

Covered Bond Programme I



Monthly Investor Report

July 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	31-07-2016	28-11-2008
Portfolio Cut off Date	31-07-2016	31-10-2008
Original Principal Balance	2.638.776.153,00	6.487.231.236,00
Principal Balance	1.212.264.895,00	5.951.630.426,00
Number of Borrowers	41.608	70.301
Number of Loanparts	47.538	94.141
Number of Properties	42.016	72.324
Average Principal Balance (borrower)	29.135,38	82.291,22
Average Principal Balance (parts)	25.500,97	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	56,90	66,60
Weighted Average Loan to Indexed Value	54,75	58,38
Seasoning (years): Weighted Average	9,81	2,10
Original Maturity (years): Weighted Average	23,41	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	788.241,10
Outstanding Accrued Interest on Bonds	26.698.072,40
Current Outstanding Balance	1.212.264.895,40
Adjusted Nominal Value Assets *	1.172.381.222,02
Outstanding Accrued Interest on Assets	1.036.809,19
Nominal Value Test Current Value **	74,44 %
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	59,301,664.61	4.89%	1,586	3.33%	2.38%
Standard Amortising	1,152,963,230.79	95.11%	45,952	96.66%	2.36%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

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%	865,734,641.70	71.41%	24,702	51.96%	1.71%
2.5% - 2.99%	109,510,236.35	9.03%	4,806	10.11%	2.69%
3% - 3.49%	52,953,809.36	4.37%	3,139	6.60%	3.18%
3.5% - 3.99%	12,601,857.74	1.04%	348	0.73%	3.70%
4% - 4.49%	8,873,127.02	0.73%	315	0.66%	4.22%
4.5% - 4.99%	92,319,084.03	7.62%	10,528	22.15%	4.76%
5% - 5.49%	25,127,367.08	2.07%	1,557	3.28%	5.33%
5.5% - 5.99%	31,828,409.84	2.63%	1,230	2.59%	5.66%
6% - 6.49%	2,456,812.56	0.20%	136	0.29%	6.26%
6.5% - 6.99%	9,796,027.65	0.81%	650	1.37%	6.60%
7% - 7.49%	1,063,522.07	0.09%	127	0.27%	7.25%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

