32	0.55%	332	0.76%	3.20%
KORINTHIA	46,609,052.89	1.54%	622	1.42%	3.19%
KOZANI	21,052,018.61	0.70%	407	0.93%	3.68%
KYKLADES	42,155,934.88	1.40%	459	1.04%	3.16%
LAKONIA	26,682,173.73	0.88%	407	0.93%	3.47%
LARISA	53,182,975.16	1.76%	896	2.04%	3.03%
LASITHI	20,219,392.07	0.67%	305	0.69%	2.96%
LEFKADA	6,854,211.90	0.23%	99	0.23%	3.42%
LESBOS	29,161,676.43	0.97%	475	1.08%	3.56%
MAGNESIA	39,401,128.03	1.31%	684	1.56%	3.36%
MESSINIA	19,652,576.39	0.65%	322	0.73%	3.49%
PELLA	25,604,747.21	0.85%	481	1.09%	3.14%
PIERIA	34,635,525.01	1.15%	571	1.30%	3.22%
PREVEZA	19,957,326.63	0.66%	347	0.79%	3.22%
RETHYMNO	38,349,030.67	1.27%	462	1.05%	3.07%
RODOPI	21,864,138.74	0.72%	424	0.96%	3.27%
SAMOS	10,893,035.20	0.36%	152	0.35%	3.33%
SERRES	12,974,316.04	0.43%	253	0.58%	3.49%
THESPROTIA	15,141,070.36	0.50%	242	0.55%	3.20%
THESSALONIKI	236,882,143.65	7.85%	3,602	8.19%	3.10%
TRIKALA	17,387,337.60	0.58%	349	0.79%	3.48%
VOIOTIA	25,964,388.76	0.86%	482	1.10%	3.58%
XANTHI	17,733,805.50	0.59%	338	0.77%	3.37%
ZAKYNTHOS	13,140,185.61	0.44%	161	0.37%	3.10%
	3,019,623,596.96	100.0%	43,972	100.0%	3.19%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	3,019,623,596.96	100.00%	55,543	100.00%	3.19%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

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	1,810,357,565.84	59.95%	33,404	60.14%	2.65%
Euribor 1M Linked	324,359,765.45	10.74%	5,019	9.04%	2.41%
Euribor 3M Linked	317,350,398.28	10.51%	4,857	8.74%	3.48%
Fixed	567,555,867.39	18.80%	12,263	22.08%	5.19%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

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)	50,759	2,250,298.25	2,730,853,561.84	91.39%	90.43%
31-60 days past due	3,157	1,846,932.99	186,765,360.19	5.68%	6.18%
61-90 days past due	1,627	1,534,863.11	102,004,674.93	2.93%	3.37%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	55,543	5,632,094.35	3,019,623,596.96	100.0%	100.0%

15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	563,518,489.85	18.66%	8,715	15.69%	3.08%
Completion/construction of primary residence	295,053,702.59	9.77%	4,731	8.52%	3.20%
Completion/construction of secondary	465,875,979.23	15.42%	6,382	11.49%	3.00%
Refinancing loans from other banks	421,132,253.27	13.94%	6,311	11.36%	3.30%
Buy Secondary	130,309,452.47	4.31%	1,987	3.58%	2.99%
Professional use	27,577,183.40	0.91%	355	0.64%	2.98%
Land Purchase For Residence Construction	21,996,746.56	0.72%	396	0.71%	3.01%
Renovating	1,094,159,789.59	36.23%	26,666	48.01%	3.32%
	3,019,623,596.96	100.0%	55,543	100.0%	3.19%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,376,060,536.89	45.57%	19,544	45.16%	3.18%
Self Employed	990,393,342.82	32.79%	11,401	26.35%	3.10%
Unemployed	236,999,161.65	7.84%	3,949	9.13%	3.33%
Retired	315,582,454.26	10.45%	6,553	15.14%	3.41%
N/A	100,588,101.34	3.33%	1,827	4.22%	3.10%
	3,019,623,596.96	100.0%	43,274	100.0%	3.19%

* 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.