

Covered Bond Programme I



Monthly Investor Report

November 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	30-11-2015	28-11-2008
Portfolio Cut off Date	30-11-2015	31-10-2008
Original Principal Balance	2.803.524.374,00	6.487.231.236,00
Principal Balance	1.324.602.539,00	5.951.630.426,00
Number of Borrowers	45.465	70.301
Number of Loanparts	51.898	94.141
Number of Properties	46.054	72.324
Average Principal Balance (borrower)	29.134,55	82.291,22
Average Principal Balance (parts)	25.523,19	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	52,12	58,38
Seasoning (years): Weighted Average	9,32	2,10
Original Maturity (years): Weighted Average	22,83	24,92
Remaining Tenor (years): Weighted Average	13,54	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	4.851.160,27
Current Outstanding Balance	1.324.602.538,95
Adjusted Nominal Value Assets *	1.292.370.958,36
Outstanding Accrued Interest on Assets	1.190.207,97
Nominal Value Test Current Value **	66,01 %
<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	60,592,623.64	4.57%	1,553	2.99%	2.45%
Standard Amortising	1,264,009,915.36	95.43%	50,345	97.01%	2.46%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

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%	921,045,736.32	69.53%	25,314	48.78%	1.74%
2.5% - 2.99%	117,735,861.04	8.89%	4,969	9.57%	2.73%
3% - 3.49%	58,067,256.11	4.38%	3,309	6.38%	3.22%
3.5% - 3.99%	12,714,323.50	0.96%	319	0.61%	3.74%
4% - 4.49%	9,185,964.76	0.69%	302	0.58%	4.26%
4.5% - 4.99%	120,829,512.69	9.12%	13,457	25.93%	4.76%
5% - 5.49%	32,871,813.65	2.48%	1,895	3.65%	5.31%
5.5% - 5.99%	35,777,620.51	2.70%	1,269	2.45%	5.66%
6% - 6.49%	2,958,272.18	0.22%	160	0.31%	6.26%
6.5% - 6.99%	11,843,173.79	0.89%	706	1.36%	6.60%
7% - 7.49%	1,573,004.45	0.12%	198	0.38%	7.24%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	16,077.36	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	149,583.38	0.01%	41	0.08%	4.65%
1997	285,259.13	0.02%	40	0.08%	4.65%
1998	402,386.88	0.03%	45	0.09%	4.52%
1999	3,503,389.97	0.26%	337	0.65%	4.00%
2000	6,447,533.65	0.49%	916	1.77%	3.87%
2001	31,930,284.48	2.41%	6,151	11.85%	3.73%
2002	45,945,643.31	3.47%	5,177	9.98%	3.92%
2003	92,283,021.13	6.97%	5,102	9.83%	3.16%
2004	152,157,732.52	11.49%	5,607	10.80%	2.62%
2005	239,985,766.65	18.12%	6,963	13.42%	2.21%
2006	207,359,306.54	15.65%	5,962	11.49%	2.06%
2007	222,924,099.02	16.83%	6,344	12.22%	1.83%
2008	151,753,530.97	11.46%	4,118	7.93%	2.18%
2009	60,916,660.46	4.60%	2,185	4.21%	2.77%
2010	39,353,213.01	2.97%	1,335	2.57%	3.56%
2011	21,999,654.35	1.66%	620	1.19%	3.95%
2012	14,925,810.07	1.13%	289	0.56%	2.77%
2013	23,695,639.45	1.79%	449	0.87%	3.02%
2014	4,754,523.77	0.36%	113	0.22%	3.58%
2015	3,801,727.31	0.29%	99	0.19%	2.33%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	166,070.37	0.01%	455	0.88%	3.44%
2016	13,488,235.04	1.02%	5,997	11.56%	4.02%
2017	32,366,223.23	2.44%	5,444	10.49%	3.64%
2018	42,814,455.07	3.23%	4,135	7.97%	3.65%
2019	58,086,200.45	4.39%	3,808	7.34%	3.36%
2020	66,723,185.13	5.04%	3,566	6.87%	3.05%
2021	62,929,006.89	4.75%	3,114	6.00%	2.87%
2022	67,937,250.75	5.13%	2,845	5.48%	2.49%
2023	67,953,909.60	5.13%	2,479	4.78%	2.83%
2024	83,234,436.98	6.28%	2,619	5.05%	2.61%
