

Covered Bond Programme II



Monthly Investor Report

January 2019

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 07	XS1698932925	BBB-	Ba2	BBB-	EUR	750.000.000,00	2.750%	19-10-2020
Series 08	XS1860479077	BBB-	Ba2	BBB-	EUR	200.000.000,00	1.850%	28-07-2023
Series 09	XS1865329533	BBB-	Ba2	BBB-	EUR	500.000.000,00	0.750%	14-08-2019

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-01-2019	30/9/2017
Portfolio Cut off Date	31-01-2019	30/9/2017
Original Principal Balance	4.638.357.971,00	3.481.994.013,00
Principal Balance	1.916.941.945,89	1.458.920.025,00
Number of Borrowers	58.124	46.997
Number of Loanparts	70.607	55.021
Number of Properties	58.859	47.251
Average Principal Balance (borrower)	32.980,21	31.042,83
Average Principal Balance (parts)	27.149,46	26.515,69
Coupon: Weighted Average	2,3	2,30
Minimum	0,0	0
Maximum	15,5	8,5
Weighted Average Loan to Value	58,25	54,73
Weighted Average Loan to Indexed Value	49,34	44,53
Seasoning (years): Weighted Average	10,97	10,32
Original Maturity (years): Weighted Average	22,79	22,01
Remaining Tenor (years): Weighted Average	11,86	11,73

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.450.000.000,00
Negative Carry	12.750.000,00
Outstanding Accrued Interest on Bonds	9.630.555,56
Current Outstanding Balance	1.916.941.945,89
Adjusted Nominal Value Assets *	1.905.878.242,81
Outstanding Accrued Interest on Assets	1.643.074,96
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	74,45%
<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	1.916.941.945,89	100,00%	70.607	100,00%	2,33%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	115.394.316,55	6,02%	3.439	4,87%	2,32%
Standard Amortising	1.801.547.629,34	93,98%	67.168	95,13%	2,33%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

