

Covered Bond Programme I



Monthly Investor Report

November 2012

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 03	XS0438753294	B-	Caa2	EUR	846,200,000.00	3.875%	07-10-2016

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2012	28-11-2008
Portfolio Cut off Date	30-11-2012	31-10-2008
Original Principal Balance	2.616.360.588,00	6.487.231.236,00
Principal Balance	1.950.676.625,00	5.951.630.426,00
Number of Borrowers	31.095	70.301
Number of Loanparts	37.909	94.141
Number of Properties	31.449	72.324
Average Principal Balance (borrower)	62.732,81	82.291,22
Average Principal Balance (parts)	51.456,82	63.220,39
Coupon: Weighted Average	2,8	4,8
Minimum	1,1	3,1
Maximum	7,3	8,1
Weighted Average Loan to Value	63,02	66,60
Weighted Average Loan to Indexed Value	57,97	58,38
Seasoning (years): Weighted Average	6,16	2,10
Original Maturity (years): Weighted Average	26,27	24,92
Remaining Tenor (years): Weighted Average	20,15	22,85

Nominal Value Test

All amounts in EURO

Outstanding Bonds	846.200.000,00
Negative Carry	16.924.000,00
Outstanding Accrued Interest on Bonds	4.761.323,97
Current Outstanding Balance	1.950.676.624,90
Adjusted Nominal Value Assets *	1.909.492.215,26
Outstanding Accrued Interest on Assets	1.891.254,52
Nominal Value Test Current Value **	44,91 %
<i>Nominal Value Test Maximum Value</i>	53,00 %

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	108,429,863.36	5.56%	1,925	5.08%	2.90%
Standard Amortising	1,842,246,761.54	94.44%	35,984	94.92%	2.83%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

