

Covered Bond Programme I



Monthly Investor Report

September 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	30-09-2015	28-11-2008
Portfolio Cut off Date	30-09-2015	31-10-2008
Original Principal Balance	2.849.340.228,00	6.487.231.236,00
Principal Balance	1.360.666.243,00	5.951.630.426,00
Number of Borrowers	46.509	70.301
Number of Loanparts	53.092	94.141
Number of Properties	47.148	72.324
Average Principal Balance (borrower)	29.255,98	82.291,22
Average Principal Balance (parts)	25.628,46	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	52,45	58,38
Seasoning (years): Weighted Average	9,20	2,10
Original Maturity (years): Weighted Average	22,72	24,92
Remaining Tenor (years): Weighted Average	13,55	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	32.161.395,89
Current Outstanding Balance	1.360.666.242,61
Adjusted Nominal Value Assets *	1.326.304.636,30
Outstanding Accrued Interest on Assets	1.231.336,17
Nominal Value Test Current Value **	66,38 %
<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

Current Period					
Product Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	60,108,639.86	4.42%	1,532	2.89%	2.46%
Standard Amortising	1,300,557,602.75	95.58%	51,560	97.11%	2.48%
	1,360,666,242.61	100.%	53,092	100.%	2.48%

2. Loan Coupon

Current Period					
Coupon Loan Part (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	940,841,822.31	69.15%	25,530	48.09%	1.74%
2.5% - 2.99%	119,749,801.07	8.80%	5,017	9.45%	2.73%
3% - 3.49%	59,274,544.69	4.36%	3,392	6.39%	3.22%
3.5% - 3.99%	12,712,562.07	0.93%	317	0.60%	3.74%
4% - 4.49%	9,403,017.02	0.69%	305	0.57%	4.26%
4.5% - 4.99%	129,241,883.41	9.50%	14,191	26.73%	4.76%
5% - 5.49%	34,861,924.42	2.56%	1,937	3.65%	5.31%
5.5% - 5.99%	37,247,884.38	2.74%	1,291	2.43%	5.65%
6% - 6.49%	3,095,501.25	0.23%	171	0.32%	6.27%
6.5% - 6.99%	12,510,044.51	0.92%	733	1.38%	6.61%
7% - 7.49%	1,727,257.48	0.13%	208	0.39%	7.24%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,360,666,242.61	100.%	53,092	100.%	2.48%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	16,077.31	0.00%	1	0.00%	5.40%
1993	1,894.92	0.00%	1	0.00%	4.65%
1994	6,149.95	0.00%	2	0.00%	3.45%
1995	3,650.72	0.00%	1	0.00%	5.15%
1996	177,761.91	0.01%	42	0.08%	4.65%
1997	303,186.63	0.02%	41	0.08%	4.65%
1998	417,465.25	0.03%	47	0.09%	4.52%
1999	3,631,227.72	0.27%	342	0.64%	4.00%
2000	7,093,324.66	0.52%	1,557	2.93%	3.96%
2001	35,288,060.32	2.59%	6,213	11.70%	3.77%
2002	48,813,261.64	3.59%	5,216	9.82%	3.94%
2003	95,598,493.90	7.03%	5,151	9.70%	3.18%
2004	156,659,001.95	11.51%	5,650	10.64%	2.63%
2005	245,640,146.00	18.05%	7,195	13.55%	2.22%
2006	213,510,104.00	15.69%	6,029	11.36%	2.07%
2007	229,819,515.63	16.89%	6,409	12.07%	1.83%
2008	155,440,275.16	11.42%	4,159	7.83%	2.18%
2009	62,777,250.35	4.61%	2,209	4.16%	2.79%
