

# **Covered Bond Programme II**



## **Monthly Investor Report**

**January 2018**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 07	XS1698932925	B	B3	EUR	750.000.000,00	2.750%	09-10-2020

### Summary

All amounts in EURO		Current	At Issue
Reporting Date		31-01-2018	30/9/2017
Portfolio Cut off Date		31-01-2018	30/9/2017
Original Principal Balance		3.398.993.077,00	3.481.994.013,00
Principal Balance		1.364.264.668,46	1.458.920.025,00
Number of Borrowers		45.754	46.997
Number of Loanparts		53.549	55.021
Number of Properties		45.997	47.251
Average Principal Balance (borrower)		29.817,39	31.042,83
Average Principal Balance (parts)		25.476,94	26.515,69
Coupon: Weighted Average		2,3	2,3
Minimum		0,3	0
Maximum		7,7	8,5
Weighted Average Loan to Value		54,62	54,73
Weighted Average Loan to Indexed Value		43,52	44,53
Seasoning (years): Weighted Average		10,64	10,32
Original Maturity (years): Weighted Average		22,17	22,01
Remaining Tenor (years): Weighted Average		11,57	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	5.949.519,23
Current Outstanding Balance	1.364.264.668,46
Adjusted Nominal Value Assets *	1.364.067.302,47
Outstanding Accrued Interest on Assets	1.207.398,57
Nominal Value Test Current Value **	55,83 %
<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	1.364.264.668,46	100,00%	53.549	100,00%	2,34%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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	26.911.049,47	1,97%	681	1,27%	2,24%
Standard Amortising	1.337.353.618,99	98,03%	52.868	98,73%	2,34%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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%	945.777.654,93	69,33%	34.405	64,25%	1,71%
2,5% - 2,99%	122.968.090,78	9,01%	5.313	9,92%	2,71%
3% - 3,49%	93.098.765,31	6,82%	3.683	6,88%	3,24%
3,5% - 3,99%	62.474.422,65	4,58%	1.303	2,43%	3,69%
4% - 4,49%	25.360.766,70	1,86%	689	1,29%	4,17%
4,5% - 4,99%	55.227.944,19	4,05%	5.065	9,46%	4,74%
5% - 5,49%	12.953.692,79	0,95%	750	1,40%	5,34%
5,5% - 5,99%	33.008.683,23	2,42%	1.431	2,67%	5,68%
6% - 6,49%	3.619.168,19	0,27%	180	0,34%	6,18%
6,5% - 6,99%	9.186.628,28	0,67%	697	1,30%	6,62%
7% - 7,49%	588.019,99	0,04%	32	0,06%	7,26%
7,5% - more	831,42	0,00%	1	0,00%	7,65%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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	122.266,72	0,01%	17	0,03%	4,51%
1994	9.781,56	0,00%	8	0,01%	3,88%
1995	22.805,18	0,00%	11	0,02%	4,16%
1996	136.471,98	0,01%	38	0,07%	3,51%
1997	130.976,37	0,01%	24	0,04%	3,49%
1998	391.460,28	0,03%	80	0,15%	3,26%
1999	2.096.064,56	0,15%	358	0,67%	3,34%
2000	5.954.413,55	0,44%	757	1,41%	3,03%
2001	21.067.043,58	1,54%	1.775	3,31%	2,77%
2002	37.126.541,98	2,72%	2.169	4,05%	2,67%
2003	72.318.289,69	5,30%	5.847	10,92%	2,46%