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%	990,510,078.85	50.78%	15,712	41.45%	2.08%
2.5% - 2.99%	462,602,764.95	23.71%	8,935	23.57%	2.79%
3% - 3.49%	174,416,696.04	8.94%	4,178	11.02%	3.32%
3.5% - 3.99%	72,895,772.58	3.74%	3,240	8.55%	3.82%
4% - 4.49%	1,799,101.57	0.09%	48	0.13%	4.17%
4.5% - 4.99%	81,136,565.08	4.16%	1,578	4.16%	4.82%
5% - 5.49%	98,557,392.20	5.05%	2,630	6.94%	5.30%
5.5% - 5.99%	66,861,888.63	3.43%	1,537	4.05%	5.67%
6% - 6.49%	1,568,931.87	0.08%	43	0.11%	6.15%
6.5% - 6.99%	266,667.61	0.01%	6	0.02%	6.79%
7% - 7.49%	60,765.52	0.00%	2	0.01%	7.27%
7.5% - more	0.00	0.00%	0	0.00%	0.00%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2003	94,264,870.57	4.83%	2,519	6.64%	2.79%
2004	192,205,954.36	9.85%	4,724	12.46%	2.81%
2005	360,940,570.83	18.50%	7,300	19.26%	2.66%
2006	402,541,202.45	20.64%	7,411	19.55%	2.69%
2007	523,334,731.42	26.83%	9,396	24.79%	2.86%
2008	309,528,666.14	15.87%	5,608	14.79%	3.09%
2009	479,156.88	0.02%	5	0.01%	3.17%
2010	34,372,897.82	1.76%	466	1.23%	3.35%
2011	29,417,482.96	1.51%	432	1.14%	3.35%
2012	3,591,091.47	0.18%	48	0.13%	3.32%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2012	19,205.27	0.00%	25	0.07%	4.19%
2013	2,088,816.38	0.11%	488	1.29%	3.66%
2014	4,693,101.32	0.24%	577	1.52%	3.25%
2015	9,211,232.02	0.47%	666	1.76%	3.09%
2016	11,952,844.57	0.61%	699	1.84%	3.53%
2017	29,425,461.37	1.51%	1,275	3.36%	3.38%
2018	40,216,596.19	2.06%	1,568	4.14%	3.41%
2019	37,873,702.07	1.94%	1,389	3.66%	3.10%
2020	50,088,816.30	2.57%	1,579	4.17%	2.93%
2021	46,598,926.89	2.39%	1,341	3.54%	3.06%
2022	59,187,962.07	3.03%	1,536	4.05%	3.21%
2023	61,580,350.59	3.16%	1,445	3.81%	3.29%
2024	50,271,440.15	2.58%	1,135	2.99%	2.79%
2025	71,995,711.87	3.69%	1,481	3.91%	2.73%
2026	65,666,681.12	3.37%	1,356	3.58%	2.91%
2027	91,827,625.63	4.71%	1,772	4.67%	3.06%
2028	78,911,544.13	4.05%	1,451	3.83%	3.09%
2029	40,270,905.74	2.06%	730	1.93%	2.76%
2030	66,423,609.55	3.41%	1,134	2.99%	2.61%
2031	63,131,161.01	3.24%	1,026	2.71%	2.62%
2032	75,934,677.82	3.89%	1,259	3.32%	2.84%
2033	61,896,683.38	3.17%	957	2.52%	2.79%
2034	64,737,980.95	3.32%	1,018	2.69%	2.61%
2035	124,114,690.50	6.36%	1,818	4.80%	2.53%
2036	101,505,665.94	5.20%	1,432	3.78%	2.53%
2037	104,142,438.31	5.34%	1,496	3.95%	2.77%
2038	47,354,776.00	2.43%	666	1.76%	2.83%
2039	12,767,119.36	0.65%	205	0.54%	2.76%
2040	22,284,537.86	1.14%	312	0.82%	2.64%
2041	35,656,066.94	1.83%	485	1.28%	2.69%
2042	46,663,396.52	2.39%	689	1.82%	2.75%
2043	29,425,014.10	1.51%	373	0.98%	2.80%
2044	18,342,168.31	0.94%	244	0.64%	2.51%
2045	29,347,000.49	1.50%	368	0.97%	2.59%
2046	60,381,045.47	3.10%	773	2.04%	2.62%
2047	76,628,280.57	3.93%	917	2.42%	2.62%
2048	40,312,425.64	2.07%	513	1.35%	2.72%
2049	9,624,318.44	0.49%	155	0.41%	2.99%
2050	13,398,004.06	0.69%	214	0.56%	2.95%
2051	23,262,345.62	1.19%	329	0.87%	3.07%
2052	25,223,724.19	1.29%	352	0.93%	2.99%
2053	3,770,852.01	0.19%	57	0.15%	2.86%
