

Covered Bond Programme I



Monthly Investor Report

December 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	31-12-2015	28-11-2008
Portfolio Cut off Date	31-12-2015	31-10-2008
Original Principal Balance	2.784.096.012,00	6.487.231.236,00
Principal Balance	1.311.059.517,00	5.951.630.426,00
Number of Borrowers	44.985	70.301
Number of Loanparts	51.371	94.141
Number of Properties	45.556	72.324
Average Principal Balance (borrower)	29.144,37	82.291,22
Average Principal Balance (parts)	25.521,39	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	56,63	66,60
Weighted Average Loan to Indexed Value	52,03	58,38
Seasoning (years): Weighted Average	9,38	2,10
Original Maturity (years): Weighted Average	22,91	24,92
Remaining Tenor (years): Weighted Average	13,56	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	7,615,221.99
Current Outstanding Balance	1.311.059.517,17
Adjusted Nominal Value Assets *	1.279.749.384,58
Outstanding Accrued Interest on Assets	1.174.183,92
Nominal Value Test Current Value **	66.66%
<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	60,578,081.17	4.62%	1,556	3.03%	2.45%
Standard Amortising	1,250,481,436.00	95.38%	49,815	96.97%	2.46%
	1,311,059,517.17	100.0%	51,371	100.0%	2.46%

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%	914,575,204.15	69.76%	25,212	49.08%	1.75%
2.5% - 2.99%	116,921,968.98	8.92%	4,933	9.60%	2.73%
3% - 3.49%	57,518,271.39	4.39%	3,272	6.37%	3.22%
3.5% - 3.99%	12,684,312.40	0.97%	323	0.63%	3.74%
4% - 4.49%	9,102,883.11	0.69%	304	0.59%	4.26%
4.5% - 4.99%	116,882,419.45	8.92%	13,149	25.60%	4.76%
5% - 5.49%	32,074,075.32	2.45%	1,871	3.64%	5.31%
5.5% - 5.99%	35,247,071.77	2.69%	1,265	2.46%	5.65%
6% - 6.49%	2,893,086.04	0.22%	152	0.30%	6.26%
6.5% - 6.99%	11,650,183.50	0.89%	693	1.35%	6.60%
7% - 7.49%	1,510,041.06	0.12%	197	0.38%	7.24%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,311,059,517.17	100.0%	51,371	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	15,117.08	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	144,339.36	0.01%	41	0.08%	4.65%	
1997	277,750.04	0.02%	39	0.08%	4.65%	
1998	396,418.15	0.03%	45	0.09%	4.52%	
1999	3,437,804.33	0.26%	337	0.66%	3.99%	
2000	6,235,666.17	0.48%	640	1.25%	3.86%	
2001	30,348,476.62	2.31%	6,111	11.90%	3.71%	
2002	44,608,870.69	3.40%	5,179	10.08%	3.91%	
2003	90,928,641.21	6.94%	5,079	9.89%	3.15%	
2004	150,708,012.26	11.50%	5,593	10.89%	2.61%	
2005	237,205,884.38	18.09%	6,798	13.23%	2.21%	
2006	205,906,789.40	15.71%	5,941	11.56%	2.06%	
2007	220,217,500.57	16.80%	6,335	12.33%	1.83%	
2008	149,966,212.94	11.44%	4,113	8.01%	2.17%	
2009	60,119,009.02	4.59%	2,182	4.25%	2.77%	
2010	38,871,926.58	2.96%	1,327	2.58%	3.56%	
2011	21,456,122.97	1.64%	616	1.20%	3.96%	
2012	15,144,870.03	1.16%	296	0.58%	2.76%	
2013	26,248,959.48	2.00%	478	0.93%	2.96%	
2014	4,858,429.57	0.37%	114	0.22%	3.56%	
2015	3,951,020.73	0.30%	102	0.20%	2.34%	
	1,311,059,517.17	100.0%	51,371	100.0%	2.46%	

