

Covered Bond Programme I



Monthly Investor Report

August 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	31-08-2015	28-11-2008
Portfolio Cut off Date	31-08-2015	31-10-2008
Original Principal Balance	2.854.851.078,00	6.487.231.236,00
Principal Balance	1.367.056.923,00	5.951.630.426,00
Number of Borrowers	46.736	70.301
Number of Loanparts	53.354	94.141
Number of Properties	47.395	72.324
Average Principal Balance (borrower)	29.250,62	82.291,22
Average Principal Balance (parts)	25.622,39	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	56,59	66,60
Weighted Average Loan to Indexed Value	52,45	58,38
Seasoning (years): Weighted Average	9,17	2,10
Original Maturity (years): Weighted Average	22,60	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	29.466.306,85
Current Outstanding Balance	1.367.056.923,16
Adjusted Nominal Value Assets *	1.332.285.724,53
Outstanding Accrued Interest on Assets	1.248.839,96
Nominal Value Test Current Value **	65,87 %
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	58,899,575.91	4.31%	1,497	2.81%	2.48%
Standard Amortising	1,308,157,347.25	95.69%	51,857	97.19%	2.49%
	1,367,056,923.16	100.0%	53,354	100.0%	2.49%

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%	940,402,740.92	68.79%	25,444	47.69%	1.74%
2.5% - 2.99%	119,261,412.66	8.72%	4,995	9.36%	2.73%
3% - 3.49%	59,971,031.05	4.39%	3,428	6.43%	3.22%
3.5% - 3.99%	12,650,795.46	0.93%	312	0.58%	3.74%
4% - 4.49%	9,462,561.73	0.69%	305	0.57%	4.26%
4.5% - 4.99%	133,813,676.14	9.79%	14,475	27.13%	4.76%
5% - 5.49%	35,838,423.11	2.62%	1,963	3.68%	5.31%
5.5% - 5.99%	38,049,011.15	2.78%	1,305	2.45%	5.65%
6% - 6.49%	3,092,306.51	0.23%	174	0.33%	6.27%
6.5% - 6.99%	12,720,778.54	0.93%	736	1.38%	6.61%
7% - 7.49%	1,794,185.89	0.13%	217	0.41%	7.24%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,367,056,923.16	100.0%	53,354	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	16,077.31	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	184,369.74	0.01%	42	0.08%	4.65%
1997	310,228.77	0.02%	41	0.08%	4.65%
1998	439,572.92	0.03%	48	0.09%	4.53%
1999	3,694,987.09	0.27%	342	0.64%	4.00%
2000	7,510,831.68	0.55%	1,821	3.41%	4.00%
2001	36,896,430.86	2.70%	6,239	11.69%	3.79%
2002	50,105,543.29	3.67%	5,218	9.78%	3.95%
2003	97,148,331.04	7.11%	5,164	9.68%	3.19%
2004	157,845,476.45	11.55%	5,647	10.58%	2.64%
2005	246,318,438.98	18.02%	7,254	13.60%	2.23%
2006	215,580,893.30	15.77%	6,023	11.29%	2.07%
2007	230,648,570.62	16.87%	6,391	11.98%	1.83%
2008	157,095,921.65	11.49%	4,168	7.81%	2.19%
2009	63,615,261.22	4.65%	2,217	4.16%	2.79%
2010	40,827,831.27	2.99%	1,353	2.54%	3.58%
2011	23,195,059.82	1.70%	629	1.18%	3.94%
2012	12,373,607.05	0.91%	240	0.45%	2.85%
2013	16,005,953.17	1.17%	336	0.63%	3.34%
2014	4,147,917.71	0.30%	102	0.19%	3.68%
2015	3,082,679.13	0.23%	74	0.14%	2.34%
