

Covered Bond Programme I



Monthly Investor Report

March 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	31-03-2013	28-11-2008
Portfolio Cut off Date	31-03-2013	31-10-2008
Original Principal Balance	2.497.883.166,00	6.487.231.236,00
Principal Balance	1.828.721.503,00	5.951.630.426,00
Number of Borrowers	29.856	70.301
Number of Loanparts	36.251	94.141
Number of Properties	30.188	72.324
Average Principal Balance (borrower)	61.251,39	82.291,22
Average Principal Balance (parts)	50.446,10	63.220,39
Coupon: Weighted Average	2,8	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	62,94	66,60
Weighted Average Loan to Indexed Value	57,25	58,38
Seasoning (years): Weighted Average	6,47	2,10
Original Maturity (years): Weighted Average	26,55	24,92
Remaining Tenor (years): Weighted Average	20,11	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	15.631.516,44
Current Outstanding Balance	1.828.721.502,94
Adjusted Nominal Value Assets *	1.793.294.369,19
Outstanding Accrued Interest on Assets	1.865.460,44
Nominal Value Test Current Value **	48,47 %
<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	109,679,781.81	6.00%	1,966	5.42%	2.76%
Standard Amortising	1,719,041,721.13	94.00%	34,285	94.58%	2.76%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

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%	935,364,889.80	51.15%	15,332	42.29%	2.07%
2.5% - 2.99%	469,908,858.51	25.70%	9,155	25.25%	2.80%
3% - 3.49%	171,272,461.94	9.37%	4,154	11.46%	3.32%
3.5% - 3.99%	70,055,558.97	3.83%	3,166	8.73%	3.82%
4% - 4.49%	1,956,443.94	0.11%	54	0.15%	4.14%
4.5% - 4.99%	43,068,608.28	2.36%	840	2.32%	4.82%
5% - 5.49%	77,605,062.99	4.24%	2,139	5.90%	5.32%
5.5% - 5.99%	57,925,923.81	3.17%	1,367	3.77%	5.67%
6% - 6.49%	1,372,833.89	0.08%	39	0.11%	6.15%
6.5% - 6.99%	131,387.38	0.01%	3	0.01%	6.83%
7% - 7.49%	59,473.43	0.00%	2	0.01%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2003	87,605,196.44	4.79%	2,401	6.62%	2.75%
2004	181,622,843.73	9.93%	4,568	12.60%	2.78%
2005	339,976,751.23	18.59%	7,036	19.41%	2.64%
2006	374,753,945.37	20.49%	7,047	19.44%	2.62%
2007	487,735,814.78	26.67%	8,913	24.59%	2.73%
2008	286,529,796.41	15.67%	5,267	14.53%	3.00%
2009	956,027.94	0.05%	6	0.02%	2.02%
2010	30,249,257.34	1.65%	422	1.16%	3.30%
2011	27,658,095.29	1.51%	431	1.19%	3.32%
2012	11,633,774.41	0.64%	160	0.44%	3.29%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2013	1,090,954.82	0.06%	390	1.08%	3.46%
2014	3,549,627.45	0.19%	539	1.49%	3.23%
2015	7,862,931.02	0.43%	638	1.76%	3.07%
2016	10,055,294.93	0.55%	651	1.80%	3.45%
2017	25,448,809.38	1.39%	1,192	3.29%	3.23%
2018	35,453,778.07	1.94%	1,483	4.09%	3.37%
2019	33,924,220.40	1.86%	1,326	3.66%	3.09%
2020	45,879,274.83	2.51%	1,503	4.15%	2.88%
2021	42,501,118.54	2.32%	1,280	3.53%	2.97%
2022	53,942,242.87	2.95%	1,450	4.00%	3.05%
