

# **Covered Bond Programme II**



## **Monthly Investor Report**

**February 2018**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 07	XS1698932925	B+	Ba2	EUR	750.000.000,00	2.750%	09-10-2020

### Summary

All amounts in EURO		Current	At Issue
Reporting Date		28-02-2018	30/9/2017
Portfolio Cut off Date		28-02-2018	30/9/2017
Original Principal Balance		3.377.317.614,00	3481994013
Principal Balance		1.347.511.332,33	1458920025
Number of Borrowers		45.366	46997
Number of Loanparts		53.107	55021
Number of Properties		45.610	47251
Average Principal Balance (borrower)		29.703,11	31042,83
Average Principal Balance (parts)		25.373,52	26515,69
Coupon: Weighted Average		2,3	2,3
Minimum		0,3	0
Maximum		7,7	8,5
Weighted Average Loan to Value		54,61	54,73
Weighted Average Loan to Indexed Value		43,33	44,53
Seasoning (years): Weighted Average		10,70	10,32
Original Maturity (years): Weighted Average		22,22	22,01
Remaining Tenor (years): Weighted Average		11,55	11,73

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	750.000.000,00
Negative Carry	11.250.000,00
Outstanding Accrued Interest on Bonds	7.536.057,69
Current Outstanding Balance	1.347.511.332,33
Adjusted Nominal Value Assets *	1.347.330.804,39
Outstanding Accrued Interest on Assets	1.181.557,40
Nominal Value Test Current Value **	56,65%
<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. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.347.511.332,33	100,00%	53.107	100,00%	2,34%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	27.245.835,98	2,02%	694	1,31%	2,23%
Standard Amortising	1.320.265.496,35	97,98%	52.413	98,69%	2,34%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</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%	934.122.725,46	69,32%	34.201	64,40%	1,70%
2,5% - 2,99%	121.637.963,02	9,03%	5.291	9,96%	2,71%
3% - 3,49%	92.011.891,92	6,83%	3.665	6,90%	3,25%
3,5% - 3,99%	62.461.732,97	4,64%	1.308	2,46%	3,69%
4% - 4,49%	25.224.376,89	1,87%	690	1,30%	4,17%
4,5% - 4,99%	53.784.937,95	3,99%	4.901	9,23%	4,74%
5% - 5,49%	12.630.235,52	0,94%	730	1,37%	5,34%
5,5% - 5,99%	32.556.436,45	2,42%	1.422	2,68%	5,68%
6% - 6,49%	3.501.095,46	0,26%	175	0,33%	6,19%
6,5% - 6,99%	9.001.135,13	0,67%	691	1,30%	6,62%
7% - 7,49%	578.023,15	0,04%	32	0,06%	7,26%
7,5% - more	778,41	0,00%	1	0,00%	7,65%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	36.870,05	0,00%	4	0,01%	4,87%
1993	122.077,19	0,01%	17	0,03%	4,52%
1994	9.558,31	0,00%	8	0,02%	3,92%
1995	22.354,10	0,00%	11	0,02%	4,21%
1996	133.515,44	0,01%	38	0,07%	3,51%
1997	128.981,63	0,01%	24	0,05%	3,49%
1998	382.887,36	0,03%	78	0,15%	3,25%
1999	2.023.845,35	0,15%	357	0,67%	3,33%
2000	5.800.576,31	0,43%	753	1,42%	3,03%
2001	20.698.756,69	1,54%	1.771	3,33%	2,77%
