

Covered Bond Programme I



Monthly Investor Report

October 2014

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	BB-	B1	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-10-2014	28-11-2008
Portfolio Cut off Date	31-10-2014	31-10-2008
Original Principal Balance	3.322.907.540,00	6.487.231.236,00
Principal Balance	1.799.306.587,49	5.951.630.426,00
Number of Borrowers	52.889	70.301
Number of Loanparts	60.581	94.141
Number of Properties	53.608	72.324
Average Principal Balance (borrower)	34.021,07	82.291,22
Average Principal Balance (parts)	29.701,33	63.220,39
Coupon: Weighted Average	2,3	4,8
Minimum	0,4	3,1
Maximum	7,7	8,1
Weighted Average Loan to Value	56,64	66,60
Weighted Average Loan to Indexed Value	50,86	58,38
Seasoning (years): Weighted Average	8,21	2,10
Original Maturity (years): Weighted Average	22,56	24,92
Remaining Tenor (years): Weighted Average	14,38	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	8.462.000,00
Outstanding Accrued Interest on Bonds	2.156.071,23
Current Outstanding Balance	1.799.306.587,49
Adjusted Nominal Value Assets *	1.771.816.076,26
Outstanding Accrued Interest on Assets	1.522.265,63
Nominal Value Test Current Value **	48,07 %
<i>Nominal Value Test Maximum Value</i>	65,00 %

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	69,272,472.07	3.85%	1,508	2.49%	2.23%
Standard Amortising	1,730,034,115.42	96.15%	59,073	97.51%	2.34%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

