

Covered Bond Programme I



Monthly Investor Report

March 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	31-03-2012	28-11-2008
Portfolio Cut off Date	31-03-2012	31-10-2008
Original Principal Balance	3.741.943.574,00	6.487.231.236,00
Principal Balance	2.926.477.429,16	5.951.630.426,00
Number of Borrowers	42.319	70.301
Number of Loanparts	54.268	94.141
Number of Properties	42.979	72.324
Average Principal Balance (borrower)	69.152,80	82.291,22
Average Principal Balance (parts)	53.926,39	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	64,87	66,60
Weighted Average Loan to Indexed Value	58,62	58,38
Seasoning (years): Weighted Average	5,46	2,10
Original Maturity (years): Weighted Average	25,94	24,92
Remaining Tenor (years): Weighted Average	20,51	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	28.027.397,26
Current Outstanding Balance	2.926.477.429,16
Adjusted Nominal Value Assets *	2.874.194.794,42
Outstanding Accrued Interest on Assets	3.361.787,8
Cash Collateral	45.000.000,00
Nominal Value Test Current Value **	52,96 %
<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	194,635,960.05	6.65%	3,297	6.08%	3.20%
Standard Amortising	2,731,841,469.11	93.35%	50,971	93.93%	3.12%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

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%	1,000,933,269.78	34.20%	12,903	23.78%	2.21%
2.5% - 2.99%	763,295,904.04	26.08%	14,208	26.18%	2.72%
3% - 3.49%	362,119,988.02	12.37%	7,499	13.82%	3.14%
3.5% - 3.99%	220,752,667.28	7.54%	5,071	9.34%	3.64%
4% - 4.49%	85,977,482.88	2.94%	3,811	7.02%	4.12%
4.5% - 4.99%	184,568,339.83	6.31%	3,582	6.60%	4.82%
5% - 5.49%	190,227,504.30	6.50%	4,650	8.57%	5.28%
5.5% - 5.99%	114,485,805.16	3.91%	2,451	4.52%	5.68%
6% - 6.49%	3,148,864.62	0.11%	74	0.14%	6.15%
6.5% - 6.99%	904,062.67	0.03%	17	0.03%	6.72%
7% - 7.49%	63,540.58	0.00%	2	0.00%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2003	130,460,612.58	4.46%	3,302	6.08%	3.10%
2004	274,735,429.67	9.39%	6,407	11.81%	3.15%
2005	533,790,907.40	18.24%	10,350	19.07%	2.97%
2006	597,243,555.74	20.41%	10,632	19.59%	3.04%
2007	817,147,397.75	27.92%	14,089	25.96%	3.08%
2008	476,906,702.51	16.30%	8,281	15.26%	3.40%
2009	824,177.41	0.03%	4	0.01%	3.51%
2010	70,384,436.48	2.41%	878	1.62%	3.63%
2011	24,984,209.62	0.85%	325	0.60%	3.68%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2011					
2012	815,947.25	0.03%	265	0.49%	4.16%
2013	5,502,003.35	0.19%	667	1.23%	4.02%
2014	9,366,023.08	0.32%	799	1.47%	3.65%
2015	15,887,809.25	0.54%	928	1.71%	3.43%
2016	20,373,085.80	0.70%	986	1.82%	3.77%
2017	46,086,457.46	1.57%	1,758	3.24%	3.56%
2018	62,941,837.02	2.15%	2,199	4.05%	3.66%
2019	58,238,985.45	1.99%	1,921	3.54%	3.41%
2020	76,858,191.92	2.63%	2,243	4.13%	3.24%
2021	72,273,831.88	2.47%	1,948	3.59%	3.40%
2022	93,691,548.56	3.20%	2,199	4.05%	3.36%
