

# **Covered Bond Programme II**



## **Monthly Investor Report**

**July 2018**

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 07	XS1698932925	BB-	Ba2	BBB-	EUR	750.000.000,00	2.750%	09-10-2020
Series 08	XS1860479077	BB-	Ba2	BBB-	EUR	200.000.000,00	1.850%	28-07-2023

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2018	30/9/2017
Portfolio Cut off Date	31-07-2018	30/9/2017
Original Principal Balance	3.253.283.231,00	3.481.994.013,00
Principal Balance	1.262.000.674,69	1.458.920.025,00
Number of Borrowers	43.290	46997
Number of Loanparts	50.655	55.021
Number of Properties	43.526	47.251
Average Principal Balance (borrower)	29.152,24	31.042,83
Average Principal Balance (parts)	24.913,64	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,3	0
Maximum	7,7	8,5
Weighted Average Loan to Value	54,48	54,73
Weighted Average Loan to Indexed Value	44,90	44,53
Seasoning (years): Weighted Average	11,05	10,32
Original Maturity (years): Weighted Average	22,48	22,01
Remaining Tenor (years): Weighted Average	11,46	11,73

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	950.000.000,00
Negative Carry	16.250.000,00
Outstanding Accrued Interest on Bonds	5.911.319,44
Current Outstanding Balance	1.262.000.674,69
Adjusted Nominal Value Assets *	1.261.198.405,07
Outstanding Accrued Interest on Assets	1.109.049,18
Aggregate Amount Standing Credit to the Transaction Account	20.789.110,72
Nominal Value Test Current Value **	75,46%
<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 plus Aggregate Amount Standing Credit to the Transaction Account minus Negative Carry.