2010	40,325,866.71	2.96%	1,343	2.53%	3.57%
2011	22,858,782.12	1.68%	626	1.18%	3.93%
2012	13,874,046.90	1.02%	265	0.50%	2.78%
2013	20,533,587.62	1.51%	400	0.75%	3.12%
2014	4,383,481.11	0.32%	107	0.20%	3.65%
2015	3,493,630.13	0.26%	86	0.16%	2.33%
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	859,100.80	0.06%	1,325	2.50%	3.60%
2016	17,037,064.28	1.25%	6,060	11.41%	4.02%
2017	36,027,005.41	2.65%	5,512	10.38%	3.64%
2018	45,930,060.50	3.38%	4,177	7.87%	3.65%
2019	61,215,692.75	4.50%	3,838	7.23%	3.37%
2020	69,493,718.69	5.11%	3,585	6.75%	3.07%
2021	65,083,638.62	4.78%	3,130	5.90%	2.87%
2022	70,494,303.39	5.18%	2,876	5.42%	2.49%
2023	69,968,368.36	5.14%	2,503	4.71%	2.83%
2024	85,745,714.05	6.30%	2,648	4.99%	2.61%
2025	95,185,836.59	7.00%	2,724	5.13%	2.58%
2026	60,278,044.14	4.43%	1,698	3.20%	2.60%
2027	42,851,353.31	3.15%	1,135	2.14%	2.16%
2028	45,548,006.70	3.35%	1,149	2.16%	2.35%
2029	26,501,361.35	1.95%	650	1.22%	2.37%
2030	40,594,905.07	2.98%	873	1.64%	1.97%
2031	34,455,437.05	2.53%	682	1.28%	1.98%
2032	36,104,133.99	2.65%	790	1.49%	1.95%
2033	38,567,448.32	2.83%	788	1.48%	2.24%
2034	42,184,018.02	3.10%	812	1.53%	2.04%
2035	63,602,107.24	4.67%	1,141	2.15%	1.88%
2036	42,624,145.72	3.13%	723	1.36%	1.82%
2037	39,520,227.78	2.90%	658	1.24%	1.68%
2038	24,022,477.13	1.77%	413	0.78%	1.96%
2039	9,536,899.83	0.70%	169	0.32%	2.21%
2040	11,477,312.19	0.84%	194	0.37%	2.05%
2041	15,384,218.68	1.13%	244	0.46%	2.08%
2042	14,206,047.68	1.04%	251	0.47%	2.01%
2043	17,217,504.14	1.27%	274	0.52%	2.32%
2044	9,440,520.72	0.69%	164	0.31%	2.25%
2045	12,934,109.96	0.95%	183	0.34%	1.89%
2046	21,324,464.66	1.57%	290	0.55%	1.80%
2047	22,020,585.11	1.62%	303	0.57%	1.62%
2048	16,429,619.77	1.21%	243	0.46%	1.91%
2049	6,996,594.69	0.51%	126	0.24%	2.29%
2050	9,421,749.67	0.69%	140	0.26%	2.22%
2051	6,988,550.13	0.51%	109	0.21%	2.36%
2052	6,314,098.79	0.46%	110	0.21%	2.31%
2053	5,239,879.20	0.39%	78	0.15%	2.37%
2054	2,377,704.25	0.17%	40	0.08%	2.45%
2055	2,563,731.08	0.19%	40	0.08%	2.40%
2056	2,088,116.55	0.15%	23	0.04%	2.47%
2057	4,339,086.27	0.32%	74	0.14%	2.40%
2058	5,664,473.30	0.42%	83	0.16%	2.29%
2059	3,170,459.05	0.23%	42	0.08%	2.40%
2060	1,636,347.63	0.12%	22	0.04%	2.30%
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,604,932.28	0.19%	60	0.11%	2.33%
0.5 - 1.0	1,547,195.97	0.11%	43	0.08%	2.44%
1.0 - 1.5	477,401.51	0.04%	10	0.02%	3.16%
1.5 - 2.0	9,406,792.73	0.69%	211	0.40%	3.72%
2.0 - 2.5	11,058,641.83	0.81%	208	0.39%	3.00%
2.5 - 3.0	7,318,238.04	0.54%	134	0.25%	2.68%
3.0 - 4.0	13,858,447.62	1.02%	274	0.52%	2.97%
4.0 - 5.0	30,220,547.95	2.22%	904	1.70%	4.07%
5.0 - 6.0	47,502,366.50	3.49%	1,659	3.12%	3.14%
6.0 - 7.0	62,802,240.60	4.62%	2,111	3.98%	2.76%
7.0 - 8.0	190,415,401.65	13.99%	5,061	9.53%	2.08%
8.0 - 9.0	244,176,473.85	17.95%	6,782	12.77%	1.86%
