

Covered Bond Programme I



Monthly Investor Report

December 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	31-12-2013	28-11-2008
Portfolio Cut off Date	31-12-2013	31-10-2008
Original Principal Balance	2.680.848.637,00	6.487.231.236,00
Principal Balance	1.731.576.419,00	5.951.630.426,00
Number of Borrowers	37.413	70.301
Number of Loanparts	43.555	94.141
Number of Properties	37.767	72.324
Average Principal Balance (borrower)	46.282,75	82.291,22
Average Principal Balance (parts)	39.756,09	63.220,39
Coupon: Weighted Average	2,3	4,8
Minimum	0,6	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	59,81	66,60
Weighted Average Loan to Indexed Value	54,96	58,38
Seasoning (years): Weighted Average	7,31	2,10
Original Maturity (years): Weighted Average	25,13	24,92
Remaining Tenor (years): Weighted Average	17,86	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	12.693.000,00
Outstanding Accrued Interest on Bonds	7.636.085,62
Current Outstanding Balance	1.731.576.419,47
Adjusted Nominal Value Assets *	1.694.470.521,22
Outstanding Accrued Interest on Assets	1.522.732,11
Nominal Value Test Current Value **	50,72 %
<i>Nominal Value Test Maximum Value</i>	55,00 %

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	92,076,522.82	5.32%	1,795	4.12%	2.35%
Standard Amortising	1,639,499,896.65	94.68%	41,760	95.88%	2.34%
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

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%	1,302,656,389.21	75.23%	26,141	60.02%	1.84%
2.5% - 2.99%	180,701,565.65	10.44%	5,190	11.92%	2.83%
3% - 3.49%	85,668,340.46	4.95%	4,272	9.81%	3.30%
3.5% - 3.99%	14,780,143.75	0.85%	571	1.31%	3.59%
4% - 4.49%	2,048,804.70	0.12%	70	0.16%	4.24%
4.5% - 4.99%	34,941,322.18	2.02%	3,200	7.35%	4.77%
5% - 5.49%	51,869,924.66	3.00%	2,063	4.74%	5.31%
5.5% - 5.99%	44,342,917.20	2.56%	1,216	2.79%	5.67%
6% - 6.49%	3,955,075.35	0.23%	224	0.51%	6.28%
6.5% - 6.99%	9,589,482.28	0.55%	523	1.20%	6.58%
7% - 7.49%	1,022,454.03	0.06%	85	0.20%	7.22%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2001	4,303,524.09	0.25%	485	1.11%	4.08%
2002	30,502,719.36	1.76%	2,729	6.27%	4.01%
2003	104,606,206.74	6.04%	3,963	9.10%	2.74%
2004	184,789,063.31	10.67%	5,595	12.85%	2.44%
2005	328,381,507.98	18.96%	8,062	18.51%	2.22%
2006	317,395,688.59	18.33%	6,706	15.40%	2.19%
2007	402,740,905.90	23.26%	8,192	18.81%	1.93%
2008	242,837,978.70	14.02%	5,057	11.61%	2.48%
2009	25,624,369.78	1.48%	1,034	2.37%	3.64%
2010	33,955,415.77	1.96%	862	1.98%	3.45%
2011	30,183,925.13	1.74%	475	1.09%	2.78%
2012	24,760,311.11	1.43%	377	0.87%	2.76%
2013	1,494,803.01	0.09%	18	0.04%	2.76%
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

4. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	2,435,614.72	0.14%	644	1.48%	2.97%
2015	9,483,971.63	0.55%	1,060	2.43%	2.76%
2016	17,663,600.34	1.02%	1,571	3.61%	3.42%
2017	58,175,498.92	3.36%	4,387	10.07%	3.35%
2018	65,478,677.15	3.78%	3,773	8.66%	3.53%
2019	73,077,908.35	4.22%	3,242	7.44%	3.17%
2020	81,812,253.54	4.72%	3,150	7.23%	2.85%
2021	35,935,760.02	2.08%	1,186	2.72%	2.52%
2022	45,241,197.43	2.61%	1,326	3.04%	2.22%
2023	49,079,841.15	2.83%	1,319	3.03%	2.67%
2024	40,800,741.83	2.36%	1,008	2.31%	2.25%
2025	57,644,952.88	3.33%	1,287	2.95%	2.20%
2026	51,050,828.11	2.95%	1,138	2.61%	2.36%
2027	67,896,142.45	3.92%	1,419	3.26%	2.02%
2028	67,653,862.43	3.91%	1,382	3.17%	2.39%
2029	31,763,433.78	1.83%	619	1.42%	2.23%
2030	53,693,075.93	3.10%	997	2.29%	2.05%
2031	48,311,990.18	2.79%	864	1.98%	2.08%
2032	58,879,827.37	3.40%	1,036	2.38%	1.84%
2033	55,475,772.33	3.20%	964	2.21%	2.19%
2034	52,144,396.03	3.01%	887	2.04%	2.07%
2035	96,373,058.35	5.57%	1,498	3.44%	2.00%
2036	73,232,563.66	4.23%	1,100	2.53%	1.97%
2037	75,612,687.37	4.37%	1,115	2.56%	1.84%
2038	41,568,609.13	2.40%	658	1.51%	2.21%
2039	11,630,245.74	0.67%	199	0.46%	2.23%
2040	18,497,690.47	1.07%	275	0.63%	2.12%
2041	25,956,830.37	1.50%	375	0.86%	2.16%
2042	33,715,745.50	1.95%	512	1.18%	2.04%
2043	33,816,355.09	1.95%	488	1.12%	2.22%
2044	14,392,267.95	0.83%	201	0.46%	2.04%
2045	24,085,190.14	1.39%	309	0.71%	2.08%
2046	43,383,422.24	2.51%	576	1.32%	2.02%
2047	53,465,208.69	3.09%	628	1.44%	1.79%
2048	30,860,504.65	1.78%	436	1.00%	2.19%
2049	9,863,301.70	0.57%	162	0.37%	2.48%
2050	14,892,475.67	0.86%	235	0.54%	2.36%
2051	19,095,173.70	1.10%	263	0.60%	2.49%
2052	19,028,327.29	1.10%	288	0.66%	2.34%
2053	14,611,983.25	0.84%	217	0.50%	2.46%
2054	4,505,921.17	0.26%	71	0.16%	2.37%
2055	6,719,880.66	0.39%	103	0.24%	2.53%
2056	8,624,155.95	0.50%	117	0.27%	2.56%
2057	18,063,591.71	1.04%	243	0.56%	2.41%
2058	15,881,882.45	0.92%	227	0.52%	2.37%
Total	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

5. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	34,911.73	0.00%	1	0.00%	3.21%
0.5 - 1.0	1,459,891.28	0.08%	17	0.04%	2.75%
1.0 - 1.5	7,153,003.72	0.41%	123	0.28%	2.76%
1.5 - 2.0	17,607,307.39	1.02%	254	0.58%	2.76%
2.0 - 2.5	17,126,531.85	0.99%	237	0.54%	2.69%
2.5 - 3.0	13,057,393.28	0.75%	238	0.55%	2.88%
3.0 - 4.0	33,955,415.77	1.96%	862	1.98%	3.45%
4.0 - 5.0	25,683,279.42	1.48%	1,037	2.38%	3.64%
5.0 - 6.0	242,779,069.06	14.02%	5,054	11.60%	2.48%
6.0 - 7.0	402,740,905.90	23.26%	8,192	18.81%	1.93%
7.0 - 8.0	317,395,688.59	18.33%	6,706	15.40%	2.19%
8.0 - 9.0	329,356,542.37	19.02%	8,082	18.56%	2.22%
9.0 - 10.0	183,814,028.92	10.62%	5,575	12.80%	2.44%
more - 10.0	139,412,450.19	8.05%	7,177	16.48%	3.06%
Total	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,602,818,601.47	92.56%	39,032	89.62%	2.15%
01-02	31,627,141.42	1.83%	805	1.85%	2.01%
02-03	4,765,126.03	0.28%	262	0.60%	5.18%
03-04	16,718,929.21	0.97%	828	1.90%	5.18%
04-05	13,832,860.64	0.80%	724	1.66%	5.52%
05-06	12,021,001.18	0.69%	543	1.25%	5.92%
06-07	5,956,703.67	0.34%	260	0.60%	5.71%
07-08	5,043,060.03	0.29%	170	0.39%	5.65%
08-09	8,248,241.33	0.48%	251	0.58%	5.46%
09-10	7,590,493.55	0.44%	201	0.46%	5.49%
10-11	2,611,553.42	0.15%	68	0.16%	5.34%
11-12	373,030.22	0.02%	7	0.02%	3.03%
12-13	1,499,519.12	0.09%	35	0.08%	5.65%
13-14	8,173,409.83	0.47%	169	0.39%	5.65%
14-15	7,012,678.32	0.40%	133	0.31%	5.68%
15-16	2,677,487.10	0.15%	57	0.13%	5.88%
16-17	126,217.29	0.01%	1	0.00%	6.32%
17-18	57,683.62	0.00%	1	0.00%	5.92%
18-19	40,937.64	0.00%	1	0.00%	5.77%
19-20	212,560.86	0.01%	3	0.01%	4.65%
20-21					
21-22					
22-23					
23-24					
24-25	28,738.42	0.00%	1	0.00%	5.42%
25-26	39,833.43	0.00%	1	0.00%	5.62%
26-27					
27-28	86,905.60	0.01%	1	0.00%	4.87%
28-29					
29-30	13,706.07	0.00%	1	0.00%	1.12%
30 - more					
Matured					
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 59,81 %					
less - 40.00%	347,885,962.66	20.09%	13,136	34.78%	2.71%
40.01% - 50.00%	224,741,064.31	12.97%	5,394	14.28%	2.44%
50.01% - 60.00%	228,777,947.94	13.21%	4,719	12.50%	2.37%
60.01% - 70.00%	262,308,194.48	15.14%	4,661	12.34%	2.30%
70.01% - 80.00%	394,079,651.54	22.75%	6,400	16.95%	2.19%
80.01% - 85.00%	92,205,542.31	5.32%	1,171	3.10%	2.03%
85.01% - 90.00%	110,869,397.38	6.40%	1,349	3.57%	1.94%
90.01% - 95.00%	34,338,664.79	1.98%	426	1.13%	1.98%
95.01% - 100.00%	34,908,364.41	2.01%	439	1.16%	2.02%
100.01% - 105.00%	532,840.68	0.03%	30	0.08%	3.34%
105.01% - 110.00%	303,537.30	0.01%	15	0.04%	3.25%
110.01% - 115.00%	329,726.39	0.01%	16	0.04%	3.09%
115.01% - 120.00%	25,507.36	0.00%	3	0.01%	3.00%
120.01% - 125.00%	28,876.68	0.00%	2	0.01%	3.17%
125.01% - 128.00%	89,657.02	0.00%	1	0.00%	1.37%
128.01% - more	151,484.22	0.00%	5	0.01%	1.82%
	1,731,576,419.47	100.0%	37,767	100.0%	2.34%

8. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 53,85 %					
less - 40.00%	570,993,415.20	32.98%	22,799	60.37%	2.73%
40.01% - 50.00%	206,335,528.05	11.92%	3,675	9.73%	2.30%
50.01% - 60.00%	208,343,968.65	12.03%	3,044	8.06%	2.20%
60.01% - 70.00%	197,604,741.71	11.41%	2,558	6.77%	2.15%
70.01% - 80.00%	203,819,260.31	11.77%	2,354	6.23%	2.08%
80.01% - 85.00%	100,673,133.53	5.81%	1,037	2.75%	2.08%
85.01% - 90.00%	91,378,012.04	5.28%	875	2.32%	2.07%
90.01% - 95.00%	87,425,907.17	5.05%	834	2.21%	2.05%
95.01% - 100.00%	63,734,915.85	3.68%	582	1.54%	1.98%
100.01% - 105.00%	653,771.69	0.04%	5	0.01%	2.25%
105.01% - 110.00%	330,072.93	0.02%	2	0.01%	2.38%
110.01% - 115.00%	283,692.34	0.02%	2	0.01%	1.87%
	1,731,576,419.47	100.0%	37,767	100.0%	2.34%

