

Covered Bond Programme I



Monthly Investor Report

July 2015

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	CCC	Caa2	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO		Current	At Issue
Reporting Date		31-07-2015	28-11-2008
Portfolio Cut off Date		31-07-2015	31-10-2008
Original Principal Balance		2.882.052.558,00	6.487.231.236,00
Principal Balance		1.388.594.325,00	5.951.630.426,00
Number of Borrowers		47.363	70.301
Number of Loanparts		54.056	94.141
Number of Properties		48.039	72.324
Average Principal Balance (borrower)		29.318,12	82.291,22
Average Principal Balance (parts)		25.688,07	63.220,39
Coupon: Weighted Average		2,5	4,8
Minimum		1,1	3,1
Maximum		7,3	8,1
Weighted Average Loan to Value		56,57	66,60
Weighted Average Loan to Indexed Value		52,54	58,38
Seasoning (years): Weighted Average		9,10	2,10
Original Maturity (years): Weighted Average		22,53	24,92
Remaining Tenor (years): Weighted Average		13,47	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	4.231.000,00
Outstanding Accrued Interest on Bonds	26.681.381,51
Current Outstanding Balance	1.388.594.324,82
Adjusted Nominal Value Assets *	1.352.790.387,52
Outstanding Accrued Interest on Assets	1.270.427,10
Nominal Value Test Current Value **	64,67 %
<i>Nominal Value Test Maximum Value</i>	80,00 %

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	58,695,004.59	4.23%	1,481	2.74%	2.48%
Standard Amortising	1,329,899,320.41	95.77%	52,575	97.26%	2.49%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