9.0 - 10.0	251,618,658.83	18.49%	7,243	13.64%	2.04%
more - 10.0	487,658,903.25	35.84%	28,392	53.48%	2.92%
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,270,210,517.62	93.35%	48,762	91.84%	2.26%
01-02	12,084,047.61	0.89%	949	1.79%	5.09%
02-03	8,501,955.66	0.62%	616	1.16%	5.25%
03-04	9,595,937.40	0.71%	617	1.16%	5.91%
04-05	4,805,206.03	0.35%	269	0.51%	5.80%
05-06	4,520,757.45	0.33%	216	0.41%	5.76%
06-07	12,053,172.47	0.89%	484	0.91%	5.46%
07-08	7,514,220.59	0.55%	255	0.48%	5.54%
08-09	9,773,668.99	0.72%	331	0.62%	5.73%
09-10	5,511,820.93	0.41%	170	0.32%	5.67%
10-11	4,023,065.77	0.30%	127	0.24%	5.94%
11-12	5,695,351.32	0.42%	152	0.29%	5.67%
12-13	2,733,658.63	0.20%	68	0.13%	5.66%
13-14	2,803,189.01	0.21%	63	0.12%	5.79%
14-15					
15-16	144,941.25	0.01%	2	0.00%	5.13%
16-17	95,883.12	0.01%	2	0.00%	6.31%
17-18	184,997.40	0.01%	3	0.01%	4.97%
18-19					
19-20					
20-21	40,029.78	0.00%	1	0.00%	5.52%
21-22					
22-23	27,477.55	0.00%	1	0.00%	5.42%
23-24	38,720.16	0.00%	1	0.00%	5.62%
24-25	67,240.92	0.00%	1	0.00%	4.62%
25-26					
26-27					
27-28					
28-29					
29-30	175,108.00	0.01%	1	0.00%	2.02%
30 - more	65,274.95	0.00%	1	0.00%	3.12%
Matured					
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,57 %					
less - 40.00%	326,814,729.20	24.02%	18,454	39.14%	2.86%
40.01% - 50.00%	191,061,966.42	14.04%	6,985	14.82%	2.57%
50.01% - 60.00%	197,386,682.85	14.51%	6,066	12.87%	2.46%
60.01% - 70.00%	214,568,664.27	15.77%	5,668	12.02%	2.37%
70.01% - 80.00%	283,464,540.70	20.83%	7,187	15.24%	2.31%
80.01% - 85.00%	50,228,943.51	3.69%	870	1.85%	1.99%
85.01% - 90.00%	57,640,166.26	4.24%	948	2.01%	1.88%
90.01% - 95.00%	18,189,057.59	1.34%	320	0.68%	2.02%
95.01% - 100.00%	20,493,739.63	1.51%	593	1.26%	2.15%
100.01% - 105.00%	333,014.42	0.02%	22	0.05%	3.66%
105.01% - 110.00%	209,877.10	0.02%	13	0.03%	4.14%
110.01% - 115.00%	161,553.59	0.01%	13	0.03%	4.99%
115.01% - 120.00%	113,307.07	0.01%	9	0.02%	4.16%
	1,360,666,242.61	100.0%	47,148	100.0%	2.48%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 52,01 %					
less - 40.00%	519,119,155.19	38.15%	33,043	70.08%	3.03%
40.01% - 50.00%	144,603,803.49	10.63%	3,542	7.51%	2.53%
50.01% - 60.00%	154,545,045.27	11.36%	2,989	6.34%	2.26%
60.01% - 70.00%	136,285,980.43	10.02%	2,307	4.89%	2.14%
70.01% - 80.00%	134,755,466.68	9.90%	2,024	4.29%	2.02%
80.01% - 85.00%	62,882,902.79	4.62%	843	1.79%	1.98%
85.01% - 90.00%	58,302,933.64	4.28%	724	1.54%	1.88%
90.01% - 95.00%	53,255,385.77	3.91%	606	1.29%	1.83%
95.01% - 100.00%	48,440,969.04	3.56%	536	1.14%	1.90%
100.01% - 105.00%	34,300,760.27	2.52%	378	0.80%	1.89%
105.01% - 110.00%	12,340,729.39	0.91%	136	0.29%	2.08%
110.01% - 115.00%	1,447,171.57	0.11%	18	0.04%	2.22%
128.01% - more	385,939.08	0.03%	2	0.00%	2.40%
	1,360,666,242.61	100.0%	47,148	100.0%	2.48%

