

Covered Bond Programme I



Monthly Investor Report

March 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	31-03-2016	28-11-2008
Portfolio Cut off Date	31-03-2016	31-10-2008
Original Principal Balance	2.730.841.205,00	6.487.231.236,00
Principal Balance	1.271.061.309,00	5.951.630.426,00
Number of Borrowers	43.737	70.301
Number of Loanparts	49.967	94.141
Number of Properties	44.240	72.324
Average Principal Balance (borrower)	29.061,47	82.291,22
Average Principal Balance (parts)	25.438,02	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	56,75	66,60
Weighted Average Loan to Indexed Value	51,89	58,38
Seasoning (years): Weighted Average	9,56	2,10
Original Maturity (years): Weighted Average	23,14	24,92
Remaining Tenor (years): Weighted Average	13,61	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	15.767.989,07
Current Outstanding Balance	1.271.061.309,20
Adjusted Nominal Value Assets *	1.241.570.495,33
Outstanding Accrued Interest on Assets	1,115,629.18
Nominal Value Test Current Value **	69.60%
<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	59,742,501.68	4.70%	1,568	3.14%	2.41%
Standard Amortising	1,211,318,807.52	95.30%	48,399	96.86%	2.40%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

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%	896,430,678.95	70.53%	25,074	50.18%	1.71%
2.5% - 2.99%	113,266,192.01	8.91%	4,848	9.70%	2.70%
3% - 3.49%	55,468,242.09	4.36%	3,208	6.42%	3.19%
3.5% - 3.99%	12,745,211.70	1.00%	332	0.66%	3.72%
4% - 4.49%	9,028,870.16	0.71%	310	0.62%	4.24%
4.5% - 4.99%	105,645,693.14	8.31%	12,144	24.30%	4.76%
5% - 5.49%	29,679,058.58	2.33%	1,810	3.62%	5.32%
5.5% - 5.99%	33,910,337.01	2.67%	1,259	2.52%	5.66%
6% - 6.49%	2,700,514.52	0.21%	141	0.28%	6.26%
6.5% - 6.99%	10,892,686.69	0.86%	666	1.33%	6.60%
7% - 7.49%	1,293,824.35	0.10%	175	0.35%	7.25%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