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%	1.346.132.927,80	70,22%	48.262	68,35%	1,73%
2.5% - 2.99%	163.285.004,71	8,52%	6.630	9,39%	2,71%
3% - 3.49%	124.055.998,69	6,47%	4.517	6,40%	3,24%
3.5% - 3.99%	103.025.385,17	5,37%	2.197	3,11%	3,70%
4% - 4.49%	57.826.646,67	3,02%	1.382	1,96%	4,18%
4.5% - 4.99%	51.574.458,58	2,69%	4.285	6,07%	4,73%
5% - 5.49%	17.039.217,44	0,89%	852	1,21%	5,25%
5.5% - 5.99%	34.789.760,42	1,81%	1.474	2,09%	5,68%
6% - 6.49%	5.238.754,88	0,27%	178	0,25%	6,21%
6.5% - 6.99%	9.401.201,22	0,49%	621	0,88%	6,63%
7% - 7.49%	1.093.956,25	0,06%	64	0,09%	7,29%
7.5% - more	3.478.634,06	0,18%	145	0,21%	8,62%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	29.925,65	0,00%	7	0,01%	4,82%
1993	110.305,12	0,01%	15	0,02%	3,97%
1994	5.140,67	0,00%	8	0,01%	2,64%
1995	18.453,91	0,00%	18	0,03%	3,67%
1996	162.406,46	0,01%	58	0,08%	3,27%
1997	158.007,77	0,01%	40	0,06%	3,11%
1998	362.954,07	0,02%	66	0,09%	3,03%
1999	1.488.488,32	0,08%	365	0,52%	3,06%
2000	5.535.817,94	0,29%	857	1,21%	2,84%
2001	20.416.238,29	1,07%	2.081	2,95%	2,65%
2002	40.464.708,84	2,11%	2.662	3,77%	2,57%
2003	74.811.399,63	3,90%	3.462	4,90%	2,35%
2004	143.603.187,49	7,49%	8.031	11,37%	2,12%
2005	278.012.711,21	14,50%	11.479	16,26%	1,96%
2006	254.406.420,94	13,27%	9.510	13,47%	1,96%
2007	250.985.752,12	13,09%	8.783	12,44%	1,69%
2008	219.629.620,73	11,46%	6.776	9,60%	1,88%
2009	238.689.853,12	12,45%	6.768	9,59%	2,36%
2010	132.012.813,84	6,89%	3.737	5,29%	3,05%
2011	59.846.832,81	3,12%	1.660	2,35%	3,60%
2012	13.354.584,96	0,70%	397	0,56%	3,63%
2013	13.400.721,93	0,70%	356	0,50%	3,84%
2014	25.751.266,24	1,34%	570	0,81%	3,64%
2015	35.233.032,95	1,84%	728	1,03%	3,72%
2016	31.636.147,66	1,65%	607	0,86%	3,70%
2017	34.965.045,67	1,82%	760	1,08%	3,76%
2018	41.788.425,00	2,18%	804	1,14%	3,82%
2019	61.682,55	0,00%	2	0,00%	2,12%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2019	11.061.679,64	0,58%	4.670	6,61%	2,75%
2020	40.688.706,70	2,12%	5.707	8,08%	2,52%
2021	57.963.428,10	3,02%	5.588	7,91%	2,50%
2022	77.139.528,58	4,02%	5.494	7,78%	2,09%
2023	86.489.726,68	4,51%	4.831	6,84%	2,25%
2024	94.655.441,62	4,94%	4.472	6,33%	2,28%
2025	96.158.742,43	5,02%	4.167	5,90%	2,40%
2026	88.762.128,94	4,63%	3.627	5,14%	2,42%
2027	90.670.276,97	4,73%	3.301	4,68%	2,11%
2028	92.730.933,14	4,84%	2.955	4,19%	2,25%
2029	110.023.281,70	5,74%	3.126	4,43%	2,36%
2030	116.537.335,69	6,08%	3.157	4,47%	2,40%
2031	95.190.431,99	4,97%	2.320	3,29%	2,26%
2032	87.027.164,35	4,54%	2.220	3,14%	2,14%
2033	84.976.089,16	4,43%	2.026	2,87%	2,22%
2034	111.370.347,11	5,81%	2.348	3,33%	2,15%
2035	141.120.970,93	7,36%	3.028	4,29%	2,05%
2036	93.834.054,61	4,89%	1.888	2,67%	2,06%
2037	71.353.711,43	3,72%	1.379	1,95%	1,87%
2038	60.707.950,09	3,17%	1.101	1,56%	2,13%
2039	57.098.611,31	2,98%	919	1,30%	2,44%
2040	39.227.292,24	2,05%	627	0,89%	2,90%
2041	22.817.339,56	1,19%	368	0,52%	3,31%
2042	10.478.863,01	0,55%	179	0,25%	3,41%
2043	12.151.905,44	0,63%	191	0,27%	3,56%
2044	9.140.527,16	0,48%	138	0,20%	3,58%
2045	15.525.477,63	0,81%	203	0,29%	3,62%
2046	13.360.794,99	0,70%	172	0,24%	3,56%
2047	12.302.018,73	0,64%	169	0,24%	3,69%
2048	12.511.058,45	0,65%	171	0,24%	3,90%
2049	746.571,55	0,04%	12	0,02%	1,97%
2050	792.628,96	0,04%	15	0,02%	2,33%
2051	355.560,98	0,02%	9	0,01%	1,94%
2052	430.548,53	0,02%	10	0,01%	2,45%
2053	522.334,70	0,03%	4	0,01%	2,15%
2054	475.106,18	0,02%	8	0,01%	2,81%
2055	188.049,08	0,01%	2	0,00%	3,22%
2058	29.223,34	0,00%	1	0,00%	2,12%
2060	107.838,50	0,01%	1	0,00%	3,82%
2062	66.096,03	0,00%	1	0,00%	4,41%
2063	94.391,81	0,00%	1	0,00%	1,12%
2064	57.777,85	0,00%	1	0,00%	2,12%
	1.916.941.945,89	100,0%	70.607	100,0%	2,33%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	14.904.866,61	0,78%	268	0,38%	3,74%
0.5 - 1.0	23.462.867,58	1,22%	469	0,66%	3,88%
1.0 - 1.5	17.719.648,70	0,92%	392	0,56%	3,82%
1.5 - 2.0	18.706.199,61	0,98%	391	0,55%	3,69%
2.0 - 2.5	19.917.337,60	1,04%	358	0,51%	3,71%
2.5 - 3.0	12.664.652,88	0,66%	274	0,39%	3,68%
3.0 - 4.0	32.477.129,74	1,69%	665	0,94%	3,73%
4.0 - 5.0	28.010.972,24	1,46%	622	0,88%	3,65%
5.0 - 6.0	14.340.755,98	0,75%	366	0,52%	3,78%
6.0 - 7.0	13.149.544,30	0,69%	391	0,55%	3,63%
7.0 - 8.0	54.169.414,27	2,83%	1.506	2,13%	3,61%
8.0 - 9.0	131.352.472,56	6,85%	3.721	5,27%	3,10%
9.0 - 10.0	235.427.780,50	12,28%	6.687	9,47%	2,37%
more - 10.0	1.300.638.303,32	67,85%	54.497	77,18%	1,97%
	1.916.941.945,89	100,0%	70.607	100,0%	2,33%

