

Covered Bond Programme I



Monthly Investor Report

April 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	30-04-2016	28-11-2008
Portfolio Cut off Date	30-04-2016	31-10-2008
Original Principal Balance	2.708.254.104,00	6.487.231.236,00
Principal Balance	1.255.865.738,00	5.951.630.426,00
Number of Borrowers	43.247	70.301
Number of Loanparts	49.383	94.141
Number of Properties	43.716	72.324
Average Principal Balance (borrower)	29.039,37	82.291,22
Average Principal Balance (parts)	25.431,13	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	56,78	66,60
Weighted Average Loan to Indexed Value	51,81	58,38
Seasoning (years): Weighted Average	9,62	2,10
Original Maturity (years): Weighted Average	23,19	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	1.854.684,93
Outstanding Accrued Interest on Bonds	18.455.714,48
Current Outstanding Balance	1.255.865.737,76
Adjusted Nominal Value Assets *	1.227.057.826,66
Outstanding Accrued Interest on Assets	1.089.706,59
Nominal Value Test Current Value **	70,51 %
<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	59,683,382.80	4.75%	1,582	3.20%	2.39%
Standard Amortising	1,196,182,354.96	95.25%	47,801	96.80%	2.38%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

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%	888,258,750.22	70.73%	24,963	50.55%	1.70%
2.5% - 2.99%	112,454,691.33	8.95%	4,842	9.80%	2.69%
3% - 3.49%	54,669,378.61	4.35%	3,188	6.46%	3.18%
3.5% - 3.99%	12,724,395.64	1.01%	336	0.68%	3.70%
4% - 4.49%	9,049,365.54	0.72%	314	0.64%	4.22%
4.5% - 4.99%	102,234,975.82	8.14%	11,748	23.79%	4.76%
5% - 5.49%	28,589,262.60	2.28%	1,776	3.60%	5.32%
5.5% - 5.99%	33,376,775.52	2.66%	1,250	2.53%	5.66%
6% - 6.49%	2,662,548.20	0.21%	141	0.29%	6.26%
6.5% - 6.99%	10,624,861.28	0.85%	665	1.35%	6.60%
7% - 7.49%	1,220,733.00	0.10%	160	0.32%	7.25%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