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	1,596.96	0.00%	1	0.00%	4.65%
1994	5,542.17	0.00%	2	0.00%	3.43%
1995	3,285.10	0.00%	1	0.00%	5.15%
1996	126,291.87	0.01%	36	0.07%	4.65%
1997	246,805.95	0.02%	37	0.07%	4.65%
1998	367,487.77	0.03%	43	0.09%	4.52%
1999	3,254,590.77	0.26%	335	0.67%	3.97%
2000	5,821,150.44	0.46%	519	1.04%	3.85%
2001	25,766,707.28	2.03%	5,125	10.26%	3.59%
2002	40,560,850.08	3.19%	5,143	10.29%	3.87%
2003	86,592,730.59	6.81%	5,049	10.10%	3.09%
2004	145,695,640.85	11.46%	5,563	11.13%	2.55%
2005	230,438,038.33	18.13%	6,760	13.53%	2.15%
2006	199,431,358.39	15.69%	5,764	11.54%	2.01%
2007	213,885,178.58	16.83%	6,295	12.60%	1.78%
2008	146,476,595.10	11.52%	4,099	8.20%	2.14%
2009	57,822,992.80	4.55%	2,171	4.34%	2.74%
2010	37,719,835.08	2.97%	1,317	2.64%	3.53%
2011	20,976,599.49	1.65%	610	1.22%	3.92%
2012	15,625,470.08	1.23%	308	0.62%	2.71%
2013	30,309,161.75	2.38%	543	1.09%	2.84%
2014	5,197,078.19	0.41%	122	0.24%	3.43%
2015	4,147,577.89	0.33%	103	0.21%	2.36%
2016	573,626.61	0.05%	20	0.04%	2.24%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	6,849,712.26	0.54%	4,649	9.30%	3.99%
2017	25,547,720.05	2.01%	5,358	10.72%	3.64%
2018	37,043,156.13	2.91%	4,072	8.15%	3.63%
2019	52,189,274.86	4.11%	3,754	7.51%	3.33%
2020	61,435,581.39	4.83%	3,534	7.07%	3.00%
2021	58,945,716.56	4.64%	3,116	6.24%	2.84%
2022	64,340,688.70	5.06%	2,828	5.66%	2.46%
2023	64,409,129.80	5.07%	2,453	4.91%	2.81%
2024	78,827,443.30	6.20%	2,582	5.17%	2.57%
2025	89,321,985.65	7.03%	2,697	5.40%	2.54%
2026	57,186,008.82	4.50%	1,706	3.41%	2.55%
2027	40,421,789.88	3.18%	1,117	2.24%	2.13%
2028	43,486,240.48	3.42%	1,143	2.29%	2.30%
2029	25,183,037.19	1.98%	648	1.30%	2.33%
2030	39,573,201.16	3.11%	887	1.78%	1.92%
2031	33,308,449.92	2.62%	683	1.37%	1.94%
2032	35,372,167.82	2.78%	796	1.59%	1.90%
2033	37,403,594.32	2.94%	783	1.57%	2.20%
2034	41,495,532.57	3.26%	813	1.63%	2.00%
2035	63,415,079.66	4.99%	1,170	2.34%	1.85%
2036	41,376,589.61	3.26%	730	1.46%	1.79%
2037	38,210,361.31	3.01%	659	1.32%	1.64%
2038	23,151,753.60	1.82%	407	0.81%	1.92%
2039	9,732,846.37	0.77%	179	0.36%	2.18%
2040	12,635,465.21	0.99%	225	0.45%	2.07%
2041	15,434,154.06	1.21%	252	0.50%	2.05%
2042	13,163,162.03	1.04%	247	0.49%	1.99%
2043	16,558,076.09	1.30%	275	0.55%	2.29%
2044	10,060,495.26	0.79%	180	0.36%	2.23%
2045	12,715,459.12	1.00%	192	0.38%	1.86%
2046	22,601,378.63	1.78%	316	0.63%	1.79%
2047	21,727,155.80	1.71%	302	0.60%	1.62%
2048	15,882,218.75	1.25%	241	0.48%	1.89%
2049	7,289,355.27	0.57%	133	0.27%	2.29%
2050	10,310,261.50	0.81%	151	0.30%	2.16%
2051	7,570,591.77	0.60%	112	0.22%	2.30%
2052	6,855,361.17	0.54%	114	0.23%	2.30%
2053	5,338,364.15	0.42%	83	0.17%	2.27%
2054	2,639,859.00	0.21%	43	0.09%	2.38%
2055	2,897,072.39	0.23%	46	0.09%	2.36%
2056	2,101,736.34	0.17%	26	0.05%	2.36%
2057	4,537,865.37	0.36%	83	0.17%	2.37%
2058	4,993,169.39	0.39%	74	0.15%	2.27%
2059	3,486,935.02	0.27%	47	0.09%	2.37%
2060	3,277,405.32	0.26%	46	0.09%	2.36%
2061	758,706.15	0.06%	15	0.03%	2.31%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	988,386.36	0.08%	36	0.07%	2.27%
0.5 - 1.0	2,802,622.05	0.22%	61	0.12%	2.35%
1.0 - 1.5	1,571,531.55	0.12%	44	0.09%	2.43%