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%	1,299,436,583.95	72.22%	32,887	54.29%	1.70%
2.5% - 2.99%	177,371,297.95	9.86%	6,740	11.13%	2.74%
3% - 3.49%	84,359,750.75	4.69%	4,523	7.47%	3.22%
3.5% - 3.99%	17,235,040.09	0.96%	359	0.59%	3.74%
4% - 4.49%	11,698,408.99	0.65%	321	0.53%	4.29%
4.5% - 4.99%	79,336,345.07	4.41%	9,834	16.23%	4.76%
5% - 5.49%	51,078,446.39	2.84%	2,454	4.05%	5.29%
5.5% - 5.99%	51,945,833.14	2.89%	1,620	2.67%	5.66%
6% - 6.49%	5,257,595.39	0.29%	316	0.52%	6.26%
6.5% - 6.99%	18,151,107.61	1.01%	909	1.50%	6.61%
7% - 7.49%	3,433,521.45	0.19%	617	1.02%	7.21%
7.5% - more	2,656.71	0.00%	1	0.00%	7.65%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	17,922.71	0.00%	1	0.00%	5.40%
1993	3,492.40	0.00%	1	0.00%	5.40%
1994	7,332.04	0.00%	2	0.00%	3.54%
1995	12,686.82	0.00%	5	0.01%	4.99%
1996	9,686.66	0.00%	5	0.01%	4.65%
1997	36,769.17	0.00%	9	0.01%	3.19%
1998	116,158.87	0.01%	18	0.03%	3.52%
1999	4,189,865.14	0.23%	869	1.43%	3.93%
2000	11,513,390.52	0.64%	2,748	4.54%	3.77%
2001	44,415,221.82	2.47%	4,983	8.23%	3.41%
2002	52,168,517.66	2.90%	4,493	7.42%	3.43%
2003	113,622,090.32	6.31%	4,999	8.25%	2.69%
2004	192,348,660.46	10.69%	6,184	10.21%	2.29%
2005	320,936,957.26	17.84%	9,044	14.93%	2.06%
2006	290,783,665.94	16.16%	7,521	12.41%	2.05%
2007	332,785,276.14	18.50%	8,263	13.64%	1.78%
2008	207,266,591.10	11.52%	5,182	8.55%	2.23%
2009	86,654,112.64	4.82%	2,794	4.61%	2.86%
2010	63,525,801.15	3.53%	1,871	3.09%	3.49%
2011	37,073,201.26	2.06%	840	1.39%	3.75%
2012	19,603,910.10	1.09%	331	0.55%	3.03%
2013	17,445,077.92	0.97%	322	0.53%	3.62%
2014	4,770,199.39	0.27%	96	0.16%	3.87%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2014	325,906.63	0.02%	649	1.07%	3.90%
2015	9,625,959.35	0.53%	3,561	5.88%	3.35%
2016	28,726,882.63	1.60%	4,922	8.12%	3.55%
2017	51,560,301.24	2.87%	5,223	8.62%	3.08%
2018	58,905,213.59	3.27%	4,123	6.81%	3.19%
2019	71,542,819.31	3.98%	3,825	6.31%	2.86%
2020	86,236,967.66	4.79%	3,836	6.33%	2.58%
2021	89,517,019.83	4.98%	3,765	6.21%	2.72%
2022	99,375,232.39	5.52%	3,588	5.92%	2.32%
2023	95,436,566.13	5.30%	3,057	5.05%	2.69%
2024	117,527,628.82	6.53%	3,337	5.51%	2.53%
2025	134,904,642.72	7.50%	3,515	5.80%	2.50%
2026	79,408,790.51	4.41%	2,046	3.38%	2.47%
2027	53,488,827.62	2.97%	1,226	2.02%	1.89%
2028	57,068,429.63	3.17%	1,262	2.08%	2.18%
2029	31,532,792.59	1.75%	690	1.14%	2.15%
2030	48,472,614.83	2.69%	949	1.57%	1.87%
2031	43,123,379.86	2.40%	769	1.27%	1.98%
2032	46,383,506.95	2.58%	864	1.43%	1.71%
2033	46,352,302.16	2.58%	836	1.38%	2.03%
2034	50,529,424.07	2.81%	900	1.49%	1.95%
2035	77,679,838.38	4.32%	1,296	2.14%	1.85%
2036	54,799,955.93	3.05%	868	1.43%	1.79%
2037	53,086,460.17	2.95%	828	1.37%	1.67%
2038	30,898,158.48	1.72%	499	0.82%	2.05%
2039	11,601,099.73	0.64%	210	0.35%	2.22%
2040	12,794,020.35	0.71%	202	0.33%	2.05%
2041	21,052,974.77	1.17%	311	0.51%	2.15%
2042	22,505,795.11	1.25%	356	0.59%	2.07%
2043	23,698,657.86	1.32%	355	0.59%	2.39%
2044	14,037,279.14	0.78%	212	0.35%	2.13%
2045	16,321,131.70	0.91%	211	0.35%	1.83%
2046	28,433,874.11	1.58%	380	0.63%	1.81%
2047	32,418,437.39	1.80%	392	0.65%	1.61%
2048	21,244,392.22	1.18%	311	0.51%	1.95%
2049	8,638,015.30	0.48%	150	0.25%	2.26%
2050	10,864,646.61	0.60%	156	0.26%	2.26%
2051	10,265,523.38	0.57%	160	0.26%	2.33%
2052	9,169,833.51	0.51%	149	0.25%	2.34%
2053	7,796,735.03	0.43%	113	0.19%	2.42%
2054	4,543,485.48	0.25%	72	0.12%	2.57%
2055	2,636,685.71	0.15%	44	0.07%	2.48%
2056	3,284,421.61	0.18%	43	0.07%	2.67%
2057	8,630,913.06	0.48%	132	0.22%	2.44%