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	1,596.96	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	121,092.38	0.01%	35	0.07%	4.65%
1997	239,936.29	0.02%	37	0.07%	4.65%
1998	360,938.07	0.03%	43	0.09%	4.52%
1999	3,179,035.33	0.25%	334	0.68%	3.97%
2000	5,637,338.56	0.45%	516	1.04%	3.86%
2001	24,434,108.96	1.95%	4,683	9.48%	3.56%
2002	39,239,145.14	3.12%	5,121	10.37%	3.86%
2003	84,963,044.58	6.77%	5,033	10.19%	3.08%
2004	143,821,021.68	11.45%	5,555	11.25%	2.55%
2005	227,504,826.09	18.12%	6,736	13.64%	2.15%
2006	197,549,510.54	15.73%	5,718	11.58%	2.00%
2007	211,646,352.54	16.85%	6,280	12.72%	1.77%
2008	144,772,821.33	11.53%	4,088	8.28%	2.11%
2009	56,965,950.25	4.54%	2,158	4.37%	2.72%
2010	37,306,281.50	2.97%	1,313	2.66%	3.50%
2011	20,804,138.47	1.66%	607	1.23%	3.88%
2012	15,472,446.18	1.23%	310	0.63%	2.69%
2013	30,877,546.83	2.46%	551	1.12%	2.80%
2014	5,760,599.54	0.46%	122	0.25%	3.28%
2015	4,158,533.51	0.33%	104	0.21%	2.33%
2016	1,025,528.68	0.08%	34	0.07%	2.23%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	5,520,154.86	0.44%	4,157	8.42%	3.97%
2017	24,057,950.20	1.92%	5,338	10.81%	3.63%
2018	35,733,074.81	2.85%	4,055	8.21%	3.63%
2019	50,830,361.67	4.05%	3,743	7.58%	3.32%
2020	60,150,250.57	4.79%	3,527	7.14%	3.00%
2021	57,987,492.43	4.62%	3,114	6.31%	2.83%
2022	63,391,684.47	5.05%	2,825	5.72%	2.45%
2023	63,270,524.61	5.04%	2,442	4.95%	2.80%
2024	77,877,548.85	6.20%	2,573	5.21%	2.56%
2025	88,210,833.52	7.02%	2,692	5.45%	2.53%
2026	56,635,493.63	4.51%	1,702	3.45%	2.55%
2027	39,873,501.51	3.17%	1,104	2.24%	2.12%
2028	43,319,070.66	3.45%	1,144	2.32%	2.30%
2029	24,872,790.38	1.98%	647	1.31%	2.32%
2030	39,291,606.28	3.13%	885	1.79%	1.92%
2031	33,204,986.85	2.64%	687	1.39%	1.94%
2032	35,107,555.75	2.80%	795	1.61%	1.90%
2033	37,190,188.01	2.96%	781	1.58%	2.18%
2034	40,881,958.59	3.26%	808	1.64%	2.00%
2035	62,799,545.77	5.00%	1,168	2.37%	1.85%
2036	41,317,826.50	3.29%	736	1.49%	1.79%
2037	38,072,907.18	3.03%	659	1.33%	1.64%
2038	23,294,520.26	1.85%	412	0.83%	1.90%
2039	9,693,991.51	0.77%	178	0.36%	2.17%
2040	12,666,214.75	1.01%	225	0.46%	2.06%
2041	15,514,587.49	1.24%	256	0.52%	2.05%
2042	13,632,265.20	1.09%	245	0.50%	1.99%
2043	16,384,306.64	1.30%	272	0.55%	2.27%
2044	9,989,665.29	0.80%	179	0.36%	2.22%
2045	12,909,858.39	1.03%	195	0.39%	1.86%
2046	22,525,439.94	1.79%	316	0.64%	1.80%
2047	21,649,856.41	1.72%	302	0.61%	1.59%
2048	15,872,116.77	1.26%	242	0.49%	1.88%
2049	7,587,367.52	0.60%	136	0.28%	2.26%
2050	10,360,216.20	0.82%	153	0.31%	2.15%
2051	7,640,446.14	0.61%	113	0.23%	2.28%
2052	6,725,295.22	0.54%	113	0.23%	2.29%
2053	5,253,346.15	0.42%	81	0.16%	2.26%
2054	2,671,899.37	0.21%	44	0.09%	2.37%
2055	2,936,289.01	0.23%	46	0.09%	2.33%
2056	2,274,343.26	0.18%	29	0.06%	2.31%
2057	4,233,363.47	0.34%	80	0.16%	2.32%
2058	4,851,769.63	0.39%	73	0.15%	2.25%
2059	3,486,558.85	0.28%	47	0.10%	2.35%
2060	3,276,723.45	0.26%	46	0.09%	2.34%
2061	837,989.74	0.07%	18	0.04%	2.29%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,381,318.75	0.11%	47	0.10%	2.26%
0.5 - 1.0	2,270,720.68	0.18%	50	0.10%	2.24%
1.0 - 1.5	2,172,701.64	0.17%	59	0.12%	2.46%