4. Legal Maturity Year

Current Period					
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2015	14.29	0.00%	1	0.00%	4.65%
2016	11,708,900.77	0.89%	5,951	11.58%	4.02%
2017	30,681,201.41	2.34%	5,434	10.58%	3.65%
2018	41,406,800.57	3.16%	4,118	8.02%	3.65%
2019	56,548,365.37	4.31%	3,792	7.38%	3.36%
2020	65,313,244.73	4.98%	3,563	6.94%	3.05%
2021	61,786,119.69	4.71%	3,110	6.05%	2.87%
2022	67,159,823.03	5.12%	2,846	5.54%	2.49%
2023	67,102,880.66	5.12%	2,472	4.81%	2.83%
2024	82,036,726.50	6.26%	2,607	5.07%	2.61%
2025	92,614,340.25	7.06%	2,720	5.29%	2.58%
2026	58,320,708.75	4.45%	1,684	3.28%	2.59%
2027	41,694,678.58	3.18%	1,124	2.19%	2.16%
2028	44,033,364.26	3.36%	1,138	2.22%	2.34%
2029	25,698,014.80	1.96%	644	1.25%	2.37%
2030	40,628,341.61	3.10%	897	1.75%	1.98%
2031	33,770,087.27	2.58%	673	1.31%	1.97%
2032	35,564,877.41	2.71%	792	1.54%	1.95%
2033	37,940,997.57	2.89%	781	1.52%	2.24%
2034	41,208,533.30	3.14%	801	1.56%	2.04%
2035	64,100,670.13	4.89%	1,169	2.28%	1.90%
2036	40,795,839.69	3.11%	703	1.37%	1.83%
2037	38,279,151.43	2.92%	650	1.27%	1.68%
2038	23,566,026.18	1.80%	411	0.80%	1.95%
2039	9,841,481.41	0.75%	178	0.35%	2.22%
2040	12,868,412.64	0.98%	221	0.43%	2.09%
2041	15,024,185.48	1.15%	240	0.47%	2.08%
2042	13,832,994.66	1.06%	248	0.48%	2.02%
2043	16,509,514.97	1.26%	274	0.53%	2.32%
2044	10,170,041.09	0.78%	178	0.35%	2.25%
2045	13,119,507.51	1.00%	194	0.38%	1.91%
2046	21,746,746.85	1.66%	293	0.57%	1.82%
2047	21,632,294.39	1.65%	292	0.57%	1.64%
2048	15,953,250.88	1.22%	244	0.47%	1.93%
2049	7,166,404.82	0.55%	130	0.25%	2.29%
2050	10,249,949.58	0.78%	147	0.29%	2.19%
2051	6,624,224.02	0.51%	107	0.21%	2.39%
2052	6,772,974.32	0.52%	114	0.22%	2.31%
2053	5,120,299.23	0.39%	78	0.15%	2.35%
2054	2,286,674.88	0.17%	42	0.08%	2.47%
2055	2,951,343.40	0.23%	46	0.09%	2.38%
2056	1,735,048.96	0.13%	20	0.04%	2.43%
2057	4,414,421.08	0.34%	81	0.16%	2.40%
2058	5,202,920.88	0.40%	78	0.15%	2.29%
2059	3,149,609.57	0.24%	45	0.09%	2.39%
2060	2,727,508.30	0.21%	40	0.08%	2.40%
	1,311,059,517.17	100.0%	51,371	100.0%	2.46%