1.5 - 2.0	665,356.60	0.05%	13	0.03%	3.22%
2.0 - 2.5	11,453,172.63	0.90%	246	0.49%	3.42%
2.5 - 3.0	17,924,463.80	1.41%	302	0.60%	2.73%
3.0 - 4.0	16,401,414.29	1.29%	321	0.64%	2.60%
4.0 - 5.0	17,272,351.18	1.36%	439	0.88%	3.60%
5.0 - 6.0	35,686,722.57	2.81%	1,218	2.44%	3.83%
6.0 - 7.0	57,176,326.10	4.50%	2,132	4.27%	2.77%
7.0 - 8.0	116,890,824.78	9.20%	3,358	6.72%	2.27%
8.0 - 9.0	202,145,464.35	15.90%	5,812	11.63%	1.79%
9.0 - 10.0	203,961,143.89	16.05%	6,093	12.19%	1.99%
more - 10.0	586,121,529.05	46.11%	29,892	59.82%	2.58%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,195,408,017.41	94.05%	46,249	92.56%	2.20%
01-02	9,125,536.16	0.72%	726	1.45%	4.83%
02-03	8,193,725.17	0.64%	661	1.32%	5.64%
03-04	6,032,561.96	0.47%	403	0.81%	6.02%
04-05	3,895,078.72	0.31%	226	0.45%	5.79%
05-06	7,886,233.72	0.62%	364	0.73%	5.53%
06-07	7,667,243.85	0.60%	301	0.60%	5.53%
07-08	10,377,902.98	0.82%	365	0.73%	5.55%
08-09	5,659,294.28	0.45%	201	0.40%	5.87%
09-10	4,225,833.76	0.33%	134	0.27%	5.77%
10-11	4,825,200.23	0.38%	149	0.30%	5.75%
11-12	3,240,161.27	0.25%	84	0.17%	5.67%
12-13	3,866,738.82	0.30%	90	0.18%	5.73%
13-14	162,298.85	0.01%	5	0.01%	5.94%
14-15					
15-16	180,317.59	0.01%	3	0.01%	5.27%
16-17	56,971.69	0.00%	1	0.00%	6.67%
17-18	126,895.86	0.01%	2	0.00%	5.13%
18-19					
19-20					
20-21	39,477.14	0.00%	1	0.00%	5.52%
21-22					
22-23	27,156.53	0.00%	1	0.00%	5.42%
23-24					
24-25					
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	64,663.21	0.01%	1	0.00%	3.12%
Matured					
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,75 %					
less - 40.00%	300,643,096.66	23.65%	17,184	38.84%	2.78%
40.01% - 50.00%	179,658,768.13	14.13%	6,548	14.80%	2.48%
50.01% - 60.00%	184,781,108.48	14.54%	5,721	12.93%	2.39%
60.01% - 70.00%	202,108,458.37	15.90%	5,420	12.25%	2.30%
70.01% - 80.00%	264,475,900.19	20.81%	6,846	15.48%	2.24%
80.01% - 85.00%	47,523,298.32	3.74%	839	1.90%	1.93%
85.01% - 90.00%	53,552,225.52	4.21%	918	2.08%	1.82%
90.01% - 95.00%	17,506,554.28	1.38%	311	0.70%	1.94%
95.01% - 100.00%	20,085,567.09	1.58%	402	0.91%	2.05%
100.01% - 105.00%	322,850.74	0.03%	21	0.05%	3.18%
105.01% - 110.00%	223,297.19	0.02%	14	0.03%	3.59%
110.01% - 115.00%	85,510.09	0.01%	9	0.02%	4.92%
115.01% - 120.00%	94,674.14	0.01%	7	0.02%	4.08%
	1,271,061,309.20	100.%	44,240	100.%	2.40%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 51,47 %					
less - 40.00%	489,368,643.75	38.50%	31,134	70.38%	2.92%
40.01% - 50.00%	138,754,636.74	10.92%	3,390	7.66%	2.43%
50.01% - 60.00%	146,840,316.57	11.55%	2,803	6.34%	2.16%
60.01% - 70.00%	128,536,552.36	10.11%	2,165	4.89%	2.06%
70.01% - 80.00%	127,710,593.30	10.05%	1,915	4.33%	1.97%
80.01% - 85.00%	58,964,636.65	4.64%	751	1.70%	1.89%
85.01% - 90.00%	52,792,550.60	4.15%	656	1.48%	1.83%
90.01% - 95.00%	49,831,510.93	3.92%	569	1.29%	1.82%
95.01% - 100.00%	41,970,625.05	3.30%	466	1.05%	1.87%
100.01% - 105.00%	26,419,597.35	2.08%	279	0.63%	1.89%
105.01% - 110.00%	7,657,829.15	0.60%	92	0.21%	2.21%
110.01% - 115.00%	1,322,669.31	0.10%	15	0.03%	2.29%
120.01% - 125.00%	56,479.29	0.00%	1	0.00%	1.32%
128.01% - more	834,668.15	0.07%	4	0.01%	2.17%
	1,271,061,309.20	100.%	44,240	100.%	2.40%