2023	91,777,274.10	3.14%	2,025	3.73%	3.57%
2024	71,503,514.41	2.44%	1,521	2.80%	3.15%
2025	109,374,629.45	3.74%	2,132	3.93%	3.05%
2026	104,333,684.78	3.57%	2,064	3.80%	3.25%
2027	135,231,175.42	4.62%	2,532	4.67%	3.32%
2028	117,402,671.54	4.01%	2,072	3.82%	3.43%
2029	59,736,631.37	2.04%	1,034	1.91%	3.05%
2030	104,748,450.78	3.58%	1,710	3.15%	2.91%
2031	99,737,623.97	3.41%	1,553	2.86%	2.95%
2032	111,731,962.87	3.82%	1,693	3.12%	3.08%
2033	92,685,768.83	3.17%	1,399	2.58%	3.09%
2034	98,157,928.37	3.35%	1,508	2.78%	2.96%
2035	198,537,301.32	6.78%	2,892	5.33%	2.83%
2036	154,511,197.10	5.28%	2,186	4.03%	2.90%
2037	159,281,564.44	5.44%	2,193	4.04%	2.98%
2038	80,115,667.34	2.74%	1,133	2.09%	3.13%
2039	17,930,822.48	0.61%	250	0.46%	3.08%
2040	32,478,025.87	1.11%	425	0.78%	2.92%
2041	62,637,457.21	2.14%	848	1.56%	3.04%
2042	63,176,481.82	2.16%	857	1.58%	3.00%
2043	41,872,976.00	1.43%	538	0.99%	3.13%
2044	24,267,053.47	0.83%	317	0.58%	2.89%
2045	42,182,433.00	1.44%	505	0.93%	2.89%
2046	94,784,108.61	3.24%	1,233	2.27%	2.95%
2047	121,955,556.17	4.17%	1,448	2.67%	2.85%
2048	68,490,829.32	2.34%	859	1.58%	3.07%
2049	9,249,140.46	0.32%	118	0.22%	3.35%
2050	15,515,273.18	0.53%	219	0.40%	3.28%
2051	45,022,991.20	1.54%	600	1.11%	3.40%
2052	15,003,722.43	0.51%	207	0.38%	3.40%
2053	2,002,961.75	0.07%	26	0.05%	3.20%
2054	1,706,087.74	0.06%	24	0.04%	3.45%
2055	4,565,358.49	0.16%	59	0.11%	3.37%
2056	5,226,590.15	0.18%	63	0.12%	3.49%
2057	7,506,792.70	0.26%	112	0.21%	3.00%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	1,099,631.70	0.04%	8	0.01%	3.66%
0.5 - 1.0	13,177,042.84	0.45%	165	0.30%	3.68%
1.0 - 1.5	31,979,188.91	1.09%	431	0.79%	3.64%
1.5 - 2.0	48,737,944.00	1.67%	592	1.09%	3.63%
2.0 - 2.5	1,157,323.01	0.04%	10	0.02%	3.53%
2.5 - 3.0	41,693.05	0.00%	1	0.00%	5.52%
3.0 - 4.0	329,154,028.67	11.25%	5,661	10.43%	3.54%
4.0 - 5.0	768,529,787.20	26.26%	13,310	24.53%	3.08%
5.0 - 6.0	670,625,349.83	22.92%	11,772	21.69%	3.08%
6.0 - 7.0	577,982,601.46	19.75%	10,980	20.23%	2.94%
7.0 - 8.0	301,065,704.69	10.29%	6,721	12.38%	3.12%
8.0 - 9.0	166,380,692.77	5.69%	4,201	7.74%	3.13%
9.0 - 10.0	16,546,441.03	0.57%	416	0.77%	3.14%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	2,495,136,561.92	85.26%	44,949	82.83%	2.77%
01-02	205,981,570.60	7.04%	4,181	7.70%	4.97%
02-03	65,658,197.11	2.24%	1,228	2.26%	5.16%
03-04	1,838,091.87	0.06%	37	0.07%	5.42%
04-05	13,861,897.53	0.47%	430	0.79%	5.23%
05-06	21,136,248.79	0.72%	642	1.18%	5.27%
06-07	21,322,631.93	0.73%	620	1.14%	5.52%
07-08	2,230,113.01	0.08%	50	0.09%	5.64%
08-09	501,651.01	0.02%	15	0.03%	5.00%
09-10	10,886,890.26	0.37%	276	0.51%	5.43%
10-11	13,164,132.58	0.45%	344	0.63%	5.44%
11-12	18,958,588.86	0.65%	428	0.79%	5.54%
12-13	2,041,267.30	0.07%	45	0.08%	5.61%
13-14	324,154.27	0.01%	6	0.01%	5.40%
14-15	10,518,946.75	0.36%	219	0.40%	5.64%