2054	2,499,215.18	0.13%	43	0.11%	3.00%
2055	6,867,791.21	0.35%	94	0.25%	3.13%
2056	9,630,894.41	0.49%	134	0.35%	3.12%
2057	23,469,817.38	1.20%	333	0.88%	2.77%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5					
0.5 - 1.0	6,434,409.03	0.33%	82	0.22%	3.35%
1.0 - 1.5	12,192,463.18	0.63%	167	0.44%	3.32%
1.5 - 2.0	19,200,788.41	0.98%	310	0.82%	3.35%
2.0 - 2.5	24,994,341.10	1.28%	326	0.86%	3.35%
2.5 - 3.0	4,903,283.99	0.25%	63	0.17%	3.36%
3.0 - 4.0	135,343.42	0.01%	3	0.01%	4.05%
4.0 - 5.0	362,555,454.69	18.59%	6,553	17.29%	3.06%
5.0 - 6.0	540,656,302.92	27.72%	9,667	25.50%	2.86%
6.0 - 7.0	411,167,743.12	21.08%	7,648	20.17%	2.62%
7.0 - 8.0	304,708,376.45	15.62%	6,344	16.73%	2.71%
8.0 - 9.0	189,147,429.60	9.70%	4,714	12.44%	2.80%
9.0 - 10.0	74,580,688.99	3.82%	2,032	5.36%	2.80%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	1,750,774,372.21	89.75%	33,233	87.67%	2.59%
01-02	91,095,673.42	4.67%	1,850	4.88%	4.51%
02-03	10,368,610.16	0.53%	215	0.57%	4.21%
03-04	1,442,233.42	0.07%	50	0.13%	5.13%
04-05	17,880,907.68	0.92%	610	1.61%	5.24%
05-06	11,200,044.28	0.57%	387	1.02%	5.39%
06-07	6,683,338.15	0.34%	180	0.47%	5.68%
07-08	237,091.02	0.01%	8	0.02%	4.51%
08-09	1,339,965.14	0.07%	39	0.10%	5.33%
09-10	12,655,131.41	0.65%	345	0.91%	5.45%
10-11	9,464,621.80	0.49%	234	0.62%	5.46%
11-12	5,609,518.43	0.29%	133	0.35%	5.56%
12-13	385,924.02	0.02%	9	0.02%	3.90%
13-14	691,678.04	0.04%	16	0.04%	5.64%
14-15	14,026,083.48	0.72%	276	0.73%	5.65%
15-16	9,461,846.38	0.49%	189	0.50%	5.66%
16-17	6,430,403.36	0.33%	118	0.31%	5.82%
17-18	205,260.50	0.01%	2	0.01%	6.10%
18-19	88,573.61	0.00%	2	0.01%	6.06%
19-20	42,654.13	0.00%	1	0.00%	5.77%
20-21	105,306.48	0.01%	2	0.01%	3.82%
21-22	34,244.00	0.00%	1	0.00%	6.32%
22-23					
23-24					
24-25	36,840.48	0.00%	1	0.00%	4.82%
25-26	63,372.12	0.00%	1	0.00%	4.82%
26-27	40,643.01	0.00%	1	0.00%	5.62%
27-28					
28-29					
29-30	147,898.29	0.01%	2	0.01%	5.06%
30 - more	164,389.88	0.01%	4	0.01%	4.39%
Matured	0.00	0.00%	0	0.00%	0.00%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 63,02 %					
less - 40.00%	321,514,498.37	16.48%	9,092	28.91%	3.10%
40.01% - 50.00%	226,411,287.11	11.60%	4,307	13.70%	2.94%
50.01% - 60.00%	235,480,115.68	12.07%	3,802	12.09%	2.89%
60.01% - 70.00%	279,669,483.20	14.33%	3,951	12.56%	2.87%
70.01% - 80.00%	479,147,889.24	24.56%	6,187	19.67%	2.76%
80.01% - 85.00%	133,231,972.47	6.83%	1,394	4.43%	2.69%
85.01% - 90.00%	175,185,704.43	8.98%	1,722	5.48%	2.54%
90.01% - 95.00%	49,914,931.09	2.55%	493	1.57%	2.54%
95.01% - 100.00%	48,884,095.97	2.50%	486	1.55%	2.51%
100.01% - 105.00%	514,657.35	0.02%	5	0.02%	2.60%
105.01% - 110.00%	200,872.59	0.01%	2	0.01%	2.81%
110.01% - 115.00%	81,129.36	0.00%	2	0.01%	2.34%
120.01% - 125.00%	92,453.58	0.00%	2	0.01%	3.13%
125.01% - 128.00%	92,331.52	0.00%	1	0.00%	1.87%
128.01% - more	255,202.94	0.01%	3	0.01%	1.78%
	1,950,676,624.90	100.0%	31,449	100.0%	2.83%