2058	8,263,808.24	0.46%	124	0.20%	2.33%
2059	4,595,235.70	0.26%	64	0.11%	2.49%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5					
0.5 - 1.0	9,538,146.60	0.53%	186	0.31%	3.90%
1.0 - 1.5	9,842,871.61	0.55%	190	0.31%	3.64%
1.5 - 2.0	5,191,416.45	0.29%	82	0.14%	2.98%
2.0 - 2.5	8,780,424.75	0.49%	159	0.26%	2.91%
2.5 - 3.0	14,104,949.00	0.78%	219	0.36%	3.26%
3.0 - 4.0	43,521,795.67	2.42%	1,056	1.74%	3.84%
4.0 - 5.0	69,739,523.72	3.88%	2,206	3.64%	3.24%
5.0 - 6.0	80,314,867.88	4.46%	2,556	4.22%	2.94%
6.0 - 7.0	252,484,467.40	14.03%	6,176	10.19%	2.10%
7.0 - 8.0	350,613,810.49	19.49%	8,729	14.41%	1.82%
8.0 - 9.0	328,211,581.27	18.24%	8,554	14.12%	2.01%
9.0 - 10.0	249,769,241.74	13.88%	7,453	12.30%	2.14%
more - 10.0	377,193,490.91	20.96%	23,015	37.99%	2.78%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,666,056,861.47	92.59%	54,649	90.21%	2.08%
01-02	9,145,815.00	0.51%	689	1.14%	4.05%
02-03	18,441,417.56	1.02%	1,159	1.91%	5.06%
03-04	11,540,474.93	0.64%	722	1.19%	5.43%
04-05	13,838,957.66	0.77%	711	1.17%	5.88%
05-06	7,256,962.71	0.40%	333	0.55%	5.67%
06-07	5,824,033.21	0.32%	246	0.41%	5.68%
07-08	16,050,573.80	0.89%	601	0.99%	5.45%
08-09	10,278,421.71	0.57%	337	0.56%	5.53%
09-10	12,050,727.44	0.67%	383	0.63%	5.80%
10-11	7,595,993.84	0.42%	229	0.38%	5.67%
11-12	4,970,910.94	0.28%	162	0.27%	5.81%
12-13	7,740,934.23	0.43%	183	0.30%	5.67%
13-14	4,069,848.25	0.23%	91	0.15%	5.66%
14-15	3,577,215.80	0.20%	72	0.12%	5.81%
15-16	122,243.26	0.01%	1	0.00%	6.32%
16-17	57,447.72	0.00%	1	0.00%	5.92%
17-18	98,230.74	0.01%	2	0.00%	6.30%
18-19	131,429.12	0.01%	2	0.00%	5.12%
19-20					
20-21					
21-22	41,004.27	0.00%	1	0.00%	5.52%
22-23					
23-24	28,248.69	0.00%	1	0.00%	5.42%
24-25	39,195.53	0.00%	1	0.00%	5.62%
25-26					
26-27					
27-28	84,166.37	0.00%	1	0.00%	4.87%
28-29					
29-30					
30 - more	265,473.24	0.01%	3	0.00%	2.39%
Matured	0.00	0.00%	0	0.00%	0.00%
	1,799,306,587.49	100.0%	60,580	100.0%	2.33%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,64 %					
less - 40.00%	430,779,232.14	23.94%	20,658	38.54%	2.72%
40.01% - 50.00%	257,414,509.83	14.31%	7,661	14.29%	2.41%
50.01% - 60.00%	258,032,664.41	14.34%	6,704	12.51%	2.31%
60.01% - 70.00%	283,444,323.10	15.75%	6,627	12.36%	2.27%
70.01% - 80.00%	365,991,379.45	20.34%	8,428	15.72%	2.14%
80.01% - 85.00%	71,086,064.66	3.95%	1,226	2.29%	1.92%
85.01% - 90.00%	77,338,339.15	4.30%	1,294	2.41%	1.85%
90.01% - 95.00%	27,939,870.56	1.55%	484	0.90%	1.88%
95.01% - 100.00%	25,355,561.30	1.41%	442	0.83%	1.88%
100.01% - 105.00%	770,308.76	0.04%	33	0.06%	2.91%
105.01% - 110.00%	301,601.33	0.02%	18	0.03%	2.75%
110.01% - 115.00%	291,506.52	0.02%	15	0.03%	3.56%
115.01% - 120.00%	24,166.89	0.00%	4	0.01%	2.73%
120.01% - 125.00%	213,606.60	0.01%	6	0.01%	1.94%
125.01% - 128.00%	146,074.51	0.01%	3	0.01%	1.65%
128.01% - more	177,378.28	0.01%	5	0.01%	2.02%
	1,799,306,587.49	100.0%	53,608	100.0%	2.33%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 48,99 %					
less - 40.00%	725,088,044.26	40.30%	37,389	69.75%	2.68%
40.01% - 50.00%	217,639,381.92	12.10%	4,410	8.23%	2.29%
50.01% - 60.00%	210,980,558.19	11.73%	3,578	6.68%	2.21%
60.01% - 70.00%	192,098,204.13	10.68%	2,822	5.26%	2.10%
70.01% - 80.00%	185,930,164.55	10.33%	2,479	4.62%	2.06%
80.01% - 85.00%	84,248,893.48	4.68%	992	1.85%	1.90%
85.01% - 90.00%	72,679,779.76	4.04%	796	1.49%	1.84%
90.01% - 95.00%	70,400,862.83	3.91%	739	1.38%	1.90%
95.01% - 100.00%	40,240,698.37	2.24%	403	0.75%	1.81%
	1,799,306,587.49	100.0%	53,608	100.0%	2.33%

