

Covered Bond Programme II



Monthly Investor Report

November 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	29/11/2019	30/9/2017
Portfolio Cut off Date	29/11/2019	30/9/2017
Original Principal Balance	4.257.013.103,93	3.481.994.013,00
Principal Balance	1.704.918.625,60	1.458.920.025,00
Number of Borrowers	53.640	46.997
Number of Loanparts	65.125	55.021
Number of Properties	54.313	47.251
Average Principal Balance (borrower)	31.784,46	31.042,83
Average Principal Balance (parts)	26.179,17	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	59,13	54,73
Weighted Average Loan to Indexed Value	47,13	44,53
Seasoning (years): Weighted Average	10,76	10,32
Original Maturity (years): Weighted Average	12,44	22,01
Remaining Tenor (years): Weighted Average	11,58	11,73

*based on S&P's rating action on November 7th 2019

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.350.000.000,00
Negative Carry	8.475.000,00
Outstanding Accrued Interest on Bonds	4.494.513,89
Current Outstanding Balance	1.704.918.625,60
Adjusted Nominal Value Assets *	1.699.151.160,84
Outstanding Accrued Interest on Assets	1.871.946,34
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	77,03%
<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	1.704.918.625,60	100,00%	65.125	100,00%	2,30%
	1.704.918.625,60	100,00%	65.125	100,00%	2,30%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	3.228.138,91	0,19%	53	0,08%	1,75%
Standard Amortising	1.701.690.486,69	99,81%	65.072	99,92%	2,30%
	1.704.918.625,60	100,0%	65.125	100,0%	2,30%

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%	1.190.913.052,94	69,85%	45.288	69,54%	1,70%
2,5% - 2,99%	146.673.674,68	8,60%	5.939	9,12%	2,71%
3% - 3,49%	114.003.181,00	6,69%	4.032	6,19%	3,24%
3,5% - 3,99%	98.120.096,15	5,76%	2.159	3,32%	3,70%
4% - 4,49%	54.740.585,20	3,21%	1.345	2,07%	4,17%
4,5% - 4,99%	41.241.117,67	2,42%	3.467	5,32%	4,72%
5% - 5,49%	14.646.856,22	0,86%	818	1,26%	5,23%
5,5% - 5,99%	29.349.779,49	1,72%	1.330	2,04%	5,69%
6% - 6,49%	4.145.652,97	0,24%	107	0,16%	6,16%
6,5% - 6,99%	7.472.649,40	0,44%	461	0,71%	6,64%
7% - 7,49%	865.757,73	0,05%	56	0,09%	7,27%
7,5% - more	2.746.222,15	0,16%	123	0,19%	8,65%
	1.704.918.625,60	100,0%	65.125	100,0%	2,30%