	1,367,056,923.16	100.0%	53,354	100.0%	2.49%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	1,372,703.69	0.10%	1,700	3.19%	3.64%
2016	18,791,858.87	1.37%	6,086	11.41%	4.01%
2017	37,677,724.29	2.76%	5,522	10.35%	3.64%
2018	47,597,661.96	3.48%	4,195	7.86%	3.66%
2019	62,900,106.30	4.60%	3,854	7.22%	3.37%
2020	70,804,989.33	5.18%	3,583	6.72%	3.08%
2021	66,071,243.96	4.83%	3,133	5.87%	2.87%
2022	71,265,840.35	5.21%	2,869	5.38%	2.49%
2023	70,639,637.42	5.17%	2,503	4.69%	2.83%
2024	86,632,570.82	6.34%	2,651	4.97%	2.61%
2025	95,816,740.82	7.01%	2,718	5.09%	2.59%
2026	60,760,071.03	4.44%	1,700	3.19%	2.60%
2027	43,020,929.00	3.15%	1,133	2.12%	2.17%
2028	45,805,013.57	3.35%	1,147	2.15%	2.36%
2029	26,540,362.12	1.94%	646	1.21%	2.37%
2030	40,078,450.04	2.93%	855	1.60%	1.96%
2031	34,473,160.72	2.52%	677	1.27%	1.97%
2032	35,898,541.81	2.63%	775	1.45%	1.95%
2033	39,292,746.56	2.87%	797	1.49%	2.25%
2034	42,147,787.41	3.08%	809	1.52%	2.04%
2035	63,221,793.20	4.62%	1,132	2.12%	1.88%
2036	42,691,040.37	3.12%	721	1.35%	1.82%
2037	39,349,359.84	2.88%	647	1.21%	1.67%
2038	23,838,649.94	1.74%	406	0.76%	1.98%
2039	9,315,613.59	0.68%	164	0.31%	2.21%
2040	10,905,930.98	0.80%	185	0.35%	2.04%
2041	15,291,521.41	1.12%	241	0.45%	2.08%
2042	14,089,102.37	1.03%	250	0.47%	2.00%
2043	17,277,365.06	1.26%	273	0.51%	2.32%
2044	9,166,035.74	0.67%	158	0.30%	2.24%
2045	11,875,354.40	0.87%	167	0.31%	1.86%
2046	21,456,387.24	1.57%	292	0.55%	1.81%
2047	21,676,643.76	1.59%	295	0.55%	1.61%
2048	16,318,669.72	1.19%	242	0.45%	1.87%
2049	6,779,833.18	0.50%	120	0.22%	2.30%
2050	8,453,321.50	0.62%	132	0.25%	2.25%
2051	6,794,414.21	0.50%	106	0.20%	2.35%
2052	6,122,433.61	0.45%	103	0.19%	2.30%
2053	5,121,103.88	0.37%	76	0.14%	2.38%
2054	2,343,555.75	0.17%	41	0.08%	2.43%
2055	1,968,110.66	0.14%	31	0.06%	2.47%
2056	2,038,997.61	0.15%	22	0.04%	2.47%
2057	4,006,685.28	0.29%	63	0.12%	2.40%
2058	5,703,092.10	0.42%	84	0.16%	2.29%
2059	2,711,287.83	0.20%	35	0.07%	2.37%
2060	952,479.86	0.07%	15	0.03%	2.37%
	1,367,056,923.16	100.0%	53,354	100.0%	2.49%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,430,473.34	0.18%	56	0.10%	2.33%
0.5 - 1.0	1,395,654.31	0.10%	37	0.07%	2.49%
1.0 - 1.5	1,079,100.39	0.08%	25	0.05%	3.91%
1.5 - 2.0	9,708,428.91	0.71%	223	0.42%	3.74%
2.0 - 2.5	7,499,655.76	0.55%	149	0.28%	3.09%
2.5 - 3.0	6,007,118.31	0.44%	110	0.21%	2.76%
3.0 - 4.0	12,764,369.28	0.93%	263	0.49%	3.15%
4.0 - 5.0	32,201,292.40	2.36%	979	1.83%	4.07%
5.0 - 6.0	51,516,044.94	3.77%	1,777	3.33%	3.07%
6.0 - 7.0	72,486,963.26	5.30%	2,311	4.33%	2.69%
7.0 - 8.0	199,118,690.28	14.57%	5,218	9.78%	2.01%
8.0 - 9.0	238,373,270.71	17.44%	6,638	12.44%	1.90%
9.0 - 10.0	261,339,267.89	19.12%	7,551	14.15%	2.03%
more - 10.0	471,136,593.38	34.46%	28,017	52.51%	2.97%
	1,367,056,923.16	100.0%	53,354	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	1,274,935,740.31	93.26%	48,972	91.79%	2.26%