8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 56,89 %					
less - 40.00%	529,118,816.57	27.13%	14,827	47.15%	3.01%
40.01% - 50.00%	245,419,251.93	12.58%	3,890	12.37%	2.85%
50.01% - 60.00%	252,186,884.86	12.93%	3,365	10.70%	2.80%
60.01% - 70.00%	260,224,348.75	13.34%	3,043	9.68%	2.77%
70.01% - 80.00%	263,722,915.42	13.52%	2,801	8.91%	2.77%
80.01% - 85.00%	130,903,601.70	6.71%	1,217	3.87%	2.70%
85.01% - 90.00%	112,998,526.88	5.79%	994	3.16%	2.65%
90.01% - 95.00%	93,041,496.45	4.77%	789	2.51%	2.65%
95.01% - 100.00%	61,063,213.77	3.13%	509	1.62%	2.76%
100.01% - 105.00%	1,507,642.87	0.08%	11	0.04%	2.74%
105.01% - 110.00%	489,925.70	0.03%	3	0.01%	3.37%
	1,950,676,624.90	100.0%	31,449	100.0%	2.83%

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	113,156,571.80	5.80%	7,480	23.79%	3.49%
25.000,00 - 50.000,00	329,885,142.74	16.91%	8,902	28.31%	3.25%
50.000,00 - 75.000,00	370,511,776.63	18.99%	6,030	19.17%	2.98%
75.000,00 - 100.000,00	356,383,043.30	18.26%	4,132	13.14%	2.79%
100.000,00 - 125.000,00	209,455,744.04	10.73%	1,882	5.98%	2.64%
125.000,00 - 150.000,00	164,306,942.03	8.42%	1,206	3.84%	2.56%
150.000,00 - 175.000,00	98,714,040.68	5.06%	610	1.94%	2.50%
175.000,00 - 200.000,00	74,245,098.96	3.80%	398	1.27%	2.55%
200.000,00 - 225.000,00	53,141,690.81	2.72%	250	0.80%	2.41%
225.000,00 - 250.000,00	35,672,493.21	1.82%	151	0.48%	2.51%
250.000,00 - 275.000,00	31,914,237.90	1.63%	122	0.39%	2.30%
275.000,00 - 300.000,00	19,920,111.48	1.02%	70	0.22%	2.40%
300.000,00 - 325.000,00	12,462,772.36	0.63%	40	0.13%	2.43%
325.000,00 - 350.000,00	11,100,200.04	0.56%	33	0.11%	2.36%
350.000,00 - 375.000,00	10,903,117.43	0.55%	30	0.10%	2.12%
375.000,00 - 400.000,00	8,531,348.49	0.43%	22	0.07%	2.31%
400.000,00 - 425.000,00	4,943,914.00	0.25%	12	0.04%	2.15%
425.000,00 - 450.000,00	7,862,925.32	0.40%	18	0.06%	2.38%
450.000,00 - 475.000,00	3,685,225.70	0.18%	8	0.03%	2.30%
475.000,00 - 500.000,00	4,384,993.08	0.22%	9	0.03%	2.36%
500.000,00 - 600.000,00	10,258,674.02	0.52%	19	0.06%	2.33%
600.000,00 - 700.000,00	7,160,050.36	0.36%	11	0.04%	2.20%
700.000,00 - 800.000,00	3,703,478.98	0.18%	5	0.02%	2.78%
800.000,00 - 900.000,00	5,179,711.10	0.26%	6	0.02%	1.82%
900.000,00 - 1.000.000,00	921,588.16	0.04%	1	0.00%	1.67%
1.000.000,00 - 1.250.000,00	2,271,732.28	0.11%	2	0.01%	1.83%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	1,950,676,624.90	99.9%	31,449	100.0%	2.83%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Apartment/flat	91,506,165.31	4.69%	1,158	3.68%	2.89%
Building	1,046,300.93	0.05%	15	0.05%	2.89%
House incl. land plot	1,755,867,624.21	90.01%	29,081	92.47%	2.83%
N/A	2,130,130.69	0.10%	25	0.08%	3.02%
Other real estate	21,823,169.89	1.11%	303	0.96%	2.80%
Professional Use	78,303,233.87	4.01%	867	2.76%	2.77%
	1,950,676,624.90	100.0%	31,449	100.0%	2.83%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
ACHAIA	64,934,160.92	3.33%	1,178	3.75%	2.90%
AITOLOAKARNANIA	27,045,634.35	1.39%	533	1.70%	3.09%
ARGOLIDA	19,627,243.50	1.01%	310	0.99%	2.90%
ARKADIA	10,923,613.79	0.56%	197	0.63%	2.93%
ARTA	5,655,013.31	0.29%	120	0.38%	2.98%
ATTICA	921,198,335.12	47.23%	13,527	43.01%	2.73%
CHALKIDIKI	20,855,323.08	1.07%	383	1.22%	3.22%
CHANIA	29,310,346.92	1.50%	371	1.18%	2.54%
CHIOS	10,494,610.20	0.54%	153	0.49%	2.87%
CORFU	15,325,803.24	0.79%	245	0.78%	3.29%
DODEKANISA	58,655,414.70	3.01%	774	2.46%	2.97%
DRAMA	9,284,147.73	0.48%	187	0.60%	3.00%
EVOIA	23,997,325.33	1.23%	440	1.40%	3.27%
EVKITANIA	1,756,070.49	0.09%	33	0.11%	4.20%
EVROS	17,598,933.12	0.90%	354	1.13%	3.02%
FLORINA	4,555,497.27	0.23%	98	0.31%	3.19%
FOKIDA	3,393,271.77	0.17%	63	0.20%	3.01%
FTHIOTIDA	26,048,815.59	1.34%	494	1.57%	3.19%
GREVENA	6,374,156.79	0.33%	118	0.38%	3.05%
HERAKLION	31,152,523.63	1.60%	482	1.53%	2.78%
ILEIA	23,372,297.72	1.20%	450	1.43%	3.06%
IMATHIA	11,826,896.53	0.61%	245	0.78%	3.09%
IOANNINA	26,940,835.34	1.38%	463	1.47%	2.54%
KARDITSA	15,178,173.32	0.78%	357	1.14%	3.16%
KASTORIA	5,030,032.71	0.26%	120	0.38%	2.93%
KAVALA	19,272,893.62	0.99%	345	1.10%	3.03%
KEFALLONIA	9,661,753.15	0.50%	122	0.39%	2.84%
KILKIS	10,727,441.53	0.55%	233	0.74%	2.83%
KORINTHIA	27,981,098.49	1.43%	434	1.38%	2.90%
KOZANI	14,533,595.67	0.75%	286	0.91%	3.31%
KYKLADES	28,324,564.55	1.45%	327	1.04%	2.81%
LAKONIA	16,916,262.18	0.87%	285	0.91%	3.02%
LARISA	32,714,498.93	1.68%	644	2.05%	2.79%
LASITHI	14,275,671.94	0.73%	229	0.73%	2.67%
LEFKADA	5,435,861.49	0.28%	78	0.25%	3.09%
LESBOS	21,033,742.77	1.08%	366	1.16%	3.17%
MAGNESIA	26,669,933.63	1.37%	503	1.60%	3.02%
MESSINIA	12,792,660.12	0.66%	224	0.71%	3.12%
PELLA	16,486,415.62	0.85%	337	1.07%	2.72%
PIERIA	23,445,920.02	1.20%	435	1.38%	2.80%
PREVEZA	13,229,005.06	0.68%	251	0.80%	2.85%
RETHYMNO	24,682,384.91	1.27%	328	1.04%	2.75%
RODOPI	15,697,582.87	0.81%	323	1.03%	2.86%
SAMOS	6,969,129.34	0.36%	114	0.36%	3.14%
SERRES	9,174,611.60	0.47%	191	0.61%	3.18%
THESSALONIKI	10,654,965.01	0.55%	182	0.58%	2.76%
THESSALONIKI	148,578,980.07	7.62%	2,537	8.07%	2.74%
TRIKALA	11,447,392.09	0.59%	250	0.80%	3.07%
VOIOTIA	18,282,410.13	0.94%	368	1.17%	3.25%
XANTHI	11,660,130.53	0.60%	241	0.77%	2.98%
ZAKYNTHOS	9,493,243.11	0.49%	121	0.39%	2.79%
	1,950,676,624.90	100.0%	31,449	100.0%	2.83%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1,950,676,624.90	100.00%	37,909	100.00%	2.83%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

