

Covered Bond Programme II



Monthly Investor Report

September 2019

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 07	XS1698932925	BBB-	Baa1	BBB-	EUR	750.000.000,00	2.750%	19-10-2020
Series 08	XS1860479077	BBB-	Baa1	BBB-	EUR	200.000.000,00	1.850%	28-07-2023
Series 09	XS1865329533	BBB-	Baa1	BBB-	EUR	400.000.000,00	0.750%	14-08-2020

Summary

All amounts in EURO		Current	At Issue
Reporting Date		30-09-2019	30/9/2017
Portfolio Cut off Date		30-09-2019	30/9/2017
Original Principal Balance		4.398.195.572,00	3.481.994.013,00
Principal Balance		1.744.607.613,59	1.458.920.025,00
Number of Borrowers		54.568	46.997
Number of Loanparts		66.250	55.021
Number of Properties		55.250	47.251
Average Principal Balance (borrower)		31.971,26	31.042,83
Average Principal Balance (parts)		26.333,70	26.515,69
Coupon: Weighted Average		2,3	2,30
Minimum		0,0	0
Maximum		15,5	8,50
Weighted Average Loan to Value		58,31	54,73
Weighted Average Loan to Indexed Value		47,36	44,53
Seasoning (years): Weighted Average		11,52	10,32
Original Maturity (years): Weighted Average		23,17	22,01
Remaining Tenor (years): Weighted Average		11,68	11,73

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.350.000.000,00
Negative Carry	9.725.000,00
Outstanding Accrued Interest on Bonds	10.424.722,22
Current Outstanding Balance	1.744.607.613,59
Adjusted Nominal Value Assets *	1.738.152.406,28
Outstanding Accrued Interest on Assets	1.483.659,06
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	75,76%
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	1.744.607.613,59	100,00%	66.250	100,00%	2,31%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	112.093.412,88	6,43%	3.440	5,19%	2,30%
Standard Amortising	1.632.514.200,71	93,58%	62.810	94,81%	2,31%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

