

Covered Bond Programme II



Monthly Investor Report

May 2020

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	300.000.000,00	0.750%	14-08-2020

Summary

All amounts in EURO	Current	At Issue
Reporting Date	29/5/2020	30/9/2017
Portfolio Cut off Date	29/5/2020	30/9/2017
Original Principal Balance	4.068.393.738,41	3.481.994.013,00
Principal Balance	1.585.167.361,22	1.458.920.025,00
Number of Borrowers	51.197	46.997
Number of Loanparts	62.100	55.021
Number of Properties	51.829	47.251
Average Principal Balance (borrower)	30.963,15	31.042,83
Average Principal Balance (parts)	25.526,04	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	58,86	54,73
Weighted Average Loan to Indexed Value	45,89	44,53
Seasoning (years): Weighted Average	11,10	10,32
Original Maturity (years): Weighted Average	11,80	22,01
Remaining Tenor (years): Weighted Average	11,45	11,73

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

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.250.000.000,00
Negative Carry	5.000.000,00
Outstanding Accrued Interest on Bonds	7.370.000,00
Current Outstanding Balance	1.585.167.361,23
Adjusted Nominal Value Assets *	1.580.680.615,82
Outstanding Accrued Interest on Assets	1.964.272,66
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	76,51%
<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	1.585.167.361,23	100,00%	62.100	100,00%	2,30%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	3.085.329,96	0,19%	52	0,08%	1,75%
Standard Amortising	1.582.082.031,27	99,81%	62.048	99,92%	2,30%
	1.585.167.361,23	100,%	62.100	100,%	2,30%