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	1.733,50	0,00%	4	0,01%	1,96%
1995	8.741,90	0,00%	17	0,03%	3,30%
1996	118.154,67	0,01%	53	0,08%	3,02%
1997	115.146,47	0,01%	36	0,06%	3,13%
1998	269.632,32	0,02%	57	0,09%	3,11%
1999	834.750,37	0,05%	162	0,25%	2,93%
2000	3.089.096,84	0,18%	710	1,09%	2,90%
2001	13.728.232,67	0,81%	1.747	2,68%	2,69%
2002	30.054.727,33	1,76%	2.227	3,42%	2,61%
2003	57.528.288,44	3,37%	2.897	4,45%	2,35%
2004	111.954.659,82	6,57%	4.636	7,12%	2,04%
2005	225.539.882,93	13,23%	10.715	16,45%	1,90%
2006	209.322.557,46	12,28%	8.896	13,66%	1,91%
2007	213.361.430,15	12,51%	8.250	12,67%	1,66%
2008	193.524.062,74	11,35%	6.739	10,35%	1,81%
2009	201.942.227,03	11,85%	5.784	8,88%	2,29%
2010	112.698.640,30	6,61%	3.495	5,37%	3,01%
2011	56.118.849,55	3,29%	1.698	2,61%	3,48%
2012	29.494.571,82	1,73%	1.007	1,55%	2,86%
2013	39.759.177,08	2,33%	1.310	2,01%	2,80%
2014	38.448.473,16	2,26%	990	1,52%	3,25%
2015	41.380.351,31	2,43%	977	1,50%	3,46%
2016	37.223.242,94	2,18%	815	1,25%	3,46%
2017	39.416.791,41	2,31%	905	1,39%	3,52%
2018	45.721.597,32	2,68%	882	1,35%	3,67%
2019	3.097.561,33	0,18%	94	0,14%	2,16%
	1.704.866.609,58	100,%	65.123	100,%	2,30%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2019	211.981,10	0,01%	434	0,67%	2,49%
2020	18.253.400,95	1,07%	5.473	8,40%	2,48%
2021	37.729.155,67	2,21%	5.423	8,33%	2,49%
2022	57.202.185,53	3,36%	5.317	8,16%	2,07%
2023	69.184.609,51	4,06%	4.701	7,22%	2,24%
2024	78.684.689,23	4,62%	4.348	6,68%	2,25%
2025	82.255.900,91	4,82%	4.070	6,25%	2,39%
2026	77.773.774,32	4,56%	3.551	5,45%	2,39%
2027	81.184.279,04	4,76%	3.257	5,00%	2,09%
2028	83.555.876,58	4,90%	2.897	4,45%	2,24%
2029	100.604.068,91	5,90%	3.088	4,74%	2,33%
2030	107.929.832,08	6,33%	3.115	4,78%	2,38%
2031	88.440.196,96	5,19%	2.283	3,51%	2,25%
2032	80.692.789,17	4,73%	2.183	3,35%	2,12%
2033	79.849.790,12	4,68%	2.000	3,07%	2,20%
2034	104.906.274,03	6,15%	2.326	3,57%	2,12%
2035	133.049.572,49	7,80%	3.000	4,61%	2,03%
2036	88.762.370,81	5,21%	1.873	2,88%	2,05%
2037	68.096.554,04	3,99%	1.379	2,12%	1,86%
2038	58.429.981,11	3,43%	1.095	1,68%	2,12%
2039	55.068.996,77	3,23%	922	1,42%	2,42%
2040	38.034.758,66	2,23%	635	0,98%	2,88%
2041	22.778.468,86	1,34%	377	0,58%	3,25%
2042	10.470.756,47	0,61%	185	0,28%	3,33%
2043	12.373.673,18	0,73%	192	0,29%	3,52%
2044	9.557.065,68	0,56%	153	0,23%	3,39%
2045	16.065.610,43	0,94%	222	0,34%	3,53%
2046	12.706.092,16	0,75%	173	0,27%	3,53%
2047	12.044.847,49	0,71%	172	0,26%	3,64%
2048	12.796.646,75	0,75%	168	0,26%	3,86%
2049	1.026.292,14	0,06%	18	0,03%	2,05%
2050	1.051.726,54	0,06%	19	0,03%	2,48%
2051	625.755,00	0,04%	15	0,02%	2,08%
2052	433.552,33	0,03%	11	0,02%	2,44%
2053	683.255,54	0,04%	8	0,01%	2,27%
2054	471.955,92	0,03%	8	0,01%	2,81%
2055	247.617,62	0,01%	3	0,00%	2,95%
2056	384.009,89	0,02%	2	0,00%	3,26%
2057	138.610,73	0,01%	4	0,01%	2,12%
2058	40.809,02	0,00%	2	0,00%	2,12%
2060	317.397,16	0,02%	6	0,01%	2,58%
2062	173.729,14	0,01%	3	0,00%	2,99%
2063	117.672,01	0,01%	3	0,00%	1,32%
2064	512.043,55	0,03%	9	0,01%	1,81%
	1.704.918.625,60	100,0%	65.123	100,0%	2,30%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0,5	1.880.911,12	0,11%	55	0,08%	2,22%
0,5 - 1,0	1.814.117,23	0,11%	56	0,09%	2,46%
1,0 - 1,5	26.166.878,39	1,53%	486	0,75%	3,70%
1,5 - 2,0	22.203.663,38	1,30%	452	0,69%	3,66%
2,0 - 2,5	19.354.277,30	1,14%	439	0,67%	3,54%
2,5 - 3,0	22.175.602,19	1,30%	498	0,76%	3,44%
3,0 - 4,0	34.931.949,39	2,05%	789	1,21%	3,45%
4,0 - 5,0	41.913.444,83	2,46%	985	1,51%	3,47%
5,0 - 6,0	38.011.949,69	2,23%	994	1,53%	3,21%
6,0 - 7,0	40.769.378,93	2,39%	1.362	2,09%	2,74%
7,0 - 8,0	28.082.497,62	1,65%	965	1,48%	2,97%
8,0 - 9,0	64.449.034,53	3,78%	1.888	2,90%	3,51%
9,0 - 10,0	118.325.564,12	6,94%	3.707	5,69%	2,88%
more - 10,0	1.244.787.340,86	73,01%	52.447	80,54%	1,96%
	1.704.866.609,58	100,0%	65.123	100,0%	2,30%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 59,13 %					
less - 40.00%	360.639.442,01	21,15%	14.610	26,90%	2,48%
40.01% - 50.00%	255.116.269,67	14,96%	7.615	14,02%	2,33%
50.01% - 60.00%	266.194.674,44	15,61%	7.555	13,91%	2,29%
60.01% - 70.00%	283.753.388,16	16,64%	8.000	14,73%	2,30%
70.01% - 80.00%	327.798.114,44	19,23%	10.037	18,48%	2,21%
80.01% - 85.00%	54.405.843,44	3,19%	1.787	3,29%	1,98%
85.01% - 90.00%	61.584.589,11	3,61%	1.944	3,58%	1,81%
90.01% - 95.00%	23.337.916,47	1,37%	722	1,33%	2,05%
95.01% - 100.00%	25.904.393,46	1,52%	858	1,58%	2,24%
100.01% - 105.00%	5.411.879,39	0,32%	196	0,36%	2,51%
105.01% - 110.00%	5.865.491,36	0,34%	163	0,30%	2,35%
110.01% - 115.00%	4.857.895,07	0,28%	125	0,23%	2,83%
115.01% - 120.00%	3.239.269,12	0,19%	76	0,14%	2,45%
120.01% - 125.00%	3.596.553,18	0,21%	92	0,17%	2,58%
125.01% - 128.00%	2.037.786,68	0,12%	49	0,09%	2,60%
128.01% - more	21.175.119,60	1,24%	483	0,89%	2,92%
	1.704.918.625,60	100,%	54.313	100,%	2,30%

8. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 47,13 %					
less - 40.00%	660.451.302,21	38,74%	33.267	61,25%	2,36%
40.01% - 50.00%	259.147.768,02	15,20%	6.257	11,52%	2,27%
50.01% - 60.00%	248.051.923,18	14,55%	5.279	9,72%	2,29%
60.01% - 70.00%	251.111.361,57	14,73%	4.627	8,52%	2,31%
70.01% - 80.00%	211.340.930,10	12,40%	3.639	6,70%	2,24%
80.01% - 85.00%	49.785.707,71	2,92%	804	1,48%	2,21%
85.01% - 90.00%	8.167.591,74	0,48%	136	0,25%	2,42%
90.01% - 95.00%	1.707.710,90	0,10%	38	0,07%	2,26%
95.01% - 100.00%	2.466.091,64	0,14%	54	0,10%	1,72%
100.01% - 105.00%	4.247.582,30	0,25%	76	0,14%	1,88%
105.01% - 110.00%	4.265.383,70	0,25%	65	0,12%	1,70%
110.01% - 115.00%	3.135.237,39	0,18%	54	0,10%	1,71%
115.01% - 120.00%	290.748,83	0,02%	5	0,01%	2,38%
128.01% - more	749.286,31	0,04%	11	0,02%	2,02%
	1.704.918.625,60	100,%	54.313	100,%	2,30%