2023	56,619,093.84	3.10%	1,373	3.79%	3.21%
2024	46,468,309.62	2.54%	1,076	2.97%	2.77%
2025	66,139,739.64	3.62%	1,392	3.84%	2.72%
2026	60,479,644.64	3.31%	1,256	3.46%	2.82%
2027	83,319,707.36	4.56%	1,656	4.57%	2.94%
2028	73,108,161.69	4.00%	1,385	3.82%	2.98%
2029	37,125,604.67	2.03%	684	1.89%	2.71%
2030	61,891,136.42	3.38%	1,085	2.99%	2.57%
2031	57,750,852.89	3.16%	981	2.71%	2.60%
2032	70,484,162.16	3.85%	1,200	3.31%	2.73%
2033	59,421,150.79	3.25%	957	2.64%	2.74%
2034	60,130,759.98	3.29%	967	2.67%	2.58%
2035	113,260,888.08	6.19%	1,694	4.67%	2.52%
2036	91,439,568.46	5.00%	1,318	3.64%	2.47%
2037	94,433,549.72	5.16%	1,376	3.80%	2.64%
2038	46,704,967.30	2.55%	683	1.88%	2.75%
2039	13,397,675.26	0.73%	220	0.61%	2.68%
2040	21,602,905.68	1.18%	313	0.86%	2.55%
2041	34,209,522.92	1.87%	467	1.29%	2.61%
2042	43,088,896.70	2.36%	632	1.74%	2.65%
2043	32,123,425.14	1.76%	451	1.24%	2.77%
2044	17,372,782.08	0.95%	233	0.64%	2.51%
2045	27,530,091.61	1.51%	351	0.97%	2.55%
2046	55,441,178.71	3.03%	711	1.96%	2.51%
2047	70,494,022.03	3.85%	848	2.34%	2.52%
2048	37,537,653.14	2.05%	492	1.36%	2.66%
2049	10,411,576.93	0.57%	155	0.43%	3.02%
2050	14,410,819.70	0.79%	225	0.62%	2.89%
2051	20,812,770.83	1.14%	293	0.81%	3.02%
2052	25,175,160.07	1.38%	370	1.02%	2.86%
2053	11,225,725.13	0.61%	161	0.44%	2.91%
2054	4,998,431.27	0.27%	76	0.21%	2.81%
2055	7,792,504.40	0.43%	112	0.31%	3.02%
2056	10,414,920.28	0.57%	156	0.43%	3.16%
2057	25,739,656.38	1.41%	356	0.98%	2.76%
2058	6,456,235.11	0.35%	94	0.26%	2.75%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	292,112.15	0.02%	4	0.01%	2.24%
0.5 - 1.0	4,907,714.45	0.27%	73	0.20%	3.31%
1.0 - 1.5	12,702,007.96	0.69%	172	0.47%	3.29%
1.5 - 2.0	13,257,982.39	0.72%	214	0.59%	3.35%
2.0 - 2.5	22,654,534.02	1.24%	331	0.91%	3.34%
2.5 - 3.0	15,251,902.99	0.83%	211	0.58%	3.26%
3.0 - 4.0	1,430,901.02	0.08%	14	0.04%	2.59%
4.0 - 5.0	205,998,516.35	11.26%	3,723	10.27%	3.10%
5.0 - 6.0	446,962,977.78	24.44%	8,234	22.71%	2.80%
6.0 - 7.0	416,643,294.40	22.78%	7,734	21.33%	2.61%
7.0 - 8.0	368,071,487.32	20.13%	7,455	20.56%	2.59%
8.0 - 9.0	197,914,911.98	10.82%	4,729	13.05%	2.77%
9.0 - 10.0	111,143,214.45	6.08%	3,060	8.44%	2.78%
more - 10.0	11,489,945.68	0.63%	297	0.82%	2.63%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,676,506,207.62	91.68%	32,569	89.84%	2.60%
01-02	62,383,721.99	3.41%	1,256	3.46%	3.27%
02-03	858,280.95	0.05%	24	0.07%	5.18%
03-04	7,671,816.35	0.42%	272	0.75%	5.21%
04-05	12,317,245.12	0.67%	438	1.21%	5.26%
05-06	11,088,188.40	0.61%	380	1.05%	5.51%
06-07	1,477,964.47	0.08%	37	0.10%	5.60%
07-08	301,095.89	0.02%	10	0.03%	4.81%
08-09	6,216,979.30	0.34%	180	0.50%	5.45%
09-10	7,856,117.71	0.43%	220	0.61%	5.44%
10-11	10,731,559.86	0.59%	260	0.72%	5.47%
11-12	1,286,463.78	0.07%	30	0.08%	5.06%
12-13	41,773.15	0.00%	2	0.01%	4.56%
13-14	5,138,697.15	0.28%	112	0.31%	5.65%