2025	93,381,933.21	7.05%	2,719	5.24%	2.58%
2026	59,087,694.22	4.46%	1,692	3.26%	2.59%
2027	41,997,840.01	3.17%	1,126	2.17%	2.16%
2028	44,680,886.41	3.37%	1,146	2.21%	2.36%
2029	25,851,728.65	1.95%	644	1.24%	2.37%
2030	40,344,301.23	3.05%	884	1.70%	1.97%
2031	33,805,839.97	2.55%	671	1.29%	1.97%
2032	35,764,474.76	2.70%	793	1.53%	1.94%
2033	38,011,780.44	2.87%	784	1.51%	2.25%
2034	41,290,475.80	3.12%	800	1.54%	2.04%
2035	64,132,015.35	4.84%	1,158	2.23%	1.89%
2036	41,371,331.70	3.12%	709	1.37%	1.83%
2037	38,463,435.59	2.90%	651	1.25%	1.69%
2038	23,639,129.33	1.78%	410	0.79%	1.96%
2039	9,667,101.25	0.73%	174	0.34%	2.22%
2040	12,601,318.77	0.95%	215	0.41%	2.09%
2041	15,024,485.60	1.13%	239	0.46%	2.08%
2042	13,958,380.89	1.05%	250	0.48%	2.03%
2043	16,541,481.27	1.25%	273	0.53%	2.32%
2044	9,864,923.17	0.74%	170	0.33%	2.24%
2045	12,878,821.73	0.97%	189	0.36%	1.90%
2046	21,411,900.32	1.62%	292	0.56%	1.82%
2047	21,711,736.03	1.64%	298	0.57%	1.62%
2048	16,278,125.48	1.23%	243	0.47%	1.92%
2049	6,985,958.56	0.53%	128	0.25%	2.30%
2050	9,725,356.39	0.73%	144	0.28%	2.19%
2051	6,864,163.52	0.52%	104	0.20%	2.37%
2052	6,386,983.54	0.48%	111	0.21%	2.31%
2053	5,153,570.78	0.39%	79	0.15%	2.36%
2054	2,263,036.83	0.17%	41	0.08%	2.47%
2055	2,582,972.67	0.19%	41	0.08%	2.38%
2056	1,734,884.81	0.13%	20	0.04%	2.43%
2057	4,553,918.05	0.34%	81	0.16%	2.42%
2058	5,264,636.55	0.40%	77	0.15%	2.29%
2059	3,049,854.63	0.23%	43	0.08%	2.41%
2060	2,577,087.98	0.19%	37	0.07%	2.38%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2,116,808.72	0.16%	49	0.09%	2.35%
0.5 - 1.0	2,254,404.43	0.17%	65	0.13%	2.32%
1.0 - 1.5	460,426.20	0.03%	9	0.02%	3.58%
1.5 - 2.0	5,787,377.41	0.44%	137	0.26%	3.77%
2.0 - 2.5	14,494,202.36	1.09%	270	0.52%	3.15%
2.5 - 3.0	9,011,497.63	0.68%	164	0.32%	2.56%
3.0 - 4.0	14,966,477.19	1.13%	290	0.56%	2.83%
4.0 - 5.0	24,527,292.85	1.85%	728	1.40%	4.04%
5.0 - 6.0	41,120,336.46	3.10%	1,415	2.73%	3.36%
6.0 - 7.0	58,344,152.75	4.40%	2,106	4.06%	2.82%
7.0 - 8.0	169,638,759.57	12.81%	4,569	8.80%	2.12%
8.0 - 9.0	234,121,331.07	17.67%	6,670	12.85%	1.84%
9.0 - 10.0	227,554,793.16	17.18%	6,547	12.62%	2.05%
more - 10.0	520,204,679.20	39.27%	28,879	55.65%	2.80%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,239,220,835.47	93.55%	47,740	91.99%	2.25%
01-02	12,292,654.19	0.93%	952	1.83%	4.96%
02-03	7,571,339.14	0.57%	594	1.14%	5.51%
03-04	8,638,265.79	0.65%	559	1.08%	5.95%
04-05	4,422,367.70	0.33%	248	0.48%	5.80%
05-06	4,901,256.64	0.37%	229	0.44%	5.68%
06-07	11,124,885.75	0.84%	448	0.86%	5.48%
07-08	8,197,925.37	0.62%	285	0.55%	5.52%
08-09	8,395,955.83	0.63%	291	0.56%	5.79%
09-10	5,250,241.86	0.40%	164	0.32%	5.64%
10-11	3,888,225.18	0.29%	126	0.24%	5.91%
11-12	5,183,150.41	0.39%	135	0.26%	5.67%
12-13	2,747,212.09	0.21%	68	0.13%	5.65%
13-14	2,202,639.24	0.17%	49	0.09%	5.83%
14-15					
15-16	144,188.62	0.01%	2	0.00%	5.13%
16-17	95,515.42	0.01%	2	0.00%	6.31%
17-18	126,601.87	0.01%	2	0.00%	5.12%
18-19					
19-20					
20-21	39,847.26	0.00%	1	0.00%	5.52%
21-22					
22-23	27,371.51	0.00%	1	0.00%	5.42%
23-24					
24-25	66,987.57	0.01%	1	0.00%	4.62%
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	65,072.09	0.00%	1	0.00%	3.12%
Matured					
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

