

Covered Bond Programme I



Monthly Investor Report

March 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B+	B3	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-03-2014	28-11-2008
Portfolio Cut off Date	31-03-2014	31-10-2008
Original Principal Balance	2.412.113.955,00	6.487.231.236,00
Principal Balance	1.479.501.359,00	5.951.630.426,00
Number of Borrowers	35.039	70.301
Number of Loanparts	40.181	94.141
Number of Properties	35.330	72.324
Average Principal Balance (borrower)	42.224,42	82.291,22
Average Principal Balance (parts)	36.820,92	63.220,39
Coupon: Weighted Average	2,4	4,8
Minimum	0,6	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	57,70	66,60
Weighted Average Loan to Indexed Value	56,60	58,38
Seasoning (years): Weighted Average	7,65	2,10
Original Maturity (years): Weighted Average	24,37	24,92
Remaining Tenor (years): Weighted Average	16,75	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	15.721.352,74
Current Outstanding Balance	1.479.501.358,85
Adjusted Nominal Value Assets *	1.442.201.318,77
Outstanding Accrued Interest on Assets	1.223.985,17
Cash Collateral	137.000.000,00
Nominal Value Test Current Value **	54,98 %
<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	72,623,960.13	4.91%	1,542	3.84%	2.39%
Standard Amortising	1,406,877,398.72	95.09%	38,639	96.16%	2.35%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

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%	1,106,432,579.88	74.78%	23,790	59.21%	1.86%
2.5% - 2.99%	155,778,900.70	10.53%	4,955	12.33%	2.82%
3% - 3.49%	84,494,156.08	5.71%	4,317	10.74%	3.28%
3.5% - 3.99%	6,267,222.70	0.42%	202	0.50%	3.72%
4% - 4.49%	924,349.40	0.06%	37	0.09%	4.34%
4.5% - 4.99%	32,048,217.87	2.17%	3,126	7.78%	4.77%
5% - 5.49%	42,068,123.67	2.84%	1,857	4.62%	5.30%
5.5% - 5.99%	38,399,033.11	2.60%	1,109	2.76%	5.66%
6% - 6.49%	3,417,419.07	0.23%	210	0.52%	6.29%
6.5% - 6.99%	8,749,670.90	0.59%	496	1.23%	6.58%
7% - 7.49%	921,685.47	0.06%	82	0.20%	7.22%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2001	3,906,793.19	0.26%	476	1.18%	4.08%
2002	28,055,737.25	1.90%	2,690	6.69%	3.98%
2003	98,342,854.09	6.65%	3,891	9.68%	2.74%
2004	172,917,575.04	11.69%	5,349	13.31%	2.44%
2005	295,370,038.84	19.96%	7,633	19.00%	2.23%
2006	266,963,887.48	18.04%	6,009	14.95%	2.21%
2007	324,808,903.61	21.95%	7,218	17.96%	1.96%
2008	195,607,594.06	13.22%	4,407	10.97%	2.47%
2009	23,940,964.91	1.62%	1,018	2.53%	3.27%
2010	26,193,317.27	1.77%	780	1.94%	3.44%
2011	22,811,124.46	1.54%	389	0.97%	2.83%
2012	17,256,498.40	1.17%	276	0.69%	2.85%
2013	3,307,192.65	0.22%	44	0.11%	2.98%
2014	18,877.60	0.00%	1	0.00%	2.73%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	1,421,950.83	0.10%	515	1.28%	2.95%
2015	7,686,911.50	0.52%	1,022	2.54%	2.73%
2016	15,770,980.20	1.07%	1,533	3.82%	3.39%
2017	52,720,302.95	3.56%	4,275	10.64%	3.33%
2018	60,274,104.33	4.07%	3,673	9.14%	3.48%