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	106,464.12	0.01%	26	0.05%	4.65%
1997	217,145.40	0.02%	36	0.08%	4.65%
1998	327,348.28	0.03%	41	0.09%	4.41%
1999	2,939,718.11	0.24%	322	0.68%	3.96%
2000	5,276,784.48	0.44%	507	1.07%	3.87%
2001	21,051,073.78	1.74%	3,353	7.05%	3.46%
2002	35,035,017.93	2.89%	5,073	10.67%	3.83%
2003	80,251,956.44	6.62%	4,989	10.49%	3.05%
2004	137,627,498.00	11.35%	5,478	11.52%	2.52%
2005	220,637,933.68	18.20%	6,702	14.10%	2.14%
2006	191,619,005.16	15.81%	5,490	11.55%	1.99%
2007	205,900,577.47	16.98%	6,249	13.15%	1.77%
2008	140,097,403.19	11.56%	4,042	8.50%	2.11%
2009	54,735,336.47	4.52%	2,142	4.51%	2.71%
2010	35,741,165.00	2.95%	1,297	2.73%	3.49%
2011	20,304,293.88	1.67%	601	1.26%	3.86%
2012	15,688,840.43	1.29%	320	0.67%	2.67%
2013	32,484,956.37	2.68%	578	1.22%	2.76%
2014	6,345,917.45	0.52%	131	0.28%	3.19%
2015	4,194,110.92	0.35%	106	0.22%	2.33%
2016	1,657,793.69	0.14%	50	0.11%	2.29%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2016	2,252,398.21	0.19%	2,552	5.37%	3.87%
2017	18,905,567.05	1.56%	5,260	11.06%	3.63%
2018	31,372,341.99	2.59%	3,999	8.41%	3.63%
2019	46,322,602.20	3.82%	3,693	7.77%	3.29%
2020	56,227,976.82	4.64%	3,496	7.35%	2.99%
2021	55,019,853.65	4.54%	3,102	6.53%	2.82%
2022	60,605,450.82	5.00%	2,809	5.91%	2.46%
2023	60,797,421.07	5.02%	2,426	5.10%	2.80%
2024	75,323,711.07	6.21%	2,566	5.40%	2.55%
2025	85,316,952.15	7.04%	2,681	5.64%	2.52%
2026	55,386,697.02	4.57%	1,710	3.60%	2.54%
2027	38,772,520.94	3.20%	1,097	2.31%	2.13%
2028	42,229,151.06	3.48%	1,141	2.40%	2.30%
2029	24,125,035.49	1.99%	646	1.36%	2.32%
2030	38,535,495.39	3.18%	888	1.87%	1.93%
2031	32,817,360.54	2.71%	695	1.46%	1.93%
2032	34,504,393.37	2.85%	794	1.67%	1.90%
2033	36,324,432.72	3.00%	771	1.62%	2.16%
2034	39,634,739.64	3.27%	798	1.68%	2.00%
2035	61,772,960.48	5.10%	1,162	2.44%	1.85%
2036	40,995,889.60	3.38%	741	1.56%	1.80%
2037	37,092,501.37	3.06%	655	1.38%	1.64%
2038	22,370,431.53	1.85%	400	0.84%	1.89%
2039	9,708,286.45	0.80%	179	0.38%	2.20%
2040	12,479,943.54	1.03%	222	0.47%	2.07%
2041	15,756,882.45	1.30%	270	0.57%	2.08%
2042	13,885,418.22	1.15%	245	0.52%	1.99%
2043	16,579,575.63	1.37%	279	0.59%	2.26%
2044	10,146,891.75	0.84%	184	0.39%	2.22%
2045	12,735,068.21	1.05%	195	0.41%	1.87%
2046	22,287,464.24	1.84%	319	0.67%	1.79%
2047	22,005,695.89	1.82%	310	0.65%	1.60%
2048	15,814,114.69	1.30%	243	0.51%	1.89%
2049	7,288,716.33	0.60%	130	0.27%	2.27%
2050	10,492,965.88	0.87%	155	0.33%	2.16%
2051	7,994,063.60	0.66%	122	0.26%	2.29%
2052	7,000,732.65	0.58%	118	0.25%	2.29%
2053	5,214,855.87	0.43%	82	0.17%	2.26%
2054	2,886,351.21	0.24%	45	0.09%	2.35%
2055	3,529,777.78	0.29%	52	0.11%	2.30%
2056	2,348,639.04	0.19%	30	0.06%	2.28%
2057	4,173,845.11	0.34%	81	0.17%	2.31%
2058	5,098,795.84	0.42%	77	0.16%	2.25%
2059	3,628,682.90	0.30%	49	0.10%	2.36%
2060	3,200,538.70	0.26%	45	0.09%	2.33%
2061	1,301,705.24	0.11%	24	0.05%	2.28%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1,484,139.68	0.12%	43	0.09%	2.31%
0.5 - 1.0	1,469,390.11	0.12%	47	0.10%	2.26%
1.0 - 1.5	2,538,211.40	0.21%	57	0.12%	2.35%
1.5 - 2.0	1,633,822.89	0.13%	36	0.08%	2.61%
2.0 - 2.5	3,951,356.53	0.33%	78	0.16%	3.15%
2.5 - 3.0	15,095,076.51	1.25%	298	0.63%	3.12%
3.0 - 4.0	25,979,494.30	2.14%	460	0.97%	2.55%
4.0 - 5.0	13,693,252.72	1.13%	289	0.61%	3.00%
5.0 - 6.0	29,113,219.57	2.40%	974	2.05%	4.00%
6.0 - 7.0	46,061,178.58	3.80%	1,807	3.80%	2.95%
7.0 - 8.0	67,725,623.16	5.59%	2,312	4.86%	2.57%
8.0 - 9.0	183,284,757.33	15.12%	5,263	11.07%	1.90%
9.0 - 10.0	213,255,311.13	17.59%	6,496	13.66%	1.87%
more - 10.0	606,980,061.49	50.07%	29,378	61.80%	2.48%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,145,100,128.86	94.46%	44,162	92.90%	2.17%
01-02	7,291,353.61	0.60%	643	1.35%	4.80%
02-03	7,425,565.76	0.61%	618	1.30%	5.82%
03-04	4,214,424.31	0.35%	296	0.62%	5.92%
04-05	3,790,850.35	0.31%	211	0.44%	5.78%
05-06	9,626,928.95	0.79%	445	0.94%	5.45%
06-07	6,697,207.47	0.55%	251	0.53%	5.54%
07-08	8,841,171.07	0.73%	333	0.70%	5.70%
08-09	4,652,821.30	0.38%	161	0.34%	5.69%
09-10	3,608,590.20	0.30%	122	0.26%	5.87%
10-11	5,108,343.20	0.42%	148	0.31%	5.68%
11-12	2,405,019.71	0.20%	67	0.14%	5.68%
12-13	2,949,303.83	0.24%	69	0.15%	5.77%
13-14	48,985.69	0.00%	2	0.00%	5.78%
14-15	84,933.88	0.01%	1	0.00%	4.62%
15-16	149,885.49	0.01%	3	0.01%	6.17%
16-17					
17-18	124,098.29	0.01%	2	0.00%	5.13%
18-19					
19-20	39,100.16	0.00%	1	0.00%	5.52%
20-21					
21-22	26,937.64	0.00%	1	0.00%	5.42%
22-23					
23-24					
24-25					
25-26					
26-27					
27-28					
28-29					
29-30					
30 - more	79,245.63	0.01%	2	0.00%	3.62%
Matured					
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 56,90 %					
less - 40.00%	282,563,954.33	23.31%	16,095	38.31%	2.75%
40.01% - 50.00%	172,086,424.95	14.20%	6,227	14.82%	2.45%
50.01% - 60.00%	177,786,676.58	14.67%	5,469	13.02%	2.35%
60.01% - 70.00%	194,361,389.11	16.03%	5,189	12.35%	2.27%
70.01% - 80.00%	251,457,382.13	20.74%	6,557	15.61%	2.20%
80.01% - 85.00%	45,595,451.73	3.76%	821	1.95%	1.92%
85.01% - 90.00%	51,289,451.77	4.23%	898	2.14%	1.81%
90.01% - 95.00%	16,850,897.28	1.39%	311	0.74%	1.95%
95.01% - 100.00%	19,503,917.99	1.61%	395	0.94%	2.01%
100.01% - 105.00%	352,486.09	0.03%	22	0.05%	3.33%
105.01% - 110.00%	246,414.84	0.02%	14	0.03%	2.91%
110.01% - 115.00%	78,118.65	0.01%	9	0.02%	4.91%
115.01% - 120.00%	87,866.19	0.01%	7	0.02%	4.05%
125.01% - 128.00%	4,463.76	0.00%	2	0.00%	3.76%
	1,212,264,895.40	100.0%	42,016	100.0%	2.36%