15-16	18,402,393.38	0.63%	354	0.65%	5.66%
16-17	21,503,137.23	0.73%	393	0.72%	5.74%
17-18	849,142.58	0.03%	15	0.03%	6.10%
18-19	255,264.72	0.01%	3	0.01%	5.61%
19-20	310,792.89	0.01%	6	0.01%	6.31%
20-21					
21-22	309,979.18	0.01%	4	0.01%	4.83%
22-23	34,519.88	0.00%	1	0.00%	6.32%
23-24					
24-25	320,810.48	0.01%	5	0.01%	4.77%
25-26	27,451.29	0.00%	1	0.00%	4.77%
26-27	328,709.13	0.01%	2	0.00%	5.37%
27-28					
28-29					
29-30	125,986.33	0.00%	3	0.01%	4.85%
30 - more	448,298.28	0.02%	11	0.02%	5.07%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 64,87 %					
less - 40.00%	432,920,639.21	14.79%	11,638	27.08%	3.41%
40.01% - 50.00%	314,916,663.06	10.76%	5,606	13.04%	3.27%
50.01% - 60.00%	326,646,709.55	11.16%	4,988	11.61%	3.19%
60.01% - 70.00%	400,719,189.83	13.69%	5,346	12.44%	3.15%
70.01% - 80.00%	719,045,267.65	24.57%	8,655	20.14%	3.09%
80.01% - 85.00%	227,008,539.51	7.75%	2,184	5.08%	3.00%
85.01% - 90.00%	324,789,058.80	11.09%	2,928	6.81%	2.89%
90.01% - 95.00%	90,368,818.52	3.08%	818	1.90%	2.82%
95.01% - 100.00%	87,282,796.16	2.98%	789	1.84%	2.80%
100.01% - 105.00%	942,716.23	0.03%	12	0.03%	2.90%
105.01% - 110.00%	710,465.60	0.02%	6	0.01%	3.04%
110.01% - 115.00%	473,687.83	0.01%	4	0.01%	2.85%
115.01% - 120.00%	596,123.07	0.02%	4	0.01%	3.01%
120.01% - 125.00%	56,754.14	0.00%	1	0.00%	2.97%
	2,926,477,429.16	100.0%	42,979	100.0%	3.13%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,71 %					
less - 40.00%	740,912,876.55	25.32%	19,118	44.48%	3.32%
40.01% - 50.00%	359,009,587.41	12.27%	5,409	12.59%	3.17%
50.01% - 60.00%	378,984,514.76	12.95%	4,788	11.14%	3.12%
60.01% - 70.00%	424,656,175.18	14.51%	4,603	10.71%	3.08%
70.01% - 80.00%	434,763,550.24	14.86%	4,194	9.76%	3.04%
80.01% - 85.00%	207,040,060.11	7.08%	1,789	4.16%	2.98%
85.01% - 90.00%	170,935,057.04	5.84%	1,412	3.29%	2.97%
90.01% - 95.00%	123,791,075.73	4.23%	1,011	2.35%	2.98%
95.01% - 100.00%	84,419,476.29	2.89%	639	1.49%	2.98%
100.01% - 105.00%	1,226,466.93	0.04%	10	0.02%	3.01%
105.01% - 110.00%	572,590.59	0.02%	5	0.01%	3.36%
110.01% - 115.00%	165,998.33	0.01%	1	0.00%	3.12%
	2,926,477,429.16	100.0%	42,979	100.0%	3.13%

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	135,702,570.68	4.63%	8,713	20.27%	3.85%
25.000,00 - 50.000,00	428,994,565.63	14.65%	11,577	26.94%	3.61%
50.000,00 - 75.000,00	514,376,916.94	17.57%	8,360	19.45%	3.33%
75.000,00 - 100.000,00	540,372,493.97	18.46%	6,244	14.53%	3.11%
100.000,00 - 125.000,00	327,884,135.10	11.20%	2,934	6.83%	2.95%
125.000,00 - 150.000,00	269,187,673.99	9.19%	1,975	4.60%	2.88%
150.000,00 - 175.000,00	177,181,769.06	6.05%	1,098	2.56%	2.83%
175.000,00 - 200.000,00	128,048,221.35	4.37%	686	1.60%	2.85%
200.000,00 - 225.000,00	90,987,135.83	3.10%	428	1.00%	2.73%
225.000,00 - 250.000,00	61,564,712.81	2.10%	260	0.61%	2.70%
250.000,00 - 275.000,00	49,000,772.76	1.67%	187	0.44%	2.68%