2002	36.645.373,88	2,72%	2.169	4,08%	2,67%
2003	70.456.553,63	5,23%	5.550	10,45%	2,45%
2004	132.403.971,76	9,83%	6.875	12,95%	2,22%
2005	225.207.424,15	16,71%	8.867	16,70%	2,00%
2006	187.301.409,68	13,90%	6.855	12,91%	1,98%
2007	180.784.159,98	13,42%	6.085	11,46%	1,63%
2008	119.143.869,92	8,84%	4.141	7,80%	2,02%
2009	140.227.765,99	10,41%	3.915	7,37%	2,47%
2010	89.156.185,90	6,62%	2.505	4,72%	3,14%
2011	38.091.172,37	2,83%	985	1,85%	3,79%
2012	7.271.861,35	0,54%	183	0,34%	4,01%
2013	10.121.356,15	0,75%	246	0,46%	3,73%
2014	20.990.172,80	1,56%	449	0,85%	3,72%
2015	28.717.240,20	2,13%	592	1,11%	3,77%
2016	25.657.861,33	1,90%	487	0,92%	3,77%
2017	5.875.789,87	0,44%	139	0,26%	3,75%
2018	99.740,94	0,01%	3	0,01%	2,12%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2018	7.779.907,52	0,58%	3.748	7,06%	3,00%
2019	28.029.274,82	2,08%	4.375	8,24%	2,79%
2020	55.562.945,20	4,12%	4.882	9,19%	2,56%
2021	65.999.800,36	4,90%	4.536	8,54%	2,51%
2022	78.520.856,55	5,83%	4.376	8,24%	2,07%
2023	62.278.036,80	4,62%	3.060	5,76%	2,44%
2024	68.828.155,11	5,11%	2.944	5,54%	2,44%
2025	81.784.914,44	6,07%	3.125	5,88%	2,41%
2026	67.132.252,92	4,98%	2.509	4,72%	2,44%
2027	61.858.736,63	4,59%	2.136	4,02%	2,07%
2028	61.180.276,35	4,54%	1.900	3,58%	2,31%
2029	76.008.976,03	5,64%	2.083	3,92%	2,38%
2030	78.789.363,09	5,85%	2.080	3,92%	2,42%
2031	61.297.351,17	4,55%	1.465	2,76%	2,31%
2032	51.100.534,23	3,79%	1.284	2,42%	1,97%
2033	47.293.337,69	3,51%	1.099	2,07%	2,08%
2034	73.867.003,79	5,48%	1.502	2,83%	2,16%
2035	90.964.424,36	6,75%	1.973	3,72%	2,06%
2036	56.681.781,80	4,21%	1.160	2,18%	2,08%
2037	39.206.550,80	2,91%	752	1,42%	1,71%
2038	26.551.829,69	1,97%	468	0,88%	1,91%
2039	33.661.460,30	2,50%	550	1,04%	2,51%
2040	23.141.094,97	1,72%	376	0,71%	3,00%
2041	14.195.843,97	1,05%	220	0,41%	3,44%
2042	4.132.138,14	0,31%	64	0,12%	3,46%
2043	4.337.881,73	0,32%	69	0,13%	3,38%
2044	6.546.072,13	0,49%	96	0,18%	3,65%
2045	11.031.377,05	0,82%	148	0,28%	3,75%
2046	8.170.334,41	0,61%	102	0,19%	3,71%
2047	1.362.894,94	0,10%	22	0,04%	3,60%
2048	90.138,35	0,01%	1	0,00%	1,12%
2049					
2050					
2054	125.786,99	0,01%	2	0,00%	2,33%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	119.536,74	0,01%	7	0,01%	2,12%
0.5 - 1.0	2.370.375,02	0,18%	52	0,10%	3,70%
1.0 - 1.5	15.374.048,72	1,14%	280	0,53%	3,78%
1.5 - 2.0	12.120.450,79	0,90%	262	0,49%	3,77%
2.0 - 2.5	9.273.830,41	0,69%	175	0,33%	3,74%
2.5 - 3.0	14.004.565,11	1,04%	296	0,56%	3,80%
3.0 - 4.0	25.998.425,60	1,93%	546	1,03%	3,73%
4.0 - 5.0	11.424.488,46	0,85%	278	0,52%	3,72%
5.0 - 6.0	6.944.625,59	0,52%	175	0,33%	3,90%
6.0 - 7.0	30.136.050,65	2,24%	769	1,45%	3,84%
7.0 - 8.0	85.550.255,70	6,35%	2.379	4,48%	3,29%
8.0 - 9.0	140.666.674,10	10,44%	3.929	7,40%	2,49%
