

Covered Bond Programme I



Monthly Investor Report

June 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	30-06-2016	28-11-2008
Portfolio Cut off Date	30-06-2016	31-10-2008
Original Principal Balance	2.663.599.896,00	6.487.231.236,00
Principal Balance	1.225.907.800,00	5.951.630.426,00
Number of Borrowers	42.201	70.301
Number of Loanparts	48.202	94.141
Number of Properties	42.633	72.324
Average Principal Balance (borrower)	29.049,26	82.291,22
Average Principal Balance (parts)	25.432,72	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	56,88	66,60
Weighted Average Loan to Indexed Value	54,86	58,38
Seasoning (years): Weighted Average	9,74	2,10
Original Maturity (years): Weighted Average	23,34	24,92
Remaining Tenor (years): Weighted Average	13,63	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	1.147.586,30
Outstanding Accrued Interest on Bonds	23.920.756,15
Current Outstanding Balance	1.225.907.800,07
Adjusted Nominal Value Assets *	1.184.962.003,32
Outstanding Accrued Interest on Assets	1,054,337.61
Nominal Value Test Current Value **	73.44%
<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	59,310,292.91	4.84%	1,582	3.28%	2.39%
Standard Amortising	1,166,597,507.16	95.16%	46,620	96.72%	2.37%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

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%	872,594,028.03	71.18%	24,785	51.42%	1.70%
2.5% - 2.99%	110,513,661.71	9.01%	4,816	9.99%	2.69%
3% - 3.49%	53,662,610.87	4.38%	3,156	6.55%	3.18%
3.5% - 3.99%	12,512,634.77	1.02%	341	0.71%	3.70%
4% - 4.49%	8,946,969.50	0.73%	316	0.66%	4.22%
4.5% - 4.99%	95,415,140.73	7.78%	10,978	22.77%	4.76%
5% - 5.49%	26,239,620.09	2.14%	1,647	3.42%	5.33%
5.5% - 5.99%	32,387,895.39	2.64%	1,237	2.57%	5.66%
6% - 6.49%	2,530,784.35	0.21%	138	0.29%	6.26%
6.5% - 6.99%	10,004,865.26	0.82%	652	1.35%	6.60%
7% - 7.49%	1,099,589.37	0.09%	136	0.28%	7.25%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	14,130.92	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	111,300.56	0.01%	32	0.07%	4.65%
1997	224,072.80	0.02%	36	0.07%	4.65%
1998	340,379.22	0.03%	43	0.09%	4.41%
1999	3,036,562.24	0.25%	328	0.68%	3.95%
2000	5,402,327.35	0.44%	510	1.06%	3.86%
2001	22,057,535.74	1.80%	3,837	7.96%	3.49%
2002	36,346,326.92	2.96%	5,091	10.56%	3.84%
2003	81,564,431.21	6.65%	4,994	10.36%	3.07%
2004	139,495,755.42	11.38%	5,496	11.40%	2.53%
2005	222,542,013.78	18.15%	6,703	13.91%	2.14%
2006	193,160,249.11	15.76%	5,579	11.57%	2.00%
2007	207,811,914.37	16.95%	6,254	12.97%	1.77%
2008	141,335,918.82	11.53%	4,057	8.42%	2.12%
2009	55,331,666.30	4.51%	2,147	4.45%	2.71%
2010	36,383,599.34	2.97%	1,306	2.71%	3.50%
2011	20,582,436.78	1.68%	607	1.26%	3.85%
2012	15,870,499.69	1.29%	318	0.66%	2.67%
2013	32,323,716.19	2.64%	577	1.20%	2.77%
2014	6,215,206.51	0.51%	128	0.27%	3.21%
2015	4,161,541.76	0.34%	105	0.22%	2.35%