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	319,553,527.22	17.76%	29,504	55.04%	3.19%
25.000,00 - 50.000,00	459,203,440.39	25.52%	12,786	23.85%	2.59%
50.000,00 - 75.000,00	347,430,355.68	19.31%	5,688	10.61%	2.19%
75.000,00 - 100.000,00	245,437,712.03	13.64%	2,867	5.35%	1.96%
100.000,00 - 125.000,00	131,765,493.22	7.32%	1,184	2.21%	1.85%
125.000,00 - 150.000,00	84,146,318.14	4.68%	622	1.16%	1.76%
150.000,00 - 175.000,00	55,726,940.77	3.10%	345	0.64%	1.72%
175.000,00 - 200.000,00	36,060,233.00	2.00%	193	0.36%	1.72%
200.000,00 - 225.000,00	28,578,490.45	1.59%	135	0.25%	1.82%
225.000,00 - 250.000,00	22,669,678.66	1.26%	96	0.18%	1.61%
250.000,00 - 275.000,00	12,589,702.04	0.70%	48	0.09%	1.69%
275.000,00 - 300.000,00	8,079,646.79	0.45%	28	0.05%	1.75%
300.000,00 - 325.000,00	7,853,378.86	0.44%	25	0.05%	1.54%
325.000,00 - 350.000,00	4,691,102.01	0.26%	14	0.03%	1.41%
350.000,00 - 375.000,00	6,141,220.42	0.34%	17	0.03%	1.61%
375.000,00 - 400.000,00	3,890,468.57	0.22%	10	0.02%	1.60%
400.000,00 - 425.000,00	4,085,064.44	0.23%	10	0.02%	1.26%
425.000,00 - 450.000,00	882,792.00	0.05%	2	0.00%	1.14%
450.000,00 - 475.000,00	2,325,886.28	0.13%	5	0.01%	1.53%
475.000,00 - 500.000,00	1,934,808.99	0.11%	4	0.01%	1.86%
500.000,00 - 600.000,00	7,610,562.08	0.42%	14	0.03%	1.47%
600.000,00 - 700.000,00	3,279,806.69	0.18%	5	0.01%	1.75%
700.000,00 - 800.000,00	1,506,082.65	0.08%	2	0.00%	1.27%
800.000,00 - 900.000,00	850,169.18	0.05%	1	0.00%	0.97%
900.000,00 - 1.000.000,00	1,935,561.48	0.11%	2	0.00%	1.12%
1.000.000,00 - 1.250.000,00	1,078,145.45	0.06%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,799,306,587.49	100.0%	53,608	100.0%	2.33%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	1,760,070,818.73	97.81%	53,035	98.93%	2.34%
Building	184,675.48	0.01%	4	0.01%	1.97%
Other real estate	1,880,730.80	0.10%	22	0.04%	1.95%
Professional Use	37,170,362.48	2.06%	547	1.02%	1.95%
	1,799,306,587.49	100.0%	53,608	100.0%	2.33%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	60,112,388.07	3.34%	1,906	3.56%	2.37%
AITOLOAKARNANIA	25,895,415.09	1.44%	917	1.71%	2.58%
ARGOLIDA	16,547,409.69	0.92%	479	0.89%	2.47%
ARKADIA	9,842,408.59	0.55%	312	0.58%	2.58%
ARTA	5,265,101.49	0.29%	226	0.42%	2.61%
ATTICA	836,880,633.72	46.51%	23,181	43.24%	2.28%
CHALKIDIKI	18,974,659.89	1.06%	624	1.16%	2.61%
CHANIA	23,871,031.14	1.33%	575	1.07%	2.12%
CHIOS	10,764,915.91	0.60%	329	0.61%	2.47%
CORFU	15,278,257.28	0.85%	439	0.82%	2.49%
DODEKANISA	52,797,456.11	2.93%	1,115	2.08%	2.22%
DRAMA	8,737,911.31	0.49%	280	0.52%	2.30%
EVOIA	25,207,628.53	1.40%	860	1.60%	2.82%
EVKITANIA	1,638,372.24	0.09%	68	0.13%	3.46%
EVROS	17,397,593.13	0.97%	693	1.29%	2.60%
FLORINA	4,823,165.74	0.27%	183	0.34%	2.50%
FOKIDA	4,391,141.88	0.24%	149	0.28%	2.89%
FTHIOTIDA	22,983,064.83	1.28%	948	1.77%	2.58%
GREVENA	5,135,944.27	0.29%	169	0.32%	2.60%
HERAKLION	30,375,379.22	1.69%	779	1.45%	2.21%
ILEIA	21,524,700.15	1.20%	740	1.38%	2.51%
IMATHIA	10,895,532.54	0.61%	364	0.68%	2.61%
IOANNINA	28,248,628.82	1.57%	869	1.62%	2.11%
KARDITSA	15,832,578.89	0.88%	631	1.18%	2.32%
KASTORIA	5,222,641.90	0.29%	185	0.35%	2.54%
KAVALA	16,822,168.63	0.94%	527	0.98%	2.34%
KEFALLONIA	9,072,318.04	0.50%	239	0.45%	2.52%
KILKIS	10,231,098.73	0.57%	371	0.69%	2.33%
KORINTHIA	20,370,190.11	1.13%	654	1.22%	2.41%
KOZANI	16,126,768.28	0.90%	542	1.01%	2.49%
KYKLADES	30,743,965.89	1.71%	665	1.24%	2.11%
LAKONIA	14,128,311.79	0.79%	433	0.81%	2.45%
LARISA	33,884,796.10	1.88%	1,178	2.20%	2.32%
LASITHI	14,062,618.74	0.78%	421	0.79%	2.04%
LEFKADA	5,077,415.56	0.28%	157	0.29%	2.33%
LESBOS	19,971,030.37	1.11%	581	1.08%	2.61%
MAGNESIA	26,931,550.31	1.50%	907	1.69%	2.44%
MESSINIA	16,848,360.73	0.94%	621	1.16%	2.62%
PELLA	13,710,055.83	0.76%	478	0.89%	2.08%
PIERIA	18,490,748.05	1.03%	580	1.08%	2.25%
PREVEZA	12,854,683.82	0.71%	398	0.74%	2.44%
RETHYMNO	21,285,086.54	1.18%	638	1.19%	2.38%
RODOPI	12,924,769.55	0.72%	494	0.92%	2.22%
SAMOS	8,424,255.86	0.47%	270	0.50%	2.63%
SERRES	8,483,703.95	0.47%	311	0.58%	2.69%
THESSALONIA	9,248,218.42	0.51%	276	0.52%	2.23%
THESSALONIKI	134,398,745.75	7.47%	4,113	7.67%	2.22%
TRIKALA	11,172,867.04	0.62%	425	0.79%	2.35%
VOIOTIA	16,065,965.05	0.89%	653	1.22%	2.85%
XANTHI	10,568,061.91	0.59%	443	0.83%	2.40%
ZAKYNTHOS	8,764,872.01	0.49%	212	0.40%	2.14%
TOTAL	1,799,306,587.49	100.0%	53,608	100.0%	2.33%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,799,147,579.81	99.99%	60,533	99.92%	2.33%
Quarterly	153,044.36	0.01%	45	0.07%	2.44%
Semi-Annually	5,963.32	0.00%	3	0.00%	2.25%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