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%	1.103.333.655,28	69,60%	43.489	70,03%	1,70%
2,5% - 2,99%	137.143.688,63	8,65%	5.602	9,02%	2,72%
3% - 3,49%	107.357.227,73	6,77%	3.753	6,04%	3,24%
3,5% - 3,99%	95.024.954,89	5,99%	2.140	3,45%	3,70%
4% - 4,49%	52.705.808,97	3,32%	1.330	2,14%	4,17%
4,5% - 4,99%	36.510.928,61	2,30%	3.048	4,91%	4,72%
5% - 5,49%	14.485.326,54	0,92%	805	1,30%	5,22%
5,5% - 5,99%	25.984.989,20	1,64%	1.255	2,02%	5,70%
6% - 6,49%	2.827.240,38	0,18%	104	0,17%	6,14%
6,5% - 6,99%	6.510.867,49	0,41%	400	0,64%	6,64%
7% - 7,49%	748.327,54	0,05%	53	0,09%	7,28%
7,5% - more	2.534.345,97	0,16%	121	0,19%	8,62%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	22.111,46	0,00%	5	0,01%	4,85%
1993	73.357,78	0,00%	14	0,02%	3,92%
1994	1.115,64	0,00%	2	0,00%	2,02%
1995	4.348,54	0,00%	11	0,02%	2,55%
1996	69.603,02	0,00%	51	0,08%	3,11%
1997	91.185,63	0,01%	34	0,05%	3,21%
1998	233.273,32	0,01%	55	0,09%	3,01%
1999	700.456,68	0,04%	119	0,19%	2,96%
2000	2.186.898,71	0,14%	571	0,92%	2,83%
2001	11.257.603,93	0,71%	1.679	2,70%	2,66%
2002	26.912.299,33	1,70%	2.151	3,46%	2,60%
2003	52.586.065,83	3,32%	2.799	4,51%	2,34%
2004	104.093.161,91	6,57%	4.225	6,80%	2,03%
2005	203.662.489,46	12,85%	9.313	15,00%	1,87%
2006	190.197.502,26	12,00%	8.697	14,01%	1,89%
2007	195.680.942,31	12,34%	8.090	13,03%	1,65%
2008	178.554.226,74	11,26%	6.571	10,58%	1,80%
2009	188.924.101,26	11,92%	5.622	9,05%	2,29%
2010	105.602.455,33	6,66%	3.258	5,25%	2,99%
2011	52.463.645,48	3,31%	1.661	2,67%	3,48%
2012	27.342.649,54	1,72%	969	1,56%	2,88%
2013	36.394.813,20	2,30%	1.242	2,00%	2,83%
2014	36.470.524,33	2,30%	954	1,54%	3,26%
2015	39.037.602,80	2,46%	935	1,51%	3,47%
2016	35.350.296,09	2,23%	795	1,28%	3,47%
2017	39.275.847,14	2,48%	955	1,54%	3,49%
2018	47.604.886,85	3,00%	982	1,58%	3,59%
2019	7.806.107,43	0,49%	248	0,40%	1,97%
2020	2.567.789,23	0,16%	92	0,15%	1,80%
	1.585.167.361,23	100,00%	62.100	100,%	2,30%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	6.528.501,16	0,41%	3.548	5,71%	2,40%
2021	25.992.996,76	1,64%	5.292	8,52%	2,49%
2022	46.026.147,63	2,90%	5.231	8,42%	2,07%
2023	58.798.312,30	3,71%	4.607	7,42%	2,24%
2024	69.831.942,37	4,41%	4.293	6,91%	2,25%
2025	73.993.804,97	4,67%	4.000	6,44%	2,38%
2026	71.708.772,19	4,52%	3.529	5,68%	2,39%
2027	75.851.779,79	4,79%	3.235	5,21%	2,09%
2028	78.485.777,16	4,95%	2.875	4,63%	2,24%
2029	94.628.370,35	5,97%	3.045	4,90%	2,32%
2030	102.374.731,56	6,46%	3.084	4,97%	2,37%
2031	84.508.150,28	5,33%	2.259	3,64%	2,25%
2032	77.422.007,60	4,88%	2.170	3,50%	2,10%
2033	76.626.149,10	4,83%	1.981	3,19%	2,21%
2034	101.308.109,55	6,39%	2.311	3,72%	2,12%
2035	127.527.877,16	8,04%	2.967	4,78%	2,03%
2036	85.072.106,91	5,37%	1.859	2,99%	2,04%
2037	65.749.366,07	4,15%	1.367	2,20%	1,86%
2038	56.678.934,56	3,58%	1.093	1,76%	2,13%
2039	53.376.597,93	3,37%	917	1,48%	2,39%
2040	37.959.268,47	2,39%	640	1,03%	2,85%
2041	22.557.823,59	1,42%	382	0,62%	3,21%
2042	10.485.458,12	0,66%	187	0,30%	3,28%
2043	12.345.737,31	0,78%	193	0,31%	3,51%
2044	9.836.230,72	0,62%	160	0,26%	3,36%
2045	15.858.184,97	1,00%	228	0,37%	3,51%
2046	12.441.077,64	0,78%	173	0,28%	3,51%
2047	11.746.673,62	0,74%	176	0,28%	3,64%