3. 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%	1.219.592.366,59	69,91%	45.867	69,23%	1,70%
2.5% - 2.99%	150.525.013,03	8,63%	6.140	9,27%	2,72%
3% - 3.49%	115.225.775,37	6,60%	4.119	6,22%	3,24%
3.5% - 3.99%	99.049.750,69	5,68%	2.162	3,26%	3,70%
4% - 4.49%	55.729.203,77	3,19%	1.357	2,05%	4,18%
4.5% - 4.99%	43.047.964,57	2,47%	3.630	5,48%	4,73%
5% - 5.49%	15.365.538,37	0,88%	827	1,25%	5,24%
5.5% - 5.99%	30.277.661,22	1,74%	1.362	2,06%	5,69%
6% - 6.49%	4.293.076,64	0,25%	113	0,17%	6,16%
6.5% - 6.99%	7.735.232,57	0,44%	488	0,74%	6,64%
7% - 7.49%	903.143,81	0,05%	58	0,09%	7,29%
7.5% - more	2.862.886,96	0,16%	127	0,19%	8,65%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	26.018,87	0,00%	5	0,01%	4,84%
1993	88.009,85	0,01%	15	0,02%	3,75%
1994	1.739,57	0,00%	4	0,01%	1,95%
1995	9.885,38	0,00%	18	0,03%	3,35%
1996	123.686,31	0,01%	56	0,08%	3,26%
1997	126.746,93	0,01%	37	0,06%	3,10%
1998	312.519,46	0,02%	63	0,10%	3,04%
1999	1.004.272,61	0,06%	232	0,35%	2,87%
2000	4.136.419,88	0,24%	812	1,23%	2,77%
2001	16.858.741,06	0,97%	1.999	3,02%	2,62%
2002	35.711.973,49	2,05%	2.576	3,89%	2,55%
2003	67.452.952,93	3,87%	3.309	4,99%	2,33%
2004	125.879.788,66	7,22%	5.619	8,48%	2,07%
2005	247.021.739,89	14,16%	11.257	16,99%	1,92%
2006	228.911.798,04	13,12%	9.348	14,11%	1,93%
2007	226.658.424,27	12,99%	8.554	12,91%	1,67%
2008	201.132.437,13	11,53%	6.653	10,04%	1,86%
2009	219.759.636,07	12,60%	6.223	9,39%	2,32%
2010	122.212.905,48	7,01%	3.649	5,51%	3,02%
2011	56.201.644,16	3,22%	1.627	2,46%	3,54%
2012	12.686.073,10	0,73%	389	0,59%	3,52%
2013	12.926.705,98	0,74%	353	0,53%	3,78%
2014	24.563.965,99	1,41%	559	0,84%	3,63%
2015	33.537.430,71	1,92%	719	1,09%	3,71%
2016	30.937.658,36	1,77%	604	0,91%	3,69%
2017	33.825.366,63	1,94%	756	1,14%	3,75%
2018	41.983.086,67	2,41%	796	1,20%	3,81%
2019	515.986,11	0,03%	18	0,03%	1,97%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2019	1.078.761,27	0,06%	1.323	2,00%	2,69%
2020	22.473.589,17	1,29%	5.528	8,34%	2,50%
2021	41.550.771,97	2,38%	5.455	8,23%	2,49%
2022	60.778.923,25	3,48%	5.342	8,06%	2,08%
2023	72.675.809,42	4,17%	4.733	7,14%	2,24%
2024	81.668.888,00	4,68%	4.366	6,59%	2,25%
2025	84.979.736,69	4,87%	4.093	6,18%	2,39%
2026	80.141.933,38	4,59%	3.579	5,40%	2,39%
2027	83.054.676,04	4,76%	3.261	4,92%	2,09%
2028	85.438.121,16	4,90%	2.911	4,39%	2,24%
2029	102.585.422,16	5,88%	3.096	4,67%	2,33%
2030	109.908.864,51	6,30%	3.123	4,71%	2,38%
2031	89.749.293,28	5,14%	2.290	3,46%	2,25%
2032	81.716.589,76	4,68%	2.186	3,30%	2,12%
2033	80.818.228,64	4,63%	2.001	3,02%	2,20%
2034	106.236.729,12	6,09%	2.333	3,52%	2,13%
2035	134.310.899,34	7,70%	2.997	4,52%	2,03%
2036	90.091.800,49	5,16%	1.881	2,84%	2,04%
2037	68.639.057,52	3,93%	1.377	2,08%	1,86%
2038	58.794.088,02	3,37%	1.095	1,65%	2,12%
2039	55.451.695,77	3,18%	921	1,39%	2,42%
2040	38.299.158,70	2,20%	629	0,95%	2,88%
2041	22.866.945,02	1,31%	378	0,57%	3,26%
2042	10.574.725,98	0,61%	186	0,28%	3,34%
2043	12.285.055,87	0,70%	192	0,29%	3,51%
2044	9.312.201,03	0,53%	146	0,22%	3,50%
2045	15.315.187,11	0,88%	208	0,31%	3,60%
2046	12.829.656,01	0,74%	172	0,26%	3,54%
2047	12.220.423,53	0,70%	173	0,26%	3,66%
2048	12.888.406,48	0,74%	171	0,26%	3,86%
2049	963.830,53	0,06%	17	0,03%	2,05%
2050	960.664,41	0,06%	18	0,03%	2,36%
2051	617.111,40	0,04%	14	0,02%	2,12%
2052	435.029,43	0,02%	11	0,02%	2,44%
2053	684.876,05	0,04%	8	0,01%	2,27%
2054	560.344,22	0,03%	10	0,02%	2,70%
2055	248.179,78	0,01%	3	0,00%	2,95%
2056	384.442,55	0,02%	2	0,00%	3,26%
2057	49.982,32	0,00%	1	0,00%	2,12%
2058	40.987,19	0,00%	2	0,00%	2,12%
2060	248.532,19	0,01%	5	0,01%	2,85%
2062	174.077,01	0,01%	3	0,00%	2,99%
2063	117.549,44	0,01%	3	0,00%	1,32%
2064	386.368,38	0,02%	7	0,01%	2,12%
	1.744.607.613,59	100%	66.250	100%	2,31%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	297.641,99	0,02%	10	0,02%	1,93%
0.5 - 1.0	8.719.563,84	0,50%	140	0,21%	3,45%
1.0 - 1.5	22.675.540,88	1,30%	454	0,69%	3,95%
1.5 - 2.0	19.778.268,28	1,13%	425	0,64%	3,80%
2.0 - 2.5	16.239.638,19	0,93%	357	0,54%	3,75%
2.5 - 3.0	20.583.420,45	1,18%	385	0,58%	3,70%
3.0 - 4.0	24.795.204,16	1,42%	531	0,80%	3,68%
4.0 - 5.0	35.512.554,54	2,04%	769	1,16%	3,70%
5.0 - 6.0	21.435.693,58	1,23%	502	0,76%	3,63%
6.0 - 7.0	10.881.154,24	0,62%	321	0,48%	3,63%
7.0 - 8.0	16.952.173,75	0,97%	507	0,77%	3,56%
8.0 - 9.0	75.785.826,14	4,34%	2.207	3,33%	3,56%
9.0 - 10.0	153.341.623,90	8,79%	4.650	7,02%	2,72%
more - 10.0	1.317.609.309,65	75,52%	54.992	83,01%	1,97%
	1.744.607.613,59	100%	66.250	100%	2,31%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,31 %					
less - 40.00%	379.540.235,85	21,76%	16.835	30,47%	2,47%
40.01% - 50.00%	264.501.252,62	15,16%	8.314	15,05%	2,33%
50.01% - 60.00%	275.322.869,12	15,78%	7.852	14,21%	2,29%
60.01% - 70.00%	291.719.546,07	16,72%	7.972	14,43%	2,31%
70.01% - 80.00%	333.950.496,20	19,14%	9.562	17,31%	2,21%
80.01% - 85.00%	54.746.007,52	3,14%	1.352	2,45%	2,00%
85.01% - 90.00%	60.127.048,50	3,45%	1.439	2,60%	1,81%
90.01% - 95.00%	21.981.445,99	1,26%	502	0,91%	2,03%
95.01% - 100.00%	24.587.721,95	1,41%	694	1,26%	2,23%
100.01% - 105.00%	5.160.564,32	0,30%	127	0,23%	2,55%
105.01% - 110.00%	4.218.837,41	0,24%	85	0,15%	2,45%
110.01% - 115.00%	3.758.537,39	0,22%	74	0,13%	3,04%
115.01% - 120.00%	2.785.045,72	0,16%	51	0,09%	2,77%
120.01% - 125.00%	3.301.663,80	0,19%	62	0,11%	2,52%
125.01% - 128.00%	1.652.145,67	0,09%	25	0,05%	2,61%
128.01% - more	17.254.195,46	0,99%	304	0,55%	3,07%
	1.744.607.613,59	100, %	55.250	100, %	2,31%

8. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 46,11 %					
less - 40.00%	712.067.050,62	40,82%	36.891	66,77%	2,35%
40.01% - 50.00%	261.090.184,13	14,97%	5.811	10,52%	2,27%
50.01% - 60.00%	249.430.226,68	14,30%	4.665	8,44%	2,29%
60.01% - 70.00%	240.765.514,86	13,80%	3.862	6,99%	2,33%
70.01% - 80.00%	206.094.620,41	11,81%	3.021	5,47%	2,26%
80.01% - 85.00%	54.601.761,35	3,13%	740	1,34%	2,22%
85.01% - 90.00%	8.296.955,38	0,48%	124	0,22%	2,41%
90.01% - 95.00%	1.156.487,14	0,07%	18	0,03%	2,40%
95.01% - 100.00%	2.030.710,15	0,12%	23	0,04%	1,72%
100.01% - 105.00%	3.008.138,38	0,17%	31	0,06%	1,90%
105.01% - 110.00%	2.183.467,33	0,13%	26	0,05%	1,86%
110.01% - 115.00%	3.022.328,76	0,17%	31	0,06%	1,60%
115.01% - 120.00%	167.642,15	0,01%	2	0,00%	2,35%
128.01% - more	692.526,25	0,04%	5	0,01%	2,02%
	1.744.607.613,59	100, %	55.250	100, %	2,31%