### 1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.262.000.674,69	100,00%	50.655	100,00%	2,33%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	28.685.883,38	2,27%	748	1,48%	2,23%
Standard Amortising	1.233.314.791,31	97,73%	49.907	98,52%	2,33%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 3. 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%	875.754.278,96	69,39%	33.023	65,19%	1,70%
2,5% - 2,99%	114.061.137,36	9,04%	5.143	10,15%	2,71%
3% - 3,49%	87.726.998,26	6,95%	3.582	7,07%	3,25%
3,5% - 3,99%	60.848.687,94	4,82%	1.307	2,58%	3,69%
4% - 4,49%	24.364.431,99	1,93%	683	1,35%	4,17%
4,5% - 4,99%	47.222.554,09	3,74%	4.172	8,24%	4,74%
5% - 5,49%	11.064.359,96	0,88%	640	1,26%	5,33%
5,5% - 5,99%	29.355.173,99	2,33%	1.315	2,60%	5,68%
6% - 6,49%	3.163.239,21	0,25%	171	0,34%	6,18%
6,5% - 6,99%	7.928.215,74	0,63%	590	1,16%	6,62%
7% - 7,49%	511.088,94	0,04%	28	0,06%	7,26%
7,5% - more	508,25	0,00%	1	0,00%	7,65%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	33.267,27	0,00%	4	0,01%	4,87%
1993	94.589,62	0,01%	15	0,03%	4,40%
1994	7.785,06	0,00%	8	0,02%	3,78%
1995	18.962,77	0,00%	11	0,02%	4,15%
1996	118.372,73	0,01%	38	0,08%	3,52%
1997	117.353,59	0,01%	24	0,05%	3,50%
1998	340.484,34	0,03%	65	0,13%	3,22%
1999	1.658.527,39	0,13%	340	0,67%	3,25%
2000	5.041.399,42	0,40%	724	1,43%	3,00%
2001	18.692.187,13	1,48%	1.726	3,41%	2,74%
2002	34.198.502,32	2,71%	2.139	4,22%	2,65%
2003	62.700.434,87	4,97%	4.051	8,00%	2,39%
2004	120.535.276,04	9,55%	6.761	13,35%	2,19%
2005	209.819.761,40	16,63%	8.782	17,34%	1,99%
2006	175.369.743,82	13,90%	6.771	13,37%	1,97%
2007	169.612.914,91	13,44%	5.995	11,83%	1,63%
2008	111.902.059,18	8,87%	3.781	7,46%	1,98%
2009	133.325.973,28	10,56%	3.869	7,64%	2,47%
2010	84.956.289,85	6,73%	2.468	4,87%	3,13%
2011	36.563.368,20	2,90%	975	1,92%	3,79%
2012	7.041.982,44	0,56%	182	0,36%	3,98%
2013	9.868.724,97	0,78%	244	0,48%	3,72%
2014	20.293.842,37	1,61%	445	0,88%	3,72%
2015	28.259.614,75	2,24%	593	1,17%	3,76%
2016	25.141.781,72	1,99%	486	0,96%	3,77%
2017	5.827.337,53	0,46%	140	0,28%	3,75%
2018	460.137,72	0,04%	18	0,04%	2,00%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2018	2.102.424,55	0,17%	1.787	3,53%	2,95%
2019	19.412.785,63	1,54%	4.270	8,43%	2,78%
2020	45.566.311,44	3,61%	4.805	9,49%	2,56%
2021	57.041.452,99	4,52%	4.462	8,81%	2,51%
2022	70.176.161,10	5,56%	4.310	8,51%	2,06%
2023	57.134.008,57	4,53%	3.031	5,98%	2,43%
2024	64.095.648,77	5,08%	2.921	5,77%	2,43%
2025	76.616.794,24	6,07%	3.094	6,11%	2,41%
2026	63.454.835,66	5,03%	2.488	4,91%	2,44%
2027	58.188.163,10	4,61%	2.108	4,16%	2,08%
2028	58.753.743,34	4,66%	1.892	3,74%	2,28%
2029	73.218.597,70	5,80%	2.062	4,07%	2,37%
2030	76.065.677,43	6,03%	2.074	4,09%	2,42%
2031	59.233.771,16	4,69%	1.456	2,87%	2,31%
2032	49.586.686,52	3,93%	1.280	2,53%	1,97%
2033	45.931.612,56	3,64%	1.101	2,17%	2,08%
2034	70.801.888,41	5,61%	1.488	2,94%	2,16%
2035	87.882.863,38	6,96%	1.959	3,87%	2,06%
2036	54.470.530,70	4,32%	1.151	2,27%	2,10%
2037	38.131.879,13	3,02%	746	1,47%	1,71%
2038	26.625.383,05	2,11%	477	0,94%	1,89%
2039	32.997.107,70	2,61%	549	1,08%	2,51%
2040	22.975.585,47	1,82%	380	0,75%	2,98%
2041	14.005.324,13	1,11%	222	0,44%	3,43%
2042	4.355.339,20	0,35%	70	0,14%	3,31%
2043	4.464.781,72	0,35%	77	0,15%	3,38%
2044	6.358.170,78	0,50%	95	0,19%	3,64%
2045	10.916.167,26	0,86%	148	0,29%	3,73%
2046	8.564.599,25	0,68%	105	0,21%	3,67%
2047	1.402.705,45	0,11%	24	0,05%	3,55%
2048	109.408,05	0,01%	2	0,00%	1,53%
2049	200.043,97	0,02%	1	0,00%	1,62%
2050	209.418,00	0,02%	6	0,01%	1,83%
2051	115.142,97	0,01%	2	0,00%	1,75%
2052	173.323,82	0,01%	3	0,01%	1,72%
2053	145.135,89	0,01%	2	0,00%	2,91%
2054	190.308,55	0,02%	3	0,01%	2,87%
2055	189.127,80	0,01%	2	0,00%	3,22%
2058	29.400,23	0,00%	1	0,00%	2,12%
2060	108.365,02	0,01%	1	0,00%	3,82%
	<b>1.262.000.674,69</b>	<b>100,0%</b>	<b>50.655</b>	<b>100,0%</b>	<b>2,33%</b>