275.000,00 - 300.000,00	37,246,887.44	1.27%	130	0.30%	2.66%
300.000,00 - 325.000,00	25,618,863.06	0.87%	82	0.19%	2.70%
325.000,00 - 350.000,00	19,860,552.06	0.67%	59	0.14%	2.76%
350.000,00 - 375.000,00	18,458,701.56	0.63%	51	0.12%	2.50%
375.000,00 - 400.000,00	16,209,999.36	0.55%	42	0.10%	2.71%
400.000,00 - 425.000,00	12,767,054.47	0.43%	31	0.07%	2.73%
425.000,00 - 450.000,00	10,950,084.82	0.37%	25	0.06%	2.78%
450.000,00 - 475.000,00	7,396,846.04	0.25%	16	0.04%	2.23%
475.000,00 - 500.000,00	4,857,785.02	0.16%	10	0.02%	2.56%
500.000,00 - 600.000,00	16,910,034.83	0.57%	31	0.07%	2.73%
600.000,00 - 700.000,00	10,544,063.04	0.36%	16	0.04%	2.48%
700.000,00 - 800.000,00	5,182,584.89	0.17%	7	0.02%	2.77%
800.000,00 - 900.000,00	5,965,596.41	0.20%	7	0.02%	2.58%
900.000,00 - 1.000.000,00	4,581,130.21	0.15%	5	0.01%	2.21%
1.000.000,00 - 1.250.000,00	2,047,757.02	0.06%	2	0.01%	2.22%
1.250.000,00 - 1.500.000,00	1,296,579.44	0.04%	1	0.00%	2.12%
1.500.000,00 - more	3,281,941.37	0.11%	2	0.01%	3.39%
	2,926,477,429.16	99.9%	42,979	100.0%	3.13%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	135,103,754.10	4.61%	1,456	3.39%	3.16%
Building	1,551,800.97	0.05%	21	0.05%	3.65%
House incl. land plot	2,646,276,528.68	90.42%	39,917	92.88%	3.13%
N/A	3,547,408.54	0.12%	36	0.08%	3.33%
Other real estate	29,946,882.55	1.02%	404	0.94%	3.03%
Professional Use	110,051,054.32	3.76%	1,145	2.66%	3.05%
	2,926,477,429.16	100.0%	42,979	100.0%	3.13%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	100,945,810.50	3.45%	1,636	3.81%	3.18%
AITOLOAKARNANIA	40,175,721.70	1.37%	743	1.73%	3.43%
ARGOLIDA	28,971,256.47	0.99%	434	1.01%	3.30%
ARKADIA	15,852,282.97	0.54%	254	0.59%	3.18%
ARTA	8,740,206.93	0.30%	165	0.38%	3.11%
ATTICA	1,402,042,417.02	47.91%	18,693	43.49%	3.03%
CHALKIDIKI	29,826,335.07	1.02%	514	1.20%	3.58%
CHANIA	40,993,546.28	1.40%	491	1.14%	2.86%
CHIOS	15,223,619.78	0.52%	209	0.49%	3.14%
CORFU	23,576,778.90	0.81%	335	0.78%	3.55%
DODEKANISA	88,819,491.76	3.04%	1,047	2.44%	3.26%
DRAMA	13,468,882.94	0.46%	246	0.57%	3.25%
EVOIA	35,861,651.52	1.23%	603	1.40%	3.62%
EVKITANIA	2,388,616.79	0.08%	45	0.11%	4.49%
EVROS	24,615,878.10	0.84%	475	1.11%	3.32%
FLORINA	6,387,513.74	0.22%	131	0.31%	3.52%
FOKIDA	5,093,942.27	0.17%	85	0.20%	3.56%
FTHIOTIDA	35,823,061.68	1.22%	655	1.52%	3.55%
GREVENA	9,413,904.45	0.32%	163	0.38%	3.39%
HERAKLION	48,400,662.92	1.65%	664	1.55%	3.12%
ILEIA	35,436,267.63	1.21%	631	1.47%	3.37%
IMATHIA	17,309,300.60	0.59%	327	0.76%	3.48%
IOANNINA	42,361,454.03	1.45%	639	1.49%	2.82%
KARDITSA	22,272,526.84	0.76%	467	1.09%	3.52%
KASTORIA	7,497,030.66	0.26%	152	0.35%	3.18%
KAVALA	26,886,643.23	0.92%	455	1.06%	3.36%
KEFALLONIA	15,256,491.10	0.52%	174	0.41%	3.28%
KILKIS	16,188,512.23	0.55%	324	0.75%	3.14%
KORINTHIA	44,729,977.58	1.53%	598	1.39%	3.12%