7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 58,25 %					
less - 40.00%	416.514.281,17	21,73%	17.949	30,49%	2,50%
40.01% - 50.00%	288.965.781,92	15,07%	8.878	15,08%	2,35%
50.01% - 60.00%	301.621.890,38	15,73%	8.352	14,19%	2,32%
60.01% - 70.00%	320.849.616,72	16,74%	8.459	14,37%	2,33%
70.01% - 80.00%	370.899.942,23	19,35%	10.287	17,48%	2,23%
80.01% - 85.00%	60.784.699,09	3,17%	1.432	2,43%	2,00%
85.01% - 90.00%	66.960.696,14	3,49%	1.506	2,56%	1,83%
90.01% - 95.00%	24.555.003,38	1,28%	541	0,92%	2,05%
95.01% - 100.00%	27.762.315,84	1,45%	748	1,27%	2,24%
100.01% - 105.00%	6.141.771,97	0,32%	136	0,23%	2,54%
105.01% - 110.00%	3.802.680,75	0,20%	80	0,14%	2,50%
110.01% - 115.00%	3.923.731,79	0,20%	75	0,13%	2,90%
115.01% - 120.00%	2.348.265,55	0,12%	45	0,08%	2,61%
120.01% - 125.00%	3.286.378,18	0,17%	61	0,10%	2,59%
125.01% - 128.00%	1.644.472,65	0,09%	23	0,04%	2,68%
128.01% - more	16.880.418,13	0,88%	287	0,49%	2,94%
	1.916.941.945,89	100, %	58.859	100, %	2,33%

8. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 48,02 %					
less - 40.00%	734.713.462,73	38,33%	38.014	64,58%	2,39%
40.01% - 50.00%	273.290.494,66	14,26%	6.152	10,45%	2,28%
50.01% - 60.00%	274.754.565,96	14,33%	5.136	8,73%	2,29%
60.01% - 70.00%	251.276.823,39	13,11%	4.172	7,09%	2,32%
70.01% - 80.00%	236.558.393,18	12,34%	3.468	5,89%	2,34%
80.01% - 85.00%	97.439.272,94	5,08%	1.314	2,23%	2,13%
85.01% - 90.00%	35.710.915,70	1,86%	451	0,77%	2,13%
90.01% - 95.00%	968.573,22	0,05%	20	0,03%	2,68%
95.01% - 100.00%	1.429.233,61	0,07%	19	0,03%	1,80%
100.01% - 105.00%	1.483.014,67	0,08%	17	0,03%	1,48%
105.01% - 110.00%	2.786.321,07	0,15%	26	0,04%	2,06%
110.01% - 115.00%	3.006.724,20	0,16%	30	0,05%	1,70%
115.01% - 120.00%	3.217.214,04	0,17%	37	0,06%	1,74%
120.01% - 125.00%	58.182,01	0,00%	1	0,00%	2,03%
128.01% - more	248.754,51	0,01%	2	0,00%	2,24%
	1.916.941.945,89	100, %	58.859	100, %	2,33%