2004	134.586.408,81	9,87%	6.890	12,87%	2,22%
2005	228.304.109,23	16,73%	8.886	16,59%	2,01%
2006	189.531.620,72	13,89%	6.869	12,83%	1,98%
2007	182.984.570,84	13,41%	6.098	11,39%	1,63%
2008	120.559.304,49	8,84%	4.205	7,85%	2,03%
2009	141.465.056,33	10,37%	3.921	7,32%	2,47%
2010	89.930.224,12	6,59%	2.510	4,69%	3,14%
2011	38.410.523,40	2,82%	986	1,84%	3,79%
2012	7.308.294,34	0,54%	183	0,34%	4,02%
2013	10.161.049,66	0,74%	245	0,46%	3,73%
2014	21.150.234,63	1,55%	450	0,84%	3,72%
2015	28.735.003,26	2,11%	591	1,10%	3,77%
2016	25.796.524,38	1,89%	487	0,91%	3,77%
2017	5.866.117,71	0,43%	139	0,26%	3,76%
2018	62.641,04	0,00%	1	0,00%	2,12%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</b>	<b>100,%</b>	<b>2,34%</b>

### 5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2018	9.300.066,85	0,68%	4.115	7,68%	3,01%
2019	29.711.567,06	2,18%	4.391	8,20%	2,79%
2020	57.565.663,66	4,22%	4.897	9,14%	2,56%
2021	67.785.718,90	4,97%	4.552	8,50%	2,51%
2022	80.099.644,66	5,87%	4.383	8,19%	2,06%
2023	63.379.513,72	4,65%	3.069	5,73%	2,44%
2024	69.555.913,53	5,10%	2.941	5,49%	2,44%
2025	82.712.635,00	6,06%	3.127	5,84%	2,41%
2026	67.786.315,13	4,97%	2.509	4,69%	2,44%
2027	62.352.226,08	4,57%	2.136	3,99%	2,07%
2028	61.882.465,74	4,54%	1.903	3,55%	2,31%
2029	76.753.005,25	5,63%	2.089	3,90%	2,38%
2030	79.369.377,47	5,82%	2.084	3,89%	2,42%
2031	61.610.248,77	4,52%	1.464	2,73%	2,31%
2032	51.455.638,80	3,77%	1.285	2,40%	1,97%
2033	47.775.005,83	3,50%	1.106	2,07%	2,08%
2034	74.195.457,84	5,44%	1.502	2,80%	2,16%
2035	91.537.454,48	6,71%	1.977	3,69%	2,06%
2036	56.910.240,02	4,17%	1.160	2,17%	2,08%
2037	39.323.171,60	2,88%	752	1,40%	1,70%
2038	26.549.643,35	1,95%	466	0,87%	1,92%
2039	33.883.040,21	2,48%	551	1,03%	2,51%
2040	23.199.199,95	1,70%	376	0,70%	3,00%
2041	14.246.826,78	1,04%	220	0,41%	3,44%
2042	3.982.996,87	0,29%	62	0,12%	3,44%
2043	4.169.994,99	0,31%	65	0,12%	3,37%
2044	6.465.635,91	0,47%	94	0,18%	3,63%
2045	11.069.752,19	0,81%	148	0,28%	3,75%
2046	8.183.631,35	0,60%	102	0,19%	3,71%
2047	1.365.114,93	0,10%	22	0,04%	3,60%
2048					
2049					
2050					
2054	87.501,54	0,01%	1	0,00%	2,22%
<b>Total</b>	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</b>	<b>100,%</b>	<b>2,34%</b>

### 6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	82.418,96	0,01%	5	0,01%	2,12%
0.5 - 1.0	4.200.621,63	0,31%	98	0,18%	3,75%
1.0 - 1.5	15.202.417,71	1,11%	267	0,50%	3,78%
1.5 - 2.0	11.221.993,16	0,82%	238	0,44%	3,76%
2.0 - 2.5	9.691.829,57	0,71%	189	0,35%	3,72%
2.5 - 3.0	16.628.384,20	1,22%	348	0,65%	3,81%
3.0 - 4.0	23.396.785,02	1,71%	499	0,93%	3,72%
4.0 - 5.0	10.824.199,85	0,79%	255	0,48%	3,72%
5.0 - 6.0	7.398.125,56	0,54%	183	0,34%	3,96%
6.0 - 7.0	34.039.820,51	2,50%	877	1,64%	3,81%
7.0 - 8.0	90.709.884,20	6,65%	2.515	4,70%	3,20%
8.0 - 9.0	141.213.180,11	10,35%	3.919	7,32%	2,48%