### 6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	397.496,68	0,03%	17	0,03%	1,98%
0.5 - 1.0	81.584,28	0,01%	5	0,01%	2,12%
1.0 - 1.5	4.352.262,69	0,34%	100	0,20%	3,73%
1.5 - 2.0	14.808.997,47	1,17%	268	0,53%	3,78%
2.0 - 2.5	10.793.580,41	0,86%	235	0,46%	3,77%
2.5 - 3.0	9.638.874,13	0,76%	191	0,38%	3,71%
3.0 - 4.0	30.583.235,40	2,42%	654	1,29%	3,76%
4.0 - 5.0	14.820.686,93	1,17%	351	0,69%	3,71%
5.0 - 6.0	6.809.973,97	0,54%	172	0,34%	3,81%
6.0 - 7.0	11.989.349,67	0,95%	300	0,59%	3,96%
7.0 - 8.0	58.844.951,21	4,66%	1.652	3,26%	3,72%
8.0 - 9.0	118.390.541,82	9,38%	3.445	6,80%	2,65%
9.0 - 10.0	109.046.643,67	8,64%	3.392	6,70%	2,42%
more - 10.0	871.442.496,36	69,05%	39.873	78,71%	2,01%
	<b>1.262.000.674,69</b>	<b>100,0%</b>	<b>50.655</b>	<b>100,0%</b>	<b>2,33%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 54,48 %</b>					
less - 40.00%	316.781.670,27	25,10%	14.337	32,94%	2,55%
40.01% - 50.00%	221.767.735,26	17,57%	7.086	16,28%	2,34%
50.01% - 60.00%	216.182.179,63	17,13%	6.432	14,78%	2,29%
60.01% - 70.00%	193.992.548,76	15,37%	5.925	13,61%	2,30%
70.01% - 80.00%	215.565.742,54	17,08%	7.164	16,46%	2,20%
80.01% - 85.00%	31.093.277,06	2,46%	814	1,87%	2,01%
85.01% - 90.00%	33.147.910,07	2,63%	821	1,89%	1,88%
90.01% - 95.00%	13.276.443,36	1,05%	317	0,73%	2,01%
95.01% - 100.00%	13.788.240,92	1,09%	491	1,13%	2,10%
100.01% - 105.00%	2.544.288,76	0,20%	57	0,13%	2,57%
105.01% - 110.00%	1.575.366,01	0,12%	29	0,07%	2,17%
110.01% - 115.00%	1.542.546,59	0,12%	35	0,08%	2,61%
115.01% - 120.00%	653.016,52	0,05%	16	0,04%	2,74%
120.01% - 125.00%	89.708,94	0,01%	2	0,01%	1,13%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>43.526</b>	<b>100,%</b>	<b>2,33%</b>

### 8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 43,67 %</b>					
less - 40.00%	556.232.069,41	44,08%	30.429	69,91%	2,42%
40.01% - 50.00%	194.632.452,14	15,42%	4.457	10,24%	2,22%
50.01% - 60.00%	193.095.456,79	15,30%	3.665	8,42%	2,20%
60.01% - 70.00%	168.829.584,68	13,38%	2.865	6,58%	2,26%
70.01% - 80.00%	129.353.514,59	10,25%	1.881	4,32%	2,32%
80.01% - 85.00%	17.534.718,54	1,39%	206	0,47%	2,43%
85.01% - 90.00%	1.828.450,37	0,14%	18	0,04%	2,69%
90.01% - 95.00%	59.129,63	0,00%	1	0,00%	2,12%
95.01% - 100.00%	46.266,18	0,00%	1	0,00%	2,00%
100.01% - 105.00%	113.200,07	0,01%	1	0,00%	1,42%
110.01% - 115.00%	76.425,89	0,01%	1	0,00%	2,67%
128.01% - more	199.406,40	0,02%	1	0,00%	2,12%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>43.526</b>	<b>100,%</b>	<b>2,33%</b>