2048	12.620.781,47	0,80%	168	0,27%	3,85%
2049	1.221.226,21	0,08%	21	0,03%	2,12%
2050	1.245.102,46	0,08%	23	0,04%	2,47%
2051	476.157,05	0,03%	13	0,02%	2,20%
2052	435.918,85	0,03%	13	0,02%	2,47%
2053	627.493,30	0,04%	8	0,01%	2,28%
2054	643.981,43	0,04%	12	0,02%	2,25%
2055	320.742,08	0,02%	5	0,01%	3,22%
2056	381.521,79	0,02%	2	0,00%	3,26%
2057	138.372,62	0,01%	4	0,01%	2,12%
2058	40.559,68	0,00%	2	0,00%	2,12%
2059	93.524,27	0,01%	3	0,00%	1,83%
2060	333.288,16	0,02%	7	0,01%	2,56%
2061	33.208,78	0,00%	1	0,00%	2,12%
2062	172.676,15	0,01%	3	0,00%	2,99%
2063	152.581,10	0,01%	4	0,01%	1,01%
2064	509.335,99	0,03%	9	0,01%	1,81%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	3.324.950,17	0,21%	122	0,20%	1,79%
0.5 - 1.0	4.141.019,01	0,26%	123	0,20%	2,02%
1.0 - 1.5	3.767.952,40	0,24%	122	0,20%	2,13%
1.5 - 2.0	27.130.874,87	1,71%	540	0,87%	3,62%
2.0 - 2.5	23.535.683,34	1,48%	514	0,83%	3,60%
2.5 - 3.0	19.103.867,00	1,21%	467	0,75%	3,51%
3.0 - 4.0	43.727.314,18	2,76%	999	1,61%	3,49%
4.0 - 5.0	26.686.473,05	1,68%	633	1,02%	3,41%
5.0 - 6.0	43.891.692,84	2,77%	1.075	1,73%	3,43%
6.0 - 7.0	31.412.702,61	1,98%	986	1,59%	3,04%
7.0 - 8.0	35.978.400,28	2,27%	1.239	2,00%	2,69%
8.0 - 9.0	31.305.946,45	1,97%	1.071	1,72%	3,35%
9.0 - 10.0	83.891.708,04	5,29%	2.753	4,43%	3,42%
more - 10.0	1.207.268.776,99	76,16%	51.456	82,86%	1,99%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,86 %					
less - 40.00%	341.875.540,73	21,57%	17.116	27,56%	2,46%
40.01% - 50.00%	240.790.587,69	15,19%	8.790	14,15%	2,33%
50.01% - 60.00%	248.914.931,85	15,71%	8.623	13,89%	2,28%
60.01% - 70.00%	262.815.494,66	16,58%	9.064	14,60%	2,30%
70.01% - 80.00%	297.634.263,37	18,78%	11.190	18,02%	2,21%
80.01% - 85.00%	49.498.911,21	3,12%	2.028	3,27%	1,97%
85.01% - 90.00%	55.787.587,20	3,52%	2.210	3,56%	1,82%
90.01% - 95.00%	20.476.193,71	1,29%	770	1,24%	2,10%
95.01% - 100.00%	23.536.509,57	1,48%	961	1,55%	2,17%
100.01% - 105.00%	5.099.501,06	0,32%	217	0,35%	2,56%
105.01% - 110.00%	5.202.416,53	0,33%	177	0,29%	2,46%
110.01% - 115.00%	4.466.567,75	0,28%	145	0,23%	2,88%
115.01% - 120.00%	2.671.542,13	0,17%	84	0,14%	2,64%
120.01% - 125.00%	3.497.609,25	0,22%	105	0,17%	2,53%
125.01% - 128.00%	1.740.440,53	0,11%	55	0,09%	2,56%
128.01% - more	21.159.263,99	1,33%	565	0,91%	2,94%
	1.585.167.361,23	100,%	62.100	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: 45,89 %					
less - 40.00%	642.478.933,94	40,53%	39.207	63,13%	2,34%
40.01% - 50.00%	244.773.979,24	15,44%	7.086	11,41%	2,25%
50.01% - 60.00%	239.395.598,70	15,10%	6.031	9,71%	2,29%
60.01% - 70.00%	236.740.101,12	14,93%	5.286	8,51%	2,31%
70.01% - 80.00%	172.140.658,57	10,86%	3.483	5,61%	2,28%
80.01% - 85.00%	28.274.714,20	1,78%	552	0,89%	2,33%
85.01% - 90.00%	6.017.680,02	0,38%	128	0,21%	2,26%
90.01% - 95.00%	2.615.321,92	0,16%	62	0,10%	1,85%
95.01% - 100.00%	2.931.714,51	0,18%	65	0,10%	1,97%
100.01% - 105.00%	3.816.222,16	0,24%	82	0,13%	1,77%
105.01% - 110.00%	3.438.780,16	0,22%	65	0,10%	1,73%
110.01% - 115.00%	1.338.889,93	0,08%	31	0,05%	1,69%
115.01% - 120.00%	438.821,09	0,03%	7	0,01%	1,87%
120.01% - 125.00%	191.751,26	0,01%	3	0,00%	2,12%
125.01% - 128.00%	16.362,97	0,00%	1	0,00%	3,12%