1.5 - 2.0	550,285.45	0.04%	10	0.02%	3.31%
2.0 - 2.5	9,647,842.06	0.77%	198	0.40%	3.37%
2.5 - 3.0	19,088,830.02	1.52%	328	0.66%	2.78%
3.0 - 4.0	17,680,731.01	1.41%	344	0.70%	2.57%
4.0 - 5.0	14,855,031.18	1.18%	364	0.74%	3.43%
5.0 - 6.0	35,279,628.68	2.81%	1,193	2.42%	3.85%
6.0 - 7.0	55,231,222.02	4.40%	2,082	4.22%	2.79%
7.0 - 8.0	103,588,470.26	8.25%	3,070	6.22%	2.32%
8.0 - 9.0	199,596,455.03	15.89%	5,770	11.68%	1.79%
9.0 - 10.0	210,931,189.23	16.80%	6,272	12.70%	1.97%
more - 10.0	583,591,311.75	46.47%	29,596	59.93%	2.56%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,182,824,334.29	94.18%	45,767	92.68%	2.19%
01-02	8,510,342.39	0.68%	691	1.40%	4.81%
02-03	8,243,579.25	0.66%	664	1.34%	5.68%
03-04	5,343,065.12	0.43%	369	0.75%	6.03%
04-05	3,636,312.39	0.29%	216	0.44%	5.80%
05-06	8,614,132.04	0.69%	389	0.79%	5.52%
06-07	7,359,771.84	0.59%	288	0.58%	5.53%
07-08	9,836,873.89	0.78%	353	0.71%	5.58%
08-09	5,493,618.62	0.44%	193	0.39%	5.84%
09-10	3,920,377.36	0.31%	125	0.25%	5.79%
10-11	4,841,289.72	0.39%	151	0.31%	5.73%
11-12	3,152,790.77	0.25%	82	0.17%	5.67%
12-13	3,633,940.49	0.29%	84	0.17%	5.75%
13-14	64,814.29	0.01%	3	0.01%	5.83%
14-15					
15-16	179,421.68	0.01%	3	0.01%	5.27%
16-17	56,901.53	0.00%	1	0.00%	6.67%
17-18	23,126.05	0.00%	1	0.00%	3.82%
18-19					
19-20	39,383.54	0.00%	1	0.00%	5.52%
20-21					
21-22					
22-23	27,102.18	0.00%	1	0.00%	5.42%
23-24					
24-25					
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	64,560.32	0.01%	1	0.00%	3.12%
Matured					
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,78 %					
less - 40.00%	296,355,054.50	23.60%	16,946	38.76%	2.77%
40.01% - 50.00%	177,686,255.90	14.15%	6,469	14.80%	2.47%
50.01% - 60.00%	182,555,758.32	14.54%	5,664	12.96%	2.38%
60.01% - 70.00%	199,769,172.27	15.91%	5,357	12.25%	2.29%
70.01% - 80.00%	261,575,534.94	20.83%	6,772	15.49%	2.22%
80.01% - 85.00%	47,293,888.20	3.77%	833	1.91%	1.92%
85.01% - 90.00%	52,906,400.01	4.21%	915	2.09%	1.83%
90.01% - 95.00%	16,972,566.51	1.35%	307	0.70%	1.94%
95.01% - 100.00%	20,077,332.75	1.60%	404	0.92%	2.04%
100.01% - 105.00%	319,646.70	0.03%	22	0.05%	3.13%
105.01% - 110.00%	169,414.09	0.01%	11	0.03%	3.49%
110.01% - 115.00%	112,353.01	0.01%	10	0.02%	4.18%
115.01% - 120.00%	72,360.56	0.01%	6	0.01%	4.77%
	1,255,865,737.76	100. %	43,716	100. %	2.39%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 51,39 %					
less - 40.00%	484,735,209.75	38.60%	30,789	70.43%	2.90%
40.01% - 50.00%	136,938,859.79	10.90%	3,339	7.64%	2.41%
50.01% - 60.00%	145,288,620.34	11.57%	2,782	6.36%	2.15%
60.01% - 70.00%	127,189,558.25	10.13%	2,145	4.91%	2.05%
70.01% - 80.00%	124,997,793.70	9.95%	1,877	4.29%	1.96%
80.01% - 85.00%	58,182,239.64	4.63%	735	1.68%	1.87%
85.01% - 90.00%	54,102,262.07	4.31%	653	1.49%	1.82%
90.01% - 95.00%	49,085,712.79	3.91%	569	1.30%	1.82%
95.01% - 100.00%	40,977,554.41	3.26%	459	1.05%	1.85%
100.01% - 105.00%	24,922,862.55	1.99%	261	0.60%	1.89%
105.01% - 110.00%	7,200,290.23	0.57%	88	0.20%	2.23%
110.01% - 115.00%	1,410,843.46	0.11%	15	0.03%	2.16%
128.01% - more	833,930.78	0.07%	4	0.01%	2.18%
	1,255,865,737.76	100. %	43,716	100. %	2.39%