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	353.314.596,85	20,25%	30.665	55,50%	2,54%
25.000,00 - 50.000,00	513.098.131,60	29,41%	14.418	26,10%	2,35%
50.000,00 - 75.000,00	352.751.014,26	20,22%	5.816	10,53%	2,25%
75.000,00 - 100.000,00	191.887.581,55	11,00%	2.241	4,06%	2,25%
100.000,00 - 125.000,00	103.524.827,30	5,93%	932	1,69%	2,17%
125.000,00 - 150.000,00	62.641.550,15	3,59%	461	0,83%	2,10%
150.000,00 - 175.000,00	41.401.007,83	2,37%	257	0,47%	2,07%
175.000,00 - 200.000,00	25.682.858,51	1,47%	138	0,25%	1,97%
200.000,00 - 225.000,00	21.982.029,07	1,26%	103	0,19%	1,93%
225.000,00 - 250.000,00	14.941.375,75	0,86%	63	0,11%	2,03%
250.000,00 - 275.000,00	6.581.391,40	0,38%	25	0,05%	1,64%
275.000,00 - 300.000,00	6.007.325,97	0,34%	21	0,04%	2,07%
300.000,00 - 325.000,00	6.896.938,17	0,40%	22	0,04%	2,11%
325.000,00 - 350.000,00	5.368.690,54	0,31%	16	0,03%	1,93%
350.000,00 - 375.000,00	4.344.512,40	0,25%	12	0,02%	1,91%
375.000,00 - 400.000,00	3.429.846,93	0,20%	9	0,02%	2,33%
400.000,00 - 425.000,00	3.690.472,86	0,21%	9	0,02%	1,55%
425.000,00 - 450.000,00	3.945.919,87	0,23%	9	0,02%	1,46%
450.000,00 - 475.000,00	2.766.152,20	0,16%	6	0,01%	2,66%
475.000,00 - 500.000,00	2.902.428,88	0,17%	6	0,01%	2,50%
500.000,00 - 600.000,00	4.484.470,37	0,26%	8	0,01%	2,18%
600.000,00 - 700.000,00	1.902.747,20	0,11%	3	0,01%	1,98%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	2.557.502,23	0,15%	3	0,01%	2,86%
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00	4.265.062,14	0,24%	4	0,01%	2,82%
1.250.000,00 - 1.500.000,00	2.574.065,79	0,15%	2	0,00%	1,96%
1.500.000,00 - more	1.665.113,77	0,10%	1	0,00%	0,92%
	1.744.607.613,59	100,%	55.250	100,%	2,31%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	32.060.818,64	1,84%	1.090	1,97%	2,33%
Partial Professional Use	78.371.614,85	4,49%	1.556	2,82%	2,31%
Professional use with recourse to the borrower	3.075.707,29	0,18%	43	0,08%	2,31%
Residential (Flat/Apartment)	1.436.573.883,00	82,34%	48.297	87,42%	2,25%
Residential (House, detached or semi-detached)	194.525.589,81	11,15%	4.264	7,72%	2,69%
	1.744.607.613,59	100,%	55.250	100,%	2,31%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	46.508.423,75	2,67%	1.663	3,01%	2,48%
AITOLOAKARNANIA	19.337.840,80	1,11%	762	1,38%	2,68%
ARGOLIDA	16.007.283,74	0,92%	476	0,86%	2,38%
ARKADIA	11.067.401,09	0,63%	374	0,68%	2,39%
ARTA	5.068.392,92	0,29%	192	0,35%	2,51%
ATTICA	824.659.386,12	47,27%	24.376	44,12%	2,25%
CHALKIDIKI	16.569.211,40	0,95%	592	1,07%	2,47%
CHANIA	27.306.295,95	1,57%	769	1,39%	2,13%
CHIOS	12.831.763,97	0,74%	388	0,70%	2,35%
CORFU	16.715.267,89	0,96%	530	0,96%	2,40%
DODEKANISA	55.194.678,55	3,16%	1.364	2,47%	2,22%
DRAMA	8.824.675,85	0,51%	350	0,63%	2,24%
EVOIA	23.514.504,40	1,35%	890	1,61%	2,61%
EVKITANIA	1.497.231,65	0,09%	70	0,13%	2,72%
EVROS	15.637.473,51	0,90%	648	1,17%	2,52%
FLORINA	3.697.530,41	0,21%	152	0,28%	2,43%
FOKIDA	3.312.126,63	0,19%	110	0,20%	2,62%
FTHIOTIDA	19.949.861,72	1,14%	860	1,56%	2,46%
GREVENA	3.381.743,87	0,19%	120	0,22%	2,44%
HERAKLION	30.417.968,36	1,74%	816	1,48%	2,25%
ILEIA	15.242.797,32	0,87%	592	1,07%	2,51%
IMATHIA	10.374.037,73	0,59%	409	0,74%	2,53%
IOANNINA	29.692.834,02	1,70%	1.062	1,92%	2,26%
KARDITSA	13.926.941,43	0,80%	596	1,08%	2,50%
KASTORIA	4.529.396,05	0,26%	177	0,32%	2,49%
KAVALA	13.515.896,87	0,77%	502	0,91%	2,35%
KEFALLONIA	10.921.712,36	0,63%	297	0,54%	2,32%
KILKIS	7.195.097,50	0,41%	312	0,56%	2,19%
KORINTHIA	16.963.036,69	0,97%	544	0,98%	2,26%
KOZANI	15.783.355,02	0,90%	597	1,08%	2,41%
KYKLADES	29.474.665,09	1,69%	662	1,20%	2,17%
LAKONIA	13.490.225,63	0,77%	478	0,87%	2,48%
LARISA	38.798.179,14	2,22%	1.395	2,52%	2,40%
LASITHI	15.380.379,01	0,88%	463	0,84%	2,07%
LEFKADA	4.550.187,48	0,26%	141	0,26%	2,25%
LESBOS	22.130.275,00	1,27%	694	1,26%	2,62%
MAGNESIA	29.731.138,70	1,70%	960	1,74%	2,44%
MESSINIA	18.985.522,75	1,09%	589	1,07%	2,35%
PELLA	10.912.591,79	0,63%	399	0,72%	2,06%
PIERIA	17.396.255,77	1,00%	559	1,01%	2,26%
PREVEZA	11.301.432,84	0,65%	353	0,64%	2,31%
RETHYMNO	19.386.109,71	1,11%	625	1,13%	2,31%
RODOPI	10.333.063,60	0,59%	435	0,79%	2,45%
SAMOS	11.354.362,59	0,65%	337	0,61%	2,38%
SERRES	8.312.545,70	0,48%	326	0,59%	2,55%
THESPROTIA	6.440.564,84	0,37%	226	0,41%	2,45%
THESSALONIKI	136.017.044,27	7,80%	4.381	7,93%	2,24%
TRIKALA	10.467.110,31	0,60%	372	0,67%	2,51%
VOIOTIA	13.032.208,21	0,75%	575	1,04%	2,65%
XANTHI	11.249.778,25	0,64%	506	0,92%	2,37%
ZAKYNTHOS	6.219.805,34	0,36%	184	0,33%	2,33%
TOTAL	1.744.607.613,59	100,0%	55.250	100,0%	2,31%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.744.607.613,59	100,00%	66.250	100,00%	2,31%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