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	215,268,586.51	12.43%	16,105	42.64%	3.31%
25.000,00 - 50.000,00	343,914,546.72	19.86%	9,476	25.09%	2.67%
50.000,00 - 75.000,00	325,260,237.79	18.78%	5,317	14.08%	2.30%
75.000,00 - 100.000,00	285,224,443.38	16.47%	3,322	8.80%	2.10%
100.000,00 - 125.000,00	158,220,682.32	9.13%	1,418	3.76%	1.99%
125.000,00 - 150.000,00	114,506,153.75	6.61%	842	2.23%	1.94%
150.000,00 - 175.000,00	72,985,703.89	4.21%	451	1.19%	1.93%
175.000,00 - 200.000,00	47,463,308.90	2.74%	255	0.68%	1.88%
200.000,00 - 225.000,00	37,484,668.24	2.16%	178	0.47%	1.90%
225.000,00 - 250.000,00	26,297,344.24	1.51%	111	0.29%	1.79%
250.000,00 - 275.000,00	22,431,628.59	1.29%	86	0.23%	1.75%
275.000,00 - 300.000,00	13,760,692.46	0.79%	48	0.13%	1.87%
300.000,00 - 325.000,00	8,438,183.00	0.48%	27	0.07%	1.75%
325.000,00 - 350.000,00	9,778,281.83	0.56%	29	0.08%	1.80%
350.000,00 - 375.000,00	6,540,501.31	0.37%	18	0.05%	1.71%
375.000,00 - 400.000,00	5,015,538.07	0.28%	13	0.03%	1.78%
400.000,00 - 425.000,00	5,366,556.15	0.30%	13	0.03%	1.52%
425.000,00 - 450.000,00	3,479,110.34	0.20%	8	0.02%	2.11%
450.000,00 - 475.000,00	4,157,168.42	0.24%	9	0.02%	1.74%
475.000,00 - 500.000,00	3,408,697.79	0.19%	7	0.02%	1.95%
500.000,00 - 600.000,00	9,862,775.20	0.56%	18	0.05%	1.80%
600.000,00 - 700.000,00	3,959,293.70	0.22%	6	0.02%	1.80%
700.000,00 - 800.000,00	2,285,323.88	0.13%	3	0.01%	1.96%
800.000,00 - 900.000,00	3,405,221.67	0.19%	4	0.01%	1.32%
900.000,00 - 1.000.000,00	905,639.11	0.05%	1	0.00%	1.17%
1.000.000,00 - 1.250.000,00	2,156,132.21	0.12%	2	0.01%	1.32%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,731,576,419.47	100.0%	37,767	100.0%	2.34%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Apartment/flat	101,968,419.18	5.88%	1,738	4.60%	2.43%
Building	44,548.80	0.00%	1	0.00%	1.57%
House incl. land plot	1,559,228,782.77	90.04%	35,212	93.24%	2.34%
N/A	460,256.60	0.02%	2	0.01%	1.41%
Other real estate	1,447,979.53	0.08%	17	0.05%	2.09%
Professional Use	68,426,432.59	3.95%	797	2.11%	2.04%
	1,731,576,419.47	100.0%	37,767	100.0%	2.34%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	57,163,721.60	3.30%	1,389	3.68%	2.40%
AITOLOAKARNANIA	23,820,837.66	1.38%	627	1.66%	2.58%
ARGOLIDA	17,012,556.93	0.98%	363	0.96%	2.38%
ARKADIA	9,341,899.78	0.54%	225	0.60%	2.51%
ARTA	4,905,047.92	0.28%	149	0.40%	2.49%
ATTICA	797,976,427.10	46.08%	15,946	42.22%	2.26%
CHALKIDIKI	19,280,249.10	1.11%	460	1.22%	2.60%
CHANIA	24,470,155.94	1.41%	405	1.07%	2.13%
CHIOS	9,457,930.98	0.55%	209	0.55%	2.38%
CORFU	14,822,060.48	0.86%	306	0.81%	2.66%
DODEKANISA	53,271,625.34	3.08%	890	2.36%	2.34%
DRAMA	8,641,702.10	0.50%	221	0.59%	2.43%
EVOIA	22,462,150.22	1.30%	556	1.47%	2.72%
EVKITANIA	2,063,601.93	0.12%	50	0.13%	3.42%
EVROS	16,285,786.04	0.94%	431	1.14%	2.47%
FLORINA	4,589,438.44	0.27%	126	0.33%	2.51%
FOKIDA	3,351,273.29	0.19%	93	0.25%	2.74%
FTHIOTIDA	23,776,510.26	1.37%	643	1.70%	2.60%
GREVENA	5,262,468.27	0.30%	131	0.35%	2.54%
HERAKLION	28,456,310.03	1.64%	580	1.54%	2.28%
ILEIA	21,688,372.27	1.25%	538	1.43%	2.59%
IMATHIA	11,416,310.17	0.66%	276	0.73%	2.45%
IOANNINA	24,054,538.98	1.39%	551	1.46%	2.14%
KARDITSA	14,934,793.44	0.86%	437	1.16%	2.33%
KASTORIA	4,360,556.49	0.25%	137	0.36%	2.50%
KAVALA	18,910,376.16	1.09%	425	1.13%	2.43%
KEFALLONIA	11,313,974.42	0.65%	202	0.54%	2.47%
KILKIS	9,642,125.37	0.56%	273	0.72%	2.39%
KORINTHIA	22,244,351.23	1.29%	476	1.26%	2.35%
KOZANI	14,408,837.41	0.83%	387	1.03%	2.56%
KYKLADES	26,949,580.84	1.56%	439	1.16%	2.26%
LAKONIA	14,439,578.31	0.83%	316	0.84%	2.42%
LARISA	31,421,715.70	1.82%	805	2.13%	2.37%
LASITHI	13,374,087.57	0.77%	286	0.76%	2.15%
LEFKADA	5,165,424.53	0.30%	113	0.30%	2.38%
LESBOS	17,535,093.47	1.01%	421	1.12%	2.70%
MAGNESIA	25,794,425.47	1.49%	668	1.77%	2.60%
MESSINIA	13,363,182.13	0.77%	369	0.98%	2.67%
PELLA	14,194,927.89	0.82%	386	1.02%	2.24%
PIERIA	21,308,038.64	1.23%	498	1.32%	2.27%
PREVEZA	11,909,530.07	0.69%	301	0.80%	2.41%
RETHYMNO	20,880,106.90	1.21%	401	1.06%	2.28%
RODOPI	13,824,179.12	0.80%	387	1.03%	2.29%
SAMOS	6,486,869.12	0.38%	167	0.44%	2.58%
SERRES	8,589,742.98	0.50%	233	0.62%	2.61%
THESSALONIA	9,340,270.07	0.54%	226	0.60%	2.37%
THESSALONIKI	130,788,562.65	7.55%	2,990	7.92%	2.24%
TRIKALA	11,293,858.29	0.65%	328	0.87%	2.39%
VOIOTIA	16,067,988.45	0.93%	459	1.22%	2.79%
XANTHI	10,490,840.85	0.61%	316	0.84%	2.50%
ZAKYNTHOS	8,972,427.07	0.52%	156	0.41%	2.40%
Total	1,731,576,419.47	100.0%	37,767	100.0%	2.34%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,731,576,419.47	100.00%	43,555	100.00%	2.34%
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