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	271,325,421.29	21.60%	26,596	60.84%	3.27%
25.000,00 - 50.000,00	347,201,519.75	27.65%	9,722	22.24%	2.61%
50.000,00 - 75.000,00	241,821,614.82	19.26%	3,970	9.08%	2.14%
75.000,00 - 100.000,00	155,258,603.18	12.36%	1,828	4.18%	1.87%
100.000,00 - 125.000,00	85,409,723.12	6.80%	767	1.75%	1.69%
125.000,00 - 150.000,00	45,386,209.61	3.61%	333	0.76%	1.68%
150.000,00 - 175.000,00	30,529,155.07	2.43%	190	0.43%	1.62%
175.000,00 - 200.000,00	20,432,197.72	1.63%	110	0.25%	1.57%
200.000,00 - 225.000,00	13,595,077.10	1.08%	64	0.15%	1.71%
225.000,00 - 250.000,00	9,225,198.54	0.73%	39	0.09%	1.62%
250.000,00 - 275.000,00	6,014,971.09	0.48%	23	0.05%	1.63%
275.000,00 - 300.000,00	5,132,555.36	0.41%	18	0.04%	1.66%
300.000,00 - 325.000,00	2,772,005.86	0.22%	9	0.02%	1.47%
325.000,00 - 350.000,00	3,372,115.77	0.27%	10	0.02%	1.29%
350.000,00 - 375.000,00	724,427.08	0.06%	2	0.00%	1.43%
375.000,00 - 400.000,00	3,100,962.30	0.25%	8	0.02%	1.54%
400.000,00 - 425.000,00	823,289.93	0.07%	2	0.00%	1.69%
425.000,00 - 450.000,00	441,842.90	0.04%	1	0.00%	1.12%
450.000,00 - 475.000,00	1,828,395.39	0.15%	4	0.01%	1.27%
475.000,00 - 500.000,00	3,372,530.42	0.27%	7	0.02%	1.70%
500.000,00 - 600.000,00	3,896,040.07	0.31%	7	0.02%	1.50%
600.000,00 - 700.000,00	3,254,755.81	0.26%	5	0.01%	1.73%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	947,125.58	0.08%	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					
	1,255,865,737.76	100.0%	43,716	100.0%	2.39%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	735,272.29	0.06%	27	0.06%	2.85%
Partial Professional Use	32,395,297.59	2.58%	610	1.40%	1.96%
Professional use with recourse to the borrower	396,375.24	0.03%	5	0.01%	2.04%
Residential (Flat/Apartment)	1,160,374,247.56	92.40%	41,263	94.39%	2.39%
Residential (House, detached or semi-detached)	61,964,545.08	4.93%	1,811	4.14%	2.59%
	1,255,865,737.76	100.0%	43,716	100.0%	2.39%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	44,557,797.59	3.55%	1,586	3.63%	2.35%
AITOLOAKARNANIA	18,060,891.31	1.44%	747	1.71%	2.62%
ARGOLIDA	11,681,094.28	0.93%	413	0.95%	2.50%
ARKADIA	7,372,649.92	0.59%	270	0.62%	2.66%
ARTA	4,024,361.43	0.32%	204	0.47%	2.55%
ATTICA	567,016,597.66	45.15%	18,396	42.08%	2.35%
CHALKIDIKI	13,264,055.07	1.06%	492	1.13%	2.59%
CHANIA	17,072,327.65	1.36%	472	1.08%	2.23%
CHIOS	8,142,813.69	0.65%	299	0.68%	2.69%
CORFU	11,060,355.44	0.88%	370	0.85%	2.41%
DODEKANISA	40,083,007.50	3.19%	948	2.17%	2.24%
DRAMA	6,714,630.76	0.54%	255	0.58%	2.39%
EVOIA	16,864,967.54	1.34%	712	1.63%	2.85%
EVROTANIA	1,373,678.75	0.11%	65	0.15%	3.47%
EVROS	12,645,224.43	1.01%	600	1.37%	2.70%
FLORINA	3,734,238.96	0.30%	156	0.36%	2.59%
FOKIDA	3,071,439.80	0.25%	122	0.28%	2.79%
FTHIOTIDA	17,096,415.36	1.36%	764	1.75%	2.65%
GREVENA	3,838,981.85	0.31%	143	0.33%	2.57%
HERAKLION	19,046,188.56	1.52%	577	1.32%	2.27%
ILEIA	15,963,478.90	1.27%	588	1.35%	2.47%
IMATHIA	7,976,525.36	0.64%	311	0.71%	2.46%
IOANNINA	19,882,961.02	1.58%	687	1.57%	2.18%
KARDITSA	12,133,609.78	0.97%	557	1.27%	2.40%
KASTORIA	3,968,487.60	0.32%	177	0.41%	2.66%
KAVALA	12,251,118.92	0.98%	435	1.00%	2.32%
KEFALLONIA	5,594,961.14	0.45%	183	0.42%	2.68%
KILKIS	7,415,455.37	0.59%	322	0.74%	2.38%
KORINTHIA	13,053,570.96	1.04%	484	1.11%	2.42%
KOZANI	11,416,503.60	0.91%	451	1.03%	2.56%
KYKLADES	19,035,327.68	1.52%	493	1.13%	2.07%
LAKONIA	9,782,802.61	0.78%	367	0.84%	2.46%
LARISA	25,219,108.94	2.01%	1,048	2.40%	2.42%
LASITHI	8,925,804.11	0.71%	293	0.67%	2.06%
LEFKADA	3,265,232.01	0.26%	114	0.26%	2.38%
LESBOS	16,670,985.96	1.33%	547	1.25%	2.62%
MAGNESIA	19,761,525.80	1.57%	766	1.75%	2.46%
MESSINIA	11,949,048.49	0.95%	511	1.17%	2.56%
PELLA	10,053,626.69	0.80%	401	0.92%	2.06%
PIERIA	13,797,881.48	1.10%	484	1.11%	2.21%
PREVEZA	8,637,632.38	0.69%	321	0.73%	2.45%
RETHYMNO	15,498,432.26	1.23%	521	1.19%	2.39%
RODOPI	9,376,396.35	0.75%	394	0.90%	2.23%
SAMOS	5,929,386.99	0.47%	230	0.53%	2.79%
SERRES	6,197,632.15	0.49%	277	0.63%	2.78%
THESSALONIKI	6,499,281.47	0.52%	240	0.55%	2.23%
THESSALONIKI	94,123,354.96	7.50%	3,387	7.75%	2.30%
TRIKALA	8,712,133.23	0.69%	392	0.90%	2.53%
VOIOTIA	11,692,585.97	0.93%	564	1.29%	2.91%
XANTHI	8,141,143.73	0.65%	408	0.93%	2.55%
ZAKYNTHOS	6,218,024.30	0.50%	172	0.39%	2.13%
	1,255,865,737.76	100.0%	43,716	100.0%	2.39%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,255,865,737.76	100.00%	49,383	100.00%	2.39%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