14-15	10,846,866.64	0.59%	207	0.57%	5.62%
15-16	11,074,862.17	0.61%	214	0.59%	5.74%
16-17	416,413.87	0.02%	10	0.03%	5.77%
17-18	129,619.77	0.01%	1	0.00%	6.32%
18-19	100,741.83	0.01%	2	0.01%	5.86%
19-20	313,138.40	0.02%	5	0.01%	4.82%
20-21	493,237.83	0.03%	8	0.02%	5.00%
21-22					
22-23					
23-24	77,339.22	0.00%	1	0.00%	4.82%
24-25	228,609.03	0.01%	3	0.01%	4.82%
25-26	170,040.87	0.01%	3	0.01%	5.20%
26-27					
27-28	63,807.98	0.00%	1	0.00%	4.82%
28-29	86,966.13	0.00%	1	0.00%	4.87%
29-30	32,116.54	0.00%	2	0.01%	3.24%
30 - more	811,630.92	0.04%	3	0.01%	4.92%
Matured					
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 62,94 %					
less - 40.00%	301,486,022.37	16.48%	8,745	28.97%	3.01%
40.01% - 50.00%	214,365,715.44	11.72%	4,165	13.80%	2.87%
50.01% - 60.00%	223,735,174.11	12.23%	3,687	12.21%	2.83%
60.01% - 70.00%	261,817,301.87	14.31%	3,805	12.60%	2.79%
70.01% - 80.00%	447,043,661.20	24.44%	5,878	19.47%	2.70%
80.01% - 85.00%	126,424,193.52	6.91%	1,336	4.43%	2.62%
85.01% - 90.00%	161,699,385.60	8.84%	1,637	5.42%	2.46%
90.01% - 95.00%	46,220,266.26	2.52%	467	1.55%	2.48%
95.01% - 100.00%	44,915,701.96	2.45%	455	1.51%	2.50%
100.01% - 105.00%	434,865.15	0.02%	4	0.01%	2.58%
105.01% - 110.00%	272,088.11	0.01%	3	0.01%	2.37%
110.01% - 115.00%	56,628.58	0.00%	1	0.00%	2.87%
120.01% - 125.00%	18,730.05	0.00%	1	0.00%	4.17%
125.01% - 128.00%	91,538.32	0.00%	1	0.00%	1.87%
128.01% - more	140,230.40	0.00%	3	0.01%	1.47%
	1,828,721,502.94	99.9%	30,188	100.0%	2.76%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,19 %					
less - 40.00%	510,132,108.30	27.90%	14,605	48.38%	2.94%
40.01% - 50.00%	233,710,394.61	12.78%	3,747	12.41%	2.78%
50.01% - 60.00%	236,944,537.65	12.96%	3,182	10.54%	2.72%
60.01% - 70.00%	247,319,868.70	13.52%	2,910	9.64%	2.70%
70.01% - 80.00%	247,796,145.10	13.55%	2,606	8.63%	2.69%
80.01% - 85.00%	116,966,281.31	6.40%	1,096	3.63%	2.63%
85.01% - 90.00%	107,117,537.18	5.86%	943	3.12%	2.60%
90.01% - 95.00%	79,969,805.07	4.37%	690	2.29%	2.58%
95.01% - 100.00%	46,844,313.34	2.56%	396	1.31%	2.64%
100.01% - 105.00%	613,946.92	0.03%	3	0.01%	2.89%
105.01% - 110.00%	681,256.81	0.04%	5	0.02%	3.23%
110.01% - 115.00%	316,717.57	0.02%	2	0.01%	2.95%
115.01% - 120.00%	308,590.38	0.02%	3	0.01%	3.11%
	1,828,721,502.94	100.0%	30,188	100.0%	2.76%

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	111,904,129.58	6.11%	7,496	24.83%	3.40%
25.000,00 - 50.000,00	317,193,853.98	17.34%	8,572	28.40%	3.16%
50.000,00 - 75.000,00	351,043,257.13	19.19%	5,722	18.96%	2.88%
75.000,00 - 100.000,00	335,262,363.93	18.33%	3,898	12.91%	2.70%
100.000,00 - 125.000,00	192,471,728.50	10.52%	1,730	5.73%	2.57%
125.000,00 - 150.000,00	152,291,327.32	8.32%	1,121	3.71%	2.51%
150.000,00 - 175.000,00	92,545,567.14	5.06%	572	1.90%	2.43%
175.000,00 - 200.000,00	62,744,410.81	3.43%	337	1.12%	2.47%
200.000,00 - 225.000,00	50,425,538.67	2.75%	238	0.79%	2.38%