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%	952,182,203.95	68.57%	25,610	47.38%	1.74%
2.5% - 2.99%	121,611,291.29	8.76%	5,063	9.37%	2.73%
3% - 3.49%	60,492,841.16	4.36%	3,461	6.40%	3.22%
3.5% - 3.99%	12,693,831.80	0.91%	311	0.58%	3.74%
4% - 4.49%	9,658,148.67	0.70%	306	0.57%	4.27%
4.5% - 4.99%	138,730,007.16	9.99%	14,862	27.49%	4.76%
5% - 5.49%	36,754,232.96	2.65%	1,977	3.66%	5.30%
5.5% - 5.99%	38,514,694.48	2.77%	1,309	2.42%	5.65%
6% - 6.49%	3,165,912.62	0.23%	177	0.33%	6.27%
6.5% - 6.99%	12,910,088.76	0.93%	738	1.37%	6.61%
7% - 7.49%	1,881,072.15	0.14%	242	0.45%	7.24%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	16,077.49	0.00%	1	0.00%	5.40%
1993	2,186.11	0.00%	1	0.00%	4.65%
1994	6,746.81	0.00%	2	0.00%	3.47%
1995	4,007.17	0.00%	1	0.00%	5.15%
1996	196,817.67	0.01%	43	0.08%	4.65%
1997	318,323.49	0.02%	41	0.08%	4.65%
1998	446,675.71	0.03%	49	0.09%	4.53%
1999	3,767,275.67	0.27%	345	0.64%	3.99%
2000	8,037,453.35	0.58%	2,150	3.98%	4.04%
2001	38,661,920.77	2.78%	6,280	11.62%	3.81%
2002	51,726,301.69	3.73%	5,253	9.72%	3.96%
2003	99,241,337.55	7.15%	5,195	9.61%	3.20%
2004	160,255,248.97	11.54%	5,689	10.52%	2.64%
2005	250,163,894.25	18.02%	7,362	13.62%	2.23%
2006	218,704,323.29	15.75%	6,062	11.21%	2.07%
2007	234,344,621.46	16.88%	6,445	11.92%	1.83%
2008	159,130,146.95	11.46%	4,197	7.76%	2.20%
2009	64,399,318.53	4.64%	2,224	4.11%	2.80%
2010	41,024,870.66	2.95%	1,354	2.50%	3.59%
2011	23,676,861.79	1.71%	636	1.18%	3.93%
2012	12,166,957.13	0.88%	232	0.43%	2.86%
2013	15,451,056.54	1.11%	328	0.61%	3.40%
2014	4,118,182.40	0.30%	101	0.19%	3.69%
2015	2,733,719.55	0.20%	65	0.12%	2.33%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2015	2,013,636.05	0.15%	2,101	3.89%	3.68%
2016	20,691,360.53	1.49%	6,133	11.35%	4.02%
2017	39,839,995.35	2.87%	5,574	10.31%	3.64%
2018	49,158,885.99	3.54%	4,220	7.81%	3.65%
2019	64,734,008.57	4.66%	3,888	7.19%	3.37%
2020	72,505,488.95	5.22%	3,606	6.67%	3.08%
2021	67,312,549.22	4.85%	3,148	5.82%	2.87%
2022	72,532,131.35	5.22%	2,878	5.32%	2.49%
2023	71,865,425.61	5.18%	2,513	4.65%	2.84%
2024	87,753,228.85	6.32%	2,658	4.92%	2.61%
2025	97,066,769.40	6.99%	2,725	5.04%	2.59%
2026	61,760,344.25	4.45%	1,712	3.17%	2.59%
2027	43,778,043.13	3.15%	1,147	2.12%	2.16%
2028	46,449,388.03	3.35%	1,157	2.14%	2.36%
2029	27,043,668.19	1.95%	654	1.21%	2.38%
2030	40,256,957.73	2.90%	853	1.58%	1.96%
2031	34,815,576.51	2.51%	681	1.26%	1.97%
2032	36,225,316.71	2.61%	779	1.44%	1.94%
2033	39,839,800.00	2.87%	804	1.49%	2.26%
2034	42,157,909.22	3.04%	811	1.50%	2.05%
2035	63,431,138.93	4.57%	1,130	2.09%	1.88%
2036	42,546,785.91	3.06%	721	1.33%	1.82%
2037	39,686,763.09	2.86%	652	1.21%	1.67%
2038	24,121,181.45	1.74%	410	0.76%	1.98%
2039	9,191,551.53	0.66%	162	0.30%	2.21%
2040	10,492,379.06	0.76%	174	0.32%	2.04%
2041	15,437,080.81	1.11%	242	0.45%	2.10%
2042	14,252,752.57	1.03%	251	0.46%	2.01%
2043	17,762,933.61	1.28%	281	0.52%	2.31%
2044	9,437,977.53	0.68%	163	0.30%	2.24%
2045	11,863,884.25	0.85%	166	0.31%	1.86%
2046	21,522,875.18	1.55%	291	0.54%	1.80%
2047	21,766,100.15	1.57%	293	0.54%	1.60%
2048	16,221,431.54	1.17%	240	0.44%	1.88%
2049	6,862,017.88	0.49%	122	0.23%	2.29%
2050	8,302,838.21	0.60%	131	0.24%	2.24%
2051	6,626,714.48	0.48%	104	0.19%	2.32%
2052	6,244,496.35	0.45%	106	0.20%	2.30%
2053	5,744,460.72	0.41%	84	0.16%	2.37%
2054	2,225,230.36	0.16%	39	0.07%	2.42%
2055	1,954,058.51	0.14%	32	0.06%	2.46%
2056	1,906,258.03	0.14%	20	0.04%	2.47%
2057	4,065,943.10	0.29%	65	0.12%	2.40%
2058	5,305,326.77	0.38%	82	0.15%	2.31%