128.01% - more	557.831,44	0,04%	11	0,02%	1,99%
	1.585.167.361,23	100,%	62.100	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	430.683.609,24	27,17%	39.841	64,16%	2,40%
25.000,00 - 50.000,00	503.910.442,33	31,79%	14.360	23,12%	2,28%
50.000,00 - 75.000,00	295.343.812,14	18,63%	4.902	7,89%	2,26%
75.000,00 - 100.000,00	138.496.714,48	8,74%	1.613	2,60%	2,34%
100.000,00 - 125.000,00	69.665.140,55	4,39%	626	1,01%	2,28%
125.000,00 - 150.000,00	40.803.685,99	2,57%	301	0,48%	2,14%
150.000,00 - 175.000,00	28.934.791,64	1,83%	180	0,29%	2,02%
175.000,00 - 200.000,00	15.895.516,61	1,00%	85	0,14%	2,06%
200.000,00 - 225.000,00	12.101.041,92	0,76%	57	0,09%	2,00%
225.000,00 - 250.000,00	8.042.104,53	0,51%	34	0,05%	2,25%
250.000,00 - 275.000,00	3.900.863,52	0,25%	15	0,02%	1,73%
275.000,00 - 300.000,00	5.732.514,58	0,36%	20	0,03%	2,25%
300.000,00 - 325.000,00	4.055.816,70	0,26%	13	0,02%	2,38%
325.000,00 - 350.000,00	2.998.720,93	0,19%	9	0,01%	2,29%
350.000,00 - 375.000,00	3.594.801,18	0,23%	10	0,02%	1,94%
375.000,00 - 400.000,00	1.947.843,85	0,12%	5	0,01%	1,04%
400.000,00 - 425.000,00	400.725,81	0,03%	1	0,00%	3,52%
425.000,00 - 450.000,00	2.191.600,38	0,14%	5	0,01%	2,31%
450.000,00 - 475.000,00	1.859.649,41	0,12%	4	0,01%	2,34%
475.000,00 - 500.000,00	970.632,27	0,06%	2	0,00%	3,94%
500.000,00 - 600.000,00	3.313.183,02	0,21%	6	0,01%	1,89%
600.000,00 - 700.000,00	2.471.080,38	0,16%	4	0,01%	2,21%
700.000,00 - 800.000,00	774.375,47	0,05%	1	0,00%	3,57%
900.000,00 - 1.000.000,00	1.916.382,30	0,12%	2	0,00%	1,54%
1.000.000,00 - 1.250.000,00	2.279.243,76	0,14%	2	0,00%	3,03%
1.250.000,00 - 1.500.000,00	1.282.025,03	0,08%	1	0,00%	2,77%
1.500.000,00 - more	1.601.043,21	0,10%	1	0,00%	0,92%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	29.468.924,08	1,86%	1.061	1,71%	2,30%
Partial Professional Use	78.501.036,81	4,95%	1.881	3,03%	2,29%
Residential (Flat/Apartment)	1.241.943.959,26	78,35%	52.951	85,27%	2,23%
Residential (House, detached or semi-detached)	235.253.441,08	14,84%	6.207	9,99%	2,69%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	44.820.700,26	2,83%	1.903	3,06%	2,45%
AITOLOAKARNANIA	16.922.993,77	1,07%	804	1,29%	2,72%
ARGOLIDA	15.460.165,81	0,98%	560	0,90%	2,36%
ARKADIA	9.661.196,02	0,61%	396	0,64%	2,41%
ARTA	4.739.099,76	0,30%	226	0,37%	2,54%
ATTICA	726.409.131,81	45,82%	27.080	43,61%	2,24%
CHALKIDIKI	20.411.604,87	1,29%	833	1,34%	2,44%
CHANIA	24.813.794,64	1,57%	870	1,40%	2,14%
CHIOS	11.487.729,03	0,72%	407	0,66%	2,33%
CORFU	16.011.204,28	1,01%	628	1,01%	2,39%
DODEKANISA	51.372.294,48	3,24%	1.556	2,51%	2,24%
DRAMA	7.443.666,70	0,47%	357	0,57%	2,27%
EVOIA	25.195.167,01	1,59%	1.114	1,79%	2,52%
EVKITANIA	1.471.885,82	0,09%	80	0,13%	2,63%
EVROS	13.929.486,74	0,88%	708	1,14%	2,52%
FLORINA	2.876.068,19	0,18%	134	0,22%	2,49%
FOKIDA	5.185.986,73	0,33%	207	0,33%	2,38%
FTHIOTIDA	17.643.462,31	1,11%	911	1,47%	2,45%
GREVENA	1.745.164,49	0,11%	101	0,16%	2,53%
HERAKLION	27.274.689,43	1,72%	970	1,56%	2,25%
ILEIA	13.656.517,42	0,86%	651	1,05%	2,49%
IMATHIA	8.332.486,67	0,53%	415	0,67%	2,60%
IOANNINA	26.617.326,26	1,68%	1.163	1,87%	2,27%
KARDITSA	11.296.289,04	0,71%	565	0,91%	2,55%
