

Covered Bond Programme I



Monthly Investor Report

January 2016

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	31-01-2016	28-11-2008
Portfolio Cut off Date	31-01-2016	31-10-2008
Original Principal Balance	2.766.293.753,00	6.487.231.236,00
Principal Balance	1.297.129.045,00	5.951.630.426,00
Number of Borrowers	44.594	70.301
Number of Loanparts	50.932	94.141
Number of Properties	45.140	72.324
Average Principal Balance (borrower)	29.087,52	82.291,22
Average Principal Balance (parts)	25.467,86	63.220,39
Coupon: Weighted Average	2,4	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	56,68	66,60
Weighted Average Loan to Indexed Value	51,96	58,38
Seasoning (years): Weighted Average	9,45	2,10
Original Maturity (years): Weighted Average	22,96	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	10.392.538,25
Current Outstanding Balance	1.297.129.044,81
Adjusted Nominal Value Assets *	1.266.523.928,08
Outstanding Accrued Interest on Assets	1.156.212,42
Nominal Value Test Current Value **	67,80 %
<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	59,998,259.68	4.63%	1,558	3.06%	2.44%
Standard Amortising	1,237,130,783.24	95.38%	49,373	96.94%	2.45%
	1,297,129,042.92	100.0%	50,931	100.0%	2.45%