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	811.721.629,34	46,53%	34.126	51,51%	1,69%
Euribor 1M Linked	118.204.198,22	6,78%	3.837	5,79%	1,54%
Euribor 3M Linked	612.387.390,49	35,10%	17.603	26,57%	2,93%
Fixed	155.631.303,06	8,92%	6.637	10,02%	3,09%
Hellenic Government Bond	9.884,99	0,00%	1	0,00%	1,59%
Originator Rate	46.653.207,49	2,67%	4.046	6,11%	4,01%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

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)	65.529	1.060.237,68	1.728.546.456,62	98,91%	99,08%
31-60 days past due	574	277.255,42	12.617.606,00	0,87%	0,72%
61-90 days past due	147	115.597,76	3.443.550,97	0,22%	0,20%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	66.250	1.453.090,86	1.744.607.613,59	100,%	100,%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A	1.537.791,06	0,09%	36	0,05%	4,21%
Buy Primary	784.729.709,17	44,98%	30.450	45,46%	2,34%
Refinancing loans	38.895.796,15	2,23%	1.988	2,97%	1,74%
Buy Secondary	397.544.075,42	22,79%	10.092	15,07%	2,15%
Professional use	31.214.025,00	1,79%	697	1,04%	2,51%
Renovating	474.396.373,30	27,19%	22.623	33,78%	2,32%
Other	16.289.843,49	0,93%	364	0,54%	4,95%
	1.744.607.613,59	100,%	66.978	100,%	2,31%

16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.561.404.006,15	89,50%	55.340	83,53%	2,34%
Subsidized Loans	183.203.607,44	10,50%	10.910	16,47%	2,02%
	1.744.607.613,59	100,%	66.250	100,%	2,31%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	798.492.747,58	45,77%	24.927	45,68%	2,39%
Self Employed	455.294.495,68	26,10%	10.465	19,18%	2,24%
Unemployed	120.819.250,71	6,93%	4.801	8,80%	2,29%
Retired	357.958.236,47	20,52%	13.912	25,49%	2,21%
N/A	12.042.883,15	0,69%	463	0,85%	2,18%
	1.744.607.613,59	100,%	54.568	100,%	2,31%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Current Employee	2.196.915,25	0,13%	106	0,16%	2,78%
Retired Employee	281.242,45	0,02%	19	0,16%	2,75%
No Employee	1.742.129.455,89	99,86%	66.125	0,16%	2,30%
	1.744.607.613,59	100,%	66.250	0,2%	2,31%

* 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.