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	692,070,159.43	55.11%	22,649	45.86%	1.76%
Euribor 1M Linked	108,480,287.38	8.64%	2,892	5.86%	1.51%
Euribor 3M Linked	281,853,104.04	22.44%	8,172	16.55%	2.55%
Fixed	77,750,049.13	6.19%	4,114	8.33%	5.60%
Originator Rate	95,712,137.78	7.62%	11,556	23.40%	4.77%
	1,255,865,737.76	100.0%	49,383	100.0%	2.39%

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)	47,851	932,301.37	1,205,311,471.09	96.90%	95.97%
31-60 days past due	1,141	455,898.45	38,260,225.09	2.31%	3.05%
61-90 days past due	391	278,208.48	12,294,041.58	0.79%	0.98%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	49,383	1,666,408.30	1,255,865,737.76	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	407,269,948.26	32.43%	16,645	33.71%	2.55%
Refinancing loans	143,855,600.29	11.45%	3,167	6.41%	2.20%
Buy Secondary	243,363,228.39	19.38%	7,371	14.93%	2.13%
Professional use	12,783,364.15	1.02%	345	0.70%	2.10%
Renovating	448,582,065.12	35.72%	21,852	44.25%	2.44%
Other	11,531.55	0.00%	3	0.01%	5.01%
	1,255,865,737.76	100.%	49,383	100.%	2.39%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	524,758,082.32	41.78%	18,075	41.79%	2.44%
Self Employed	351,429,682.32	27.98%	8,776	20.29%	2.15%
Unemployed	117,804,320.88	9.38%	4,386	10.14%	2.46%
Retired	240,769,586.15	19.17%	10,890	25.18%	2.52%
N/A	21,104,066.09	1.68%	1,121	2.59%	2.98%
	1,255,865,737.76	100.0%	43,248	100.0%	2.39%

* 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.