01-02	11,717,988.07	0.86%	933	1.75%	5.15%
02-03	8,647,807.56	0.63%	617	1.16%	5.20%
03-04	9,991,513.96	0.73%	637	1.19%	5.88%
04-05	5,111,489.93	0.37%	286	0.54%	5.87%
05-06	4,538,158.04	0.33%	214	0.40%	5.79%
06-07	11,931,059.49	0.87%	483	0.91%	5.46%
07-08	7,781,156.26	0.57%	263	0.49%	5.55%
08-09	9,759,722.86	0.71%	333	0.62%	5.71%
09-10	5,997,734.76	0.44%	181	0.34%	5.62%
10-11	4,057,399.38	0.30%	126	0.24%	5.93%
11-12	5,545,285.48	0.41%	148	0.28%	5.68%
12-13	2,882,585.51	0.21%	75	0.14%	5.66%
13-14	3,318,608.43	0.24%	73	0.14%	5.77%
14-15					
15-16	145,355.06	0.01%	2	0.00%	5.13%
16-17	96,140.54	0.01%	2	0.00%	6.31%
17-18	185,141.63	0.01%	3	0.01%	4.97%
18-19					
19-20					
20-21	40,120.42	0.00%	1	0.00%	5.52%
21-22					
22-23	27,736.45	0.00%	1	0.00%	5.42%
23-24	38,527.13	0.00%	1	0.00%	5.62%
24-25	67,460.03	0.00%	1	0.00%	4.62%
25-26					
26-27					
27-28					
28-29					
29-30	174,815.88	0.01%	1	0.00%	2.02%
30 - more	65,375.98	0.00%	1	0.00%	3.12%
Matured					
	1,367,056,923.16	100.0%	53,354	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: 56,59 %					
less - 40.00%	328,911,432.09	24.06%	18,543	39.12%	2.87%
40.01% - 50.00%	190,800,912.32	13.96%	7,021	14.81%	2.59%
50.01% - 60.00%	198,416,823.62	14.51%	6,107	12.89%	2.48%
60.01% - 70.00%	215,924,015.68	15.79%	5,701	12.03%	2.38%
70.01% - 80.00%	284,865,998.67	20.84%	7,192	15.18%	2.32%
80.01% - 85.00%	50,181,769.85	3.67%	868	1.83%	2.00%
85.01% - 90.00%	57,504,952.27	4.21%	939	1.98%	1.88%
90.01% - 95.00%	18,611,941.10	1.36%	323	0.68%	2.03%
95.01% - 100.00%	20,919,675.28	1.53%	639	1.35%	2.16%
100.01% - 105.00%	337,891.57	0.02%	24	0.05%	4.25%
105.01% - 110.00%	268,926.84	0.02%	16	0.03%	3.65%
110.01% - 115.00%	196,650.87	0.01%	13	0.03%	4.57%
115.01% - 120.00%	115,933.00	0.01%	9	0.02%	4.16%
	1,367,056,923.16	100.0%	47,395	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: 52,01 %					
less - 40.00%	522,708,740.94	38.24%	33,217	70.09%	3.04%
40.01% - 50.00%	146,262,262.95	10.70%	3,589	7.57%	2.55%
50.01% - 60.00%	152,035,777.01	11.12%	2,965	6.26%	2.28%
60.01% - 70.00%	137,863,533.68	10.08%	2,327	4.91%	2.14%
70.01% - 80.00%	133,510,322.40	9.77%	2,013	4.25%	2.03%
80.01% - 85.00%	64,624,925.62	4.73%	873	1.84%	1.98%
85.01% - 90.00%	57,376,500.89	4.20%	708	1.49%	1.87%
90.01% - 95.00%	53,507,946.39	3.91%	609	1.29%	1.83%
95.01% - 100.00%	47,848,845.56	3.50%	536	1.13%	1.89%
100.01% - 105.00%	35,890,549.83	2.63%	391	0.83%	1.90%
105.01% - 110.00%	13,714,272.23	1.00%	149	0.31%	2.04%
110.01% - 115.00%	1,329,980.89	0.10%	16	0.03%	2.21%
128.01% - more	383,264.77	0.03%	2	0.00%	2.40%
	1,367,056,923.16	100.0%	47,395	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	292,532,850.55	21.40%	28,670	60.49%	3.43%
25.000,00 - 50.000,00	379,109,496.73	27.73%	10,638	22.45%	2.74%
50.000,00 - 75.000,00	264,660,398.81	19.36%	4,346	9.17%	2.24%