9.0 - 10.0	117.098.399,86	8,58%	4.041	7,55%	2,06%
more - 10.0	882.556.608,12	64,69%	40.115	74,91%	2,05%
<b>Total</b>	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</b>	<b>100,%</b>	<b>2,34%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 54,62 %</b>					
less - 40.00%	340.385.081,30	24,95%	15.142	32,92%	2,56%
40.01% - 50.00%	237.778.874,64	17,43%	7.475	16,25%	2,35%
50.01% - 60.00%	233.025.296,02	17,08%	6.815	14,82%	2,30%
60.01% - 70.00%	210.277.050,48	15,41%	6.256	13,60%	2,31%
70.01% - 80.00%	235.838.380,91	17,29%	7.620	16,57%	2,22%
80.01% - 85.00%	34.019.477,96	2,49%	851	1,85%	2,02%
85.01% - 90.00%	36.420.919,13	2,67%	865	1,88%	1,89%
90.01% - 95.00%	14.601.982,60	1,07%	323	0,70%	2,01%
95.01% - 100.00%	15.477.601,96	1,13%	508	1,10%	2,10%
100.01% - 105.00%	2.719.198,44	0,20%	57	0,12%	2,48%
105.01% - 110.00%	1.399.494,64	0,10%	31	0,07%	2,15%
110.01% - 115.00%	1.498.132,61	0,11%	34	0,07%	2,63%
115.01% - 120.00%	730.763,22	0,05%	18	0,04%	2,65%
120.01% - 125.00%	92.414,55	0,01%	2	0,00%	1,13%
	<b>1.364.264.668,46</b>	<b>100,0%</b>	<b>45.997</b>	<b>100,0%</b>	<b>2,34%</b>

### 8 . Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 43,52 %</b>					
less - 40.00%	589.742.175,84	43,23%	31.090	67,59%	2,45%
40.01% - 50.00%	224.032.304,63	16,42%	5.046	10,97%	2,25%
50.01% - 60.00%	217.114.758,57	15,91%	4.282	9,31%	2,23%
60.01% - 70.00%	197.745.872,31	14,49%	3.514	7,64%	2,24%
70.01% - 80.00%	134.598.257,84	9,87%	2.049	4,45%	2,31%
80.01% - 85.00%	135.277,07	0,01%	2	0,00%	3,20%
85.01% - 90.00%	73.112,76	0,01%	2	0,00%	3,98%
90.01% - 95.00%	193.907,93	0,01%	3	0,01%	1,90%
95.01% - 100.00%	173.635,35	0,01%	2	0,00%	1,66%
100.01% - 105.00%	70.506,37	0,01%	1	0,00%	3,42%
105.01% - 110.00%	4.445,45	0,00%	1	0,00%	1,52%
110.01% - 115.00%	74.537,91	0,01%	2	0,00%	2,10%
115.01% - 120.00%	269.132,58	0,02%	2	0,00%	1,96%
128.01% - more	36.743,85	0,00%	1	0,00%	2,00%
	<b>1.364.264.668,46</b>	<b>100,0%</b>	<b>45.997</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	307.585.354,45	22,55%	26.559	57,74%	2,71%
25.000,00 - 50.000,00	424.885.194,33	31,14%	11.982	26,05%	2,42%
50.000,00 - 75.000,00	267.480.458,47	19,61%	4.396	9,56%	2,22%
75.000,00 - 100.000,00	134.452.755,13	9,86%	1.569	3,41%	2,15%
100.000,00 - 125.000,00	74.673.171,11	5,47%	673	1,46%	2,04%
125.000,00 - 150.000,00	46.719.631,86	3,42%	343	0,75%	2,08%
150.000,00 - 175.000,00	27.574.043,42	2,02%	172	0,37%	1,88%
175.000,00 - 200.000,00	17.771.891,81	1,30%	95	0,21%	1,81%
200.000,00 - 225.000,00	13.248.629,57	0,97%	63	0,14%	1,78%
225.000,00 - 250.000,00	10.395.828,63	0,76%	44	0,10%	1,70%
250.000,00 - 275.000,00	4.482.209,69	0,33%	17	0,04%	1,71%
275.000,00 - 300.000,00	4.643.480,18	0,34%	16	0,03%	1,64%
300.000,00 - 325.000,00	4.370.085,98	0,32%	14	0,03%	1,90%