8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 54,27 %					
less - 40.00%	437,790,292.66	36.11%	28,697	68.30%	2.88%
40.01% - 50.00%	127,708,197.71	10.53%	3,236	7.70%	2.41%
50.01% - 60.00%	131,960,347.41	10.89%	2,703	6.43%	2.20%
60.01% - 70.00%	122,211,070.68	10.08%	2,179	5.19%	2.08%
70.01% - 80.00%	117,937,856.15	9.73%	1,836	4.37%	1.97%
80.01% - 85.00%	56,308,380.88	4.64%	784	1.87%	1.93%
85.01% - 90.00%	54,563,107.69	4.50%	669	1.59%	1.86%
90.01% - 95.00%	43,846,419.71	3.62%	553	1.32%	1.81%
95.01% - 100.00%	42,050,748.30	3.47%	512	1.22%	1.84%
100.01% - 105.00%	36,706,821.14	3.03%	413	0.98%	1.85%
105.01% - 110.00%	24,381,983.43	2.01%	258	0.61%	1.86%
110.01% - 115.00%	12,549,893.71	1.04%	132	0.31%	2.08%
115.01% - 120.00%	2,525,735.98	0.21%	30	0.07%	2.24%
120.01% - 125.00%	630,472.21	0.05%	8	0.02%	2.35%
128.01% - more	1,093,567.74	0.09%	6	0.01%	2.08%
	1,212,264,895.40	100.0%	42,016	100.0%	2.36%