225.000,00 - 250.000,00	31,978,993.65	1.74%	135	0.45%	2.42%
250.000,00 - 275.000,00	30,326,673.22	1.65%	116	0.38%	2.30%
275.000,00 - 300.000,00	18,052,746.22	0.98%	63	0.21%	2.35%
300.000,00 - 325.000,00	8,444,505.17	0.46%	27	0.09%	2.39%
325.000,00 - 350.000,00	9,727,193.06	0.53%	29	0.10%	2.35%
350.000,00 - 375.000,00	10,873,501.03	0.59%	30	0.10%	2.17%
375.000,00 - 400.000,00	6,217,568.56	0.33%	16	0.05%	2.23%
400.000,00 - 425.000,00	5,815,473.92	0.31%	14	0.05%	2.08%
425.000,00 - 450.000,00	5,656,995.99	0.30%	13	0.04%	2.34%
450.000,00 - 475.000,00	4,157,171.40	0.22%	9	0.03%	2.51%
475.000,00 - 500.000,00	4,391,808.14	0.24%	9	0.03%	2.42%
500.000,00 - 600.000,00	9,736,877.39	0.53%	18	0.06%	2.20%
600.000,00 - 700.000,00	7,107,741.95	0.38%	11	0.04%	2.31%
700.000,00 - 800.000,00	3,715,268.98	0.20%	5	0.02%	2.80%
800.000,00 - 900.000,00	3,484,958.04	0.19%	4	0.01%	1.82%
900.000,00 - 1.000.000,00	914,837.13	0.05%	1	0.00%	1.67%
1.000.000,00 - 1.250.000,00	2,237,012.03	0.12%	2	0.01%	1.82%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,828,721,502.94	99.9%	30,188	100.0%	2.76%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	89,070,414.54	4.87%	1,160	3.84%	2.81%
Building	44,153.18	0.00%	1	0.00%	2.07%
House incl. land plot	1,652,898,238.79	90.38%	27,995	92.74%	2.76%
N/A	981,504.59	0.05%	4	0.01%	2.29%
Other real estate	10,758,386.20	0.58%	186	0.62%	2.89%
Professional Use	74,968,805.64	4.09%	842	2.79%	2.70%
	1,828,721,502.94	100.0%	30,188	100.0%	2.76%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	61,068,124.65	3.34%	1,128	3.74%	2.80%
AITOLOAKARNANIA	24,905,059.30	1.36%	502	1.66%	3.01%
ARGOLIDA	18,377,710.36	1.01%	295	0.98%	2.83%
ARKADIA	9,966,613.64	0.55%	190	0.63%	2.87%
ARTA	5,261,340.24	0.29%	113	0.37%	2.89%
ATTICA	868,546,720.35	47.50%	13,017	43.12%	2.66%
CHALKIDIKI	20,140,089.46	1.10%	367	1.22%	3.11%
CHANIA	27,134,194.30	1.48%	354	1.17%	2.49%
CHIOS	9,302,968.72	0.51%	144	0.48%	2.79%
CORFU	14,218,599.90	0.78%	242	0.80%	3.18%
DODEKANISA	56,486,113.00	3.09%	751	2.49%	2.86%
DRAMA	9,004,258.33	0.49%	181	0.60%	2.95%
EVOIA	22,463,391.45	1.23%	419	1.39%	3.17%
EVKITANIA	1,755,999.86	0.10%	32	0.11%	4.10%
EVROS	16,773,115.79	0.92%	345	1.14%	2.94%
FLORINA	4,495,168.32	0.25%	95	0.32%	2.91%
FOKIDA	2,937,756.55	0.16%	59	0.20%	3.03%
FTHIOTIDA	23,607,423.62	1.29%	465	1.54%	3.11%
GREVENA	5,486,691.89	0.30%	108	0.36%	3.00%
HERAKLION	29,641,448.57	1.62%	467	1.55%	2.74%
ILEIA	21,560,705.32	1.18%	428	1.42%	2.98%
IMATHIA	11,191,752.20	0.61%	233	0.77%	2.99%
IOANNINA	25,617,792.56	1.40%	453	1.50%	2.52%
KARDITSA	15,049,588.82	0.82%	350	1.16%	3.02%
KASTORIA	4,330,059.95	0.24%	112	0.37%	2.87%
KAVALA	18,887,025.60	1.03%	338	1.12%	2.98%
KEFALLONIA	9,758,668.67	0.53%	122	0.40%	2.71%
KILKIS	10,071,386.55	0.55%	221	0.73%	2.71%
KORINTHIA	26,295,976.94	1.44%	418	1.39%	2.84%