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	374.483.619,26	19,54%	31.842	54,10%	2,59%
25.000,00 - 50.000,00	559.621.114,01	29,19%	15.682	26,64%	2,38%
50.000,00 - 75.000,00	393.043.656,96	20,50%	6.465	10,98%	2,26%
75.000,00 - 100.000,00	210.581.404,34	10,99%	2.458	4,18%	2,25%
100.000,00 - 125.000,00	118.694.535,48	6,19%	1.072	1,82%	2,16%
125.000,00 - 150.000,00	72.812.768,03	3,80%	535	0,91%	2,14%
150.000,00 - 175.000,00	45.340.266,19	2,37%	281	0,48%	2,08%
175.000,00 - 200.000,00	32.192.150,53	1,68%	172	0,29%	1,98%
200.000,00 - 225.000,00	19.750.964,58	1,03%	93	0,16%	1,99%
225.000,00 - 250.000,00	16.923.971,16	0,88%	72	0,12%	1,91%
250.000,00 - 275.000,00	10.352.012,42	0,54%	40	0,07%	1,83%
275.000,00 - 300.000,00	9.467.100,92	0,49%	33	0,06%	1,89%
300.000,00 - 325.000,00	5.997.195,38	0,31%	19	0,03%	2,36%
325.000,00 - 350.000,00	6.453.295,34	0,34%	19	0,03%	1,90%
350.000,00 - 375.000,00	3.608.115,08	0,19%	10	0,02%	2,14%
375.000,00 - 400.000,00	5.406.732,10	0,28%	14	0,02%	1,76%
400.000,00 - 425.000,00	2.054.678,82	0,11%	5	0,01%	2,27%
425.000,00 - 450.000,00	3.472.218,26	0,18%	8	0,01%	1,64%
450.000,00 - 475.000,00	4.152.232,21	0,22%	9	0,02%	1,65%
475.000,00 - 500.000,00	3.905.946,86	0,20%	8	0,01%	2,29%
500.000,00 - 600.000,00	3.940.333,11	0,21%	7	0,01%	2,56%
600.000,00 - 700.000,00	3.187.923,98	0,17%	5	0,01%	1,95%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	1.705.406,09	0,09%	2	0,00%	3,82%
900.000,00 - 1.000.000,00	943.762,51	0,05%	1	0,00%	1,16%
1.000.000,00 - 1.250.000,00	4.444.513,50	0,23%	4	0,01%	2,85%
1.250.000,00 - 1.500.000,00	2.655.567,04	0,14%	2	0,00%	1,96%
1.500.000,00 - more	1.750.461,73	0,09%	1	0,00%	0,92%
	1.916.941.945,89	100,%	58.859	100,%	2,33%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	34.990.913,46	1,83%	1.152	1,96%	2,35%
Partial Professional Use	83.874.861,32	4,38%	1.621	2,75%	2,31%
Professional use with recourse to the borrower	3.279.657,37	0,17%	41	0,07%	2,39%
Residential (Flat/Apartment)	1.587.964.030,04	82,84%	51.599	87,67%	2,28%
Residential (House, detached or semi-detached)	206.832.483,70	10,79%	4.446	7,55%	2,71%
	1.916.941.945,89	100,%	58.859	100,%	2,33%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	50.765.929,90	2,65%	1.768	3,00%	2,49%
AITOLOAKARNANIA	21.046.823,76	1,10%	817	1,39%	2,68%
ARGOLIDA	17.449.509,79	0,91%	506	0,86%	2,44%
ARKADIA	12.078.032,22	0,63%	395	0,67%	2,40%
ARTA	5.555.582,11	0,29%	209	0,36%	2,53%
ATTICA	908.162.989,27	47,38%	25.961	44,10%	2,27%
CHALKIDIKI	18.274.518,91	0,95%	628	1,07%	2,49%
CHANIA	29.523.766,33	1,54%	816	1,39%	2,16%
CHIOS	13.959.717,36	0,73%	412	0,70%	2,37%
CORFU	18.478.128,32	0,96%	561	0,95%	2,41%
DODEKANISA	59.720.540,96	3,12%	1.418	2,41%	2,23%
DRAMA	9.804.702,78	0,51%	376	0,64%	2,27%
EVOIA	26.125.504,33	1,36%	959	1,63%	2,62%
EVKITANIA	1.659.944,06	0,09%	74	0,13%	2,75%
EVROS	17.492.070,70	0,91%	699	1,19%	2,52%
FLORINA	4.022.513,10	0,21%	161	0,27%	2,43%
FOKIDA	3.577.315,43	0,19%	119	0,20%	2,65%
FTHIOTIDA	21.985.586,71	1,15%	900	1,53%	2,48%
GREVENA	3.681.040,86	0,19%	130	0,22%	2,47%
HERAKLION	33.506.709,62	1,75%	865	1,47%	2,25%
ILEIA	16.407.094,29	0,86%	615	1,05%	2,49%
IMATHIA	11.329.831,96	0,59%	440	0,75%	2,58%
IOANNINA	32.530.276,24	1,70%	1.122	1,91%	2,26%
KARDITSA	14.041.764,19	0,73%	588	1,00%	2,49%
KASTORIA	5.000.488,84	0,26%	185	0,31%	2,50%
KAVALA	14.902.784,97	0,78%	531	0,90%	2,37%
KEFALLONIA	11.848.039,52	0,62%	315	0,54%	2,35%
KILKIS	7.990.644,32	0,42%	335	0,57%	2,22%
KORINTHIA	18.769.988,50	0,98%	588	1,00%	2,26%
KOZANI	17.490.481,30	0,91%	642	1,09%	2,42%
KYKLADES	32.363.287,21	1,69%	700	1,19%	2,17%
LAKONIA	14.742.980,43	0,77%	501	0,85%	2,50%
LARISA	42.308.974,41	2,21%	1.487	2,53%	2,41%
LASITHI	16.649.452,57	0,87%	476	0,81%	2,07%
LEFKADA	4.957.093,33	0,26%	154	0,26%	2,26%
LESBOS	23.903.489,44	1,25%	728	1,24%	2,64%
MAGNESIA	32.566.441,17	1,70%	1.037	1,76%	2,45%
MESSINIA	20.865.047,95	1,09%	626	1,06%	2,39%
PELLA	12.166.991,88	0,63%	432	0,73%	2,10%
PIERIA	19.030.496,09	0,99%	614	1,04%	2,29%
PREVEZA	12.295.271,38	0,64%	371	0,63%	2,33%
RETHYMNO	21.185.048,73	1,11%	664	1,13%	2,32%
RODOPI	11.404.668,76	0,59%	463	0,79%	2,45%
SAMOS	12.205.449,41	0,64%	347	0,59%	2,39%
SERRES	9.267.917,31	0,48%	359	0,61%	2,59%
THESPROTIA	7.155.292,87	0,37%	242	0,41%	2,43%
THESSALONIKI	150.032.580,46	7,83%	4.697	7,98%	2,26%
TRIKALA	12.588.951,03	0,66%	446	0,76%	2,51%
VOIOTIA	14.632.396,16	0,76%	637	1,08%	2,67%
XANTHI	12.714.495,43	0,66%	549	0,93%	2,39%
ZAKYNTHOS	6.723.299,22	0,35%	194	0,33%	2,34%
TOTAL	1.916.941.945,89	100,0%	58.859	100,0%	2,33%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.916.941.945,89	100,00%	70.607	100,00%	2,33%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