75.000,00 - 100.000,00	172,181,003.31	12.60%	2,022	4.27%	1.93%
100.000,00 - 125.000,00	87,097,355.15	6.37%	781	1.65%	1.76%
125.000,00 - 150.000,00	51,460,346.93	3.76%	380	0.80%	1.70%
150.000,00 - 175.000,00	36,841,973.49	2.69%	229	0.48%	1.66%
175.000,00 - 200.000,00	20,784,981.92	1.52%	111	0.23%	1.57%
200.000,00 - 225.000,00	16,819,014.92	1.23%	79	0.17%	1.79%
225.000,00 - 250.000,00	9,292,630.35	0.68%	39	0.08%	1.58%
250.000,00 - 275.000,00	6,309,341.57	0.46%	24	0.05%	1.65%
275.000,00 - 300.000,00	4,865,960.77	0.36%	17	0.04%	1.62%
300.000,00 - 325.000,00	4,625,955.82	0.34%	15	0.03%	1.52%
325.000,00 - 350.000,00	1,708,490.80	0.12%	5	0.01%	1.47%
350.000,00 - 375.000,00	2,519,346.37	0.18%	7	0.02%	1.31%
375.000,00 - 400.000,00	2,751,842.25	0.20%	7	0.02%	1.63%
400.000,00 - 425.000,00	826,584.10	0.06%	2	0.00%	1.42%
425.000,00 - 450.000,00	427,029.83	0.03%	1	0.00%	1.31%
450.000,00 - 475.000,00	1,860,975.70	0.14%	4	0.01%	1.32%
475.000,00 - 500.000,00	3,408,534.81	0.25%	7	0.02%	1.73%
500.000,00 - 600.000,00	3,335,584.35	0.24%	6	0.01%	1.40%
600.000,00 - 700.000,00	1,912,228.85	0.14%	3	0.01%	1.67%
700.000,00 - 800.000,00	721,104.12	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	1,003,891.66	0.07%	1	0.00%	1.17%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,367,056,923.16	100.0%	47,395	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	696,983.85	0.05%	23	0.05%	2.82%
Partial Professional Use	32,763,548.88	2.40%	625	1.32%	2.00%
Professional use with recourse to the borrower	431,624.30	0.03%	4	0.01%	2.12%
Residential (Flat/Apartment)	1,269,412,810.36	92.86%	44,936	94.81%	2.49%
Residential (House, detached or semi-detached)	63,751,955.77	4.66%	1,807	3.81%	2.67%
	1,367,056,923.16	100.0%	47,395	100.0%	2.49%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	47,666,744.40	3.49%	1,685	3.56%	2.46%
AITOLOAKARNANIA	19,059,635.53	1.39%	805	1.70%	2.74%
ARGOLIDA	13,006,501.87	0.95%	435	0.92%	2.60%
ARKADIA	7,876,694.40	0.58%	280	0.59%	2.81%
ARTA	4,411,621.59	0.32%	224	0.47%	2.67%
ATTICA	621,094,254.64	45.43%	20,136	42.49%	2.45%
CHALKIDIKI	14,321,555.50	1.05%	539	1.14%	2.66%
CHANIA	18,307,187.25	1.34%	505	1.07%	2.33%
CHIOS	9,137,647.87	0.67%	327	0.69%	2.76%
CORFU	11,891,828.12	0.87%	391	0.83%	2.50%
DODEKANISA	41,458,668.79	3.03%	1,005	2.12%	2.32%
DRAMA	7,297,202.42	0.53%	265	0.56%	2.49%
EVOIA	19,194,497.20	1.40%	777	1.64%	2.98%
EVKITANIA	1,493,676.88	0.11%	69	0.15%	3.56%
EVROS	14,212,236.72	1.04%	672	1.42%	2.82%
FLORINA	4,086,921.62	0.30%	167	0.35%	2.68%
FOKIDA	3,547,998.85	0.26%	136	0.29%	2.86%
FTHIOTIDA	18,381,683.20	1.35%	835	1.76%	2.74%
GREVENA	4,184,178.17	0.31%	155	0.33%	2.74%
HERAKLION	20,453,958.84	1.50%	614	1.30%	2.36%
ILEIA	17,042,185.31	1.25%	658	1.39%	2.59%
IMATHIA	8,672,960.45	0.63%	326	0.69%	2.57%
IOANNINA	21,299,179.40	1.56%	737	1.56%	2.27%