2019	67,749,819.95	4.58%	3,162	7.87%	3.06%
2020	77,360,357.01	5.23%	3,097	7.71%	2.80%
2021	33,979,062.55	2.30%	1,164	2.90%	2.52%
2022	43,291,875.80	2.93%	1,312	3.27%	2.23%
2023	45,868,573.97	3.10%	1,269	3.16%	2.60%
2024	39,149,638.29	2.65%	1,005	2.50%	2.26%
2025	54,799,914.35	3.70%	1,253	3.12%	2.19%
2026	48,391,621.81	3.27%	1,101	2.74%	2.35%
2027	58,764,263.79	3.97%	1,282	3.19%	2.04%
2028	59,814,300.05	4.04%	1,276	3.18%	2.34%
2029	30,650,097.98	2.07%	631	1.57%	2.25%
2030	49,954,382.13	3.38%	953	2.37%	2.06%
2031	41,885,287.74	2.83%	757	1.88%	2.07%
2032	49,653,374.47	3.36%	901	2.24%	1.86%
2033	47,777,566.17	3.23%	862	2.15%	2.19%
2034	49,684,438.89	3.36%	865	2.15%	2.07%
2035	82,310,476.36	5.56%	1,340	3.33%	2.04%
2036	56,725,749.42	3.83%	883	2.20%	1.97%
2037	57,482,661.59	3.89%	888	2.21%	1.84%
2038	32,690,293.51	2.21%	526	1.31%	2.19%
2039	10,621,344.49	0.72%	187	0.47%	2.30%
2040	13,944,986.71	0.94%	228	0.57%	2.21%
2041	20,170,709.58	1.36%	296	0.74%	2.13%
2042	24,622,995.54	1.66%	386	0.96%	2.11%
2043	24,642,887.44	1.67%	373	0.93%	2.27%
2044	11,712,003.02	0.79%	176	0.44%	2.16%
2045	17,720,656.84	1.20%	238	0.59%	2.01%
2046	31,096,503.17	2.10%	416	1.04%	2.03%
2047	36,023,659.08	2.43%	449	1.12%	1.85%
2048	22,709,612.27	1.53%	333	0.83%	2.18%
2049	8,132,823.79	0.55%	146	0.36%	2.48%
2050	12,973,736.92	0.88%	192	0.48%	2.35%
2051	12,696,816.53	0.86%	195	0.49%	2.52%
2052	13,661,442.73	0.92%	226	0.56%	2.36%
2053	12,132,262.16	0.82%	176	0.44%	2.50%
2054	5,282,979.91	0.36%	79	0.20%	2.56%
2055	4,017,666.67	0.27%	70	0.17%	2.52%
2056	3,887,867.47	0.26%	61	0.15%	2.57%
2057	12,426,466.21	0.84%	181	0.45%	2.53%
2058	11,177,698.02	0.76%	175	0.44%	2.39%
2059	3,988,234.66	0.27%	53	0.13%	2.54%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	18,877.60	0.00%	1	0.00%	2.73%
0.5 - 1.0	1,822,621.54	0.12%	29	0.07%	3.05%
1.0 - 1.5	3,855,390.43	0.26%	55	0.14%	2.97%
1.5 - 2.0	9,005,514.76	0.61%	154	0.38%	2.81%
2.0 - 2.5	13,198,224.34	0.89%	185	0.46%	2.79%
2.5 - 3.0	11,236,639.76	0.76%	197	0.49%	2.86%
3.0 - 4.0	24,705,680.82	1.67%	657	1.64%	3.39%
4.0 - 5.0	26,341,872.62	1.78%	1,077	2.68%	3.26%
5.0 - 6.0	145,406,403.60	9.83%	3,333	8.29%	2.61%
6.0 - 7.0	299,151,740.02	20.22%	6,615	16.46%	1.97%
7.0 - 8.0	288,048,428.51	19.47%	6,526	16.24%	2.20%
8.0 - 9.0	309,995,790.69	20.95%	7,723	19.22%	2.18%
9.0 - 10.0	183,259,469.80	12.39%	5,495	13.68%	2.41%
more - 10.0	163,454,704.36	11.05%	8,134	20.24%	2.94%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,376,124,442.36	93.01%	36,158	89.99%	2.16%
01-02	17,225,581.40	1.16%	533	1.33%	1.85%
02-03	8,100,736.32	0.55%	442	1.10%	5.22%
03-04	12,283,599.67	0.83%	686	1.71%	5.22%
04-05	14,691,775.30	0.99%	765	1.90%	5.58%
05-06	8,107,904.80	0.55%	401	1.00%	6.00%
06-07	5,432,057.23	0.37%	233	0.58%	5.75%
07-08	6,214,373.32	0.42%	198	0.49%	5.54%
08-09	5,920,132.25	0.40%	180	0.45%	5.45%
