

Covered Bond Programme I



Monthly Investor Report

August 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	31-08-2016	28-11-2008
Portfolio Cut off Date	31-08-2016	31-10-2008
Original Principal Balance	2.606.532.018,00	6.487.231.236,00
Principal Balance	1.196.575.216,00	5.951.630.426,00
Number of Borrowers	40.904	70.301
Number of Loanparts	46.750	94.141
Number of Properties	41.290	72.324
Average Principal Balance (borrower)	29.253,26	82.291,22
Average Principal Balance (parts)	25.595,19	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	56,91	66,60
Weighted Average Loan to Indexed Value	54,61	58,38
Seasoning (years): Weighted Average	9,88	2,10
Original Maturity (years): Weighted Average	23,47	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	428.895,89
Outstanding Accrued Interest on Bonds	29.475.388,66
Current Outstanding Balance	1.196.575.216,41
Adjusted Nominal Value Assets *	1.157.833.224,89
Outstanding Accrued Interest on Assets	1.020.483,04
Nominal Value Test Current Value **	75,59 %
<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	58,751,075.20	4.91%	1,586	3.39%	2.39%
Standard Amortising	1,137,824,141.21	95.09%	45,164	96.61%	2.35%
	1,196,575,216.41	100.0%	46,750	100.0%	2.36%

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%	856,960,661.87	71.62%	24,568	52.55%	1.71%
2.5% - 2.99%	108,621,828.30	9.08%	4,784	10.23%	2.69%
3% - 3.49%	52,283,582.72	4.37%	3,124	6.68%	3.18%
3.5% - 3.99%	12,693,802.00	1.06%	353	0.76%	3.70%
4% - 4.49%	8,799,490.18	0.74%	312	0.67%	4.22%
4.5% - 4.99%	89,360,116.90	7.47%	10,036	21.47%	4.76%
5% - 5.49%	23,522,516.30	1.97%	1,455	3.11%	5.34%
5.5% - 5.99%	31,377,569.79	2.62%	1,223	2.62%	5.66%
6% - 6.49%	2,355,095.48	0.20%	135	0.29%	6.26%
6.5% - 6.99%	9,577,065.35	0.80%	647	1.38%	6.60%
7% - 7.49%	1,023,487.52	0.09%	113	0.24%	7.25%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,196,575,216.41	100.0%	46,750	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	103,546.96	0.01%	24	0.05%	4.65%
1997	210,176.39	0.02%	36	0.08%	4.65%
1998	321,760.41	0.03%	40	0.09%	4.41%
1999	2,865,011.49	0.24%	320	0.68%	3.95%
2000	5,150,056.74	0.43%	505	1.08%	3.87%
2001	20,179,119.28	1.69%	2,800	5.99%	3.44%
2002	33,602,527.47	2.81%	5,053	10.81%	3.82%
2003	78,636,377.55	6.57%	4,973	10.64%	3.04%
2004	135,870,360.65	11.35%	5,455	11.67%	2.51%
2005	218,267,622.75	18.24%	6,679	14.29%	2.13%
2006	189,854,736.52	15.87%	5,398	11.55%	1.98%
2007	202,482,357.39	16.92%	6,213	13.29%	1.77%
2008	138,678,134.49	11.59%	4,030	8.62%	2.11%
2009	53,756,617.51	4.49%	2,124	4.54%	2.71%
2010	35,181,329.54	2.94%	1,292	2.76%	3.50%
2011	20,270,654.19	1.69%	600	1.28%	3.85%
2012	15,907,200.77	1.33%	324	0.69%	2.66%
2013	32,515,491.49	2.72%	581	1.24%	2.76%
2014	6,518,939.24	0.54%	133	0.28%	3.17%
2015	4,310,645.34	0.36%	107	0.23%	2.35%
2016	1,867,995.09	0.16%	58	0.12%	2.30%