2059	2,850,389.31	0.21%	38	0.07%	2.41%
2060	971,272.03	0.07%	15	0.03%	2.37%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	2,294,584.83	0.17%	54	0.10%	2.31%
0.5 - 1.0	1,194,324.78	0.09%	31	0.06%	2.56%
1.0 - 1.5	2,217,328.34	0.16%	55	0.10%	3.87%
1.5 - 2.0	9,598,736.30	0.69%	214	0.40%	3.70%
2.0 - 2.5	6,415,431.88	0.46%	132	0.24%	3.12%
2.5 - 3.0	6,188,921.29	0.45%	110	0.20%	2.76%
3.0 - 4.0	13,068,629.00	0.94%	258	0.48%	3.20%
4.0 - 5.0	33,336,303.54	2.40%	1,043	1.93%	4.11%
5.0 - 6.0	54,721,203.02	3.94%	1,882	3.48%	3.02%
6.0 - 7.0	79,257,402.82	5.71%	2,416	4.47%	2.65%
7.0 - 8.0	206,524,887.58	14.87%	5,416	10.02%	1.97%
8.0 - 9.0	244,974,764.11	17.64%	6,788	12.56%	1.94%
9.0 - 10.0	261,242,309.22	18.81%	7,543	13.95%	2.04%
more - 10.0	467,559,498.29	33.67%	28,114	52.01%	3.00%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,294,819,888.96	93.25%	49,633	91.82%	2.27%
01-02	11,199,783.38	0.81%	890	1.65%	5.20%
02-03	9,168,274.80	0.66%	651	1.20%	5.17%
03-04	10,028,491.30	0.72%	638	1.18%	5.84%
04-05	5,641,175.50	0.41%	313	0.58%	5.90%
05-06	4,653,375.69	0.34%	218	0.40%	5.80%
06-07	11,615,468.20	0.84%	468	0.87%	5.45%
07-08	7,866,319.21	0.57%	265	0.49%	5.55%
08-09	10,363,511.95	0.75%	347	0.64%	5.68%
09-10	6,035,999.18	0.43%	182	0.34%	5.68%
10-11	4,165,838.14	0.30%	130	0.24%	5.89%
11-12	5,757,420.02	0.41%	154	0.28%	5.68%
12-13	2,727,319.31	0.20%	71	0.13%	5.67%
13-14	3,657,035.81	0.26%	81	0.15%	5.76%
14-15	51,654.30	0.00%	2	0.00%	5.77%
15-16	88,988.20	0.01%	1	0.00%	4.62%
16-17	153,052.70	0.01%	3	0.01%	6.16%
17-18	57,168.04	0.00%	1	0.00%	4.62%
18-19	128,981.01	0.01%	2	0.00%	5.12%
19-20					
20-21	40,210.64	0.00%	1	0.00%	5.52%
21-22					
22-23	27,759.66	0.00%	1	0.00%	5.42%
23-24	38,595.38	0.00%	1	0.00%	5.62%
24-25	68,013.69	0.00%	1	0.00%	4.62%
25-26					
26-27					
27-28					
28-29					
29-30	174,523.18	0.01%	1	0.00%	2.02%
30 - more	65,476.75	0.00%	1	0.00%	3.12%
Matured					
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 56,57 %					
less - 40.00%	334,857,200.27	24.11%	18,836	39.21%	2.88%
40.01% - 50.00%	194,612,285.09	14.02%	7,133	14.85%	2.59%
50.01% - 60.00%	200,649,514.66	14.45%	6,159	12.82%	2.48%
60.01% - 70.00%	218,262,225.94	15.72%	5,767	12.01%	2.39%
70.01% - 80.00%	289,286,559.10	20.83%	7,262	15.12%	2.32%
80.01% - 85.00%	51,147,217.81	3.68%	878	1.83%	2.00%
85.01% - 90.00%	58,076,152.56	4.18%	942	1.96%	1.88%
90.01% - 95.00%	19,095,583.38	1.38%	330	0.69%	2.03%
95.01% - 100.00%	21,722,637.94	1.56%	672	1.40%	2.18%
100.01% - 105.00%	358,594.81	0.03%	24	0.05%	3.62%
105.01% - 110.00%	226,846.41	0.02%	14	0.03%	4.05%
110.01% - 115.00%	203,475.19	0.01%	14	0.03%	4.49%
115.01% - 120.00%	96,031.84	0.01%	8	0.02%	4.77%
	1,388,594,325.00	100.0%	48,039	100.0%	2.49%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 52,10 %					
less - 40.00%	530,487,964.72	38.20%	33,616	69.98%	3.06%
40.01% - 50.00%	148,004,544.53	10.66%	3,634	7.57%	2.56%
50.01% - 60.00%	154,098,491.00	11.10%	3,029	6.31%	2.29%
60.01% - 70.00%	139,258,188.71	10.03%	2,347	4.89%	2.15%
70.01% - 80.00%	134,832,339.08	9.71%	2,033	4.23%	2.02%
80.01% - 85.00%	65,417,135.70	4.71%	882	1.84%	1.99%
85.01% - 90.00%	59,464,559.09	4.28%	741	1.54%	1.89%
90.01% - 95.00%	52,868,373.01	3.81%	608	1.27%	1.82%
95.01% - 100.00%	49,240,112.01	3.55%	548	1.14%	1.90%
100.01% - 105.00%	39,044,774.22	2.81%	426	0.89%	1.91%
105.01% - 110.00%	14,425,993.71	1.04%	158	0.33%	2.00%
110.01% - 115.00%	1,340,361.87	0.10%	16	0.03%	2.36%
128.01% - more	111,487.35	0.01%	1	0.00%	2.97%
	1,388,594,325.00	100.0%	48,039	100.0%	2.49%