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	274,424,126.70	21.59%	26,915	60.84%	3.28%
25.000,00 - 50.000,00	351,541,539.37	27.66%	9,838	22.24%	2.62%
50.000,00 - 75.000,00	244,763,665.71	19.26%	4,015	9.08%	2.15%
75.000,00 - 100.000,00	157,069,840.62	12.36%	1,849	4.18%	1.87%
100.000,00 - 125.000,00	86,771,439.83	6.83%	779	1.76%	1.71%
125.000,00 - 150.000,00	45,957,013.58	3.62%	337	0.76%	1.68%
150.000,00 - 175.000,00	31,370,721.36	2.47%	195	0.44%	1.64%
175.000,00 - 200.000,00	20,502,581.19	1.61%	110	0.25%	1.58%
200.000,00 - 225.000,00	14,033,789.97	1.10%	66	0.15%	1.74%
225.000,00 - 250.000,00	9,225,654.45	0.73%	39	0.09%	1.64%
250.000,00 - 275.000,00	5,733,553.38	0.45%	22	0.05%	1.65%
275.000,00 - 300.000,00	5,698,207.86	0.45%	20	0.05%	1.64%
300.000,00 - 325.000,00	2,780,662.43	0.22%	9	0.02%	1.47%
325.000,00 - 350.000,00	3,041,714.94	0.24%	9	0.02%	1.32%
350.000,00 - 375.000,00	1,075,879.55	0.08%	3	0.01%	1.33%
375.000,00 - 400.000,00	3,105,642.46	0.24%	8	0.02%	1.54%
400.000,00 - 425.000,00	825,604.47	0.06%	2	0.01%	1.69%
425.000,00 - 450.000,00	443,857.73	0.03%	1	0.00%	1.12%
450.000,00 - 475.000,00	1,836,853.22	0.14%	4	0.01%	1.28%
475.000,00 - 500.000,00	3,376,977.48	0.27%	7	0.02%	1.72%
500.000,00 - 600.000,00	3,909,652.91	0.31%	7	0.02%	1.51%
600.000,00 - 700.000,00	2,620,856.32	0.21%	4	0.01%	1.66%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	951,473.67	0.07%	1	0.00%	1.12%
1.000.000,00 - 1.250.000,00					
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,271,061,309.20	100.0%	44,240	100.0%	2.40%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	735,221.83	0.05%	27	0.06%	2.88%
Partial Professional Use	32,408,030.18	2.54%	607	1.37%	1.95%
Professional use with recourse to the borrower	313,657.80	0.02%	4	0.01%	2.38%
Residential (Flat/Apartment)	1,175,758,861.27	92.50%	41,791	94.46%	2.40%
Residential (House, detached or semi-detached)	61,845,538.12	4.86%	1,812	4.10%	2.61%
	1,271,061,309.20	100.0%	44,241	100.0%	2.40%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	45,136,693.24	3.55%	1,606	3.63%	2.36%
AITOLOAKARNANIA	18,218,252.14	1.43%	757	1.71%	2.64%
ARGOLIDA	11,794,729.71	0.93%	414	0.94%	2.51%
ARKADIA	7,491,339.23	0.59%	276	0.62%	2.70%
ARTA	4,097,683.22	0.32%	212	0.48%	2.59%
ATTICA	574,453,302.91	45.20%	18,615	42.08%	2.36%
CHALKIDIKI	13,152,636.52	1.04%	495	1.12%	2.61%
CHANIA	17,182,092.79	1.35%	477	1.08%	2.25%
CHIOS	8,311,972.93	0.65%	308	0.70%	2.71%
CORFU	11,136,509.26	0.88%	369	0.83%	2.42%
DODEKANISA	39,855,724.01	3.14%	956	2.16%	2.25%
DRAMA	6,791,488.53	0.53%	256	0.58%	2.40%
EVOIA	17,062,894.18	1.34%	716	1.62%	2.88%
EVKITANIA	1,388,889.49	0.11%	65	0.15%	3.48%
EVROS	12,781,030.16	1.01%	607	1.37%	2.71%
FLORINA	3,768,358.12	0.30%	158	0.36%	2.61%
FOKIDA	3,191,862.07	0.25%	124	0.28%	2.79%
FTHIOTIDA	17,277,617.06	1.36%	776	1.75%	2.66%
GREVENA	3,913,216.35	0.31%	144	0.33%	2.57%
HERAKLION	19,201,759.36	1.51%	582	1.32%	2.28%
ILEIA	16,044,333.37	1.26%	600	1.36%	2.49%
IMATHIA	8,293,373.40	0.65%	319	0.72%	2.47%
IOANNINA	20,037,049.65	1.58%	688	1.56%	2.19%
KARDITSA	12,330,258.98	0.97%	563	1.27%	2.41%
KASTORIA	4,085,480.77	0.32%	180	0.41%	2.66%
KAVALA	12,454,064.07	0.98%	442	1.00%	2.34%
KEFALLONIA	5,795,266.11	0.46%	186	0.42%	2.68%
KILKIS	7,416,003.64	0.58%	323	0.73%	2.39%
KORINTHIA	13,289,572.90	1.05%	498	1.13%	2.43%
KOZANI	11,452,496.88	0.90%	454	1.03%	2.57%
KYKLADES	19,177,660.74	1.51%	500	1.13%	2.08%
LAKONIA	9,918,520.05	0.78%	371	0.84%	2.47%
LARISA	25,569,879.08	2.01%	1,058	2.39%	2.44%
LASITHI	9,124,488.56	0.72%	297	0.67%	2.07%
LEFKADA	3,246,891.21	0.26%	114	0.26%	2.40%
LESBOS	16,759,317.20	1.32%	546	1.23%	2.66%
MAGNESIA	20,035,013.97	1.58%	776	1.75%	2.47%
MESSINIA	11,923,438.66	0.94%	518	1.17%	2.58%
PELLA	10,128,482.45	0.80%	404	0.91%	2.07%
PIERIA	13,876,627.28	1.09%	485	1.10%	2.22%
PREVEZA	8,909,000.57	0.70%	325	0.74%	2.46%
RETHYMNO	15,707,101.79	1.24%	529	1.20%	2.40%
RODOPI	9,434,514.98	0.74%	402	0.91%	2.24%
SAMOS	5,987,459.89	0.47%	231	0.52%	2.80%
SERRES	6,306,064.15	0.50%	285	0.64%	2.78%
THESSALONIKI	6,602,446.19	0.52%	244	0.55%	2.24%
THESSALONIKI	95,431,988.45	7.51%	3,431	7.76%	2.31%
TRIKALA	8,851,860.87	0.70%	394	0.89%	2.54%
VOIOTIA	12,012,505.12	0.95%	574	1.30%	2.92%
XANTHI	8,337,085.64	0.66%	416	0.94%	2.56%
ZAKYNTHOS	6,315,011.30	0.50%	174	0.39%	2.13%
TOTAL	1,271,061,309.20	100.0%	44,240	100.0%	2.40%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,271,061,309.20	100.00%	49,967	100.00%	2.40%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