2016	1,585,790.81	0.13%	49	0.10%	2.28%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	3,172,414.92	0.26%	3,149	6.53%	3.92%
2017	20,463,190.22	1.67%	5,280	10.95%	3.62%
2018	32,792,190.81	2.67%	4,015	8.33%	3.63%
2019	47,662,688.15	3.89%	3,702	7.68%	3.30%
2020	57,424,212.63	4.68%	3,500	7.26%	3.00%
2021	55,954,797.78	4.56%	3,110	6.45%	2.82%
2022	61,466,098.47	5.01%	2,818	5.85%	2.46%
2023	61,449,179.43	5.01%	2,431	5.04%	2.80%
2024	76,174,208.33	6.21%	2,573	5.34%	2.55%
2025	86,373,114.78	7.05%	2,688	5.58%	2.52%
2026	55,597,997.43	4.54%	1,702	3.53%	2.54%
2027	39,060,044.09	3.19%	1,097	2.28%	2.13%
2028	42,349,508.04	3.45%	1,138	2.36%	2.30%
2029	24,206,460.90	1.97%	642	1.33%	2.32%
2030	38,757,212.11	3.16%	887	1.84%	1.93%
2031	33,043,114.33	2.70%	694	1.44%	1.93%
2032	34,807,282.33	2.84%	795	1.65%	1.90%
2033	36,580,424.62	2.98%	773	1.60%	2.19%
2034	40,229,125.05	3.28%	808	1.68%	2.00%
2035	61,881,005.82	5.05%	1,161	2.41%	1.85%
2036	41,001,449.87	3.34%	738	1.53%	1.80%
2037	37,564,225.85	3.06%	657	1.36%	1.63%
2038	22,692,556.28	1.85%	404	0.84%	1.90%
2039	9,698,212.50	0.79%	179	0.37%	2.18%
2040	12,784,746.09	1.04%	225	0.47%	2.07%
2041	15,633,185.71	1.28%	265	0.55%	2.08%
2042	13,887,063.67	1.13%	246	0.51%	1.99%
2043	16,537,272.36	1.35%	277	0.57%	2.27%
2044	9,979,172.60	0.81%	181	0.38%	2.22%
2045	12,751,631.11	1.04%	194	0.40%	1.87%
2046	22,609,436.51	1.84%	319	0.66%	1.79%
2047	22,061,780.38	1.80%	310	0.64%	1.60%
2048	15,748,172.03	1.28%	242	0.50%	1.88%
2049	7,380,870.16	0.60%	132	0.27%	2.27%
2050	10,501,544.34	0.86%	155	0.32%	2.16%
2051	7,989,585.58	0.65%	121	0.25%	2.29%
2052	6,849,384.04	0.56%	116	0.24%	2.29%
2053	5,253,025.64	0.43%	83	0.17%	2.26%
2054	2,886,783.93	0.24%	45	0.09%	2.35%
2055	3,177,636.69	0.26%	50	0.10%	2.32%
2056	2,492,235.06	0.20%	31	0.06%	2.30%
2057	4,296,416.36	0.35%	83	0.17%	2.31%
2058	4,968,929.39	0.41%	74	0.15%	2.25%
2059	3,425,590.54	0.28%	46	0.10%	2.37%
2060	3,276,993.02	0.27%	46	0.10%	2.34%
2061	1,015,630.12	0.08%	20	0.04%	2.26%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,585,790.81	0.13%	49	0.10%	2.28%
0.5 - 1.0	1,217,446.97	0.10%	39	0.08%	2.29%
1.0 - 1.5	2,983,275.90	0.24%	67	0.14%	2.37%
1.5 - 2.0	1,394,070.09	0.11%	28	0.06%	2.66%
2.0 - 2.5	5,748,978.47	0.47%	115	0.24%	3.37%
2.5 - 3.0	17,136,622.29	1.40%	324	0.67%	2.98%
3.0 - 4.0	22,591,352.66	1.84%	410	0.85%	2.52%
4.0 - 5.0	14,036,313.40	1.14%	294	0.61%	3.02%
5.0 - 6.0	31,800,165.13	2.59%	1,079	2.24%	3.99%
6.0 - 7.0	49,469,632.45	4.04%	1,928	4.00%	2.86%
7.0 - 8.0	77,667,860.83	6.34%	2,473	5.13%	2.47%
8.0 - 9.0	189,618,469.49	15.47%	5,493	11.40%	1.87%
9.0 - 10.0	210,953,347.12	17.21%	6,418	13.31%	1.91%
more - 10.0	599,704,474.46	48.92%	29,485	61.17%	2.50%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,157,321,160.38	94.40%	44,784	92.90%	2.18%
01-02	7,346,400.13	0.60%	636	1.32%	4.78%