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	296,093,882.95	21.32%	28,990	60.35%	3.44%
25.000,00 - 50.000,00	386,540,441.95	27.84%	10,845	22.58%	2.75%
50.000,00 - 75.000,00	268,097,034.44	19.31%	4,399	9.16%	2.24%
75.000,00 - 100.000,00	173,864,286.91	12.52%	2,042	4.25%	1.93%
100.000,00 - 125.000,00	90,648,618.45	6.53%	813	1.69%	1.77%
125.000,00 - 150.000,00	52,732,177.85	3.80%	389	0.81%	1.70%
150.000,00 - 175.000,00	36,990,530.11	2.66%	230	0.48%	1.66%
175.000,00 - 200.000,00	20,975,752.68	1.51%	112	0.23%	1.58%
200.000,00 - 225.000,00	17,255,332.22	1.24%	81	0.17%	1.78%
225.000,00 - 250.000,00	9,541,960.82	0.69%	40	0.08%	1.58%
250.000,00 - 275.000,00	6,069,855.62	0.44%	23	0.05%	1.67%
275.000,00 - 300.000,00	4,304,586.39	0.31%	15	0.03%	1.67%
300.000,00 - 325.000,00	4,938,259.42	0.36%	16	0.03%	1.50%
325.000,00 - 350.000,00	1,713,631.63	0.12%	5	0.01%	1.47%
350.000,00 - 375.000,00	2,532,037.45	0.18%	7	0.02%	1.31%
375.000,00 - 400.000,00	1,962,193.65	0.14%	5	0.01%	1.80%
400.000,00 - 425.000,00	1,632,656.63	0.12%	4	0.01%	1.31%
425.000,00 - 450.000,00	428,974.66	0.03%	1	0.00%	1.31%
450.000,00 - 475.000,00	1,859,992.46	0.13%	4	0.01%	1.57%
475.000,00 - 500.000,00	2,910,811.46	0.21%	6	0.01%	1.66%
500.000,00 - 600.000,00	3,840,603.70	0.28%	7	0.02%	1.37%
600.000,00 - 700.000,00	1,921,534.54	0.14%	3	0.01%	1.67%
700.000,00 - 800.000,00	727,819.37	0.05%	1	0.00%	1.37%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00	1,011,349.64	0.07%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,388,594,325.00	100.0%	48,039	100.0%	2.49%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	632,705.40	0.05%	22	0.05%	2.64%
Partial Professional Use	33,239,617.15	2.39%	626	1.30%	2.00%
Professional use with recourse to the borrower	510,859.24	0.04%	5	0.01%	2.12%
Residential (Flat/Apartment)	1,289,713,408.96	92.88%	45,574	94.87%	2.50%
Residential (House, detached or semi-detached)	64,497,734.25	4.64%	1,812	3.77%	2.67%
	1,388,594,325.00	100.0%	48,039	100.0%	2.49%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	48,466,823.89	3.49%	1,709	3.56%	2.47%
AITOLOAKARNANIA	19,562,184.55	1.41%	826	1.72%	2.74%
ARGOLIDA	13,245,059.88	0.95%	441	0.92%	2.60%
ARKADIA	8,009,930.81	0.58%	281	0.59%	2.80%
ARTA	4,478,912.23	0.32%	227	0.47%	2.67%
ATTICA	629,670,414.04	45.35%	20,376	42.42%	2.46%
CHALKIDIKI	14,471,173.66	1.04%	548	1.14%	2.66%
CHANIA	18,537,583.28	1.33%	516	1.07%	2.33%
CHIOS	9,137,192.09	0.66%	328	0.68%	2.78%
CORFU	11,785,361.69	0.85%	391	0.81%	2.52%
DODEKANISA	41,881,991.19	3.02%	1,013	2.11%	2.33%
DRAMA	7,267,156.47	0.52%	268	0.56%	2.50%
EVOIA	19,558,643.25	1.41%	792	1.65%	2.98%
EVKITANIA	1,513,175.20	0.11%	72	0.15%	3.57%
EVROS	14,579,372.63	1.05%	689	1.43%	2.83%
FLORINA	4,128,590.67	0.30%	166	0.35%	2.69%
FOKIDA	3,656,873.44	0.26%	139	0.29%	2.86%
FTHIOTIDA	18,834,761.12	1.36%	851	1.77%	2.73%
GREVENA	4,252,007.39	0.31%	157	0.33%	2.73%
HERAKLION	20,954,668.16	1.51%	628	1.31%	2.35%
ILEIA	17,124,490.41	1.23%	658	1.37%	2.59%
IMATHIA	9,062,499.93	0.65%	334	0.70%	2.61%
IOANNINA	21,638,768.66	1.56%	741	1.54%	2.28%
KARDITSA	13,867,977.83	1.00%	604	1.26%	2.49%
KASTORIA	4,390,580.19	0.32%	181	0.38%	2.72%
KAVALA	13,259,646.49	0.95%	463	0.96%	2.40%
KEFALLONIA	6,265,529.05	0.45%	204	0.43%	2.75%
KILKIS	8,218,538.83	0.59%	347	0.72%	2.50%
KORINTHIA	14,544,117.40	1.05%	553	1.15%	2.52%
KOZANI	12,502,005.21	0.90%	490	1.02%	2.65%
KYKLADES	21,219,789.77	1.53%	544	1.13%	2.16%
LAKONIA	10,902,825.83	0.79%	391	0.81%	2.55%
LARISA	27,952,278.88	2.01%	1,130	2.35%	2.57%
LASITHI	10,097,155.62	0.73%	325	0.68%	2.15%
LEFKADA	3,459,478.95	0.25%	129	0.27%	2.47%
LESBOS	18,031,444.92	1.30%	582	1.21%	2.77%
MAGNESIA	21,851,940.28	1.57%	827	1.72%	2.56%
MESSINIA	13,123,178.53	0.95%	555	1.16%	2.69%
PELLA	10,924,810.11	0.79%	439	0.91%	2.16%
PIERIA	15,112,929.52	1.09%	518	1.08%	2.29%
PREVEZA	9,751,747.21	0.70%	359	0.75%	2.53%
RETHYMNO	17,155,744.83	1.24%	596	1.24%	2.50%
RODOPI	10,517,912.44	0.76%	441	0.92%	2.33%
SAMOS	6,567,682.64	0.47%	239	0.50%	2.84%
SERRES	6,924,643.11	0.50%	311	0.65%	2.92%
THESSALONIA	7,042,225.25	0.51%	258	0.54%	2.32%
THESSALONIKI	104,628,081.69	7.53%	3,702	7.71%	2.40%
TRIKALA	9,852,666.49	0.71%	437	0.91%	2.62%
VOIOTIA	13,142,487.51	0.95%	628	1.31%	3.02%
XANTHI	9,123,999.18	0.66%	455	0.95%	2.71%
ZAKYNTHOS	6,345,272.60	0.46%	180	0.38%	2.19%
	1,388,594,325.00	100.0%	48,039	100.0%	2.49%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,388,594,325.00	100.00%	54,056	100.00%	2.49%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