KOZANI	20,536,732.50	0.70%	402	0.94%	3.57%
KYKLADES	40,128,690.88	1.37%	444	1.03%	3.08%
LAKONIA	25,983,800.62	0.89%	397	0.92%	3.41%
LARISA	51,562,465.11	1.76%	880	2.05%	2.99%
LASITHI	19,054,103.57	0.65%	289	0.67%	2.94%
LEFKADA	6,369,914.32	0.22%	97	0.23%	3.36%
LESBOS	29,373,464.16	1.00%	473	1.10%	3.49%
MAGNESIA	38,451,926.82	1.31%	672	1.56%	3.31%
MESSINIA	19,205,295.63	0.66%	312	0.73%	3.48%
PELLA	24,543,157.18	0.84%	460	1.07%	3.05%
PIERIA	32,609,209.84	1.11%	553	1.29%	3.15%
PREVEZA	19,740,934.93	0.68%	344	0.80%	3.16%
RETHYMNO	36,412,350.92	1.24%	448	1.04%	3.03%
RODOPI	21,202,957.22	0.73%	411	0.96%	3.23%
SAMOS	10,134,127.13	0.35%	145	0.34%	3.31%
SERRES	12,309,032.87	0.42%	243	0.57%	3.42%
THESPROTIA	14,357,289.42	0.49%	231	0.54%	3.10%
THESSALONIKI	229,177,370.51	7.83%	3,525	8.20%	3.03%
TRIKALA	16,831,807.72	0.58%	344	0.80%	3.39%
VOIOTIA	25,274,901.95	0.86%	473	1.10%	3.49%
XANTHI	16,925,388.87	0.58%	330	0.77%	3.28%
ZAKYNTHOS	11,732,721.30	0.40%	151	0.35%	2.97%
	2,926,477,429.16	100.0%	42,979	100.0%	3.13%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2,926,477,429.16	100.00%	54,268	100.00%	3.13%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

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	1,775,657,910.18	60.68%	33,252	61.27%	2.65%
Euribor 1M Linked	315,977,559.58	10.80%	4,961	9.14%	2.41%
Euribor 3M Linked	338,505,209.93	11.57%	5,225	9.63%	3.28%
Fixed	496,336,749.47	16.96%	10,830	19.96%	5.18%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

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)	49,029	2,071,735.52	2,616,940,269.27	90.35%	89.42%
31-60 days past due	3,521	1,871,622.37	204,545,828.76	6.49%	6.98%
61-90 days past due	1,718	1,543,866.02	104,991,331.13	3.17%	3.58%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	54,268	5,487,223.91	2,926,477,429.16	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	547,675,443.11	18.71%	8,508	15.68%	3.03%
Completion/construction of primary residence	283,600,473.19	9.69%	4,584	8.45%	3.14%
Completion/construction of secondary	448,123,579.27	15.31%	6,217	11.46%	2.94%
Refinancing loans from other banks	427,999,773.64	14.62%	6,492	11.96%	3.16%
Buy Secondary	126,702,080.78	4.32%	1,936	3.57%	2.95%
Professional use	27,053,448.23	0.92%	352	0.65%	2.95%
Land Purchase For Residence Construction	20,635,698.74	0.70%	380	0.70%	2.99%
Renovating	1,044,686,932.20	35.69%	25,799	47.54%	3.27%
	2,926,477,429.16	100.0%	54,268	100.0%	3.13%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	1,321,002,414.35	45.13%	18,902	44.67%	3.13%
Self Employed	958,592,348.16	32.75%	11,125	26.29%	3.04%
Unemployed	238,291,297.82	8.14%	3,995	9.44%	3.24%
Retired	313,460,841.93	10.71%	6,557	15.49%	3.34%
N/A	95,130,526.90	3.25%	1,740	4.11%	3.05%
	2,926,477,429.16	100.0%	42,319	100.0%	3.13%

* 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.