02-03	7,859,253.72	0.64%	639	1.33%	5.80%
03-04	4,375,718.11	0.36%	308	0.64%	5.96%
04-05	3,759,484.03	0.31%	212	0.44%	5.81%
05-06	9,537,258.55	0.78%	437	0.91%	5.47%
06-07	6,974,892.72	0.57%	262	0.54%	5.53%
07-08	8,985,502.64	0.73%	335	0.69%	5.68%
08-09	4,685,908.29	0.38%	161	0.33%	5.73%
09-10	3,619,882.00	0.30%	123	0.26%	5.85%
10-11	5,339,453.24	0.44%	154	0.32%	5.69%
11-12	2,440,541.33	0.20%	67	0.14%	5.67%
12-13	3,108,126.35	0.25%	72	0.15%	5.77%
13-14	49,206.10	0.00%	2	0.00%	5.78%
14-15	85,278.93	0.01%	1	0.00%	4.62%
15-16	150,205.55	0.01%	3	0.01%	6.17%
16-17					
17-18	123,890.63	0.01%	2	0.00%	5.12%
18-19					
19-20	39,195.05	0.00%	1	0.00%	5.52%
20-21					
21-22					
22-23	26,992.73	0.00%	1	0.00%	5.42%
23-24					
24-25					
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	79,449.59	0.01%	2	0.00%	3.62%
Matured					
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,88 %					
less - 40.00%	286,462,186.67	23.37%	16,368	38.39%	2.75%
40.01% - 50.00%	173,420,885.23	14.15%	6,313	14.81%	2.45%
50.01% - 60.00%	179,669,196.20	14.66%	5,548	13.01%	2.36%
60.01% - 70.00%	196,565,535.19	16.03%	5,257	12.33%	2.27%
70.01% - 80.00%	254,541,087.10	20.76%	6,641	15.58%	2.21%
80.01% - 85.00%	46,247,811.50	3.77%	827	1.94%	1.92%
85.01% - 90.00%	51,736,885.62	4.22%	908	2.13%	1.82%
90.01% - 95.00%	16,393,446.29	1.34%	309	0.73%	1.95%
95.01% - 100.00%	19,982,044.98	1.63%	404	0.95%	2.02%
100.01% - 105.00%	442,054.04	0.04%	24	0.06%	3.21%
105.01% - 110.00%	247,068.94	0.02%	15	0.04%	2.59%
110.01% - 115.00%	106,859.10	0.01%	11	0.03%	4.16%
115.01% - 120.00%	89,745.97	0.01%	7	0.02%	4.06%
125.01% - 128.00%	2,993.24	0.00%	1	0.00%	4.77%
	1,225,907,800.07	100.0%	42,633	100.0%	2.37%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 54,37 %					
less - 40.00%	442,937,919.09	36.13%	29,175	68.43%	2.90%
40.01% - 50.00%	127,745,547.05	10.42%	3,245	7.61%	2.42%
50.01% - 60.00%	133,166,293.49	10.86%	2,734	6.41%	2.22%
60.01% - 70.00%	123,288,077.33	10.06%	2,191	5.14%	2.07%
70.01% - 80.00%	118,690,376.62	9.68%	1,854	4.35%	1.98%
80.01% - 85.00%	57,280,928.38	4.67%	800	1.88%	1.93%
85.01% - 90.00%	53,622,866.59	4.37%	667	1.57%	1.88%
90.01% - 95.00%	45,200,115.46	3.69%	566	1.33%	1.80%
95.01% - 100.00%	43,854,776.77	3.58%	530	1.24%	1.83%
100.01% - 105.00%	37,760,123.74	3.08%	424	1.00%	1.84%
105.01% - 110.00%	25,040,100.68	2.04%	267	0.63%	1.86%
110.01% - 115.00%	12,513,297.33	1.02%	129	0.30%	2.08%
115.01% - 120.00%	3,025,548.76	0.25%	36	0.08%	2.19%
120.01% - 125.00%	685,701.07	0.06%	9	0.02%	2.26%
128.01% - more	1,096,127.71	0.09%	6	0.01%	2.08%
	1,225,907,800.07	100.0%	42,633	100.0%	2.37%

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	264,889,893.01	21.61%	25,909	60.77%	3.23%
25.000,00 - 50.000,00	339,276,277.25	27.68%	9,504	22.29%	2.59%
50.000,00 - 75.000,00	237,450,897.59	19.37%	3,897	9.14%	2.13%