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	261,903,963.92	21.60%	25,467	60.61%	3.22%	
25.000,00 - 50.000,00	335,547,355.86	27.68%	9,404	22.38%	2.58%	
50.000,00 - 75.000,00	235,366,003.19	19.42%	3,863	9.19%	2.13%	
75.000,00 - 100.000,00	147,498,955.99	12.17%	1,736	4.13%	1.85%	
100.000,00 - 125.000,00	82,871,562.64	6.84%	745	1.77%	1.69%	
125.000,00 - 150.000,00	42,853,131.92	3.53%	314	0.75%	1.69%	
150.000,00 - 175.000,00	31,201,695.88	2.57%	194	0.46%	1.65%	
175.000,00 - 200.000,00	17,832,772.12	1.47%	96	0.23%	1.58%	
200.000,00 - 225.000,00	14,622,281.45	1.21%	69	0.16%	1.70%	
225.000,00 - 250.000,00	8,042,233.04	0.66%	34	0.08%	1.66%	
250.000,00 - 275.000,00	6,269,437.78	0.52%	24	0.06%	1.59%	
275.000,00 - 300.000,00	4,873,472.04	0.40%	17	0.04%	1.67%	
300.000,00 - 325.000,00	2,807,808.87	0.23%	9	0.02%	1.45%	
325.000,00 - 350.000,00	2,710,137.31	0.22%	8	0.02%	1.32%	
350.000,00 - 375.000,00	748,256.65	0.06%	2	0.01%	1.37%	
375.000,00 - 400.000,00	2,691,740.44	0.22%	7	0.02%	1.60%	
400.000,00 - 425.000,00	817,368.14	0.07%	2	0.01%	1.70%	
425.000,00 - 450.000,00	876,207.02	0.07%	2	0.01%	1.12%	
450.000,00 - 475.000,00	1,360,944.44	0.11%	3	0.01%	1.32%	
475.000,00 - 500.000,00	3,350,631.16	0.28%	7	0.02%	1.70%	
500.000,00 - 600.000,00	3,857,682.74	0.32%	7	0.02%	1.50%	
600.000,00 - 700.000,00	3,239,962.10	0.27%	5	0.01%	1.74%	
700.000,00 - 800.000,00						
800.000,00 - 900.000,00						
900.000,00 - 1.000.000,00	921,290.70	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						
	1,212,264,895.40	100.0%	42,016	100.0%	2.36%	

10. Property Description

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
Other real estate	785,624.84	0.06%	30	0.07%	2.70%	
Partial Professional Use	32,184,361.56	2.65%	617	1.47%	1.96%	
Professional use with recourse to the borrower	686,644.41	0.06%	10	0.02%	2.07%	
Residential (Flat/Apartment)	1,117,822,496.78	92.21%	39,561	94.16%	2.36%	
Residential (House, detached or semi-detached)	60,785,767.81	5.01%	1,798	4.28%	2.57%	
	1,212,264,895.40	100.0%	42,016	100.0%	2.36%	