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%	318,070,884.04	24.01%	18,030	39.15%	2.84%
40.01% - 50.00%	187,130,565.63	14.13%	6,821	14.81%	2.55%
50.01% - 60.00%	192,155,345.26	14.51%	5,931	12.88%	2.45%
60.01% - 70.00%	208,677,543.67	15.75%	5,576	12.11%	2.36%
70.01% - 80.00%	275,537,290.74	20.80%	7,046	15.30%	2.30%
80.01% - 85.00%	48,369,156.02	3.65%	851	1.85%	1.99%
85.01% - 90.00%	55,873,876.24	4.22%	930	2.02%	1.88%
90.01% - 95.00%	17,724,011.24	1.34%	316	0.69%	2.01%
95.01% - 100.00%	20,332,705.62	1.54%	501	1.09%	2.13%
100.01% - 105.00%	318,091.77	0.02%	21	0.05%	3.65%
105.01% - 110.00%	191,801.35	0.01%	12	0.03%	3.50%
110.01% - 115.00%	112,593.05	0.01%	11	0.02%	4.90%
115.01% - 120.00%	108,674.37	0.01%	8	0.02%	4.14%
	1,324,602,539.00	100.0%	46,054	100.0%	2.46%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 51,70 %					
less - 40.00%	509,430,978.04	38.46%	32,382	70.31%	3.00%
40.01% - 50.00%	142,793,982.00	10.78%	3,495	7.59%	2.51%
50.01% - 60.00%	150,117,072.32	11.33%	2,874	6.24%	2.24%
60.01% - 70.00%	133,327,023.23	10.07%	2,252	4.89%	2.13%
70.01% - 80.00%	131,894,235.02	9.96%	1,988	4.32%	2.01%
80.01% - 85.00%	60,562,975.05	4.57%	802	1.74%	1.97%
85.01% - 90.00%	54,676,582.21	4.13%	682	1.48%	1.88%
90.01% - 95.00%	52,689,647.33	3.98%	602	1.31%	1.82%
95.01% - 100.00%	44,274,837.15	3.34%	485	1.05%	1.94%
100.01% - 105.00%	33,084,955.20	2.50%	354	0.77%	1.87%
105.01% - 110.00%	9,850,518.08	0.74%	117	0.25%	2.22%
110.01% - 115.00%	1,451,151.17	0.11%	18	0.04%	2.24%
128.01% - more	448,582.20	0.03%	3	0.01%	2.27%
	1,324,602,539.00	100.0%	46,054	100.0%	2.46%