9.0 - 10.0	111.613.618,01	8,28%	3.849	7,25%	2,12%
more - 10.0	881.914.387,43	65,45%	40.110	75,53%	2,04%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 54,61 %</b>					
less - 40.00%	335.927.030,95	24,93%	14.992	32,87%	2,56%
40.01% - 50.00%	235.030.979,80	17,44%	7.431	16,29%	2,35%
50.01% - 60.00%	230.202.966,38	17,08%	6.747	14,79%	2,30%
60.01% - 70.00%	208.212.439,77	15,45%	6.217	13,63%	2,31%
70.01% - 80.00%	232.577.820,78	17,26%	7.542	16,54%	2,21%
80.01% - 85.00%	34.227.194,56	2,54%	850	1,86%	2,01%
85.01% - 90.00%	35.645.400,83	2,65%	862	1,89%	1,90%
90.01% - 95.00%	14.005.679,70	1,04%	317	0,70%	2,00%
95.01% - 100.00%	15.210.872,05	1,13%	506	1,11%	2,09%
100.01% - 105.00%	2.542.555,23	0,19%	60	0,13%	2,51%
105.01% - 110.00%	1.558.185,50	0,12%	31	0,07%	2,12%
110.01% - 115.00%	1.588.492,41	0,12%	35	0,08%	2,65%
115.01% - 120.00%	689.749,63	0,05%	18	0,04%	2,72%
120.01% - 125.00%	91.964,74	0,01%	2	0,00%	1,13%
	<b>1.347.511.332,33</b>	<b>100,0%</b>	<b>45.610</b>	<b>100,0%</b>	<b>2,34%</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: 42,14 %</b>					
less - 40.00%	622.583.525,78	46,20%	32.457	71,16%	2,43%
40.01% - 50.00%	217.477.798,62	16,14%	4.701	10,31%	2,24%
50.01% - 60.00%	206.970.831,61	15,36%	3.831	8,40%	2,22%
60.01% - 70.00%	182.001.966,79	13,51%	2.969	6,51%	2,26%
70.01% - 80.00%	117.852.399,34	8,75%	1.646	3,61%	2,33%
80.01% - 85.00%	160.226,56	0,01%	1	0,00%	3,32%
85.01% - 90.00%	44.170,31	0,00%	1	0,00%	5,62%
90.01% - 95.00%	47.588,23	0,00%	1	0,00%	2,00%
95.01% - 100.00%	173.418,69	0,01%	2	0,00%	1,66%
115.01% - 120.00%	199.406,40	0,02%	1	0,00%	2,12%
	<b>1.347.511.332,33</b>	<b>100,0%</b>	<b>45.610</b>	<b>100,0%</b>	<b>2,34%</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	305.943.663,13	22,70%	26.441	57,97%	2,70%
25.000,00 - 50.000,00	418.514.018,82	31,06%	11.810	25,89%	2,42%
50.000,00 - 75.000,00	264.013.703,91	19,59%	4.342	9,52%	2,22%
75.000,00 - 100.000,00	132.117.199,48	9,80%	1.543	3,38%	2,14%
100.000,00 - 125.000,00	73.551.580,83	5,46%	664	1,46%	2,06%
125.000,00 - 150.000,00	46.827.694,50	3,48%	344	0,75%	2,06%
150.000,00 - 175.000,00	27.290.241,35	2,03%	170	0,37%	1,87%
175.000,00 - 200.000,00	17.230.040,33	1,28%	92	0,20%	1,82%
200.000,00 - 225.000,00	12.387.270,81	0,92%	59	0,13%	1,81%
225.000,00 - 250.000,00	10.845.808,32	0,80%	46	0,10%	1,72%
250.000,00 - 275.000,00	3.954.488,50	0,29%	15	0,03%	1,66%
275.000,00 - 300.000,00	4.622.162,60	0,34%	16	0,04%	1,64%
300.000,00 - 325.000,00	4.345.814,23	0,32%	14	0,03%	1,90%
325.000,00 - 350.000,00	2.347.045,79	0,17%	7	0,02%	1,88%
350.000,00 - 375.000,00	3.604.340,19	0,27%	10	0,02%	1,66%
375.000,00 - 400.000,00	2.699.317,60	0,20%	7	0,02%	1,94%
400.000,00 - 425.000,00	1.640.181,20	0,12%	4	0,01%	2,85%