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	700,844,536.86	55.14%	22,802	45.63%	1.76%
Euribor 1M Linked	109,478,984.31	8.61%	2,901	5.81%	1.53%
Euribor 3M Linked	281,898,477.26	22.18%	8,131	16.27%	2.57%
Fixed	79,821,227.96	6.28%	4,185	8.38%	5.60%
Originator Rate	99,018,082.81	7.79%	11,948	23.91%	4.77%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

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)	48,382	1,095,825.90	1,218,718,209.61	95.88%	95.88%
31-60 days past due	1,196	554,445.08	39,890,026.05	3.14%	3.13%
61-90 days past due	389	292,526.42	12,453,073.54	0.98%	0.97%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	49,967	1,942,797.40	1,271,061,309.20	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	413,469,570.06	32.53%	16,964	33.95%	2.56%
Refinancing loans	142,924,531.47	11.24%	3,135	6.27%	2.22%
Buy Secondary	246,635,943.44	19.40%	7,465	14.94%	2.14%
Professional use	12,949,583.88	1.02%	349	0.70%	2.11%
Renovating	455,069,376.75	35.80%	22,051	44.13%	2.45%
Other	12,303.60	0.00%	3	0.01%	5.10%
	1,271,061,309.20	100.0%	49,967	100.0%	2.40%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	532,593,703.01	41.90%	18,337	41.92%	2.45%
Self Employed	355,350,017.96	27.96%	8,876	20.29%	2.17%
Unemployed	118,338,161.04	9.31%	4,409	10.08%	2.47%
Retired	243,185,689.25	19.13%	10,967	25.07%	2.54%
N/A	21,593,737.95	1.70%	1,149	2.63%	3.00%
	1,271,061,309.20	100.0%	43,738	100.0%	2.40%

* 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.