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	284,570,967.82	21.48%	27,935	60.66%	3.37%
25.000,00 - 50.000,00	367,295,458.38	27.73%	10,293	22.35%	2.70%
50.000,00 - 75.000,00	256,885,980.20	19.39%	4,216	9.15%	2.22%
75.000,00 - 100.000,00	164,751,561.66	12.44%	1,937	4.21%	1.92%
100.000,00 - 125.000,00	86,102,785.07	6.50%	773	1.68%	1.76%
125.000,00 - 150.000,00	49,323,591.71	3.72%	364	0.79%	1.69%
150.000,00 - 175.000,00	34,699,226.55	2.62%	216	0.47%	1.68%
175.000,00 - 200.000,00	20,715,911.70	1.56%	111	0.24%	1.60%
200.000,00 - 225.000,00	15,306,800.13	1.16%	72	0.16%	1.77%
225.000,00 - 250.000,00	9,752,791.92	0.74%	41	0.09%	1.63%
250.000,00 - 275.000,00	5,768,578.94	0.44%	22	0.05%	1.69%
275.000,00 - 300.000,00	5,162,757.04	0.39%	18	0.04%	1.63%
300.000,00 - 325.000,00	3,397,101.64	0.26%	11	0.02%	1.49%
325.000,00 - 350.000,00	2,379,820.57	0.18%	7	0.02%	1.44%
350.000,00 - 375.000,00	2,159,539.26	0.16%	6	0.01%	1.31%
375.000,00 - 400.000,00	2,349,791.26	0.18%	6	0.01%	1.67%
400.000,00 - 425.000,00	1,238,034.60	0.09%	3	0.01%	1.65%
425.000,00 - 450.000,00					
450.000,00 - 475.000,00	1,844,419.90	0.14%	4	0.01%	1.32%
475.000,00 - 500.000,00	3,880,124.45	0.29%	8	0.02%	1.68%
500.000,00 - 600.000,00	3,395,562.04	0.26%	6	0.01%	1.41%
600.000,00 - 700.000,00	1,931,614.65	0.15%	3	0.01%	1.80%
700.000,00 - 800.000,00	708,645.47	0.05%	1	0.00%	1.37%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	981,474.04	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					
	1,324,602,539.00	100.0%	46,054	100.0%	2.46%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	535,890.82	0.04%	22	0.05%	3.23%
Partial Professional Use	33,426,097.19	2.52%	627	1.36%	1.99%
Professional use with recourse to the borrower	660,141.77	0.05%	6	0.01%	1.93%
Residential (Flat/Apartment)	1,225,665,891.80	92.53%	43,578	94.62%	2.47%
Residential (House, detached or semi-detached)	64,314,517.42	4.86%	1,821	3.95%	2.65%
	1,324,602,539.00	100.0%	46,054	100.0%	2.46%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	46,733,855.89	3.53%	1,650	3.58%	2.43%
AITOLOAKARNANIA	18,817,903.05	1.42%	779	1.69%	2.72%
ARGOLIDA	12,258,701.59	0.93%	418	0.91%	2.57%
ARKADIA	7,625,547.92	0.58%	275	0.60%	2.80%
ARTA	4,272,066.60	0.32%	217	0.47%	2.65%
ATTICA	599,932,926.05	45.29%	19,531	42.41%	2.43%
CHALKIDIKI	13,809,378.76	1.04%	515	1.12%	2.65%
CHANIA	17,649,663.27	1.33%	493	1.07%	2.32%
CHIOS	8,848,489.52	0.67%	321	0.70%	2.74%
CORFU	11,632,683.55	0.88%	386	0.84%	2.48%
DODEKANISA	40,587,810.61	3.06%	987	2.14%	2.30%
DRAMA	7,123,562.05	0.54%	263	0.57%	2.47%
EVOIA	18,364,479.74	1.39%	750	1.63%	2.95%
EVKITANIA	1,474,096.20	0.11%	68	0.15%	3.52%
EVROS	13,562,099.35	1.02%	649	1.41%	2.76%
FLORINA	3,969,409.22	0.30%	165	0.36%	2.66%
FOKIDA	3,403,005.67	0.26%	132	0.29%	2.81%
FTHIOTIDA	17,574,806.69	1.33%	797	1.73%	2.73%
GREVENA	4,056,509.05	0.31%	152	0.33%	2.71%
HERAKLION	19,801,286.33	1.49%	600	1.30%	2.35%
ILEIA	16,762,194.15	1.27%	626	1.36%	2.54%
IMATHIA	8,535,718.11	0.64%	320	0.70%	2.55%
IOANNINA	20,592,719.44	1.55%	714	1.55%	2.24%
KARDITSA	13,053,599.97	0.99%	589	1.28%	2.47%
KASTORIA	4,180,682.25	0.32%	180	0.39%	2.73%
KAVALA	12,966,231.81	0.98%	453	0.98%	2.39%
KEFALLONIA	6,050,307.91	0.46%	196	0.43%	2.74%
KILKIS	7,748,071.27	0.58%	332	0.72%	2.46%
KORINTHIA	13,708,341.74	1.03%	524	1.14%	2.51%
KOZANI	11,831,513.76	0.89%	468	1.02%	2.63%
KYKLADES	19,996,131.82	1.51%	520	1.13%	2.13%
LAKONIA	10,340,529.65	0.78%	379	0.82%	2.52%
LARISA	26,670,189.93	2.01%	1,093	2.37%	2.52%
LASITHI	9,424,359.91	0.71%	307	0.67%	2.11%
LEFKADA	3,253,726.18	0.25%	118	0.26%	2.48%
LESBOS	17,442,487.34	1.32%	566	1.23%	2.74%
MAGNESIA	20,965,614.95	1.58%	807	1.75%	2.53%
MESSINIA	12,630,630.38	0.95%	539	1.17%	2.65%
PELLA	10,518,916.65	0.79%	426	0.93%	2.14%
PIERIA	14,581,053.98	1.10%	500	1.09%	2.28%
PREVEZA	9,276,736.41	0.70%	337	0.73%	2.51%
RETHYMNO	16,421,137.57	1.24%	553	1.20%	2.45%
RODOPI	9,822,105.09	0.74%	415	0.90%	2.30%
SAMOS	6,336,394.09	0.48%	233	0.51%	2.83%
SERRES	6,649,604.65	0.50%	292	0.63%	2.86%
THESPROTIA	6,877,167.75	0.52%	252	0.55%	2.30%
THESSALONIKI	99,505,466.79	7.51%	3,546	7.70%	2.38%
TRIKALA	9,258,964.00	0.70%	408	0.89%	2.60%
VOIOTIA	12,481,154.71	0.94%	601	1.31%	2.99%
XANTHI	8,835,131.29	0.67%	434	0.94%	2.63%
ZAKYNTHOS	6,387,374.34	0.48%	178	0.39%	2.18%
	1,324,602,539.00	100.0%	46,054	100.0%	2.46%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,324,602,539.00	100.00%	51,898	100.00%	2.46%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