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	453.560.597,99	26,60%	34.275	63,12%	2,42%
25.000,00 - 50.000,00	542.915.897,67	31,84%	12.888	23,73%	2,29%
50.000,00 - 75.000,00	316.470.029,82	18,56%	4.378	8,06%	2,25%
75.000,00 - 100.000,00	151.977.601,23	8,91%	1.483	2,73%	2,34%
100.000,00 - 125.000,00	77.918.833,12	4,57%	587	1,08%	2,26%
125.000,00 - 150.000,00	45.013.291,86	2,64%	277	0,51%	2,20%
150.000,00 - 175.000,00	32.313.230,62	1,90%	168	0,31%	2,06%
175.000,00 - 200.000,00	17.123.412,81	1,00%	76	0,14%	1,91%
200.000,00 - 225.000,00	14.221.851,45	0,83%	54	0,10%	2,05%
225.000,00 - 250.000,00	9.508.426,01	0,56%	33	0,06%	2,28%
250.000,00 - 275.000,00	4.993.627,28	0,29%	16	0,03%	1,70%
275.000,00 - 300.000,00	4.002.226,67	0,23%	11	0,02%	2,36%
300.000,00 - 325.000,00	5.592.001,45	0,33%	16	0,03%	2,21%
325.000,00 - 350.000,00	3.366.222,25	0,20%	11	0,02%	2,49%
350.000,00 - 375.000,00	4.015.232,90	0,24%	11	0,02%	1,86%
375.000,00 - 400.000,00	1.161.838,12	0,07%	0	0,00%	1,15%
400.000,00 - 425.000,00	1.645.694,74	0,10%	5	0,01%	1,59%
425.000,00 - 450.000,00	876.470,94	0,05%	0	0,00%	1,55%
450.000,00 - 475.000,00	2.782.555,82	0,16%	5	0,01%	2,65%
475.000,00 - 500.000,00	1.464.936,65	0,09%	0	0,00%	3,26%
500.000,00 - 600.000,00	3.398.334,44	0,20%	5	0,01%	1,88%
600.000,00 - 700.000,00	2.536.074,99	0,15%	5	0,01%	2,16%
700.000,00 - 800.000,00	789.874,70	0,05%	0	0,00%	3,57%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	962.680,59	0,06%	0	0,00%	1,50%
1.000.000,00 - 1.250.000,00	3.355.609,51	0,20%	4	0,00%	2,89%
1.250.000,00 - 1.500.000,00	1.308.377,07	0,08%	2	0,00%	2,77%
1.500.000,00 - more	1.643.694,90	0,10%	1	0,00%	0,92%
	1.704.918.625,60	100,0%	54.313	100,0%	2,30%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Average Coupon
Other real estate	31.619.359,23	1,85%	917	1,69%	2,32%
Partial Professional Use	83.310.070,78	4,89%	1.626	3,00%	2,31%
Residential (Flat/Apartment)	1.342.553.317,71	78,75%	46.443	85,51%	2,23%
Residential (House, detached or semi-detached)	247.435.877,88	14,51%	5.327	9,81%	2,68%
	1.704.918.625,60	100,00%	54.313	100,00%	2,30%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	47.865.568,21	2,81%	1.635	3,03%	2,45%
AITOLOAKARNANIA	18.119.585,17	1,06%	701	1,29%	2,69%
ARGOLIDA	16.527.968,32	0,97%	489	0,90%	2,37%
ARKADIA	10.393.551,07	0,61%	348	0,64%	2,42%
ARTA	5.289.849,74	0,31%	206	0,38%	2,51%
ATTICA	782.718.161,15	45,91%	23.724	43,68%	2,25%
CHALKIDIKI	21.847.396,77	1,28%	728	1,34%	2,42%
CHANIA	26.768.169,80	1,57%	760	1,40%	2,14%
CHIOS	12.237.822,72	0,72%	353	0,65%	2,33%
CORFU	17.254.046,29	1,01%	549	1,01%	2,38%
DODEKANISA	54.857.682,37	3,22%	1.352	2,49%	2,24%
DRAMA	7.892.585,07	0,46%	315	0,58%	2,24%
EVOIA	27.006.664,99	1,58%	961	1,77%	2,52%
EVKITANIA	1.543.325,97	0,09%	71	0,13%	2,65%
EVROS	15.093.366,71	0,89%	625	1,15%	2,51%
FLORINA	3.085.338,78	0,18%	119	0,22%	2,49%
FOKIDA	5.492.544,43	0,32%	174	0,32%	2,39%
FTHIOTIDA	18.994.953,96	1,11%	798	1,47%	2,45%
GREVENA	1.854.874,24	0,11%	87	0,16%	2,51%
HERAKLION	29.539.382,06	1,73%	842	1,55%	2,25%
ILEIA	14.469.934,86	0,85%	565	1,04%	2,47%
IMATHIA	8.902.630,95	0,52%	358	0,66%	2,63%
IOANNINA	28.460.605,62	1,67%	1.016	1,87%	2,26%
KARDITSA	12.137.340,21	0,71%	500	0,92%	2,53%
KASTORIA	3.699.682,67	0,22%	141	0,26%	2,57%
KAVALLA	13.280.894,68	0,78%	511	0,94%	2,35%
KEFALLONIA	10.873.089,02	0,64%	288	0,53%	2,29%
KILKIS	5.867.194,53	0,34%	250	0,46%	2,20%
KORINTHIA	21.282.199,20	1,25%	668	1,23%	2,28%
KOZANI	13.689.165,31	0,80%	532	0,98%	2,39%
KYKLADES	38.076.536,68	2,23%	815	1,50%	2,20%
LAKONIA	13.287.884,84	0,78%	462	0,85%	2,49%
LARISA	37.284.882,36	2,19%	1.396	2,57%	2,42%
LASITHI	15.166.450,05	0,89%	462	0,85%	2,10%
LEFKADA	4.559.908,96	0,27%	141	0,26%	2,19%
LESBOS	21.043.027,52	1,23%	684	1,26%	2,66%
MAGNESIA	30.089.389,51	1,76%	945	1,74%	2,40%
MESSINIA	19.562.913,75	1,15%	603	1,11%	2,36%
PELLA	9.309.644,50	0,55%	342	0,63%	2,11%
PIERIA	17.422.739,79	1,02%	559	1,03%	2,26%
PREVEZA	10.406.294,08	0,61%	310	0,57%	2,25%
RETHYMNO	19.401.018,42	1,14%	619	1,14%	2,32%
RODOPI	9.578.647,07	0,56%	402	0,74%	2,46%
SAMOS	11.097.641,03	0,65%	320	0,59%	2,36%
SERRES	7.940.381,28	0,47%	304	0,56%	2,55%
THESPROTIA	6.788.782,56	0,40%	234	0,43%	2,39%
THESSALONIKI	136.365.023,76	8,00%	4.513	8,31%	2,22%
TRIKALA	11.420.275,95	0,67%	396	0,73%	2,50%
VOIOTIA	11.571.642,52	0,68%	478	0,88%	2,61%
XANTHI	10.821.534,06	0,63%	483	0,89%	2,38%
ZAKYNTHOS	6.678.432,04	0,39%	179	0,33%	2,33%
	1.704.918.625,60	100, %	54.313	100, %	2,30%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.704.918.625,60	100,00%	65.125	100,00%	2,30%
	1.704.918.625,60	100,00%	65.125	100,00%	2,30%