75.000,00 - 100.000,00	149,346,405.89	12.18%	1,759	4.13%	1.86%
100.000,00 - 125.000,00	83,819,855.89	6.84%	753	1.77%	1.69%
125.000,00 - 150.000,00	43,094,130.69	3.52%	316	0.74%	1.69%
150.000,00 - 175.000,00	30,819,553.17	2.51%	192	0.45%	1.64%
175.000,00 - 200.000,00	19,117,276.14	1.56%	103	0.24%	1.57%
200.000,00 - 225.000,00	14,665,001.70	1.20%	69	0.16%	1.70%
225.000,00 - 250.000,00	8,275,825.20	0.68%	35	0.08%	1.67%
250.000,00 - 275.000,00	6,790,443.23	0.55%	26	0.06%	1.59%
275.000,00 - 300.000,00	4,600,504.19	0.38%	16	0.04%	1.69%
300.000,00 - 325.000,00	2,795,474.61	0.23%	9	0.02%	1.45%
325.000,00 - 350.000,00	3,045,687.95	0.25%	9	0.02%	1.30%
350.000,00 - 375.000,00	373,843.51	0.03%	1	0.00%	1.62%
375.000,00 - 400.000,00	3,077,182.03	0.25%	8	0.02%	1.54%
400.000,00 - 425.000,00	819,505.07	0.07%	2	0.01%	1.69%
425.000,00 - 450.000,00	883,427.44	0.07%	2	0.01%	1.12%
450.000,00 - 475.000,00	1,365,155.88	0.11%	3	0.01%	1.32%
475.000,00 - 500.000,00	3,357,091.57	0.27%	7	0.02%	1.70%
500.000,00 - 600.000,00	3,870,680.75	0.32%	7	0.02%	1.50%
600.000,00 - 700.000,00	3,244,840.30	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	928,847.01	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					
	1,225,907,800.07	100.0%	42,633	100.0%	2.37%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	791,398.00	0.06%	30	0.07%	2.71%
Partial Professional Use	31,930,275.88	2.60%	609	1.43%	1.95%
Professional use with recourse to the borrower	697,272.05	0.06%	9	0.02%	2.06%
Residential (Flat/Apartment)	1,131,133,785.07	92.27%	40,168	94.22%	2.37%
Residential (House, detached or semi-detached)	61,355,069.07	5.00%	1,817	4.26%	2.58%
	1,225,907,800.07	100.0%	42,633	100.0%	2.37%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	43,568,185.68	3.55%	1,548	3.63%	2.34%
AITOLOAKARNANIA	17,791,808.07	1.45%	732	1.72%	2.61%
ARGOLIDA	11,480,411.73	0.94%	412	0.97%	2.49%
ARKADIA	7,209,881.78	0.59%	268	0.63%	2.64%
ARTA	3,912,575.90	0.32%	197	0.46%	2.54%
ATTICA	553,255,730.18	45.13%	17,924	42.04%	2.33%
CHALKIDIKI	13,122,469.70	1.07%	487	1.14%	2.57%
CHANIA	16,685,569.52	1.36%	465	1.09%	2.22%
CHIOS	7,915,192.38	0.65%	288	0.68%	2.68%
CORFU	10,739,823.01	0.88%	362	0.85%	2.39%
DODEKANISA	39,186,535.64	3.20%	930	2.18%	2.24%
DRAMA	6,561,746.40	0.54%	249	0.58%	2.38%
EVOIA	16,562,604.16	1.35%	697	1.64%	2.82%
EVKITANIA	1,338,706.56	0.11%	64	0.15%	3.46%
EVROS	12,345,222.68	1.01%	572	1.34%	2.68%
FLORINA	3,644,366.17	0.30%	149	0.35%	2.57%
FOKIDA	2,986,671.57	0.24%	119	0.28%	2.77%
FTHIOTIDA	16,683,226.11	1.36%	749	1.76%	2.63%
GREVENA	3,805,482.72	0.31%	141	0.33%	2.56%
HERAKLION	18,468,508.96	1.51%	564	1.32%	2.25%
ILEIA	15,568,045.12	1.27%	576	1.35%	2.46%
IMATHIA	7,839,281.90	0.64%	305	0.72%	2.44%
IOANNINA	19,325,093.83	1.58%	669	1.57%	2.18%
KARDITSA	12,091,617.24	0.99%	543	1.27%	2.36%
KASTORIA	3,956,809.79	0.32%	175	0.41%	2.64%
KAVALA	12,169,160.37	0.99%	428	1.00%	2.31%