### 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	295.951.315,38	23,45%	25.670	58,98%	2,66%
25.000,00 - 50.000,00	390.302.353,25	30,93%	11.031	25,34%	2,39%
50.000,00 - 75.000,00	246.177.771,23	19,51%	4.056	9,32%	2,22%
75.000,00 - 100.000,00	121.700.794,67	9,64%	1.420	3,26%	2,14%
100.000,00 - 125.000,00	66.975.669,37	5,31%	604	1,39%	2,08%
125.000,00 - 150.000,00	44.046.822,07	3,49%	324	0,74%	2,03%
150.000,00 - 175.000,00	23.099.884,41	1,83%	144	0,33%	1,89%
175.000,00 - 200.000,00	17.778.254,49	1,41%	95	0,22%	1,90%
200.000,00 - 225.000,00	11.251.740,42	0,89%	53	0,12%	1,74%
225.000,00 - 250.000,00	7.758.266,01	0,61%	33	0,08%	1,77%
250.000,00 - 275.000,00	4.449.100,80	0,35%	17	0,04%	1,54%
275.000,00 - 300.000,00	5.453.551,81	0,43%	19	0,04%	1,65%
300.000,00 - 325.000,00	3.133.018,07	0,25%	10	0,02%	1,98%
325.000,00 - 350.000,00	3.403.524,42	0,27%	10	0,02%	1,77%
350.000,00 - 375.000,00	2.919.104,73	0,23%	8	0,02%	1,91%
375.000,00 - 400.000,00	1.561.867,70	0,12%	4	0,01%	1,67%
400.000,00 - 425.000,00	1.657.213,82	0,13%	4	0,01%	3,10%
425.000,00 - 450.000,00	1.744.456,11	0,14%	4	0,01%	1,84%
450.000,00 - 475.000,00	2.310.487,76	0,18%	5	0,01%	1,22%
475.000,00 - 500.000,00	1.469.479,93	0,12%	3	0,01%	1,49%
500.000,00 - 600.000,00	2.679.202,51	0,21%	5	0,01%	2,92%
600.000,00 - 700.000,00	1.969.592,25	0,16%	3	0,01%	1,46%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	1.892.390,20	0,15%	2	0,00%	2,36%
1.000.000,00 - 1.250.000,00	2.314.813,28	0,18%	2	0,00%	1,50%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1.262.000.674,69</b>	<b>100,0%</b>	<b>43.526</b>	<b>100,0%</b>	<b>2,33%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	990.970,40	0,08%	14	0,03%	2,59%
Partial Professional Use	8.359.943,01	0,66%	138	0,32%	2,32%
Professional use with recourse to the borrower	222.935,91	0,02%	3	0,01%	3,04%
Residential (Flat/Apartment)	1.123.799.558,89	89,05%	40.329	92,66%	2,29%
Residential (House, detached or semi-detached)	128.627.266,48	10,19%	3.042	6,99%	2,67%
	<b>1.262.000.674,69</b>	<b>100,0%</b>	<b>43.526</b>	<b>100,0%</b>	<b>2,33%</b>



### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	31.901.416,16	2,53%	1.245	2,86%	2,45%
AITOLOAKARNANIA	13.571.883,41	1,08%	607	1,40%	2,64%
ARGOLIDA	12.473.817,87	0,99%	382	0,88%	2,41%
ARKADIA	7.303.735,54	0,58%	278	0,64%	2,41%
ARTA	3.542.839,21	0,28%	158	0,36%	2,58%
ATTICA	594.304.802,13	47,09%	19.110	43,91%	2,28%
CHALKIDIKI	13.416.572,11	1,06%	477	1,10%	2,45%
CHANIA	19.250.975,35	1,53%	569	1,31%	2,12%
CHIOS	10.287.815,82	0,82%	328	0,75%	2,37%
CORFU	11.889.431,93	0,94%	395	0,91%	2,44%
DODEKANISA	38.831.802,26	3,08%	1.002	2,30%	2,27%
DRAMA	5.486.190,88	0,44%	262	0,60%	2,28%
EVOIA	17.331.307,08	1,37%	723	1,66%	2,74%
EVKITANIA	1.188.745,57	0,09%	59	0,14%	2,90%
EVROS	11.263.198,12	0,89%	518	1,19%	2,63%
FLORINA	2.638.796,18	0,21%	128	0,29%	2,35%
FOKIDA	2.487.256,50	0,20%	91	0,21%	2,57%
FTHIOTIDA	15.704.653,12	1,24%	683	1,57%	2,52%
GREVENA	2.619.425,29	0,21%	95	0,22%	2,59%
HERAKLION	20.781.098,11	1,65%	603	1,39%	2,24%
ILEIA	10.421.767,00	0,83%	443	1,02%	2,49%
IMATHIA	7.802.438,27	0,62%	332	0,76%	2,48%
IOANNINA	23.157.310,30	1,84%	843	1,94%	2,24%
KARDITSA	8.851.326,63	0,70%	422	0,97%	2,45%
KASTORIA	3.456.768,54	0,27%	153	0,35%	2,47%
KAVALA	10.088.678,37	0,80%	409	0,94%	2,32%
KEFALLONIA	8.436.835,95	0,67%	235	0,54%	2,32%
KILKIS	5.989.596,82	0,48%	287	0,66%	2,25%
KORINTHIA	12.032.131,87	0,95%	423	0,97%	2,30%
KOZANI	11.358.298,57	0,90%	487	1,12%	2,53%
KYKLADES	22.938.652,37	1,82%	539	1,24%	2,12%
LAKONIA	9.884.080,57	0,78%	357	0,82%	2,62%
LARISA	29.042.781,55	2,30%	1.119	2,57%	2,36%
LASITHI	11.347.995,07	0,90%	369	0,85%	2,08%
LEFKADA	3.155.102,26	0,25%	112	0,26%	2,15%
LESBOS	15.623.135,61	1,24%	555	1,28%	2,72%
MAGNESIA	20.881.612,37	1,66%	757	1,74%	2,42%
MESSINIA	14.360.443,35	1,14%	484	1,11%	2,37%
PELLA	8.218.051,26	0,65%	323	0,74%	2,02%
PIERIA	13.666.780,51	1,08%	472	1,08%	2,24%
PREVEZA	8.920.872,65	0,71%	295	0,68%	2,44%
RETHYMNO	14.428.362,53	1,14%	506	1,16%	2,31%
RODOPI	7.127.155,31	0,57%	333	0,77%	2,25%
SAMOS	7.862.335,32	0,62%	250	0,57%	2,54%
SERRES	6.336.644,39	0,50%	264	0,61%	2,71%
THESPROTIA	5.754.818,50	0,46%	210	0,48%	2,34%
THESSALONIKI	92.395.096,83	7,32%	3.430	7,88%	2,25%
TRIKALA	8.223.925,44	0,65%	317	0,73%	2,44%
VOIOTIA	11.456.618,37	0,91%	541	1,24%	2,70%
XANTHI	7.899.967,81	0,63%	405	0,93%	2,41%
ZAKYNTHOS	4.605.327,66	0,37%	141	0,32%	2,11%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>43.526</b>	<b>100,%</b>	<b>2,33%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.262.000.674,69	100,00%	50.655	100,00%	2,33%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 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	704.333.769,14	55,81%	29.906	59,04%	1,75%
Euribor 1M Linked	79.351.675,35	6,29%	2.673	5,28%	1,48%
Euribor 3M Linked	390.282.071,56	30,93%	11.529	22,76%	2,88%
Fixed	53.125.361,76	4,21%	2.866	5,66%	5,59%
Originator Rate	34.907.796,88	2,77%	3.681	7,27%	4,76%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 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)	50.306	503.994,95	1.254.111.541,87	99,31%	99,37%
31-60 days past due	266	141.532,31	5.872.547,78	0,53%	0,47%
61-90 days past due	83	74.336,49	2.016.585,04	0,16%	0,16%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>50.655</b>	<b>719.863,75</b>	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>100,%</b>

### 15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Buy Primary	596.471.216,10	47,26%	24.378	48,13%	2,37%
Refinancing loans	20.116.797,69	1,59%	580	1,15%	1,64%
Buy Secondary	268.394.194,65	21,27%	7.089	13,99%	2,17%
Professional use	9.037.336,37	0,72%	195	0,38%	2,26%
Renovating	367.833.334,87	29,15%	18.411	36,35%	2,42%
Other	147.795,01	0,01%	2	0,00%	3,75%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 16. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1.262.000.674,69	100,00%	50.655	100,00%	2,33%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	612.992.888,36	48,57%	20.763	47,96%	2,37%
Self Employed	318.813.751,88	25,26%	7.896	18,24%	2,20%
Unemployed	97.130.181,90	7,70%	3.989	9,21%	2,35%
Retired	220.386.439,07	17,46%	10.047	23,21%	2,36%
N/A	12.677.413,49	1,00%	595	1,37%	2,36%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>43.290</b>	<b>100,%</b>	<b>2,33%</b>

### 18.Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.262.000.674,69	100,00%	50.655	100,00%	2,33%
	<b>1.262.000.674,69</b>	<b>100,%</b>	<b>50.655</b>	<b>100,%</b>	<b>2,33%</b>

\* 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.