09-10	7,990,139.40	0.54%	213	0.53%	5.43%
10-11	869,089.05	0.06%	19	0.05%	4.79%
11-12	128,980.62	0.01%	3	0.01%	2.48%
12-13	3,498,296.96	0.24%	87	0.22%	5.65%
13-14	5,417,452.25	0.37%	112	0.28%	5.66%
14-15	6,702,750.24	0.45%	134	0.33%	5.72%
15-16	191,135.50	0.01%	5	0.01%	5.94%
16-17	125,046.92	0.01%	1	0.00%	6.32%
17-18	98,312.26	0.01%	2	0.00%	5.86%
18-19					
19-20	139,477.06	0.01%	3	0.01%	5.02%
20-21					
21-22					
22-23					
23-24					
24-25	68,237.80	0.00%	2	0.00%	5.54%
25-26					
26-27					
27-28	86,038.47	0.01%	1	0.00%	4.87%
28-29	13,706.03	0.00%	1	0.00%	1.12%
29-30					
30 - more	72,093.64	0.00%	2	0.00%	2.62%
Matured	0.00	0.00%	0	0.00%	0.00%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 57,70 %					
less - 40.00%	324,716,500.85	21.94%	12,701	35.95%	2.69%
40.01% - 50.00%	212,458,132.85	14.36%	5,279	14.94%	2.43%
50.01% - 60.00%	213,805,036.63	14.45%	4,585	12.98%	2.36%
60.01% - 70.00%	232,453,835.52	15.71%	4,412	12.49%	2.27%
70.01% - 80.00%	317,042,445.10	21.42%	5,678	16.07%	2.19%
80.01% - 85.00%	61,738,867.62	4.17%	913	2.58%	2.05%
85.01% - 90.00%	69,045,579.45	4.66%	995	2.82%	2.00%
90.01% - 95.00%	23,608,130.95	1.59%	343	0.97%	2.07%
95.01% - 100.00%	23,029,177.25	1.55%	349	0.99%	2.03%
100.01% - 105.00%	656,050.37	0.04%	30	0.09%	3.01%
105.01% - 110.00%	420,851.65	0.02%	19	0.05%	3.03%
110.01% - 115.00%	236,242.34	0.01%	13	0.04%	3.17%
115.01% - 120.00%	35,362.81	0.00%	5	0.01%	3.19%
120.01% - 125.00%	4,889.04	0.00%	1	0.00%	1.27%
125.01% - 128.00%	144,378.49	0.00%	2	0.01%	1.78%
128.01% - more	105,877.93	0.00%	5	0.01%	2.72%
	1,479,501,358.85	100.0%	35,330	100.0%	2.35%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 55,05 %					
less - 40.00%	470,148,485.30	31.78%	20,930	59.24%	2.75%
40.01% - 50.00%	167,821,496.25	11.34%	3,370	9.54%	2.35%
50.01% - 60.00%	179,131,529.51	12.11%	2,937	8.31%	2.24%
60.01% - 70.00%	169,068,176.08	11.43%	2,388	6.76%	2.17%
70.01% - 80.00%	169,927,002.88	11.49%	2,176	6.16%	2.13%
80.01% - 85.00%	86,119,683.05	5.82%	973	2.75%	2.07%
85.01% - 90.00%	81,073,542.87	5.48%	921	2.61%	2.06%
90.01% - 95.00%	81,762,427.85	5.53%	856	2.42%	2.01%
95.01% - 100.00%	71,744,668.87	4.85%	754	2.13%	2.05%
100.01% - 105.00%	1,058,399.55	0.07%	9	0.03%	2.92%
105.01% - 110.00%	852,015.50	0.06%	9	0.03%	2.39%
110.01% - 115.00%	474,282.16	0.03%	4	0.01%	2.56%
115.01% - 120.00%	319,648.98	0.02%	3	0.01%	2.48%
	1,479,501,358.85	100.0%	35,330	100.0%	2.35%

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	211,219,362.17	14.27%	16,188	45.82%	3.26%
25.000,00 - 50.000,00	324,828,223.10	21.95%	8,962	25.37%	2.63%
50.000,00 - 75.000,00	288,846,590.00	19.52%	4,721	13.36%	2.26%
75.000,00 - 100.000,00	240,927,620.67	16.28%	2,810	7.95%	2.10%
100.000,00 - 125.000,00	121,424,125.72	8.20%	1,089	3.08%	1.96%
125.000,00 - 150.000,00	85,004,069.56	5.74%	627	1.78%	1.91%
150.000,00 - 175.000,00	52,961,861.93	3.57%	328	0.93%	1.92%