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%	907,745,029.30	69.98%	25,150	49.38%	1.75%
2.5% - 2.99%	115,353,622.69	8.89%	4,887	9.60%	2.73%
3% - 3.49%	57,108,158.22	4.40%	3,261	6.40%	3.22%
3.5% - 3.99%	12,814,047.76	0.99%	327	0.64%	3.74%
4% - 4.49%	9,121,707.43	0.70%	307	0.60%	4.26%
4.5% - 4.99%	113,112,953.31	8.72%	12,862	25.25%	4.76%
5% - 5.49%	31,273,735.07	2.41%	1,851	3.63%	5.32%
5.5% - 5.99%	34,935,459.75	2.69%	1,266	2.49%	5.66%
6% - 6.49%	2,806,131.43	0.22%	149	0.29%	6.26%
6.5% - 6.99%	11,410,755.72	0.88%	679	1.33%	6.60%
7% - 7.49%	1,447,444.13	0.11%	193	0.38%	7.24%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
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	138,542.95	0.01%	41	0.08%	4.65%
1997	270,602.44	0.02%	38	0.07%	4.65%
1998	389,577.43	0.03%	45	0.09%	4.52%
1999	3,376,206.11	0.26%	336	0.66%	4.00%
2000	6,094,611.06	0.47%	524	1.03%	3.84%
2001	28,736,325.70	2.22%	5,941	11.66%	3.68%
2002	43,309,178.55	3.34%	5,157	10.13%	3.90%
2003	89,345,411.57	6.89%	5,060	9.93%	3.14%
2004	149,239,320.92	11.51%	5,587	10.97%	2.60%
2005	234,960,752.32	18.11%	6,780	13.31%	2.20%
2006	203,946,786.78	15.72%	5,880	11.54%	2.06%
2007	218,153,832.25	16.82%	6,314	12.40%	1.83%
2008	148,545,397.82	11.45%	4,104	8.06%	2.17%
2009	59,327,140.23	4.57%	2,175	4.27%	2.77%
2010	38,598,291.95	2.98%	1,324	2.60%	3.56%
2011	21,145,047.65	1.63%	609	1.20%	3.96%
2012	15,192,383.27	1.17%	294	0.58%	2.75%
2013	27,355,758.40	2.11%	494	0.97%	2.93%
2014	4,894,086.81	0.38%	116	0.23%	3.54%
2015	3,909,323.92	0.30%	101	0.20%	2.34%
2016	173,654.01	0.01%	7	0.01%	2.17%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	10,011,386.63	0.77%	5,600	11.00%	4.01%
2017	29,033,870.18	2.24%	5,396	10.59%	3.65%
2018	40,079,321.80	3.09%	4,106	8.06%	3.65%
2019	55,082,795.99	4.25%	3,773	7.41%	3.36%
2020	64,096,391.90	4.94%	3,553	6.98%	3.04%
2021	60,891,497.96	4.69%	3,106	6.10%	2.87%
2022	66,214,582.78	5.10%	2,836	5.57%	2.49%
2023	66,296,734.49	5.11%	2,464	4.84%	2.83%
2024	81,235,091.06	6.26%	2,603	5.11%	2.60%
2025	91,538,241.92	7.06%	2,714	5.33%	2.58%
2026	57,932,003.13	4.47%	1,689	3.32%	2.59%
2027	41,380,062.48	3.19%	1,124	2.21%	2.16%
2028	44,005,225.82	3.39%	1,142	2.24%	2.34%
2029	25,666,851.32	1.98%	647	1.27%	2.37%
2030	40,126,436.39	3.09%	890	1.75%	1.97%
2031	33,819,368.13	2.61%	681	1.34%	1.98%
2032	35,248,084.75	2.72%	789	1.55%	1.95%
2033	37,569,000.80	2.90%	780	1.53%	2.24%
2034	41,358,463.82	3.19%	808	1.59%	2.05%
2035	63,748,339.33	4.91%	1,165	2.29%	1.89%
2036	41,148,995.83	3.17%	715	1.40%	1.83%
2037	38,376,970.86	2.96%	655	1.29%	1.68%
2038	23,345,470.20	1.80%	408	0.80%	1.95%
2039	9,836,890.56	0.76%	177	0.35%	2.22%
2040	12,793,676.67	0.99%	221	0.43%	2.10%
2041	14,923,999.37	1.15%	239	0.47%	2.08%
2042	13,457,606.82	1.04%	247	0.48%	2.03%
2043	16,438,945.36	1.27%	273	0.54%	2.32%
2044	10,261,391.22	0.79%	180	0.35%	2.26%
2045	13,209,162.91	1.02%	195	0.38%	1.91%
2046	22,191,191.54	1.71%	304	0.60%	1.83%
2047	21,602,918.53	1.67%	293	0.58%	1.65%
2048	15,658,426.98	1.21%	241	0.47%	1.92%
2049	7,224,406.30	0.56%	131	0.26%	2.30%
2050	10,204,702.34	0.79%	147	0.29%	2.19%
2051	7,120,480.40	0.55%	109	0.21%	2.37%
2052	6,601,629.31	0.51%	111	0.22%	2.31%
2053	4,901,237.10	0.38%	76	0.15%	2.36%
2054	2,338,152.42	0.18%	41	0.08%	2.44%
2055	2,855,177.62	0.22%	45	0.09%	2.38%
2056	1,734,849.13	0.13%	20	0.04%	2.43%
2057	4,312,562.57	0.33%	76	0.15%	2.41%
2058	4,960,883.39	0.38%	73	0.14%	2.30%
2059	3,351,832.82	0.26%	46	0.09%	2.41%
