

Covered Bond Programme I



Monthly Investor Report

December 2012

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	31-12-2012	28-11-2008
Portfolio Cut off Date	31-12-2012	31-10-2008
Original Principal Balance	2.595.551.204,00	6.487.231.236,00
Principal Balance	1.927.921.763,00	5.951.630.426,00
Number of Borrowers	30.846	70.301
Number of Loanparts	37.569	94.141
Number of Properties	31.201	72.324
Average Principal Balance (borrower)	62.501,52	82.291,22
Average Principal Balance (parts)	51.316,82	63.220,39
Coupon: Weighted Average	2,8	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Foreclosure Value	62,96	66,60
Weighted Average Loan to Indexed Foreclosure Value	57,80	58,38
Seasoning (years): Weighted Average	6,22	2,10
Original Maturity (years): Weighted Average	26,38	24,92
Remaining Tenor (years): Weighted Average	20,19	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	16.924.000,00
Outstanding Accrued Interest on Bonds	7.546.249,32
Current Outstanding Balance	1.927.921.763,01
Adjusted Nominal Value Assets *	1.887.719.430,30
Outstanding Accrued Interest on Assets	1.994.050,33
Nominal Value Test Current Value **	45,59 %
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	106,877,912.76	5.54%	1,898	5.05%	2.89%
Standard Amortising	1,821,043,850.25	94.46%	35,671	94.95%	2.81%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

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%	980,149,168.78	50.84%	15,666	41.70%	2.08%
2.5% - 2.99%	468,660,737.46	24.31%	9,029	24.03%	2.79%
3% - 3.49%	177,158,327.73	9.19%	4,202	11.18%	3.32%
3.5% - 3.99%	72,641,445.01	3.77%	3,226	8.59%	3.82%
4% - 4.49%	1,768,383.07	0.09%	47	0.13%	4.17%
4.5% - 4.99%	69,057,318.23	3.58%	1,362	3.63%	4.82%
5% - 5.49%	91,666,862.04	4.75%	2,484	6.61%	5.31%
5.5% - 5.99%	64,932,241.03	3.37%	1,502	4.00%	5.67%
6% - 6.49%	1,561,320.04	0.08%	43	0.11%	6.15%
6.5% - 6.99%	265,307.28	0.01%	6	0.02%	6.79%
7% - 7.49%	60,652.34	0.00%	2	0.01%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2003	92,292,580.16	4.79%	2,481	6.60%	2.77%
2004	188,469,578.26	9.78%	4,667	12.42%	2.80%
2005	355,235,774.05	18.43%	7,227	19.24%	2.65%
2006	396,195,308.26	20.55%	7,323	19.49%	2.62%
2007	516,278,959.74	26.78%	9,299	24.75%	2.84%
2008	308,545,105.98	16.00%	5,582	14.86%	3.07%
2009	331,571.05	0.02%	4	0.01%	3.35%
2010	34,367,216.23	1.78%	465	1.24%	3.35%
2011	29,943,316.76	1.55%	446	1.19%	3.36%
2012	6,262,352.52	0.32%	75	0.20%	3.34%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

4. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2013	1,788,383.26	0.09%	477	1.27%	3.59%
2014	4,429,703.27	0.23%	572	1.52%	3.25%
2015	8,885,373.92	0.46%	657	1.75%	3.07%
2016	11,624,717.53	0.60%	684	1.82%	3.43%
2017	28,533,156.77	1.48%	1,261	3.36%	3.37%
2018	38,958,452.09	2.02%	1,545	4.11%	3.42%
2019	36,854,865.72	1.91%	1,373	3.65%	3.09%
2020	49,082,314.48	2.55%	1,566	4.17%	2.92%
2021	45,436,408.24	2.36%	1,321	3.52%	3.00%
2022	58,411,315.81	3.03%	1,526	4.06%	3.18%
2023	60,199,352.21	3.12%	1,423	3.79%	3.28%
2024	49,249,566.96	2.55%	1,122	2.99%	2.79%
2025	70,634,781.87	3.66%	1,461	3.89%	2.73%
2026	64,237,114.67	3.33%	1,330	3.54%	2.84%
2027	90,507,750.68	4.69%	1,760	4.68%	3.05%
2028	77,122,481.66	4.00%	1,424	3.79%	3.06%
2029	39,448,047.57	2.05%	714	1.90%	2.75%
2030	64,784,564.44	3.36%	1,121	2.98%	2.60%
2031	61,444,702.07	3.19%	1,009	2.69%	2.59%
2032	76,088,099.71	3.95%	1,265	3.37%	2.82%
2033	61,244,089.30	3.18%	952	2.53%	2.79%
2034	63,277,190.54	3.28%	1,003	2.67%	2.60%
2035	121,045,582.10	6.28%	1,779	4.74%	2.53%
2036	97,925,264.85	5.08%	1,394	3.71%	2.47%
2037	103,158,293.82	5.35%	1,494	3.98%	2.75%
2038	47,024,920.26	2.44%	663	1.76%	2.81%
2039	13,072,308.87	0.68%	211	0.56%	2.74%
2040	22,800,259.35	1.18%	323	0.86%	2.61%
2041	35,526,540.39	1.84%	485	1.29%	2.66%
2042	46,076,430.86	2.39%	687	1.83%	2.75%
2043	29,189,011.54	1.51%	373	0.99%	2.80%
2044	18,605,491.91	0.97%	245	0.65%	2.52%
2045	30,086,374.76	1.56%	372	0.99%	2.60%
2046	58,406,710.68	3.03%	745	1.98%	2.54%
2047	76,015,619.29	3.94%	914	2.43%	2.62%
2048	40,651,830.12	2.11%	510	1.36%	2.71%
2049	10,032,952.08	0.52%	149	0.40%	3.03%
2050	14,970,702.21	0.78%	235	0.63%	2.94%
2051	22,101,882.56	1.15%	316	0.84%	3.06%
2052	25,744,192.45	1.34%	366	0.97%	2.94%
2053	5,315,684.72	0.28%	77	0.20%	3.08%
2054	3,012,770.84	0.16%	49	0.13%	2.81%
2055	7,467,093.38	0.39%	101	0.27%	3.10%
2056	9,686,761.77	0.50%	137	0.36%	3.15%
2057	27,762,651.43	1.44%	378	1.01%	2.76%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

5. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	234,855.76	0.01%	4	0.01%	3.37%
0.5 - 1.0	6,027,496.76	0.31%	71	0.19%	3.33%
1.0 - 1.5	10,443,268.93	0.54%	152	0.40%	3.35%
1.5 - 2.0	19,500,047.83	1.01%	294	0.78%	3.36%
2.0 - 2.5	23,311,254.54	1.21%	343	0.91%	3.34%
2.5 - 3.0	11,055,961.69	0.57%	122	0.32%	3.37%
3.0 - 4.0	331,571.05	0.02%	4	0.01%	3.35%
4.0 - 5.0	308,545,105.98	16.00%	5,582	14.86%	3.07%
5.0 - 6.0	516,278,959.74	26.78%	9,299	24.75%	2.84%
6.0 - 7.0	396,195,308.26	20.55%	7,323	19.49%	2.62%
7.0 - 8.0	355,235,774.05	18.43%	7,227	19.24%	2.65%
8.0 - 9.0	188,469,578.26	9.78%	4,667	12.42%	2.80%
9.0 - 10.0	92,292,580.16	4.79%	2,481	6.60%	2.77%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,745,021,205.83	90.51%	33,250	88.50%	2.59%
01-02	80,058,244.72	4.15%	1,613	4.29%	4.27%
02-03	7,370,629.26	0.38%	150	0.40%	4.35%
03-04	2,807,869.72	0.15%	101	0.27%	5.18%
04-05	16,505,172.97	0.86%	568	1.51%	5.25%
05-06	11,692,397.45	0.61%	399	1.06%	5.41%
06-07	5,138,317.66	0.27%	137	0.36%	5.72%
07-08	235,312.61	0.01%	8	0.02%	4.52%
08-09	3,057,090.14	0.16%	84	0.22%	5.39%
09-10	11,134,588.25	0.58%	311	0.83%	5.45%
10-11	10,243,804.60	0.53%	250	0.67%	5.49%
11-12	3,956,894.10	0.21%	91	0.24%	5.53%
12-13	348,840.54	0.02%	8	0.02%	3.79%
13-14	1,954,944.32	0.10%	45	0.12%	5.65%
14-15	12,545,740.55	0.65%	248	0.66%	5.65%
15-16	10,881,825.46	0.56%	209	0.56%	5.68%
16-17	4,034,661.12	0.21%	80	0.21%	5.88%
17-18	228,656.85	0.01%	3	0.01%	5.99%
18-19	88,308.48	0.00%	2	0.01%	6.06%
19-20	42,874.04	0.00%	1	0.00%	5.77%
20-21	105,018.69	0.01%	2	0.01%	3.82%
21-22	34,209.27	0.00%	1	0.00%	6.32%
22-23					
23-24					
24-25					
25-26					
26-27	40,560.60	0.00%	1	0.00%	5.62%
27-28					
28-29	86,869.08	0.00%	1	0.00%	4.87%
29-30	61,180.50	0.00%	1	0.00%	5.32%
30 - more	246,546.20	0.01%	5	0.01%	4.96%
Matured					
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 62,96 %					
less - 40.00%	317,532,585.81	16.47%	9,021	28.91%	3.08%
40.01% - 50.00%	223,919,920.00	11.61%	4,272	13.69%	2.92%
50.01% - 60.00%	235,733,819.71	12.22%	3,802	12.19%	2.86%
60.01% - 70.00%	276,112,946.85	14.32%	3,913	12.54%	2.85%
70.01% - 80.00%	474,516,660.77	24.61%	6,137	19.67%	2.74%
80.01% - 85.00%	133,069,991.10	6.90%	1,392	4.46%	2.66%
85.01% - 90.00%	170,577,973.90	8.84%	1,702	5.46%	2.51%
90.01% - 95.00%	48,072,375.25	2.49%	478	1.53%	2.54%
95.01% - 100.00%	46,912,447.50	2.43%	471	1.51%	2.50%
100.01% - 105.00%	833,900.17	0.04%	5	0.02%	2.81%
105.01% - 110.00%	200,716.64	0.01%	2	0.01%	2.81%
110.01% - 115.00%	218,424.94	0.01%	2	0.01%	2.87%
120.01% - 125.00%	18,778.07	0.00%	1	0.00%	4.17%
125.01% - 128.00%	92,133.68	0.00%	1	0.00%	1.87%
128.01% - more	109,088.62	0.00%	2	0.01%	1.58%
	1,927,921,763.01	100.0%	31,201	100.0%	2.81%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,72 %					
less - 40.00%	526,459,845.26	27.31%	14,786	47.39%	2.99%
40.01% - 50.00%	241,743,251.60	12.54%	3,848	12.33%	2.84%
50.01% - 60.00%	251,239,023.74	13.03%	3,340	10.71%	2.78%
60.01% - 70.00%	258,536,250.26	13.41%	3,022	9.69%	2.74%
70.01% - 80.00%	260,819,134.57	13.53%	2,771	8.88%	2.76%
80.01% - 85.00%	125,929,408.98	6.53%	1,166	3.74%	2.66%
85.01% - 90.00%	115,078,475.19	5.97%	1,010	3.24%	2.65%
90.01% - 95.00%	88,295,931.34	4.58%	764	2.45%	2.63%
95.01% - 100.00%	57,925,558.65	3.01%	480	1.54%	2.69%
100.01% - 105.00%	1,072,792.99	0.06%	8	0.03%	2.71%
105.01% - 110.00%	496,517.78	0.03%	3	0.01%	1.91%
110.01% - 115.00%	248,139.99	0.01%	2	0.01%	3.37%
115.01% - 120.00%	77,432.66	0.00%	1	0.00%	3.37%
	1,927,921,763.01	100.0%	31,201	100.0%	2.81%