KEFALLONIA	5,469,379.37	0.45%	180	0.42%	2.67%
KILKIS	7,251,283.05	0.59%	309	0.73%	2.35%
KORINTHIA	12,576,863.91	1.03%	467	1.10%	2.39%
KOZANI	11,149,201.19	0.91%	438	1.03%	2.55%
KYKLADES	18,661,645.05	1.52%	488	1.15%	2.06%
LAKONIA	9,569,788.87	0.78%	363	0.85%	2.43%
LARISA	24,636,603.54	2.01%	1,011	2.37%	2.40%
LASITHI	8,796,880.40	0.72%	289	0.68%	2.06%
LEFKADA	3,176,841.70	0.26%	111	0.26%	2.35%
LESBOS	16,207,688.79	1.32%	537	1.26%	2.61%
MAGNESIA	19,335,499.49	1.58%	739	1.73%	2.44%
MESSINIA	11,395,722.15	0.93%	491	1.15%	2.57%
PELLA	9,954,806.49	0.81%	397	0.93%	2.05%
PIERIA	13,434,324.44	1.10%	472	1.11%	2.21%
PREVEZA	8,376,872.77	0.68%	315	0.74%	2.44%
RETHYMNO	15,028,208.31	1.23%	498	1.17%	2.38%
RODOPI	9,065,874.34	0.74%	383	0.90%	2.21%
SAMOS	5,755,913.95	0.47%	226	0.53%	2.78%
SERRES	6,172,404.54	0.50%	273	0.64%	2.74%
THESPROTIA	6,370,529.32	0.52%	231	0.54%	2.22%
THESSALONIKI	91,377,823.19	7.45%	3,300	7.74%	2.28%
TRIKALA	8,510,462.00	0.69%	383	0.90%	2.52%
VOIOTIA	11,420,414.77	0.93%	553	1.30%	2.89%
XANTHI	7,831,943.37	0.64%	396	0.93%	2.56%
ZAKYNTHOS	6,166,097.90	0.50%	170	0.40%	2.12%
TOTAL	1,225,907,800.07	100.0%	42,633	100.0%	2.37%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,225,907,800.07	100.00%	48,202	100.00%	2.37%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

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	675,286,090.10	55.08%	22,372	46.41%	1.76%
Euribor 1M Linked	105,760,139.30	8.63%	2,866	5.95%	1.51%
Euribor 3M Linked	282,528,549.57	23.05%	8,262	17.14%	2.55%
Fixed	73,400,927.61	5.99%	3,919	8.13%	5.60%
Originator Rate	88,932,093.49	7.25%	10,783	22.37%	4.77%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

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)	46,785	1,120,970.99	1,180,628,179.94	60.58%	96.31%
31-60 days past due	1,102	500,210.59	34,991,739.13	27.03%	2.85%
61-90 days past due	315	229,117.01	10,287,881.00	12.38%	0.84%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	48,202	1,850,298.59	1,225,907,800.07	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	394,390,443.52	32.17%	16,015	33.22%	2.53%
Refinancing loans	146,833,651.85	11.98%	3,254	6.75%	2.21%
Buy Secondary	237,006,254.18	19.33%	7,217	14.97%	2.12%
Professional use	12,461,259.34	1.02%	332	0.69%	2.09%
Renovating	435,109,599.13	35.49%	21,379	44.35%	2.43%
Other	9,077.05	0.00%	2	0.00%	4.80%
N/A	97,515.00	0.01%	3	0.01%	1.99%
	1,225,907,800.07	100.0%	48,202	100.0%	2.37%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	509,670,728.31	41.57%	17,537	41.56%	2.42%
Self Employed	345,088,259.78	28.15%	8,602	20.38%	2.14%
Unemployed	115,415,385.34	9.41%	4,298	10.18%	2.43%
Retired	236,247,127.63	19.27%	10,710	25.38%	2.51%
N/A	19,486,299.02	1.59%	1,054	2.50%	2.98%
	1,225,907,800.07	100.%	42,201	100.%	2.37%

* 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.