425.000,00 - 450.000,00	2.191.743,86	0,16%	5	0,01%	1,98%
450.000,00 - 475.000,00	1.862.726,17	0,14%	4	0,01%	1,22%
475.000,00 - 500.000,00	1.448.932,48	0,11%	3	0,01%	1,26%
500.000,00 - 600.000,00	3.734.297,35	0,28%	7	0,02%	2,52%
600.000,00 - 700.000,00	2.015.188,29	0,15%	3	0,01%	1,46%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	936.584,78	0,07%	1	0,00%	3,65%
1.000.000,00 - 1.250.000,00	3.387.287,81	0,25%	3	0,01%	1,40%
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>45.610</b>	<b>100,%</b>	<b>2,34%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	1.244.933,79	0,09%	15	0,03%	2,42%
Partial Professional Use	9.306.824,82	0,69%	147	0,32%	2,27%
Professional use with recourse to the borrower	285.793,56	0,02%	4	0,01%	2,72%
Residential (Flat/Apartment)	1.203.360.578,95	89,30%	42.354	92,86%	2,30%
Residential (House, detached or semi-detached)	133.313.201,21	9,89%	3.090	6,78%	2,68%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>45.610</b>	<b>100,%</b>	<b>2,34%</b>



### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	33.997.014,19	2,52%	1.316	2,89%	2,47%
AITOLOAKARNANIA	14.463.571,97	1,07%	646	1,42%	2,67%
ARGOLIDA	13.199.902,89	0,98%	397	0,87%	2,41%
ARKADIA	7.769.508,78	0,58%	288	0,63%	2,42%
ARTA	3.801.101,40	0,28%	169	0,37%	2,60%
ATTICA	634.938.976,01	47,12%	19.990	43,83%	2,29%
CHALKIDIKI	14.295.462,94	1,06%	505	1,11%	2,46%
CHANIA	20.286.880,60	1,51%	588	1,29%	2,14%
CHIOS	10.951.049,12	0,81%	341	0,75%	2,42%
CORFU	12.709.946,70	0,94%	410	0,90%	2,42%
DODEKANISA	40.870.486,94	3,03%	1.037	2,27%	2,28%
DRAMA	5.913.447,93	0,44%	276	0,61%	2,28%
EVOIA	18.578.374,83	1,38%	755	1,66%	2,76%
EVKITANIA	1.320.406,52	0,10%	64	0,14%	2,86%
EVROS	12.124.347,84	0,90%	543	1,19%	2,63%
FLORINA	2.855.092,76	0,21%	140	0,31%	2,37%
FOKIDA	2.658.928,89	0,20%	96	0,21%	2,62%
FTHIOTIDA	16.545.850,62	1,23%	715	1,57%	2,52%
GREVENA	2.810.805,02	0,21%	102	0,22%	2,60%
HERAKLION	22.256.215,47	1,65%	630	1,38%	2,24%
ILEIA	11.045.097,51	0,82%	469	1,03%	2,51%
IMATHIA	8.424.203,56	0,63%	350	0,77%	2,48%
IOANNINA	24.600.052,39	1,83%	870	1,91%	2,25%
KARDITSA	9.612.651,93	0,71%	445	0,98%	2,45%
KASTORIA	3.656.052,70	0,27%	162	0,36%	2,49%
KAVALA	10.874.406,04	0,81%	428	0,94%	2,32%
KEFALLONIA	9.003.644,71	0,67%	247	0,54%	2,32%
KILKIS	6.507.421,37	0,48%	306	0,67%	2,25%
KORINTHIA	12.894.052,95	0,96%	438	0,96%	2,31%
KOZANI	12.192.237,98	0,91%	514	1,13%	2,55%
KYKLADES	24.438.474,91	1,81%	563	1,23%	2,13%
LAKONIA	10.529.900,64	0,78%	375	0,82%	2,62%
LARISA	30.843.598,22	2,29%	1.171	2,57%	2,36%
LASITHI	11.989.924,84	0,89%	386	0,85%	2,09%
LEFKADA	3.363.407,88	0,25%	117	0,26%	2,15%
LESBOS	16.453.510,63	1,22%	574	1,26%	2,74%
MAGNESIA	22.306.187,85	1,66%	787	1,73%	2,45%