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	789.609.643,85	46,31%	33.532	51,49%	1,69%
Euribor 1M Linked	115.419.115,55	6,77%	3.816	5,86%	1,54%
Euribor 3M Linked	603.523.185,24	35,40%	17.394	26,71%	2,93%
Fixed	151.550.067,06	8,89%	6.513	10,00%	3,07%
Hellenic Government Bond	9.755,28	0,00%	1	0,00%	1,59%
Originator Rate	44.806.858,62	2,63%	3.869	5,94%	3,98%
	1.704.918.625,60	100,00%	65.125	100,00%	2,30%

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)		64.508	688.225,76	1.688.847.249,85	99,05%	99,06%
31-60 days past due		475	239.606,86	12.569.789,98	0,73%	0,74%
61-90 days past due		142	112.283,32	3.501.585,77	0,22%	0,21%
91+ days past due		0	0,00	0,00	0,00%	0,00%
		65.125	1.040.115,94	1.704.918.625,60	100,00%	100,00%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	523.231.119,94	30,69%	20.972	32,20%	2,41%
Refinancing loans	39.786.836,88	2,33%	2.010	3,08%	1,74%
Buy Secondary	182.604.306,09	10,71%	4.534	6,96%	2,27%
Professional use	30.421.078,01	1,78%	682	1,05%	2,50%
Renovating	923.838.681,65	54,19%	36.801	56,51%	2,24%
Other	5.036.603,03	0,30%	126	0,19%	7,25%
	1.704.918.625,60	100,00%	65.125	100,00%	2,30%

16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.704.918.625,60	100,00%	65.125	100,00%	2,30%
	1.704.918.625,60	100,00%	65.125	100,00%	2,30%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	801.760.523,82	47,06%	24.932	46,48%	2,39%
Self Employed	387.550.653,99	22,75%	9.135	17,03%	2,24%
Unemployed	155.879.964,43	9,15%	5.273	9,83%	2,24%
Retired	352.140.298,68	20,66%	14.081	26,25%	2,21%
N/A	7.587.184,68	0,45%	220	0,41%	2,12%
	1.704.918.625,60	100,00%	53.640	100,00%	2,30%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.704.918.625,60	100,00%	65.125	100,00%	2,30%
	1.704.918.625,60	100,00%	65.125	100,00%	2,30%

* 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.