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	774,423,867.25	55.77%	24,319	44.99%	1.82%
Euribor 1M Linked	119,324,070.97	8.59%	2,995	5.54%	1.56%
Euribor 3M Linked	268,262,511.03	19.32%	7,453	13.79%	2.63%
Fixed	94,645,159.70	6.82%	4,604	8.52%	5.61%
Originator Rate	131,938,716.05	9.50%	14,685	27.17%	4.77%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

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)		49,894	1,354,045.76	1,251,802,411.12	92.30%	90.15%
31-60 days past due		3,191	1,555,284.84	101,087,665.26	5.90%	7.28%
61-90 days past due		971	749,468.44	35,704,248.62	1.80%	2.57%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		54,056	3,658,799.04	1,388,594,325.00	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	467,327,334.60	33.65%	19,101	35.34%	2.69%
Refinancing loans	124,870,369.39	8.99%	2,645	4.89%	2.23%
Buy Secondary	272,554,740.40	19.63%	8,122	15.03%	2.23%
Professional use	14,217,862.39	1.02%	384	0.71%	2.17%
Renovating	509,603,223.57	36.70%	23,800	44.03%	2.53%
Other	20,794.65	0.00%	4	0.01%	5.44%
	1,388,594,325.00	100.0%	54,056	100.0%	2.49%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	596,113,393.34	42.93%	20,341	42.95%	2.55%
Self Employed	379,436,069.47	27.33%	9,457	19.97%	2.24%
Unemployed	123,574,260.36	8.90%	4,500	9.50%	2.57%
Retired	256,843,000.81	18.50%	11,438	24.15%	2.63%
N/A	32,627,600.84	2.35%	1,627	3.44%	3.04%
	1,388,594,325.00	100.0%	47,363	100.0%	2.49%

* 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.