KASTORIA	3.401.520,28	0,21%	166	0,27%	2,49%
KAVALA	12.296.899,51	0,78%	580	0,93%	2,35%
KEFALLONIA	9.990.460,62	0,63%	326	0,52%	2,27%
KILKIS	5.387.873,08	0,34%	283	0,46%	2,20%
KORINTHIA	19.896.820,00	1,26%	762	1,23%	2,29%
KOZANI	12.688.398,93	0,80%	604	0,97%	2,38%
KYKLADES	36.016.364,47	2,27%	939	1,51%	2,21%
LAKONIA	12.423.561,28	0,78%	527	0,85%	2,50%
LARISA	34.621.338,32	2,18%	1.591	2,56%	2,42%
LASITHI	13.936.162,94	0,88%	520	0,84%	2,11%
LEFKADA	4.299.847,51	0,27%	162	0,26%	2,19%
LESBOS	19.700.941,60	1,24%	792	1,28%	2,65%
MAGNESIA	27.630.968,21	1,75%	1.081	1,74%	2,42%
MESSINIA	18.394.379,95	1,16%	692	1,11%	2,36%
PELLA	8.450.854,09	0,53%	388	0,62%	2,10%
PIERIA	16.308.197,13	1,03%	652	1,05%	2,26%
PREVEZA	9.811.588,69	0,62%	359	0,58%	2,25%
RETHYMNO	17.977.636,42	1,13%	706	1,14%	2,31%
RODOPI	8.843.059,69	0,56%	455	0,73%	2,43%
SAMOS	10.465.860,32	0,66%	369	0,59%	2,36%
SERRES	7.392.046,51	0,47%	349	0,56%	2,54%
THESPROTIA	6.334.302,96	0,40%	264	0,43%	2,40%
THESSALONIKI	126.906.931,58	8,01%	5.167	8,32%	2,22%
TRIKALA	10.565.633,50	0,67%	448	0,72%	2,50%
VOIOTIA	10.591.961,88	0,67%	533	0,86%	2,60%
XANTHI	9.931.817,22	0,63%	548	0,88%	2,38%
ZAKYNTHOS	6.123.823,00	0,39%	198	0,32%	2,34%
	1.585.167.361,23	100,0%	62.100	100,0%	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	1.585.167.361,23	100,00%	62.100	100,00%	2,30%
	1.585.167.361,23	100,00%	62.100	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	722.726.237,33	45,59%	31.814	51,23%	1,68%
Euribor 1M Linked	107.882.542,66	6,81%	3.706	5,97%	1,53%
Euribor 3M Linked	574.630.309,05	36,25%	16.925	27,26%	2,94%
Fixed	140.592.627,12	8,87%	6.244	10,05%	3,00%
Hellenic Government Bond	9.358,18	0,00%	1	0,00%	1,19%
Originator Rate	39.326.286,89	2,48%	3.410	5,49%	3,95%
	1.585.167.361,23	100,00%	62.100	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)	61.160	764.102,38	1.563.985.886,00	98,48%	98,66%
31-60 days past due	677	342.423,42	14.523.317,22	1,09%	0,92%
61-90 days past due	263	226.301,32	6.658.158,01	0,42%	0,42%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	62.100	1.332.827	1.585.167.361	100%	100%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	482.158.534,50	30,42%	19.805	31,89%	2,41%
Refinancing loans	39.724.584,01	2,51%	2.030	3,27%	1,72%
Buy Secondary	171.082.111,32	10,79%	4.360	7,02%	2,27%
Professional use	28.396.147,81	1,79%	654	1,05%	2,51%
Renovating	859.133.223,68	54,20%	35.128	56,57%	2,24%
Other	4.672.759,91	0,29%	123	0,20%	7,02%
	1.585.167.361,23	100,00%	62.100	100,%	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	1.585.167.361,23	100,00%	62.100	100,00%	2,30%
	1.585.167.361,23	100,00%	62.100	100,00%	2,30%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	739.584.132,50	46,69%	28.670	46,17%	2,40%
Self Employed	363.601.528,39	22,96%	10.666	17,18%	2,24%
Unemployed	145.209.316,75	9,17%	6.102	9,83%	2,22%
Retired	330.072.318,83	20,84%	16.435	26,46%	2,19%
N/A	6.700.064,76	0,42%	227	0,37%	2,08%
	1.585.167.361,23	100,0%	62.100	100,0%	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	1.585.167.361,23	100,00%	62.100	100,00%	2,30%
	1.585.167.361,23	100,00%	62.100	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.