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	113,087,410.04	5.86%	7,490	24.01%	3.47%
25.000,00 - 50.000,00	327,357,533.95	16.97%	8,831	28.30%	3.23%
50.000,00 - 75.000,00	367,196,115.94	19.04%	5,975	19.15%	2.95%
75.000,00 - 100.000,00	350,470,667.19	18.17%	4,066	13.03%	2.77%
100.000,00 - 125.000,00	206,614,872.89	10.71%	1,857	5.95%	2.62%
125.000,00 - 150.000,00	161,983,002.73	8.40%	1,189	3.81%	2.53%
150.000,00 - 175.000,00	98,335,989.61	5.10%	608	1.95%	2.49%
175.000,00 - 200.000,00	72,662,760.72	3.76%	390	1.25%	2.52%
200.000,00 - 225.000,00	52,118,317.03	2.70%	245	0.79%	2.40%
225.000,00 - 250.000,00	34,967,224.99	1.81%	148	0.47%	2.50%
250.000,00 - 275.000,00	30,337,943.88	1.57%	116	0.37%	2.30%
275.000,00 - 300.000,00	20,236,583.97	1.04%	71	0.23%	2.29%
300.000,00 - 325.000,00	11,846,348.76	0.61%	38	0.12%	2.26%
325.000,00 - 350.000,00	11,412,782.03	0.59%	34	0.11%	2.41%
350.000,00 - 375.000,00	11,600,778.35	0.60%	32	0.10%	2.21%
375.000,00 - 400.000,00	8,124,608.33	0.42%	21	0.07%	2.30%
400.000,00 - 425.000,00	5,352,111.23	0.27%	13	0.04%	2.20%
425.000,00 - 450.000,00	6,985,950.15	0.36%	16	0.05%	2.34%
450.000,00 - 475.000,00	3,690,323.09	0.19%	8	0.03%	2.51%
475.000,00 - 500.000,00	4,378,355.79	0.22%	9	0.03%	2.36%
500.000,00 - 600.000,00	10,831,975.69	0.56%	20	0.06%	2.20%
600.000,00 - 700.000,00	7,140,568.88	0.37%	11	0.04%	2.31%
700.000,00 - 800.000,00	3,697,544.04	0.19%	5	0.02%	2.78%
800.000,00 - 900.000,00	4,308,840.84	0.22%	5	0.02%	1.87%
900.000,00 - 1.000.000,00	920,080.63	0.04%	1	0.00%	1.67%
1.000.000,00 - 1.250.000,00	2,263,072.26	0.11%	2	0.01%	1.83%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,927,921,763.01	99.9%	31,201	100.0%	2.81%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	94,343,049.69	4.89%	1,176	3.77%	2.87%
Building	1,085,846.10	0.05%	16	0.05%	2.86%
House incl. land plot	1,730,254,866.66	89.74%	28,811	92.34%	2.81%
N/A	2,273,689.49	0.11%	26	0.08%	2.97%
Other real estate	20,345,313.78	1.05%	291	0.93%	2.76%
Professional Use	79,618,997.29	4.12%	881	2.82%	2.77%
	1,927,921,763.01	100.0%	31,201	100.0%	2.81%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
ACHAIA	63,731,084.86	3.31%	1,158	3.71%	2.87%
AITOLOAKARNANIA	25,908,940.66	1.34%	518	1.66%	3.07%
ARGOLIDA	19,911,503.08	1.03%	312	1.00%	2.94%
ARKADIA	10,708,798.73	0.56%	199	0.64%	2.92%
ARTA	5,505,625.13	0.29%	118	0.38%	2.96%
ATTICA	909,340,915.56	47.17%	13,421	43.02%	2.71%
CHALKIDIKI	21,334,821.21	1.11%	382	1.22%	3.19%
CHANIA	28,318,108.18	1.47%	364	1.17%	2.52%
CHIOS	10,294,524.23	0.53%	151	0.48%	2.84%
CORFU	14,434,991.85	0.75%	241	0.77%	3.29%
DODEKANISA	59,406,682.50	3.08%	773	2.48%	2.93%
DRAMA	9,026,822.83	0.47%	183	0.59%	3.00%
EVOIA	23,684,111.40	1.23%	435	1.39%	3.24%
EVKITANIA	1,752,342.90	0.09%	33	0.11%	4.20%
EVROS	17,349,114.10	0.90%	352	1.13%	2.99%
FLORINA	4,670,212.86	0.24%	98	0.31%	3.09%
FOKIDA	3,195,716.71	0.17%	62	0.20%	3.06%
FTHIOTIDA	26,152,177.34	1.36%	497	1.59%	3.18%
GREVENA	6,266,682.45	0.33%	117	0.38%	3.04%
HERAKLION	30,792,411.25	1.60%	480	1.54%	2.79%
ILEIA	22,817,604.25	1.18%	442	1.42%	3.05%
IMATHIA	11,408,993.43	0.59%	238	0.76%	3.06%
IOANNINA	26,414,307.94	1.37%	460	1.47%	2.51%
KARDITSA	15,420,609.34	0.80%	358	1.15%	3.05%
KASTORIA	4,785,098.09	0.25%	118	0.38%	2.93%
KAVALA	18,924,999.86	0.98%	340	1.09%	3.01%
KEFALLONIA	9,561,184.45	0.50%	121	0.39%	2.83%
KILKIS	10,443,662.37	0.54%	231	0.74%	2.82%
KORINTHIA	27,414,634.16	1.42%	431	1.38%	2.88%
KOZANI	14,295,740.74	0.74%	283	0.91%	3.28%
KYKLADES	28,552,090.47	1.48%	327	1.05%	2.82%
LAKONIA	16,396,800.99	0.85%	277	0.89%	2.95%
LARISA	31,906,429.05	1.66%	638	2.05%	2.79%
LASITHI	14,096,119.72	0.73%	227	0.73%	2.66%
LEFKADA	5,369,831.29	0.28%	77	0.25%	2.95%
LESBOS	21,699,190.83	1.13%	366	1.17%	3.15%
MAGNESIA	26,114,354.33	1.36%	497	1.59%	2.98%
MESSINIA	12,680,718.00	0.66%	224	0.72%	3.13%
PELLA	16,279,033.32	0.84%	333	1.07%	2.71%
PIERIA	22,873,411.17	1.19%	429	1.38%	2.80%
PREVEZA	13,465,267.28	0.70%	254	0.81%	2.84%
RETHYMNO	23,832,762.58	1.24%	321	1.03%	2.71%
RODOPI	15,601,001.37	0.81%	320	1.03%	2.79%
SAMOS	6,576,792.23	0.34%	110	0.35%	3.04%
SERRES	9,312,050.85	0.48%	194	0.62%	3.17%
THESPROTIA	10,711,452.72	0.56%	182	0.58%	2.77%
THESSALONIKI	148,691,493.03	7.71%	2,537	8.13%	2.74%
TRIKALA	11,212,046.07	0.58%	247	0.79%	3.05%
VOIOTIA	18,049,946.07	0.94%	362	1.16%	3.19%
XANTHI	11,568,271.18	0.60%	240	0.77%	2.95%
ZAKYNTHOS	9,660,278.00	0.50%	123	0.39%	2.75%
Total	1,927,921,763.01	100.0%	31,201	100.0%	2.81%