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	1,196,626,635.95	61.34%	23,739	62.62%	2.42%
Euribor 1M Linked	202,547,781.11	10.38%	3,317	8.75%	2.19%
Euribor 3M Linked	284,759,857.83	14.60%	4,719	12.45%	3.04%
Fixed	266,742,350.01	13.67%	6,134	16.18%	4.97%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

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)	34,293	1,511,106.38	1,744,212,180.73	90.46%	89.41%
31-60 days past due	2,413	1,243,192.22	135,552,115.23	6.37%	6.94%
61-90 days past due	1,203	1,041,271.19	70,912,328.94	3.17%	3.63%
91+ days past due	0	0.00	0.00	0.00%	0.00%
	37,909	3,795,569.79	1,950,676,624.90	100.0%	100.0%

15. Loan Purpose

Current Period

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	345,469,357.84	17.71%	5,670	14.96%	2.74%
Completion/construction of primary residence	193,874,054.03	9.93%	3,239	8.54%	2.81%
Completion/construction of secondary	301,776,923.02	15.47%	4,406	11.62%	2.64%
Refinancing loans from other banks	327,425,139.13	16.78%	5,311	14.01%	2.87%
Buy Secondary	85,637,137.38	4.39%	1,403	3.70%	2.65%
Professional use	19,126,790.98	0.98%	259	0.68%	2.74%
Land Purchase For Residence Construction	13,622,860.56	0.69%	254	0.67%	2.71%
Renovating	663,744,361.96	34.02%	17,367	45.81%	2.99%
	1,950,676,624.90	100.0%	37,909	100.0%	2.83%

16. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	845,149,537.56	43.32%	13,369	42.99%	2.84%
Self Employed	641,483,603.65	32.88%	8,129	26.14%	2.76%
Unemployed	173,528,581.04	8.89%	3,140	10.10%	2.81%
Retired	234,025,177.41	11.99%	5,318	17.10%	3.05%
N/A	56,489,725.24	2.89%	1,139	3.66%	2.71%
	1,950,676,624.90	100.%	31,095	100.%	2.83%

* 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.