175.000,00 - 200.000,00	37,815,872.56	2.55%	203	0.58%	1.83%
200.000,00 - 225.000,00	25,538,544.21	1.72%	121	0.34%	1.90%
225.000,00 - 250.000,00	21,592,283.18	1.45%	91	0.26%	1.77%
250.000,00 - 275.000,00	13,829,274.02	0.93%	53	0.15%	1.81%
275.000,00 - 300.000,00	8,081,592.10	0.54%	28	0.08%	1.77%
300.000,00 - 325.000,00	5,328,025.06	0.36%	17	0.05%	1.72%
325.000,00 - 350.000,00	6,034,246.23	0.40%	18	0.05%	1.79%
350.000,00 - 375.000,00	4,733,557.34	0.31%	13	0.04%	1.74%
375.000,00 - 400.000,00	4,262,404.06	0.28%	11	0.03%	1.86%
400.000,00 - 425.000,00	4,540,838.68	0.30%	11	0.03%	1.46%
425.000,00 - 450.000,00	1,316,053.81	0.08%	3	0.01%	1.77%
450.000,00 - 475.000,00	2,750,818.06	0.18%	6	0.02%	2.00%
475.000,00 - 500.000,00	2,896,557.42	0.19%	6	0.02%	2.01%
500.000,00 - 600.000,00	7,607,196.10	0.51%	14	0.04%	1.61%
600.000,00 - 700.000,00	2,631,692.87	0.17%	4	0.01%	1.90%
700.000,00 - 800.000,00	2,332,819.97	0.15%	3	0.01%	1.80%
800.000,00 - 900.000,00	865,687.57	0.05%	1	0.00%	1.17%
900.000,00 - 1.000.000,00	999,051.72	0.06%	1	0.00%	1.27%
1.000.000,00 - 1.250.000,00	1,132,990.74	0.07%	1	0.00%	1.37%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,479,501,358.85	100.0%	35,330	100.0%	2.35%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	86,752,843.45	5.86%	1,648	4.66%	2.40%
Building	94,688.75	0.00%	2	0.01%	1.68%
House incl. land plot	1,340,364,409.08	90.59%	32,983	93.36%	2.36%
Other real estate	2,464,305.41	0.16%	30	0.09%	2.12%
Professional Use	49,825,112.16	3.36%	667	1.89%	2.06%
	1,479,501,358.85	100.0%	35,330	100.0%	2.35%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	52,982,059.99	3.58%	1,342	3.80%	2.41%
AITOLOAKARNANIA	20,985,451.41	1.42%	602	1.70%	2.58%
ARGOLIDA	13,992,371.99	0.95%	334	0.95%	2.44%
ARKADIA	8,089,055.47	0.55%	210	0.59%	2.54%
ARTA	4,463,739.65	0.30%	143	0.41%	2.47%
ATTICA	668,068,629.33	45.16%	14,760	41.78%	2.28%
CHALKIDIKI	16,529,890.94	1.12%	435	1.23%	2.62%
CHANIA	20,258,698.40	1.37%	373	1.06%	2.14%
CHIOS	8,431,769.32	0.57%	199	0.56%	2.39%
CORFU	13,250,864.06	0.90%	292	0.83%	2.54%
DODEKANISA	47,281,488.27	3.20%	828	2.34%	2.32%
DRAMA	7,510,821.15	0.51%	212	0.60%	2.45%
EVOIA	19,011,670.54	1.29%	518	1.47%	2.73%
EVKITANIA	1,683,253.86	0.11%	45	0.13%	3.35%
EVROS	14,304,975.42	0.97%	410	1.16%	2.49%
FLORINA	3,925,094.12	0.27%	117	0.33%	2.57%
FOKIDA	2,971,726.05	0.20%	88	0.25%	2.75%
FTHIOTIDA	18,642,302.80	1.26%	580	1.64%	2.58%
GREVENA	4,327,183.37	0.29%	120	0.34%	2.57%
HERAKLION	25,037,309.59	1.69%	551	1.56%	2.30%
ILEIA	19,540,726.81	1.32%	517	1.46%	2.62%
IMATHIA	9,680,280.10	0.65%	258	0.73%	2.50%
IOANNINA	22,658,211.35	1.53%	530	1.50%	2.15%
KARDITSA	13,712,793.36	0.93%	418	1.18%	2.32%
KASTORIA	4,194,690.68	0.28%	135	0.38%	2.51%
KAVALA	15,602,397.02	1.06%	388	1.10%	2.42%
KEFALLONIA	7,451,780.71	0.50%	145	0.41%	2.39%
KILKIS	8,451,968.04	0.57%	258	0.73%	2.41%