	1,196,575,216.41	100.0%	46,750	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	1,468,098.88	0.12%	1,896	4.06%	3.83%
2017	17,098,492.93	1.43%	5,219	11.16%	3.63%
2018	29,783,926.75	2.49%	3,976	8.50%	3.63%
2019	44,766,720.50	3.74%	3,673	7.86%	3.28%
2020	54,686,638.53	4.57%	3,472	7.43%	2.99%
2021	54,079,101.97	4.52%	3,105	6.64%	2.82%
2022	59,445,975.66	4.97%	2,802	5.99%	2.46%
2023	59,934,104.73	5.01%	2,414	5.16%	2.80%
2024	74,165,276.58	6.20%	2,552	5.46%	2.55%
2025	84,268,194.74	7.04%	2,669	5.71%	2.52%
2026	54,853,562.70	4.58%	1,712	3.66%	2.54%
2027	38,352,032.75	3.21%	1,094	2.34%	2.13%
2028	41,857,679.65	3.50%	1,141	2.44%	2.30%
2029	24,122,087.15	2.02%	648	1.39%	2.32%
2030	38,340,275.95	3.20%	889	1.90%	1.92%
2031	32,711,279.81	2.73%	701	1.50%	1.93%
2032	34,307,061.51	2.87%	795	1.70%	1.91%
2033	36,115,491.45	3.02%	769	1.64%	2.17%
2034	39,580,484.45	3.31%	798	1.71%	1.99%
2035	61,572,395.07	5.15%	1,163	2.49%	1.85%
2036	40,930,827.77	3.42%	743	1.59%	1.79%
2037	36,955,416.77	3.09%	654	1.40%	1.64%
2038	22,423,707.95	1.87%	400	0.86%	1.88%
2039	9,863,888.45	0.82%	180	0.39%	2.19%
2040	12,639,091.92	1.06%	224	0.48%	2.07%
2041	15,762,408.43	1.32%	271	0.58%	2.07%
2042	13,808,670.07	1.15%	245	0.52%	1.99%
2043	16,190,305.05	1.35%	278	0.59%	2.28%
2044	10,195,167.23	0.85%	186	0.40%	2.22%
2045	12,787,394.64	1.07%	196	0.42%	1.88%
2046	22,225,911.11	1.86%	321	0.69%	1.78%
2047	21,427,891.98	1.79%	307	0.66%	1.61%
2048	15,782,939.97	1.32%	243	0.52%	1.90%
2049	7,401,209.77	0.62%	133	0.28%	2.27%
2050	10,353,155.51	0.87%	153	0.33%	2.15%
2051	7,887,245.84	0.66%	122	0.26%	2.30%
2052	6,771,815.05	0.57%	115	0.25%	2.30%
2053	5,205,788.50	0.44%	82	0.18%	2.26%
2054	2,885,656.28	0.24%	45	0.10%	2.35%
2055	3,529,508.31	0.29%	53	0.11%	2.28%
2056	2,425,871.16	0.20%	32	0.07%	2.30%
2057	4,221,223.80	0.35%	81	0.17%	2.32%
2058	5,096,561.51	0.43%	77	0.16%	2.25%
2059	3,501,513.56	0.29%	47	0.10%	2.36%
2060	3,275,698.41	0.27%	46	0.10%	2.34%
2061	1,517,465.61	0.13%	28	0.06%	2.32%
	1,196,575,216.41	100.0%	46,750	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	1,457,421.69	0.12%	43	0.09%	2.34%
0.5 - 1.0	1,391,255.49	0.12%	46	0.10%	2.23%
1.0 - 1.5	2,637,930.86	0.22%	59	0.13%	2.36%
1.5 - 2.0	1,851,320.66	0.15%	42	0.09%	2.56%
2.0 - 2.5	2,882,190.80	0.24%	47	0.10%	2.92%
2.5 - 3.0	13,832,631.02	1.16%	294	0.63%	3.22%
3.0 - 4.0	27,244,680.18	2.28%	475	1.02%	2.57%
4.0 - 5.0	14,494,347.26	1.21%	308	0.66%	2.93%
5.0 - 6.0	27,802,677.35	2.32%	910	1.95%	3.99%
6.0 - 7.0	43,796,460.93	3.66%	1,711	3.66%	3.00%
7.0 - 8.0	62,689,641.17	5.24%	2,227	4.76%	2.59%
8.0 - 9.0	175,252,933.76	14.65%	5,053	10.81%	1.94%
9.0 - 10.0	206,191,511.94	17.23%	6,340	13.56%	1.84%
more - 10.0	615,050,213.30	51.40%	29,195	62.45%	2.46%
	1,196,575,216.41	100.0%	46,750	100.0%	2.36%