2060	2,728,347.21	0.21%	40	0.08%	2.40%
2061	215,386.67	0.02%	3	0.01%	2.17%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,348,333.03	0.10%	44	0.09%	2.32%
0.5 - 1.0	2,377,297.09	0.18%	55	0.11%	2.29%
1.0 - 1.5	1,254,394.23	0.10%	32	0.06%	2.79%
1.5 - 2.0	2,707,815.42	0.21%	65	0.13%	3.58%
2.0 - 2.5	12,899,740.34	0.99%	255	0.50%	3.35%
2.5 - 3.0	15,139,257.54	1.17%	254	0.50%	2.66%
3.0 - 4.0	14,608,487.14	1.13%	282	0.55%	2.73%
4.0 - 5.0	20,292,452.72	1.56%	569	1.12%	3.88%
5.0 - 6.0	38,955,595.56	3.00%	1,326	2.60%	3.62%
6.0 - 7.0	59,126,289.47	4.56%	2,177	4.27%	2.78%
7.0 - 8.0	139,677,408.71	10.77%	3,851	7.56%	2.20%
8.0 - 9.0	219,247,269.02	16.90%	6,310	12.39%	1.82%
9.0 - 10.0	199,872,994.12	15.41%	5,827	11.44%	2.06%
more - 10.0	569,621,710.42	43.91%	29,885	58.68%	2.68%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,216,428,721.93	93.78%	47,004	92.29%	2.24%
01-02	10,713,369.23	0.83%	827	1.62%	4.90%
02-03	7,784,995.23	0.60%	627	1.23%	5.59%
03-04	7,517,228.60	0.58%	485	0.95%	5.98%
04-05	4,271,657.10	0.33%	239	0.47%	5.78%
05-06	6,297,484.09	0.49%	294	0.58%	5.58%
06-07	9,436,841.23	0.73%	379	0.74%	5.49%
07-08	9,509,455.28	0.73%	329	0.65%	5.58%
08-09	6,915,765.67	0.53%	240	0.47%	5.75%
09-10	4,879,580.69	0.38%	151	0.30%	5.73%
10-11	4,556,972.04	0.35%	145	0.28%	5.79%
11-12	3,847,826.22	0.30%	96	0.19%	5.67%
12-13	3,669,097.90	0.28%	84	0.16%	5.70%
13-14	736,353.51	0.06%	22	0.04%	5.91%
14-15					
15-16	143,388.90	0.01%	2	0.00%	5.13%
16-17	95,115.03	0.01%	2	0.00%	6.31%
17-18	125,960.94	0.01%	2	0.00%	5.12%
18-19					
19-20					
20-21	39,663.05	0.00%	1	0.00%	5.52%
21-22					
22-23	27,264.51	0.00%	1	0.00%	5.42%
23-24					
24-25	67,435.48	0.01%	1	0.00%	4.62%
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	64,868.18	0.01%	1	0.00%	3.12%
Matured					
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,68 %					
less - 40.00%	308,567,586.87	23.79%	17,602	38.99%	2.83%
40.01% - 50.00%	183,115,932.57	14.12%	6,682	14.80%	2.54%
50.01% - 60.00%	188,954,153.51	14.57%	5,847	12.95%	2.44%
60.01% - 70.00%	205,597,780.01	15.85%	5,508	12.20%	2.35%
70.01% - 80.00%	269,758,671.83	20.80%	6,963	15.43%	2.29%
80.01% - 85.00%	47,618,821.39	3.67%	839	1.86%	1.98%
85.01% - 90.00%	54,732,865.29	4.22%	925	2.05%	1.88%
90.01% - 95.00%	17,695,576.72	1.36%	315	0.70%	2.00%
95.01% - 100.00%	20,359,839.46	1.57%	407	0.90%	2.10%
100.01% - 105.00%	323,400.98	0.02%	21	0.05%	3.82%
105.01% - 110.00%	182,988.34	0.01%	13	0.03%	3.65%
110.01% - 115.00%	117,458.87	0.01%	10	0.02%	4.19%
115.01% - 120.00%	103,968.97	0.01%	8	0.02%	4.13%
	1,297,129,044.81	100.0%	45,140	100.0%	2.45%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 51,54 %					
less - 40.00%	498,993,773.31	38.47%	31,758	70.35%	2.98%
40.01% - 50.00%	141,122,874.36	10.88%	3,444	7.63%	2.48%
50.01% - 60.00%	148,285,357.71	11.43%	2,830	6.27%	2.22%
60.01% - 70.00%	130,286,914.83	10.04%	2,204	4.88%	2.11%
70.01% - 80.00%	130,259,636.20	10.04%	1,965	4.35%	2.01%
80.01% - 85.00%	59,803,369.36	4.61%	773	1.71%	1.94%
85.01% - 90.00%	54,319,813.00	4.19%	672	1.49%	1.88%
90.01% - 95.00%	49,864,950.26	3.84%	573	1.27%	1.86%
95.01% - 100.00%	44,122,229.35	3.40%	483	1.07%	1.91%
100.01% - 105.00%	30,386,207.93	2.34%	323	0.72%	1.90%
105.01% - 110.00%	7,772,908.12	0.60%	94	0.21%	2.21%
110.01% - 115.00%	1,406,145.12	0.11%	17	0.04%	2.26%
120.01% - 125.00%	57,234.22	0.00%	1	0.00%	1.37%
128.01% - more	447,631.04	0.03%	3	0.01%	2.27%
	1,297,129,044.81	100.0%	45,140	100.0%	2.45%