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	1,062,425,398.73	59.05%	31,374	51.79%	1.77%
Euribor 1M Linked	154,366,668.66	8.58%	3,690	6.09%	1.53%
Euribor 3M Linked	374,559,792.26	20.82%	9,461	15.62%	2.65%
Fixed	136,428,379.93	7.58%	6,394	10.55%	5.50%
Originator Rate	71,526,347.91	3.98%	9,662	15.95%	4.77%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

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)	58,480	1,572,808.01	1,712,498,180.86	96.53%	95.18%
31-60 days past due	1,577	760,846.51	65,152,919.96	2.60%	3.62%
61-90 days past due	524	394,101.56	21,655,486.67	0.87%	1.20%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	60,581	2,727,756.08	1,799,306,587.49	100.0%	100.00%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	542,126,587.97	30.13%	17,728	29.26%	2.33%
Buy Secondary	384,157,802.79	21.35%	9,871	16.29%	2.28%
Refinancing	195,131,364.96	10.84%	3,884	6.41%	2.26%
Professional use	18,874,490.16	1.05%	444	0.73%	2.14%
Renovating	658,996,950.72	36.63%	28,651	47.29%	2.47%
Other	19,390.89	0.00%	3	0.00%	6.09%
	1,799,306,587.49	100.0%	60,581	100.0%	2.33%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	771,121,545.74	42.85%	23,054	43.59%	2.34%
Self Employed	523,392,917.16	29.08%	11,091	20.97%	2.16%
Unemployed	148,428,234.63	8.24%	4,689	8.87%	2.43%
Retired	311,589,035.48	17.31%	12,263	23.19%	2.53%
N/A	44,774,854.49	2.48%	1,792	3.39%	2.53%
	1,799,306,587.49	100.0%	52,889	100.0%	2.33%

* 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.