MESSINIA	15.370.887,11	1,14%	509	1,12%	2,38%
PELLA	8.734.500,62	0,65%	342	0,75%	2,02%
PIERIA	14.616.279,40	1,09%	494	1,08%	2,25%
PREVEZA	9.457.900,82	0,70%	311	0,68%	2,44%
RETHYMNO	15.492.448,95	1,15%	529	1,16%	2,33%
RODOPI	7.661.398,62	0,57%	348	0,76%	2,26%
SAMOS	8.388.027,88	0,62%	265	0,58%	2,55%
SERRES	6.789.005,50	0,50%	279	0,61%	2,72%
THESPROTIA	6.158.212,17	0,46%	224	0,49%	2,36%
THESSALONIKI	99.077.105,81	7,35%	3.606	7,91%	2,26%
TRIKALA	8.683.154,99	0,64%	333	0,73%	2,44%
VOIOTIA	12.467.286,90	0,93%	566	1,24%	2,71%
XANTHI	8.575.539,27	0,64%	445	0,98%	2,41%
ZAKYNTHOS	4.957.386,76	0,37%	149	0,33%	2,12%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>45.610</b>	<b>100,%</b>	<b>2,34%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.347.511.332,33	100,00%	53.107	100,00%	2,34%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</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	759.152.588,89	56,34%	31.004	58,38%	1,76%
Euribor 1M Linked	83.078.004,02	6,17%	2.880	5,42%	1,47%
Euribor 3M Linked	404.951.358,96	30,05%	11.637	21,91%	2,88%
Fixed	59.444.774,80	4,41%	3.178	5,98%	5,60%
Originator Rate	40.884.605,66	3,03%	4.408	8,30%	4,76%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</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)	52.841	<b>713.887,79</b>	1.342.387.787,10	99,50%	99,62%
31-60 days past due	217	<b>112.921,33</b>	4.314.689,87	0,41%	0,32%
61-90 days past due	49	<b>39.266,22</b>	808.855,36	0,09%	0,06%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>53.107</b>	<b>866.075,34</b>	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>100,%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	640.724.680,81	47,55%	25.615	48,23%	2,38%
Refinancing loans	20.817.286,13	1,54%	576	1,08%	1,63%
Buy Secondary	283.626.991,72	21,05%	7.377	13,89%	2,17%
Professional use	9.516.542,55	0,71%	199	0,37%	2,25%
Renovating	392.676.654,13	29,14%	19.338	36,41%	2,43%
Other	149.176,99	0,01%	2	0,00%	3,76%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 16.Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.347.511.332,33	100,00%	53.107	100,00%	2,34%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	659.377.021,68	48,93%	21.865	48,20%	2,38%
Self Employed	335.747.334,66	24,92%	8.169	18,01%	2,21%
Unemployed	103.577.226,92	7,69%	4.177	9,21%	2,36%
Retired	233.700.242,36	17,34%	10.447	23,03%	2,38%
N/A	15.109.506,72	1,12%	708	1,56%	2,37%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>45.366</b>	<b>100,%</b>	<b>2,34%</b>

### 18.Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.347.511.332,33	100,00%	53.107	100,00%	2,34%
	<b>1.347.511.332,33</b>	<b>100,%</b>	<b>53.107</b>	<b>100,%</b>	<b>2,34%</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.