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	734,111,934.52	55.42%	23,526	45.33%	1.82%
Euribor 1M Linked	113,874,266.74	8.60%	2,937	5.66%	1.56%
Euribor 3M Linked	276,134,883.85	20.85%	7,790	15.01%	2.62%
Fixed	86,458,006.85	6.53%	4,376	8.43%	5.60%
Originator Rate	114,023,447.04	8.61%	13,269	25.57%	4.77%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

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)	49,887	1,190,571.63	1,256,989,416.85	96.13%	94.90%
31-60 days past due	1,474	754,754.34	48,536,828.45	2.84%	3.66%
61-90 days past due	537	419,156.91	19,076,293.70	1.04%	1.44%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	51,898	2,364,482.88	1,324,602,539.00	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	438,136,473.02	33.08%	18,013	34.71%	2.64%
Refinancing loans	133,524,577.26	10.08%	2,874	5.54%	2.25%
Buy Secondary	259,252,817.30	19.57%	7,812	15.05%	2.20%
Professional use	13,675,339.19	1.03%	364	0.70%	2.15%
Renovating	479,996,972.10	36.24%	22,832	43.99%	2.51%
Other	16,360.13	0.00%	3	0.01%	5.32%
	1,324,602,539.00	100.0%	51,898	100.0%	2.46%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	561,893,983.08	42.42%	19,302	42.45%	2.52%
Self Employed	367,400,716.83	27.74%	9,183	20.20%	2.22%
Unemployed	119,971,885.67	9.06%	4,447	9.78%	2.54%
Retired	249,937,938.02	18.87%	11,202	24.64%	2.61%
N/A	25,398,015.40	1.92%	1,331	2.93%	3.06%
	1,324,602,539.00	100.0%	45,465	100.0%	2.46%

* 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.