KARDITSA	13,569,597.89	0.99%	598	1.26%	2.50%
KASTORIA	4,367,695.60	0.32%	183	0.39%	2.72%
KAVALA	13,067,390.87	0.96%	454	0.96%	2.41%
KEFALLONIA	6,021,842.36	0.44%	200	0.42%	2.76%
KILKIS	8,089,611.21	0.59%	345	0.73%	2.50%
KORINTHIA	14,472,532.85	1.06%	543	1.15%	2.51%
KOZANI	12,215,432.82	0.89%	480	1.01%	2.64%
KYKLADES	20,543,311.76	1.50%	531	1.12%	2.15%
LAKONIA	10,616,909.20	0.78%	384	0.81%	2.53%
LARISA	27,455,472.76	2.01%	1,113	2.35%	2.57%
LASITHI	9,726,014.17	0.71%	316	0.67%	2.13%
LEFKADA	3,413,894.69	0.25%	127	0.27%	2.45%
LESBOS	17,711,617.80	1.30%	575	1.21%	2.77%
MAGNESIA	21,489,800.34	1.57%	817	1.72%	2.56%
MESSINIA	13,033,867.12	0.95%	548	1.16%	2.68%
PELLA	10,772,169.41	0.79%	437	0.92%	2.16%
PIERIA	14,952,634.53	1.09%	513	1.08%	2.29%
PREVEZA	9,659,838.56	0.71%	358	0.76%	2.53%
RETHYMNO	16,633,589.71	1.22%	573	1.21%	2.49%
RODOPI	10,241,301.11	0.75%	430	0.91%	2.32%
SAMOS	6,386,832.19	0.47%	233	0.49%	2.85%
SERRES	6,767,007.43	0.50%	305	0.64%	2.93%
THESSALOTIA	6,936,341.24	0.51%	256	0.54%	2.31%
THESSALONIKI	102,498,856.17	7.50%	3,651	7.70%	2.40%
TRIKALA	9,767,308.72	0.71%	434	0.92%	2.62%
VOIOTIA	12,935,927.93	0.95%	616	1.30%	3.00%
XANTHI	9,046,792.31	0.66%	449	0.95%	2.70%
ZAKYNTHOS	6,564,313.39	0.48%	183	0.39%	2.19%
TOTAL	1,367,056,923.16	100.0%	47,395	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	1,367,056,923.16	100.00%	53,354	100.00%	2.49%
	1,367,056,923.16	100.0%	53,354	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	762,296,266.35	55.76%	24,069	45.11%	1.82%
Euribor 1M Linked	117,907,938.53	8.62%	2,972	5.57%	1.56%
Euribor 3M Linked	266,800,925.68	19.52%	7,464	13.99%	2.63%
Fixed	93,018,840.26	6.80%	4,552	8.53%	5.61%
Originator Rate	127,032,952.34	9.29%	14,297	26.80%	4.77%
	1,367,056,923.16	100.0%	53,354	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)	50,487	1,193,312.27	1,270,275,874.20	94.63%	92.92%
31-60 days past due	1,899	899,963.69	62,924,506.57	3.56%	4.60%
61-90 days past due	968	736,010.26	33,856,542.39	1.81%	2.47%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	53,354	2,829,286.22	1,367,056,923.16	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	458,823,157.15	33.56%	18,779	35.20%	2.68%
Refinancing loans	123,951,018.06	9.07%	2,627	4.92%	2.23%
Buy Secondary	268,796,090.44	19.66%	8,031	15.05%	2.22%
Professional use	14,004,745.44	1.02%	378	0.71%	2.17%
Renovating	501,462,324.83	36.68%	23,535	44.11%	2.52%
Other	19,587.24	0.00%	4	0.01%	5.42%
	1,367,056,923.16	100.0%	53,354	100.0%	2.49%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	585,066,219.17	42.80%	20,032	42.86%	2.54%
Self Employed	374,830,071.67	27.42%	9,351	20.01%	2.23%
Unemployed	122,568,777.09	8.97%	4,481	9.59%	2.57%
Retired	253,534,970.49	18.55%	11,321	24.22%	2.63%
N/A	31,056,884.74	2.27%	1,551	3.32%	3.04%
	1,367,056,923.16	100.0%	46,736	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.