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	43,101,051.64	3.56%	1,528	3.64%	2.33%
AITOLOAKARNANIA	17,591,568.56	1.45%	720	1.71%	2.60%
ARGOLIDA	11,403,565.01	0.94%	409	0.97%	2.48%
ARKADIA	7,144,844.40	0.59%	265	0.63%	2.63%
ARTA	3,865,243.96	0.32%	195	0.46%	2.53%
ATTICA	546,990,855.43	45.12%	17,679	42.08%	2.32%
CHALKIDIKI	13,002,201.87	1.07%	482	1.15%	2.56%
CHANIA	16,589,309.36	1.37%	459	1.09%	2.21%
CHIOS	7,833,040.58	0.65%	282	0.67%	2.66%
CORFU	10,616,042.38	0.88%	355	0.85%	2.39%
DODEKANISA	39,199,325.47	3.23%	923	2.20%	2.23%
DRAMA	6,413,001.97	0.53%	243	0.58%	2.37%
EVOIA	16,316,237.46	1.35%	690	1.64%	2.82%
EVKITANIA	1,323,726.50	0.11%	60	0.14%	3.38%
EVROS	12,172,489.12	1.00%	559	1.33%	2.67%
FLORINA	3,596,566.72	0.30%	145	0.35%	2.57%
FOKIDA	2,942,225.37	0.24%	119	0.28%	2.76%
FTHIOTIDA	16,333,012.22	1.35%	737	1.75%	2.62%
GREVENA	3,769,673.75	0.31%	138	0.33%	2.56%
HERAKLION	18,097,969.11	1.49%	550	1.31%	2.25%
ILEIA	15,541,511.01	1.28%	574	1.37%	2.45%
IMATHIA	7,764,167.03	0.64%	300	0.71%	2.43%
IOANNINA	18,996,572.46	1.57%	658	1.57%	2.17%
KARDITSA	12,051,183.69	0.99%	535	1.27%	2.36%
KASTORIA	3,932,241.58	0.32%	174	0.41%	2.62%
KAVALA	12,017,933.91	0.99%	423	1.01%	2.31%
KEFALLONIA	5,406,495.78	0.45%	174	0.41%	2.66%
KILKIS	7,228,050.15	0.60%	305	0.73%	2.35%
KORINTHIA	12,330,825.88	1.02%	460	1.10%	2.39%
KOZANI	10,979,352.52	0.91%	433	1.03%	2.53%
KYKLADES	18,520,181.75	1.53%	485	1.15%	2.05%
LAKONIA	9,510,042.84	0.78%	360	0.86%	2.43%
LARISA	24,237,591.27	2.00%	995	2.37%	2.39%
LASITHI	8,690,418.05	0.72%	286	0.68%	2.05%
LEFKADA	3,215,855.46	0.27%	111	0.26%	2.34%
LESBOS	16,071,012.24	1.33%	528	1.26%	2.61%
MAGNESIA	19,085,040.29	1.57%	729	1.74%	2.44%
MESSINIA	11,264,799.50	0.93%	484	1.15%	2.56%
PELLA	9,757,751.15	0.81%	386	0.92%	2.04%
PIERIA	13,175,802.07	1.09%	462	1.10%	2.21%
PREVEZA	8,322,133.92	0.69%	305	0.73%	2.44%
RETHYMNO	14,729,296.09	1.22%	487	1.16%	2.38%
RODOPI	8,934,372.76	0.74%	379	0.90%	2.20%
SAMOS	5,884,461.55	0.49%	227	0.54%	2.76%
SERRES	6,105,574.62	0.50%	268	0.64%	2.73%
THESSALONIKI	6,342,442.66	0.52%	229	0.55%	2.22%
THESSALONIKI	90,450,719.27	7.46%	3,259	7.76%	2.28%
TRIKALA	8,333,563.77	0.69%	375	0.89%	2.52%
VOIOTIA	11,215,565.04	0.93%	534	1.27%	2.88%
XANTHI	7,781,050.69	0.64%	385	0.92%	2.55%
ZAKYNTHOS	6,086,935.52	0.50%	168	0.40%	2.11%
	1,212,264,895.40	100.0%	42,016	100.0%	2.36%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,212,264,895.40	100.00%	47,538	100.00%	2.36%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

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	668,088,663.07	55.11%	22,256	46.82%	1.76%
Euribor 1M Linked	104,565,067.37	8.63%	2,848	5.99%	1.51%
Euribor 3M Linked	282,380,195.70	23.29%	8,300	17.46%	2.54%
Fixed	71,375,753.99	5.89%	3,806	8.01%	5.60%
Originator Rate	85,855,215.27	7.08%	10,328	21.73%	4.77%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

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)		46,090	915,418.98	1,165,019,669.14	96.95%	96.10%
31-60 days past due		1,121	443,591.49	36,568,933.80	2.36%	3.02%
61-90 days past due		327	236,266.93	10,676,292.46	0.69%	0.88%
91+ days past due		0	0.00	0.00	0.00%	0.00%
		47,538	1,595,277.40	1,212,264,895.40	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	388,838,334.48	32.08%	15,655	32.93%	2.51%
Refinancing loans	147,121,995.99	12.14%	3,281	6.90%	2.21%
Buy Secondary	234,498,089.98	19.34%	7,150	15.04%	2.11%
Professional use	12,276,578.90	1.01%	327	0.69%	2.08%
Renovating	429,521,521.68	35.43%	21,124	44.44%	2.42%
Other	8,374.37	0.00%	1	0.00%	4.65%
	1,212,264,895.40	100.0%	47,538	100.0%	2.36%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	502,925,381.41	41.49%	17,220	41.39%	2.41%
Self Employed	342,306,791.71	28.24%	8,508	20.45%	2.14%
Unemployed	114,418,726.05	9.44%	4,266	10.25%	2.43%
Retired	233,742,738.47	19.28%	10,596	25.47%	2.50%
N/A	18,871,257.77	1.56%	1,018	2.45%	2.96%
	1,212,264,895.40	100.%	41,608	100.%	2.36%

* 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.