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	1,054,879,108.92	60.92%	25,601	58.78%	1.96%
Euribor 1M Linked	166,127,237.78	9.59%	3,269	7.51%	1.72%
Euribor 3M Linked	326,533,397.80	18.86%	6,491	14.90%	2.66%
Fixed	150,025,013.49	8.66%	5,001	11.48%	4.45%
Originator Rate	34,011,661.48	1.96%	3,193	7.33%	4.78%
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

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)	40,850	1,246,103.21	1,585,785,860.95	93.79%	91.58%
31-60 days past due	1,848	891,717.62	97,291,439.93	4.24%	5.61%
61-90 days past due	857	654,385.74	48,499,118.59	1.97%	2.80%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	43,555	2,792,206.57	1,731,576,419.47	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	283,765,402.91	16.38%	5,920	13.59%	2.20%
Completion/construction of primary residence	177,559,765.75	10.25%	4,288	9.85%	2.32%
Completion/construction of secondary	268,648,462.21	15.51%	5,172	11.88%	2.16%
Refinancing loans from other banks	306,794,459.56	17.71%	5,349	12.28%	2.34%
Buy Secondary	79,002,231.42	4.56%	1,645	3.78%	2.26%
Professional use	15,761,885.41	0.91%	269	0.62%	2.06%
Land Purchase For Residence Construction	4,877,069.82	0.28%	119	0.27%	2.12%
Renovating	595,167,142.39	34.37%	20,793	47.74%	2.50%
	1,731,576,419.47	100.0%	43,555	100.0%	2.34%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	713,024,902.36	41.17%	15,411	41.19%	2.33%
Self Employed	538,746,187.24	31.11%	8,746	23.38%	2.23%
Unemployed	174,169,185.96	10.05%	3,810	10.18%	2.23%
Retired	262,857,069.19	15.18%	8,109	21.67%	2.62%
N/A	42,779,074.72	2.47%	1,337	3.57%	2.53%
	1,731,576,419.47	100.0%	37,413	100.0%	2.34%

* 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.