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	290,956,737.54	21.38%	28,540	60.53%	3.41%
25.000,00 - 50.000,00	376,791,080.23	27.69%	10,560	22.40%	2.72%
50.000,00 - 75.000,00	262,701,335.19	19.31%	4,313	9.15%	2.23%
75.000,00 - 100.000,00	171,280,523.77	12.59%	2,012	4.27%	1.93%
100.000,00 - 125.000,00	88,313,729.29	6.49%	792	1.68%	1.77%
125.000,00 - 150.000,00	50,917,847.75	3.74%	376	0.80%	1.69%
150.000,00 - 175.000,00	36,665,140.04	2.69%	228	0.48%	1.66%
175.000,00 - 200.000,00	20,989,618.68	1.54%	112	0.24%	1.60%
200.000,00 - 225.000,00	15,989,441.90	1.18%	75	0.16%	1.76%
225.000,00 - 250.000,00	9,531,383.23	0.70%	40	0.09%	1.61%
250.000,00 - 275.000,00	6,042,979.36	0.44%	23	0.05%	1.67%
275.000,00 - 300.000,00	5,447,715.88	0.40%	19	0.04%	1.59%
300.000,00 - 325.000,00	4,020,478.69	0.30%	13	0.03%	1.55%
325.000,00 - 350.000,00	2,397,226.80	0.18%	7	0.02%	1.44%
350.000,00 - 375.000,00	1,807,022.12	0.13%	5	0.01%	1.29%
375.000,00 - 400.000,00	2,740,447.88	0.20%	7	0.02%	1.63%
400.000,00 - 425.000,00	823,459.64	0.06%	2	0.00%	1.82%
425.000,00 - 450.000,00	425,082.85	0.03%	1	0.00%	1.31%
450.000,00 - 475.000,00	1,854,733.83	0.14%	4	0.01%	1.32%
475.000,00 - 500.000,00	3,899,984.69	0.29%	8	0.02%	1.67%
500.000,00 - 600.000,00	3,419,299.77	0.25%	6	0.01%	1.41%
600.000,00 - 700.000,00	1,936,428.63	0.14%	3	0.01%	1.80%
700.000,00 - 800.000,00	718,118.45	0.05%	1	0.00%	1.37%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	996,426.40	0.07%	1	0.00%	1.17%
1.000.000,00 - 1.250.000,00					
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,360,666,242.61	100.0%	47,148	100.0%	2.48%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	691,133.10	0.05%	23	0.05%	2.82%
Partial Professional Use	33,569,601.83	2.47%	633	1.34%	2.01%
Professional use with recourse to the borrower	546,827.45	0.04%	6	0.01%	2.04%
Residential (Flat/Apartment)	1,260,808,047.35	92.66%	44,662	94.73%	2.48%
Residential (House, detached or semi-detached)	65,050,632.88	4.78%	1,824	3.87%	2.65%
	1,360,666,242.61	100.0%	47,148	100.0%	2.48%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	47,898,301.14	3.52%	1,687	3.58%	2.45%
AITOLOAKARNANIA	19,131,491.89	1.41%	798	1.69%	2.73%
ARGOLIDA	12,819,957.91	0.94%	430	0.91%	2.59%
ARKADIA	7,867,660.90	0.58%	280	0.59%	2.79%
ARTA	4,342,273.32	0.32%	219	0.46%	2.66%
ATTICA	616,696,966.62	45.32%	20,020	42.46%	2.44%
CHALKIDIKI	14,150,293.50	1.04%	532	1.13%	2.66%
CHANIA	18,259,381.60	1.34%	505	1.07%	2.33%
CHIOS	9,178,961.83	0.68%	326	0.69%	2.74%
CORFU	11,844,651.56	0.87%	392	0.83%	2.49%
DODEKANISA	41,652,320.59	3.06%	1,007	2.14%	2.31%
DRAMA	7,255,481.60	0.53%	264	0.56%	2.49%
EVOIA	19,085,959.29	1.40%	769	1.63%	2.96%
EVKITANIA	1,472,922.98	0.11%	69	0.15%	3.56%
EVROS	14,130,840.20	1.04%	669	1.42%	2.81%
FLORINA	4,054,283.22	0.30%	166	0.35%	2.68%
FOKIDA	3,498,497.01	0.26%	134	0.28%	2.85%
FTHIOTIDA	18,411,222.65	1.35%	829	1.76%	2.72%
GREVENA	4,149,611.27	0.31%	155	0.33%	2.73%
HERAKLION	20,447,536.22	1.50%	612	1.30%	2.35%
ILEIA	17,486,920.04	1.29%	647	1.37%	2.55%
IMATHIA	8,629,818.03	0.63%	328	0.70%	2.57%
IOANNINA	21,043,398.23	1.55%	729	1.55%	2.26%
KARDITSA	13,529,687.48	0.99%	595	1.26%	2.49%
KASTORIA	4,324,232.73	0.32%	182	0.39%	2.72%
KAVALA	13,185,010.34	0.97%	456	0.97%	2.40%
KEFALLONIA	5,974,237.27	0.44%	199	0.42%	2.76%
KILKIS	7,944,103.40	0.58%	340	0.72%	2.47%
KORINTHIA	14,628,369.87	1.08%	539	1.14%	2.48%
KOZANI	12,107,593.49	0.89%	478	1.01%	2.63%
KYKLADES	20,418,998.52	1.50%	532	1.13%	2.15%
LAKONIA	10,503,715.74	0.77%	382	0.81%	2.53%
LARISA	27,278,979.32	2.01%	1,111	2.36%	2.54%
LASITHI	9,684,439.45	0.71%	314	0.67%	2.12%
LEFKADA	3,367,107.18	0.25%	123	0.26%	2.44%
LESBOS	17,754,727.89	1.31%	575	1.22%	2.75%
MAGNESIA	21,130,493.54	1.55%	810	1.72%	2.53%
MESSINIA	12,889,584.35	0.95%	544	1.15%	2.67%
PELLA	10,712,790.91	0.79%	434	0.92%	2.14%
PIERIA	14,921,538.83	1.10%	511	1.08%	2.28%
PREVEZA	9,590,017.67	0.71%	354	0.75%	2.52%
RETHYMNO	16,909,481.48	1.24%	571	1.21%	2.47%
RODOPI	10,125,477.33	0.74%	428	0.91%	2.32%
SAMOS	6,365,779.28	0.47%	235	0.50%	2.84%
SERRES	6,718,611.66	0.49%	305	0.65%	2.90%
THESSALONIA	6,936,728.81	0.51%	259	0.55%	2.32%
THESSALONIKI	102,221,589.04	7.51%	3,632	7.70%	2.39%
TRIKALA	9,659,191.16	0.71%	432	0.92%	2.61%
VOIOTIA	12,790,028.10	0.94%	615	1.30%	3.00%
XANTHI	9,011,396.29	0.66%	445	0.94%	2.67%
ZAKYNTHOS	6,473,579.88	0.48%	180	0.38%	2.18%
	1,360,666,242.61	100.0%	47,148	100.0%	2.48%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,360,666,242.61	100.00%	53,092	100.00%	2.48%
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