12. Mortgage Payment Frequency

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,927,921,763.01	100.00%	37,569	100.00%	2.81%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

13. Interest Payment Type

Current Period					
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	1,182,436,136.17	61.33%	23,637	62.92%	2.42%
Euribor 1M Linked	202,030,270.89	10.48%	3,326	8.85%	2.19%
Euribor 3M Linked	295,070,677.11	15.31%	4,832	12.86%	3.04%
Fixed	248,384,678.84	12.88%	5,774	15.37%	4.92%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

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)	33,895	1,518,281.79	1,723,132,665.32	90.22%	89.37%
31-60 days past due	2,494	1,262,416.17	137,458,896.93	6.64%	7.12%
61-90 days past due	1,180	953,769.06	67,330,200.76	3.14%	3.49%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	37,569	3,734,467.02	1,927,921,763.01	100.0%	100.0%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	340,040,665.57	17.63%	5,611	14.94%	2.72%
Completion/construction of primary residence	189,447,104.69	9.82%	3,189	8.49%	2.79%
Completion/construction of secondary	296,288,398.95	15.36%	4,353	11.59%	2.62%
Refinancing loans from other banks	336,267,179.62	17.44%	5,409	14.40%	2.86%
Buy Secondary	83,873,307.72	4.35%	1,387	3.69%	2.64%
Professional use	19,021,926.34	0.98%	257	0.68%	2.67%
Land Purchase For Residence Construction	13,179,826.99	0.68%	252	0.67%	2.67%
Renovating	649,803,353.13	33.70%	17,111	45.55%	2.96%
	1,927,921,763.01	100.0%	37,569	100.0%	2.81%

16. Employment

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	831,170,182.68	43.11%	13,210	42.83%	2.82%
Self Employed	631,707,607.79	32.76%	8,012	25.97%	2.74%
Unemployed	175,239,097.74	9.08%	3,165	10.26%	2.78%
Retired	235,258,718.04	12.20%	5,347	17.33%	3.04%
N/A	54,546,156.76	2.82%	1,112	3.61%	2.71%
	1,927,921,763.01	100.0%	30,846	100.0%	2.81%

* 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.