325.000,00 - 350.000,00	2.007.951,70	0,15%	6	0,01%	1,96%
350.000,00 - 375.000,00	3.592.281,47	0,26%	10	0,02%	1,63%
375.000,00 - 400.000,00	2.694.229,46	0,20%	7	0,02%	2,02%
400.000,00 - 425.000,00	2.049.079,78	0,15%	5	0,01%	2,51%
425.000,00 - 450.000,00	2.202.915,62	0,16%	5	0,01%	1,98%
450.000,00 - 475.000,00	1.394.383,57	0,10%	3	0,01%	1,22%
475.000,00 - 500.000,00	1.930.410,18	0,14%	4	0,01%	1,25%
500.000,00 - 600.000,00	3.746.948,79	0,27%	7	0,02%	2,52%
600.000,00 - 700.000,00	2.024.274,94	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	940.944,64	0,07%	1	0,00%	3,65%
1.000.000,00 - 1.250.000,00	2.143.126,33	0,16%	2	0,00%	1,38%
1.250.000,00 - 1.500.000,00	1.255.387,35	0,09%	1	0,00%	1,44%
1.500.000,00 - more					
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>45.997</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	1.254.092,16	0,09%	15	0,03%	2,42%
Partial Professional Use	8.569.675,62	0,63%	143	0,31%	2,37%
Professional use with recourse to the borrower	413.173,12	0,03%	6	0,01%	2,74%
Residential (Flat/Apartment)	1.219.463.462,31	89,39%	42.727	92,89%	2,30%
Residential (House, detached or semi-detached)	134.564.265,25	9,86%	3.106	6,75%	2,67%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>45.997</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	34.406.405,04	2,52%	1.332	2,90%	2,47%
AITOLOAKARNANIA	14.589.716,38	1,07%	649	1,41%	2,67%
ARGOLIDA	13.336.429,02	0,98%	401	0,87%	2,42%
ARKADIA	7.852.539,70	0,58%	292	0,64%	2,43%
ARTA	3.848.306,43	0,28%	171	0,37%	2,60%
ATTICA	643.116.664,74	47,14%	20.177	43,87%	2,29%
CHALKIDIKI	14.488.339,41	1,06%	508	1,10%	2,46%
CHANIA	20.544.450,70	1,51%	592	1,29%	2,14%
CHIOS	11.064.178,93	0,81%	343	0,75%	2,42%
CORFU	12.850.937,30	0,94%	414	0,90%	2,42%
DODEKANISA	41.307.910,95	3,03%	1.046	2,27%	2,28%
DRAMA	5.986.490,61	0,44%	278	0,60%	2,28%
EVOIA	18.817.584,45	1,38%	758	1,65%	2,76%
EVKITANIA	1.340.343,09	0,10%	64	0,14%	2,86%
EVROS	12.292.204,33	0,90%	550	1,20%	2,63%
FLORINA	2.986.463,25	0,22%	142	0,31%	2,40%
FOKIDA	2.687.275,99	0,20%	96	0,21%	2,63%
FTHIOTIDA	16.800.179,75	1,23%	721	1,57%	2,53%
GREVENA	2.820.586,25	0,21%	103	0,22%	2,60%
HERAKLION	22.529.977,13	1,65%	637	1,39%	2,24%
ILEIA	11.170.302,88	0,82%	469	1,02%	2,51%
IMATHIA	8.530.264,55	0,63%	351	0,76%	2,48%
IOANNINA	24.938.567,33	1,83%	875	1,90%	2,25%
KARDITSA	9.750.063,27	0,72%	449	0,98%	2,45%
KASTORIA	3.736.497,04	0,27%	164	0,36%	2,49%
KAVALA	10.998.528,69	0,81%	429	0,93%	2,32%
KEFALLONIA	9.080.094,73	0,67%	248	0,54%	2,32%
KILKIS	6.583.727,28	0,48%	306	0,67%	2,26%
KORINTHIA	13.003.545,14	0,95%	439	0,95%	2,31%
KOZANI	12.355.736,79	0,91%	517	1,12%	2,55%
KYKLADES	24.596.480,51	1,80%	563	1,22%	2,13%
LAKONIA	10.679.004,57	0,78%	380	0,83%	2,62%
LARISA	31.150.628,00	2,28%	1.186	2,58%	2,36%
LASITHI	12.173.083,92	0,89%	391	0,85%	2,09%