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	909.932.868,12	47,47%	36.495	51,69%	1,70%
Euribor 1M Linked	129.250.496,61	6,74%	3.940	5,58%	1,55%
Euribor 3M Linked	647.553.083,52	33,78%	18.242	25,84%	2,93%
Fixed	173.806.770,46	9,07%	7.170	10,15%	3,30%
Hellenic Government Bond	12.247,44	0,00%	3	0,00%	2,21%
Originator Rate	56.386.479,74	2,94%	4.757	6,74%	4,16%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

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)	69.961	925.356,05	1.900.676.026,52	99,09%	99,15%
31-60 days past due	506	242.621,99	12.302.080,92	0,72%	0,64%
61-90 days past due	140	127.769,36	3.963.838,45	0,20%	0,21%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	70.607	1.295.747,40	1.916.941.945,89	100,%	100,%

15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	1.787.265,78	0,09%	41	0,06%	4,17%
Buy Primary	871.122.543,23	45,44%	32.730	46,36%	2,35%
Refinancing loans	38.938.013,07	2,03%	1.986	2,81%	1,74%
Buy Secondary	432.758.206,50	22,58%	10.671	15,11%	2,17%
Professional use	33.763.380,96	1,76%	715	1,01%	2,52%
Renovating	522.870.358,33	27,28%	24.089	34,12%	2,35%
Other	15.702.178,02	0,82%	375	0,53%	5,17%
	1.916.941.945,89	100,0%	70.607	100,0%	2,33%

16. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1.916.941.945,89	100,00%	70.607	100,00%	2,33%
	1.916.941.945,89	100,0%	70.607	100,0%	2,33%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	884.023.628,30	46,12%	26.735	46,00%	2,39%
Self Employed	493.224.510,81	25,73%	11.013	18,95%	2,25%
Unemployed	134.725.632,57	7,03%	5.135	8,83%	2,31%
Retired	390.177.282,38	20,35%	14.672	25,24%	2,28%
N/A	14.790.891,83	0,77%	569	0,98%	2,21%
	1.916.941.945,89	100,%	58.124	100,%	2,33%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.916.941.945,89	100,00%	70.607	100,00%	2,33%
	1.916.941.945,89	100,%	70.607	100,%	2,33%

* 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.