5. Seasoning

Current Period					
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,207,050.61	0.09%	38	0.07%	2.34%
0.5 - 1.0	2,784,405.05	0.21%	65	0.13%	2.34%
1.0 - 1.5	941,829.22	0.07%	22	0.04%	2.87%
1.5 - 2.0	4,145,219.76	0.32%	96	0.19%	3.73%
2.0 - 2.5	14,284,306.22	1.09%	274	0.53%	3.25%
2.5 - 3.0	11,800,731.21	0.90%	201	0.39%	2.59%
3.0 - 4.0	15,039,737.74	1.15%	294	0.57%	2.76%
4.0 - 5.0	21,594,499.78	1.65%	621	1.21%	3.95%
5.0 - 6.0	38,871,582.52	2.96%	1,326	2.58%	3.56%
6.0 - 7.0	60,192,279.90	4.59%	2,189	4.26%	2.77%
7.0 - 8.0	149,754,909.31	11.42%	4,102	7.99%	2.17%
8.0 - 9.0	220,217,500.57	16.80%	6,335	12.33%	1.83%
9.0 - 10.0	205,906,789.40	15.71%	5,941	11.56%	2.06%
more - 10.0	564,318,675.88	43.04%	29,867	58.14%	2.71%
	1,311,059,517.17	100.0%	51,371	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	1,228,114,836.99	93.67%	47,322	92.12%	2.25%
01-02	11,423,323.43	0.87%	900	1.75%	4.93%
02-03	7,699,450.79	0.59%	611	1.19%	5.55%
03-04	8,022,271.88	0.61%	514	1.00%	5.97%
04-05	4,231,169.44	0.32%	244	0.47%	5.79%
05-06	5,645,503.20	0.43%	257	0.50%	5.61%
06-07	10,316,940.76	0.79%	419	0.82%	5.49%
07-08	9,277,327.70	0.71%	321	0.62%	5.56%
08-09	7,325,067.72	0.56%	255	0.50%	5.80%
09-10	5,164,566.35	0.39%	158	0.31%	5.64%
10-11	4,232,528.73	0.32%	135	0.26%	5.86%
11-12	4,507,122.42	0.34%	116	0.23%	5.66%
12-13	3,364,944.84	0.26%	76	0.15%	5.67%
13-14	1,170,298.22	0.09%	33	0.06%	5.90%
14-15					
15-16	143,429.17	0.01%	2	0.00%	5.13%
16-17	95,308.26	0.01%	2	0.00%	6.31%
17-18	126,219.45	0.01%	2	0.00%	5.12%
18-19					
19-20					
20-21	39,755.37	0.00%	1	0.00%	5.52%
21-22					
22-23	27,318.13	0.00%	1	0.00%	5.42%
23-24					
24-25	67,164.05	0.01%	1	0.00%	4.62%
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	64,970.27	0.00%	1	0.00%	3.12%
Matured					
	1,311,059,517.17	100.0%	51,371	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: 56,63 %					
less - 40.00%	312,671,698.94	23.85%	17,768	39.00%	2.84%
40.01% - 50.00%	185,333,952.52	14.14%	6,744	14.80%	2.54%
50.01% - 60.00%	190,972,100.26	14.57%	5,901	12.95%	2.45%
60.01% - 70.00%	207,253,280.04	15.81%	5,539	12.16%	2.36%
70.01% - 80.00%	273,153,452.08	20.83%	7,012	15.39%	2.29%
80.01% - 85.00%	48,261,238.79	3.68%	849	1.86%	1.98%
85.01% - 90.00%	54,243,645.75	4.14%	920	2.02%	1.87%
90.01% - 95.00%	18,037,083.71	1.38%	319	0.70%	2.00%
95.01% - 100.00%	20,488,614.74	1.56%	453	0.99%	2.10%
100.01% - 105.00%	261,709.35	0.02%	21	0.05%	3.81%
105.01% - 110.00%	177,708.29	0.01%	14	0.03%	3.88%
110.01% - 115.00%	120,574.44	0.01%	9	0.02%	4.20%
115.01% - 120.00%	84,458.26	0.01%	7	0.02%	4.77%
	1,311,059,517.17	100.0%	45,556	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: 51,61 %					
less - 40.00%	504,653,445.85	38.49%	32,043	70.34%	2.99%
40.01% - 50.00%	142,127,641.10	10.84%	3,467	7.61%	2.50%
50.01% - 60.00%	148,407,297.86	11.32%	2,834	6.22%	2.22%
60.01% - 70.00%	131,192,901.50	10.01%	2,225	4.88%	2.13%
70.01% - 80.00%	132,233,229.35	10.09%	1,982	4.35%	2.01%
80.01% - 85.00%	60,008,309.47	4.58%	789	1.73%	1.96%
85.01% - 90.00%	55,845,075.50	4.26%	689	1.51%	1.88%
90.01% - 95.00%	49,834,382.09	3.80%	573	1.26%	1.84%
95.01% - 100.00%	44,609,379.97	3.40%	494	1.08%	1.92%
100.01% - 105.00%	31,909,871.91	2.43%	338	0.74%	1.88%
105.01% - 110.00%	8,376,467.35	0.64%	102	0.22%	2.20%
110.01% - 115.00%	1,356,082.18	0.10%	16	0.04%	2.22%
125.01% - 128.00%	57,611.04	0.00%	1	0.00%	1.37%
128.01% - more	447,822.00	0.03%	3	0.01%	2.27%
	1,311,059,517.17	100.0%	45,556	100.0%	2.46%