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1,131,459,098.03	94.56%	43,465	92.97%	2.17%
01-02	6,762,351.97	0.57%	610	1.30%	4.88%
02-03	7,346,379.16	0.61%	613	1.31%	5.86%
03-04	3,729,083.89	0.31%	266	0.57%	5.88%
04-05	3,707,675.07	0.31%	209	0.45%	5.78%
05-06	9,889,935.67	0.83%	459	0.98%	5.46%
06-07	6,643,758.59	0.56%	250	0.53%	5.54%
07-08	8,294,624.83	0.69%	315	0.67%	5.73%
08-09	4,689,984.57	0.39%	162	0.35%	5.63%
09-10	3,524,076.75	0.29%	119	0.25%	5.92%
10-11	4,940,640.93	0.41%	143	0.31%	5.68%
11-12	2,419,331.68	0.20%	68	0.15%	5.66%
12-13	2,665,430.67	0.22%	61	0.13%	5.78%
13-14					
14-15	140,494.57	0.01%	2	0.00%	5.14%
15-16	93,734.75	0.01%	2	0.00%	6.31%
16-17	123,613.26	0.01%	2	0.00%	5.12%
17-18					
18-19					
19-20	39,004.83	0.00%	1	0.00%	5.52%
20-21					
21-22	26,882.30	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	79,114.89	0.01%	2	0.00%	3.62%
Matured					
	1,196,575,216.41	100.0%	46,750	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: 56,91 %					
less - 40.00%	278,544,658.74	23.28%	15,760	38.17%	2.74%
40.01% - 50.00%	170,456,887.61	14.25%	6,126	14.84%	2.43%
50.01% - 60.00%	175,163,891.70	14.64%	5,368	13.00%	2.34%
60.01% - 70.00%	191,790,320.11	16.03%	5,116	12.39%	2.26%
70.01% - 80.00%	248,381,384.76	20.76%	6,458	15.64%	2.19%
80.01% - 85.00%	45,125,657.33	3.77%	816	1.98%	1.93%
85.01% - 90.00%	50,194,510.21	4.19%	886	2.15%	1.81%
90.01% - 95.00%	16,652,332.92	1.39%	309	0.75%	1.94%
95.01% - 100.00%	19,510,239.62	1.63%	398	0.96%	2.00%
100.01% - 105.00%	370,819.47	0.03%	23	0.06%	3.23%
105.01% - 110.00%	225,956.03	0.02%	13	0.03%	2.58%
110.01% - 115.00%	68,374.48	0.01%	8	0.02%	4.92%
115.01% - 120.00%	86,113.56	0.01%	7	0.02%	4.04%
125.01% - 128.00%	4,069.87	0.00%	2	0.01%	3.78%
	1,196,575,216.41	100.0%	41,290	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: 54,13 %					
less - 40.00%	433,494,136.69	36.23%	28,161	68.20%	2.87%
40.01% - 50.00%	125,834,807.95	10.52%	3,179	7.70%	2.40%
50.01% - 60.00%	131,561,147.79	10.99%	2,689	6.51%	2.20%
60.01% - 70.00%	120,312,218.71	10.05%	2,148	5.20%	2.08%
70.01% - 80.00%	117,004,396.14	9.78%	1,823	4.42%	1.97%
80.01% - 85.00%	55,202,906.40	4.61%	764	1.85%	1.92%
85.01% - 90.00%	54,155,493.32	4.53%	665	1.61%	1.84%
90.01% - 95.00%	43,887,941.26	3.67%	550	1.33%	1.82%
95.01% - 100.00%	40,935,603.67	3.42%	501	1.21%	1.88%
100.01% - 105.00%	36,192,430.88	3.02%	406	0.98%	1.82%
105.01% - 110.00%	22,276,860.32	1.86%	237	0.57%	1.88%
110.01% - 115.00%	11,433,551.32	0.96%	122	0.30%	2.11%
115.01% - 120.00%	2,560,736.21	0.21%	31	0.08%	2.26%
120.01% - 125.00%	630,287.68	0.05%	8	0.02%	2.35%
128.01% - more	1,092,698.07	0.09%	6	0.01%	2.08%
	1,196,575,216.41	100.0%	41,290	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	258,725,465.25	21.62%	24,945	60.41%	3.20%
25.000,00 - 50.000,00	332,019,467.08	27.75%	9,302	22.53%	2.57%