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	755,654,603.88	55.54%	23,955	45.12%	1.82%
Euribor 1M Linked	117,031,079.62	8.60%	2,975	5.60%	1.56%
Euribor 3M Linked	274,482,537.03	20.17%	7,657	14.42%	2.62%
Fixed	90,983,864.71	6.69%	4,493	8.46%	5.60%
Originator Rate	122,514,157.37	9.00%	14,012	26.39%	4.77%
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

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)	50,623	1,192,466.28	1,275,178,143.71	95.35%	93.72%
31-60 days past due	1,618	820,422.74	56,985,534.43	3.05%	4.19%
61-90 days past due	851	663,808.90	28,502,564.47	1.60%	2.09%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	53,092	2,676,697.92	1,360,666,242.61	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	453,579,090.94	33.34%	18,594	35.02%	2.67%
Refinancing loans	131,148,758.40	9.64%	2,781	5.24%	2.23%
Buy Secondary	266,535,280.77	19.59%	7,965	15.00%	2.21%
Professional use	13,841,668.67	1.02%	373	0.70%	2.16%
Renovating	495,543,048.91	36.42%	23,376	44.03%	2.52%
Other	18,394.92	0.00%	3	0.01%	5.39%
	1,360,666,242.61	100.0%	53,092	100.0%	2.48%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	580,585,242.43	42.67%	19,842	42.66%	2.53%
Self Employed	374,816,888.37	27.55%	9,338	20.08%	2.23%
Unemployed	123,079,757.61	9.05%	4,503	9.68%	2.56%
Retired	253,358,660.22	18.62%	11,353	24.41%	2.62%
N/A	28,825,693.98	2.12%	1,473	3.17%	3.06%
	1,360,666,242.61	100.0%	46,509	100.0%	2.48%

* 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.