KORINTHIA	18,787,960.49	1.27%	441	1.25%	2.42%
KOZANI	12,825,262.43	0.87%	369	1.04%	2.55%
KYKLADES	23,616,597.74	1.60%	420	1.19%	2.27%
LAKONIA	11,524,486.04	0.78%	284	0.80%	2.45%
LARISA	27,077,148.01	1.83%	772	2.19%	2.35%
LASITHI	11,872,053.15	0.80%	272	0.77%	2.12%
LEFKADA	4,446,907.59	0.30%	108	0.31%	2.40%
LESBOS	16,907,651.18	1.14%	409	1.16%	2.69%
MAGNESIA	23,300,652.75	1.58%	637	1.80%	2.57%
MESSINIA	11,372,061.73	0.77%	346	0.98%	2.67%
PELLA	12,580,554.41	0.85%	367	1.04%	2.21%
PIERIA	18,720,499.28	1.27%	469	1.33%	2.32%
PREVEZA	10,484,024.27	0.71%	281	0.80%	2.40%
RETHYMNO	16,282,962.44	1.10%	365	1.03%	2.36%
RODOPI	11,403,512.50	0.77%	362	1.03%	2.28%
SAMOS	5,402,672.86	0.37%	160	0.45%	2.55%
SERRES	7,440,557.89	0.50%	221	0.63%	2.64%
THESSALONIKI	113,233,366.48	7.65%	2,830	8.01%	2.26%
TRIKALA	10,252,317.00	0.69%	315	0.89%	2.40%
VOIOTIA	13,153,760.86	0.89%	427	1.21%	2.80%
XANTHI	9,373,648.14	0.63%	301	0.85%	2.51%
ZAKYNTHOS	7,816,877.15	0.53%	146	0.41%	2.36%
TOTAL	1,479,501,358.85	100.0%	35,330	100.0%	2.35%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,479,501,358.85	100.00%	40,181	100.00%	2.35%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

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	919,852,105.99	62.17%	23,754	59.12%	1.98%
Euribor 1M Linked	136,906,298.24	9.25%	2,940	7.32%	1.73%
Euribor 3M Linked	269,233,312.56	18.20%	5,867	14.60%	2.66%
Fixed	122,371,793.84	8.27%	4,499	11.20%	4.60%
Originator Rate	31,137,848.22	2.10%	3,121	7.77%	4.78%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

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)	37,669	1,179,223.35	1,357,666,486.23	93.75%	91.76%
31-60 days past due	1,756	837,844.66	80,977,964.42	4.37%	5.47%
61-90 days past due	756	596,740.74	40,856,908.20	1.88%	2.76%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	40,181	2,613,808.75	1,479,501,358.85	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	236,608,896.47	15.99%	5,300	13.19%	2.23%
Completion/construction of primary residence	158,661,422.51	10.72%	4,079	10.15%	2.32%
Completion/construction of secondary	233,305,323.58	15.76%	4,851	12.07%	2.17%
Refinancing loans from other banks	242,172,228.80	16.36%	4,563	11.36%	2.38%
Buy Secondary	69,042,801.76	4.66%	1,541	3.84%	2.25%
Professional use	13,701,275.21	0.92%	244	0.61%	2.04%
Land Purchase For Residence Construction	4,268,021.44	0.28%	110	0.27%	2.12%
Renovating	521,741,389.08	35.26%	19,493	48.51%	2.51%
	1,479,501,358.85	100.0%	40,181	100.0%	2.35%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	605,661,444.48	40.93%	14,282	40.76%	2.34%
Self Employed	449,134,387.20	30.35%	8,048	22.97%	2.24%
Unemployed	145,648,064.06	9.84%	3,532	10.08%	2.29%
Retired	242,287,182.08	16.37%	7,944	22.67%	2.61%
N/A	36,770,281.02	2.48%	1,233	3.52%	2.54%
	1,479,501,358.85	100.0%	35,039	100.0%	2.35%

* 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.