50.000,00 - 75.000,00	232,280,318.85	19.41%	3,809	9.23%	2.12%
75.000,00 - 100.000,00	145,521,588.41	12.16%	1,713	4.15%	1.85%
100.000,00 - 125.000,00	80,936,847.85	6.76%	728	1.76%	1.70%
125.000,00 - 150.000,00	42,621,786.49	3.56%	313	0.76%	1.70%
150.000,00 - 175.000,00	30,519,413.19	2.55%	190	0.46%	1.63%
175.000,00 - 200.000,00	17,817,864.50	1.49%	96	0.23%	1.58%
200.000,00 - 225.000,00	13,954,393.70	1.17%	66	0.16%	1.73%
225.000,00 - 250.000,00	8,244,043.09	0.69%	35	0.09%	1.65%
250.000,00 - 275.000,00	6,240,053.04	0.52%	24	0.06%	1.59%
275.000,00 - 300.000,00	4,862,072.28	0.41%	17	0.04%	1.67%
300.000,00 - 325.000,00	2,795,480.40	0.23%	9	0.02%	1.45%
325.000,00 - 350.000,00	2,701,706.06	0.23%	8	0.02%	1.32%
350.000,00 - 375.000,00	1,492,310.23	0.12%	4	0.01%	1.52%
375.000,00 - 400.000,00	1,937,054.16	0.16%	5	0.01%	1.57%
400.000,00 - 425.000,00	815,111.51	0.07%	2	0.01%	1.70%
425.000,00 - 450.000,00	869,869.19	0.07%	2	0.01%	1.12%
450.000,00 - 475.000,00	2,306,865.94	0.19%	5	0.01%	1.53%
475.000,00 - 500.000,00	1,920,030.05	0.16%	4	0.01%	1.77%
500.000,00 - 600.000,00	3,844,669.04	0.32%	7	0.02%	1.50%
600.000,00 - 700.000,00	3,235,078.76	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	913,727.34	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					
	1,196,575,216.41	100.%	41,290	100.%	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	778,982.54	0.07%	28	0.07%	2.70%
Partial Professional Use	32,488,086.65	2.72%	622	1.51%	1.96%
Professional use with recourse to the borrower	830,266.98	0.07%	10	0.02%	2.16%
Residential (Flat/Apartment)	1,101,826,930.86	92.08%	38,841	94.07%	2.36%
Residential (House, detached or semi-detached)	60,650,949.38	5.07%	1,789	4.33%	2.56%
	1,196,575,216.41	100.%	41,290	100.%	2.36%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	42,677,725.87	3.57%	1,505	3.65%	2.32%
AITOLOAKARNANIA	17,355,760.91	1.45%	704	1.71%	2.59%
ARGOLIDA	11,334,364.37	0.95%	407	0.99%	2.48%
ARKADIA	7,057,108.14	0.59%	259	0.63%	2.62%
ARTA	3,809,984.64	0.32%	188	0.46%	2.50%
ATTICA	539,502,566.20	45.09%	17,376	42.08%	2.32%
CHALKIDIKI	12,746,501.90	1.07%	470	1.14%	2.55%
CHANIA	16,402,841.13	1.37%	455	1.10%	2.21%
CHIOS	7,734,941.27	0.65%	273	0.66%	2.65%
CORFU	10,540,890.07	0.88%	344	0.83%	2.38%
DODEKANISA	38,666,006.26	3.23%	916	2.22%	2.23%
DRAMA	6,421,469.13	0.54%	243	0.59%	2.37%
EVOIA	16,076,919.99	1.34%	671	1.63%	2.81%
EVKITANIA	1,301,155.64	0.11%	58	0.14%	3.38%
EVROS	12,033,024.61	1.01%	544	1.32%	2.66%
FLORINA	3,556,499.92	0.30%	143	0.35%	2.49%
FOKIDA	2,904,415.70	0.24%	118	0.29%	2.75%
FTHIOTIDA	16,200,986.73	1.35%	727	1.76%	2.62%
GREVENA	3,776,133.99	0.32%	137	0.33%	2.56%
HERAKLION	17,914,151.05	1.50%	540	1.31%	2.25%
ILEIA	15,369,174.66	1.28%	565	1.37%	2.43%
IMATHIA	7,605,472.93	0.64%	295	0.71%	2.43%
IOANNINA	18,762,045.79	1.57%	648	1.57%	2.16%
KARDITSA	11,675,211.83	0.98%	530	1.28%	2.37%