KOZANI	13,681,971.99	0.75%	281	0.93%	3.22%
KYKLADES	25,260,368.84	1.38%	313	1.04%	2.79%
LAKONIA	15,925,119.64	0.87%	270	0.89%	2.90%
LARISA	30,336,537.86	1.66%	618	2.05%	2.74%
LASITHI	13,583,712.74	0.74%	226	0.75%	2.64%
LEFKADA	4,640,828.53	0.25%	71	0.24%	2.76%
LESBOS	20,757,294.56	1.14%	353	1.17%	3.12%
MAGNESIA	24,410,587.52	1.34%	481	1.59%	2.97%
MESSINIA	12,046,801.44	0.66%	220	0.73%	3.07%
PELLA	15,375,564.89	0.84%	330	1.09%	2.64%
PIERIA	21,573,592.76	1.18%	422	1.40%	2.72%
PREVEZA	13,275,335.21	0.73%	248	0.82%	2.81%
RETHYMNO	22,465,296.91	1.23%	315	1.04%	2.66%
RODOPI	15,477,761.50	0.85%	312	1.03%	2.73%
SAMOS	5,299,905.36	0.29%	94	0.31%	3.05%
SERRES	8,587,463.86	0.47%	185	0.61%	3.15%
THESSALONIA	9,993,882.72	0.55%	176	0.58%	2.77%
THESSALONIKI	133,340,411.54	7.29%	2,376	7.87%	2.69%
TRIKALA	11,202,860.07	0.61%	246	0.82%	2.99%
VOIOTIA	17,014,503.67	0.93%	351	1.16%	3.08%
XANTHI	11,132,129.91	0.61%	236	0.78%	2.94%
ZAKYNTHOS	9,003,826.51	0.49%	115	0.38%	2.78%
Total	1,828,721,502.94	100.0%	30,188	100.0%	2.76%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,828,721,502.94	100.00%	36,251	100.00%	2.76%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

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	1,126,735,380.49	61.61%	22,995	63.43%	2.42%
Euribor 1M Linked	188,438,880.88	10.30%	3,206	8.84%	2.19%
Euribor 3M Linked	300,518,148.56	16.43%	5,033	13.88%	3.04%
Fixed	213,029,093.01	11.65%	5,017	13.84%	4.67%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

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)	32,406	1,203,099.58	1,612,187,458.86	89.39%	88.15%
31-60 days past due	2,593	1,209,393.63	141,668,586.74	7.15%	7.74%
61-90 days past due	1,252	981,655.90	74,865,457.34	3.45%	4.09%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	36,251	3,394,149.11	1,828,721,502.94	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	322,327,588.42	17.62%	5,403	14.90%	2.67%
Completion/construction of primary residence	178,988,049.93	9.78%	3,078	8.49%	2.72%
Completion/construction of secondary	280,389,946.22	15.33%	4,197	11.58%	2.58%
Refinancing loans from other banks	332,574,351.83	18.18%	5,503	15.18%	2.82%
Buy Secondary	80,230,816.85	4.38%	1,332	3.67%	2.58%
Professional use	17,529,141.24	0.95%	246	0.68%	2.55%
Land Purchase For Residence Construction	11,025,416.87	0.60%	230	0.63%	2.63%
Renovating	605,656,191.58	33.11%	16,262	44.86%	2.91%
	1,828,721,502.94	100.0%	36,251	100.0%	2.76%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	780,754,605.17	42.69%	12,613	42.25%	2.76%
Self Employed	590,760,315.28	32.30%	7,614	25.50%	2.70%
Unemployed	178,442,126.50	9.75%	3,292	11.03%	2.68%
Retired	228,564,949.11	12.49%	5,312	17.79%	2.99%
N/A	50,199,506.88	2.74%	1,025	3.43%	2.70%
	1,828,721,502.94	100.0%	29,856	100.0%	2.76%

* 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.