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	278,636,398.19	21.48%	27,409	60.72%	3.35%
25.000,00 - 50.000,00	359,459,788.34	27.71%	10,075	22.32%	2.68%
50.000,00 - 75.000,00	249,171,341.77	19.21%	4,094	9.07%	2.21%
75.000,00 - 100.000,00	162,529,655.89	12.53%	1,915	4.24%	1.91%
100.000,00 - 125.000,00	86,579,822.61	6.67%	778	1.72%	1.76%
125.000,00 - 150.000,00	46,316,468.49	3.57%	341	0.76%	1.71%
150.000,00 - 175.000,00	33,404,232.82	2.58%	208	0.46%	1.67%
175.000,00 - 200.000,00	20,866,915.55	1.61%	112	0.25%	1.61%
200.000,00 - 225.000,00	14,664,933.76	1.13%	69	0.15%	1.79%
225.000,00 - 250.000,00	9,937,961.56	0.77%	42	0.09%	1.65%
250.000,00 - 275.000,00	5,765,972.87	0.44%	22	0.05%	1.69%
275.000,00 - 300.000,00	5,731,878.92	0.44%	20	0.04%	1.64%
300.000,00 - 325.000,00	2,781,699.10	0.21%	9	0.02%	1.51%
325.000,00 - 350.000,00	2,699,126.74	0.21%	8	0.02%	1.41%
350.000,00 - 375.000,00	1,784,621.38	0.14%	5	0.01%	1.33%
375.000,00 - 400.000,00	2,741,938.01	0.21%	7	0.02%	1.50%
400.000,00 - 425.000,00	829,821.96	0.06%	2	0.00%	1.74%
425.000,00 - 450.000,00	446,476.68	0.03%	1	0.00%	1.17%
450.000,00 - 475.000,00	1,855,894.98	0.14%	4	0.01%	1.32%
475.000,00 - 500.000,00	3,389,468.06	0.26%	7	0.02%	1.75%
500.000,00 - 600.000,00	3,935,349.48	0.30%	7	0.02%	1.54%
600.000,00 - 700.000,00	1,927,860.57	0.15%	3	0.01%	1.80%
700.000,00 - 800.000,00	702,686.44	0.05%	1	0.00%	1.37%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	968,730.64	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					
	1,297,129,044.81	100.0%	45,140	100.0%	2.45%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	523,558.13	0.04%	23	0.05%	3.35%
Partial Professional Use	32,716,756.50	2.52%	617	1.37%	1.99%
Professional use with recourse to the borrower	656,029.66	0.05%	6	0.01%	1.93%
Residential (Flat/Apartment)	1,200,016,659.39	92.51%	42,680	94.55%	2.45%
Residential (House, detached or semi-detached)	63,216,041.13	4.87%	1,815	4.02%	2.65%
	1,297,129,044.81	100.0%	45,141	100.0%	2.45%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	45,875,651.32	3.54%	1,626	3.60%	2.41%
AITOLOAKARNANIA	18,555,441.02	1.43%	769	1.70%	2.68%
ARGOLIDA	11,964,629.83	0.92%	416	0.92%	2.57%
ARKADIA	7,576,759.46	0.58%	274	0.61%	2.77%
ARTA	4,192,938.35	0.32%	214	0.47%	2.63%
ATTICA	586,667,702.23	45.23%	19,070	42.25%	2.41%
CHALKIDIKI	13,647,203.08	1.05%	508	1.13%	2.63%
CHANIA	17,377,959.12	1.34%	485	1.07%	2.30%
CHIOS	8,428,286.67	0.65%	314	0.70%	2.76%
CORFU	11,400,456.20	0.88%	377	0.84%	2.47%
DODEKANISA	40,372,864.55	3.11%	976	2.16%	2.30%
DRAMA	7,044,529.58	0.54%	260	0.58%	2.44%
EVOIA	17,518,160.42	1.35%	732	1.62%	2.94%
EVKITANIA	1,439,632.57	0.11%	67	0.15%	3.51%
EVROS	13,137,489.53	1.01%	625	1.39%	2.76%
FLORINA	3,871,646.93	0.30%	161	0.36%	2.66%
FOKIDA	3,319,181.74	0.26%	127	0.28%	2.80%
FTHIOTIDA	17,387,130.38	1.34%	789	1.75%	2.70%
GREVENA	4,031,688.94	0.31%	150	0.33%	2.65%
HERAKLION	19,428,163.15	1.50%	590	1.31%	2.33%
ILEIA	16,452,453.37	1.27%	612	1.36%	2.53%
IMATHIA	8,368,425.84	0.65%	319	0.71%	2.53%
IOANNINA	20,330,921.02	1.57%	698	1.55%	2.23%
KARDITSA	12,586,297.27	0.97%	573	1.27%	2.46%
KASTORIA	4,090,343.83	0.32%	178	0.39%	2.72%
KAVALA	12,732,153.14	0.98%	450	1.00%	2.38%
KEFALLONIA	5,948,019.09	0.46%	191	0.42%	2.72%
KILKIS	7,531,912.83	0.58%	325	0.72%	2.45%
KORINTHIA	13,425,537.87	1.04%	506	1.12%	2.50%
KOZANI	11,681,152.34	0.90%	459	1.02%	2.61%
KYKLADES	19,552,807.21	1.51%	510	1.13%	2.13%
LAKONIA	10,147,227.59	0.78%	375	0.83%	2.51%
LARISA	26,110,879.41	2.01%	1,077	2.39%	2.49%
LASITHI	9,331,848.48	0.72%	304	0.67%	2.12%
LEFKADA	3,176,693.08	0.25%	116	0.26%	2.46%
LESBOS	16,989,289.12	1.31%	555	1.23%	2.72%
MAGNESIA	20,658,860.04	1.59%	797	1.77%	2.53%
MESSINIA	12,370,891.53	0.95%	532	1.18%	2.63%
PELLA	10,401,147.32	0.80%	412	0.91%	2.12%
PIERIA	14,198,576.99	1.10%	488	1.08%	2.27%
PREVEZA	9,070,306.66	0.70%	332	0.74%	2.50%
RETHYMNO	15,848,819.31	1.22%	542	1.20%	2.45%
RODOPI	9,663,567.23	0.75%	405	0.90%	2.29%
SAMOS	6,302,948.34	0.49%	233	0.52%	2.82%
SERRES	6,430,540.87	0.50%	291	0.65%	2.85%
THESPROTIA	6,503,260.63	0.50%	249	0.55%	2.31%
THESSALONIKI	97,758,258.99	7.54%	3,492	7.74%	2.37%
TRIKALA	9,083,117.41	0.70%	403	0.89%	2.58%
VOIOTIA	12,273,995.41	0.95%	586	1.30%	2.96%
XANTHI	8,515,786.55	0.66%	425	0.94%	2.62%
ZAKYNTHOS	6,355,490.97	0.49%	175	0.39%	2.18%
Total	1,297,129,044.81	100.0%	45,140	100.0%	2.45%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,297,129,044.81	100.00%	50,932	100.00%	2.45%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