LEFKADA	3.407.773,80	0,25%	118	0,26%	2,15%
LESBOS	16.624.673,82	1,22%	580	1,26%	2,74%
MAGNESIA	22.566.111,35	1,65%	792	1,72%	2,45%
MESSINIA	15.536.659,28	1,14%	511	1,11%	2,38%
PELLA	8.841.707,69	0,65%	344	0,75%	2,03%
PIERIA	14.763.171,17	1,08%	500	1,09%	2,25%
PREVEZA	9.558.228,30	0,70%	314	0,68%	2,44%
RETHYMNO	15.708.631,11	1,15%	532	1,16%	2,34%
RODOPI	7.755.258,35	0,57%	350	0,76%	2,26%
SAMOS	8.442.385,60	0,62%	265	0,58%	2,56%
SERRES	6.869.713,07	0,50%	284	0,62%	2,72%
THESPROTIA	6.230.481,18	0,46%	229	0,50%	2,36%
THESSALONIKI	100.401.812,82	7,36%	3.628	7,89%	2,26%
TRIKALA	8.773.525,85	0,64%	337	0,73%	2,45%
VOIOTIA	12.641.971,60	0,93%	573	1,25%	2,71%
XANTHI	8.720.105,87	0,64%	448	0,97%	2,41%
ZAKYNTHOS	5.008.949,45	0,37%	151	0,33%	2,12%
<b>Total</b>	<b>1.364.264.668,46</b>	<b>100,0%</b>	<b>45.997</b>	<b>100,0%</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	1.364.264.668,46	100,00%	53.549	100,00%	2,34%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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	770.007.056,88	56,44%	31.193	58,25%	1,76%
Euribor 1M Linked	83.970.351,47	6,15%	2.927	5,47%	1,47%
Euribor 3M Linked	407.460.842,11	29,87%	11.633	21,72%	2,88%
Fixed	60.583.436,10	4,44%	3.218	6,01%	5,60%
Originator Rate	42.242.981,90	3,10%	4.578	8,55%	4,76%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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)	53.373	<b>493.879,90</b>	1.360.721.698,98	99,67%	99,74%
31-60 days past due	159	<b>79.231,92</b>	3.162.214,59	0,30%	0,23%
61-90 days past due	17	<b>14.967,19</b>	380.754,89	0,03%	0,03%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>53.549</b>	<b>588.079,01</b>	<b>1.364.264.668,46</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	649.628.499,32	47,62%	25.854	48,28%	2,38%
Refinancing loans	21.001.088,40	1,54%	578	1,08%	1,63%
Buy Secondary	286.368.017,47	20,99%	7.422	13,86%	2,17%
Professional use	9.607.183,25	0,70%	199	0,37%	2,25%
Renovating	397.510.879,10	29,14%	19.494	36,40%	2,43%
Other	149.000,92	0,01%	2	0,00%	3,76%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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	1.364.264.668,46	100,%	53.549	100,%	2,34%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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	668.283.152,97	48,98%	22.043	48,18%	2,38%
Self Employed	339.173.685,15	24,86%	8.234	18,00%	2,21%
Unemployed	104.903.874,80	7,69%	4.216	9,21%	2,37%
Retired	236.161.488,48	17,31%	10.535	23,03%	2,38%
N/A	15.742.467,07	1,15%	726	1,59%	2,37%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>45.754</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	1.364.264.668,46	100,%	53.549	100,%	2,34%
	<b>1.364.264.668,46</b>	<b>100,%</b>	<b>53.549</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.