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	282,010,538.40	21.51%	27,646	60.69%	3.36%
25.000,00 - 50.000,00	362,592,061.90	27.66%	10,160	22.30%	2.69%
50.000,00 - 75.000,00	253,365,753.81	19.33%	4,162	9.14%	2.22%
75.000,00 - 100.000,00	163,331,953.10	12.46%	1,923	4.22%	1.92%
100.000,00 - 125.000,00	87,182,974.23	6.65%	783	1.72%	1.76%
125.000,00 - 150.000,00	47,652,362.00	3.63%	351	0.77%	1.71%
150.000,00 - 175.000,00	33,556,193.01	2.56%	209	0.46%	1.67%
175.000,00 - 200.000,00	20,841,858.32	1.59%	112	0.25%	1.60%
200.000,00 - 225.000,00	15,304,002.42	1.17%	72	0.16%	1.78%
225.000,00 - 250.000,00	9,734,052.05	0.74%	41	0.09%	1.65%
250.000,00 - 275.000,00	5,501,011.13	0.42%	21	0.05%	1.71%
275.000,00 - 300.000,00	6,316,678.56	0.48%	22	0.05%	1.65%
300.000,00 - 325.000,00	2,785,282.34	0.21%	9	0.02%	1.51%
325.000,00 - 350.000,00	2,719,184.63	0.21%	8	0.02%	1.41%
350.000,00 - 375.000,00	1,796,870.28	0.14%	5	0.01%	1.33%
375.000,00 - 400.000,00	2,350,729.87	0.18%	6	0.01%	1.51%
400.000,00 - 425.000,00	1,231,750.63	0.09%	3	0.01%	1.65%
425.000,00 - 450.000,00	446,476.68	0.03%	1	0.00%	1.17%
450.000,00 - 475.000,00	1,390,010.65	0.11%	3	0.01%	1.37%
475.000,00 - 500.000,00	3,392,690.15	0.26%	7	0.02%	1.61%
500.000,00 - 600.000,00	3,947,547.18	0.30%	7	0.02%	1.54%
600.000,00 - 700.000,00	1,929,918.78	0.15%	3	0.01%	1.80%
700.000,00 - 800.000,00	705,630.12	0.05%	1	0.00%	1.37%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	973,986.93	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					
	1,311,059,517.17	100.0%	45,556	100.0%	2.46%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	531,312.67	0.04%	21	0.05%	3.22%
Partial Professional Use	32,676,861.56	2.49%	622	1.37%	2.00%
Professional use with recourse to the borrower	491,034.39	0.04%	4	0.01%	2.02%
Residential (Flat/Apartment)	1,213,820,487.53	92.58%	43,094	94.60%	2.46%
Residential (House, detached or semi-detached)	63,539,821.02	4.85%	1,815	3.98%	2.65%
	1,311,059,517.17	100.0%	45,556	100.0%	2.46%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	46,622,840.27	3.56%	1,639	3.60%	2.43%
AITOLOAKARNANIA	18,641,664.25	1.42%	774	1.70%	2.68%
ARGOLIDA	12,253,151.66	0.94%	421	0.92%	2.58%
ARKADIA	7,546,246.64	0.58%	273	0.60%	2.79%
ARTA	4,236,627.94	0.32%	215	0.47%	2.64%
ATTICA	593,322,494.93	45.26%	19,279	42.32%	2.42%
CHALKIDIKI	13,599,945.17	1.04%	511	1.12%	2.65%
CHANIA	17,528,040.18	1.34%	487	1.07%	2.30%
CHIOS	8,746,575.81	0.67%	318	0.70%	2.73%
CORFU	11,470,176.94	0.88%	378	0.83%	2.48%
DODEKANISA	40,153,268.33	3.06%	981	2.15%	2.31%
DRAMA	7,116,215.51	0.54%	262	0.58%	2.47%
EVOIA	17,923,874.21	1.37%	740	1.62%	2.94%
EVKITANIA	1,457,059.39	0.11%	68	0.15%	3.52%
EVROS	13,313,104.32	1.02%	636	1.40%	2.76%
FLORINA	3,942,449.54	0.30%	162	0.36%	2.66%
FOKIDA	3,355,519.49	0.26%	129	0.28%	2.80%
FTHIOTIDA	17,361,028.53	1.32%	791	1.74%	2.71%
GREVENA	4,018,230.78	0.31%	150	0.33%	2.66%
HERAKLION	19,605,662.89	1.50%	593	1.30%	2.34%
ILEIA	16,509,675.74	1.26%	617	1.35%	2.54%