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	718,488,898.73	55.39%	23,151	45.45%	1.82%
Euribor 1M Linked	111,399,525.66	8.59%	2,917	5.73%	1.56%
Euribor 3M Linked	277,493,784.32	21.39%	7,912	15.53%	2.61%
Fixed	83,309,849.36	6.42%	4,286	8.42%	5.60%
Originator Rate	106,436,986.74	8.21%	12,666	24.87%	4.77%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

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)	49,251	1,028,784.38	1,241,247,225.58	96.70%	95.69%
31-60 days past due	1,248	514,726.81	40,347,799.95	2.45%	3.11%
61-90 days past due	433	324,102.06	15,534,019.28	0.85%	1.20%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	50,932	1,867,613.25	1,297,129,044.81	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	426,085,538.69	32.85%	17,572	34.50%	2.62%
Refinancing loans	136,815,486.82	10.55%	2,961	5.81%	2.25%
Buy Secondary	252,969,735.43	19.50%	7,643	15.01%	2.19%
Professional use	13,287,459.94	1.02%	358	0.70%	2.15%
Renovating	467,956,518.87	36.08%	22,395	43.97%	2.50%
Other	14,305.06	0.00%	3	0.01%	5.23%
	1,297,129,044.81	100.0%	50,932	100.0%	2.45%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	548,589,629.64	42.29%	18,869	42.31%	2.50%
Self Employed	358,865,323.14	27.67%	8,993	20.17%	2.21%
Unemployed	120,070,583.93	9.26%	4,425	9.92%	2.52%
Retired	246,454,264.21	19.00%	11,086	24.86%	2.59%
N/A	23,149,243.90	1.78%	1,222	2.74%	3.04%
	1,297,129,044.81	100.0%	44,595	100.0%	2.45%

* 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.