KASTORIA	3,884,328.60	0.33%	172	0.42%	2.61%
KAVALA	11,600,635.16	0.97%	412	1.00%	2.32%
KEFALLONIA	5,320,923.33	0.45%	169	0.41%	2.66%
KILKIS	7,093,644.28	0.59%	296	0.72%	2.32%
KORINTHIA	12,143,800.20	1.02%	448	1.09%	2.39%
KOZANI	10,833,532.47	0.91%	419	1.02%	2.52%
KYKLADES	18,266,535.42	1.53%	478	1.16%	2.04%
LAKONIA	9,381,646.33	0.78%	358	0.87%	2.40%
LARISA	23,751,473.18	1.99%	980	2.37%	2.39%
LASITHI	8,569,786.29	0.72%	282	0.68%	2.04%
LEFKADA	3,078,695.74	0.26%	107	0.26%	2.25%
LESBOS	16,069,576.50	1.34%	526	1.27%	2.59%
MAGNESIA	18,864,301.06	1.58%	718	1.74%	2.43%
MESSINIA	11,084,601.17	0.93%	471	1.14%	2.55%
PELLA	9,606,473.32	0.80%	375	0.91%	2.03%
PIERIA	13,117,783.08	1.10%	456	1.10%	2.21%
PREVEZA	8,227,783.54	0.69%	298	0.72%	2.43%
RETHYMNO	14,844,018.16	1.24%	488	1.18%	2.37%
RODOPI	8,920,477.11	0.75%	375	0.91%	2.21%
SAMOS	5,815,710.42	0.49%	223	0.54%	2.75%
SERRES	6,029,865.37	0.50%	265	0.64%	2.72%
THESPROTIA	6,268,289.60	0.52%	225	0.55%	2.21%
THESSALONIKI	89,281,860.32	7.46%	3,203	7.76%	2.27%
TRIKALA	8,276,117.81	0.69%	365	0.88%	2.51%
VOIOTIA	11,145,488.39	0.93%	528	1.28%	2.86%
XANTHI	7,610,157.29	0.64%	370	0.90%	2.53%
ZAKYNTHOS	6,062,359.54	0.51%	167	0.40%	2.11%
Total	1,196,575,216.41	100.0%	41,290	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	1,196,575,216.41	100.00%	46,750	100.00%	2.36%
	1,196,575,216.41	100.0%	46,750	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	659,755,823.27	55.14%	22,088	47.25%	1.76%
Euribor 1M Linked	103,710,018.68	8.67%	2,842	6.08%	1.51%
Euribor 3M Linked	281,415,432.52	23.52%	8,316	17.79%	2.55%
Fixed	68,944,438.09	5.76%	3,677	7.87%	5.61%
Originator Rate	82,749,503.85	6.92%	9,827	21.02%	4.77%
	1,196,575,216.41	100.0%	46,750	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)	45,310	1,019,626.20	1,150,143,737.51	96.92%	96.12%
31-60 days past due	1,087	463,224.31	35,139,789.88	2.33%	2.94%
61-90 days past due	353	260,618.18	11,291,689.02	0.76%	0.94%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	46,750	1,743,468.69	1,196,575,216.41	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	382,677,695.18	31.98%	15,266	32.65%	2.50%
Refinancing loans	147,779,174.55	12.35%	3,310	7.08%	2.21%
Buy Secondary	230,692,352.52	19.28%	7,026	15.03%	2.11%
Professional use	12,162,380.58	1.02%	324	0.69%	2.08%
Renovating	423,255,409.92	35.37%	20,823	44.54%	2.42%
Other	8,203.66	0.00%	1	0.00%	4.65%
	1,196,575,216.41	100.0%	46,750	100.0%	2.36%

16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	494,944,813.04	41.36%	16,890	41.29%	2.40%
Self Employed	338,297,821.20	28.27%	8,385	20.50%	2.13%
Unemployed	113,680,006.48	9.50%	4,231	10.34%	2.43%
Retired	231,746,962.84	19.37%	10,426	25.49%	2.49%
N/A	17,905,612.84	1.50%	972	2.38%	2.97%
	1,196,575,216.41	100.0%	40,904	100.0%	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.