IMATHIA	8,453,625.35	0.65%	321	0.71%	2.54%
IOANNINA	20,377,308.98	1.55%	703	1.54%	2.24%
KARDITSA	12,915,370.29	0.99%	579	1.27%	2.47%
KASTORIA	4,036,054.84	0.31%	175	0.38%	2.75%
KAVALA	12,847,885.47	0.98%	451	0.99%	2.39%
KEFALLONIA	6,041,961.71	0.46%	195	0.43%	2.72%
KILKIS	7,610,245.52	0.58%	329	0.72%	2.46%
KORINTHIA	13,579,393.19	1.04%	513	1.13%	2.51%
KOZANI	11,818,980.69	0.90%	468	1.03%	2.62%
KYKLADES	19,800,031.81	1.51%	517	1.14%	2.13%
LAKONIA	10,253,767.28	0.78%	377	0.83%	2.52%
LARISA	26,479,720.95	2.02%	1,082	2.38%	2.50%
LASITHI	9,418,359.43	0.72%	304	0.67%	2.13%
LEFKADA	3,213,702.01	0.25%	118	0.26%	2.47%
LESBOS	17,184,657.67	1.31%	560	1.23%	2.72%
MAGNESIA	20,756,453.47	1.58%	801	1.76%	2.53%
MESSINIA	12,567,874.77	0.96%	536	1.18%	2.64%
PELLA	10,351,939.72	0.79%	417	0.92%	2.13%
PIERIA	14,453,093.59	1.10%	498	1.09%	2.27%
PREVEZA	9,188,930.83	0.70%	334	0.73%	2.51%
RETHYMNO	16,130,463.29	1.23%	546	1.20%	2.45%
RODOPI	9,671,077.75	0.74%	409	0.90%	2.30%
SAMOS	6,354,764.27	0.49%	233	0.51%	2.82%
SERRES	6,598,060.47	0.50%	293	0.64%	2.85%
THESSALONIA	6,929,957.28	0.53%	254	0.56%	2.30%
THESSALONIKI	98,650,588.90	7.52%	3,519	7.73%	2.37%
TRIKALA	9,233,636.39	0.70%	405	0.89%	2.58%
VOIOTIA	12,386,995.09	0.95%	590	1.30%	2.96%
XANTHI	8,738,600.16	0.67%	430	0.94%	2.62%
ZAKYNTHOS	6,292,163.48	0.48%	175	0.38%	2.17%
	1,311,059,517.17	100.0%	45,556	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	1,311,059,517.17	100.00%	51,371	100.00%	2.46%
	1,311,059,517.17	100.0%	51,371	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	725,445,309.21	55.33%	23,274	45.31%	1.82%
Euribor 1M Linked	112,650,460.55	8.59%	2,927	5.70%	1.56%
Euribor 3M Linked	277,971,616.35	21.20%	7,885	15.35%	2.61%
Fixed	84,839,682.86	6.47%	4,329	8.43%	5.60%
Originator Rate	110,152,448.20	8.40%	12,956	25.22%	4.77%
	1,311,059,517.17	100.0%	51,371	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)	49,734	950,745.28	1,256,714,240.82	96.81%	95.85%
31-60 days past due	1,145	524,759.24	37,477,304.50	2.23%	2.86%
61-90 days past due	492	421,572.16	16,867,971.85	0.96%	1.29%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	51,371	1,897,076.68	1,311,059,517.17	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	431,643,668.40	32.92%	17,778	34.61%	2.63%
Refinancing loans	136,160,311.42	10.39%	2,949	5.74%	2.25%
Buy Secondary	256,163,699.81	19.54%	7,718	15.02%	2.20%
Professional use	13,541,489.85	1.03%	361	0.70%	2.15%
Renovating	473,534,964.45	36.12%	22,562	43.92%	2.50%
Other	15,383.24	0.00%	3	0.01%	5.28%
	1,311,059,517.17	100.%	51,371	100.%	2.46%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	555,296,785.42	42.35%	19,072	42.40%	2.51%
Self Employed	363,468,581.58	27.72%	9,092	20.21%	2.22%
Unemployed	120,121,373.54	9.16%	4,423	9.83%	2.53%
Retired	248,035,476.25	18.92%	11,131	24.74%	2.60%
N/A	24,137,300.38	1.84%	1,268	2.82%	3.05%
	1,311,059,517.17	100.%	44,986	100.%	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.