

Covered Bond Programme II



Monthly Investor Report

July 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	500.000.000,00	0.750%	14-08-2019

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-07-2019	30/9/2017
Portfolio Cut off Date	31-07-2019	30/9/2017
Original Principal Balance	4.448.770.795,00	3.481.994.013,00
Principal Balance	1.785.034.705,68	1.458.920.025,00
Number of Borrowers	55.333	46.997
Number of Loanparts	67.195	55.021
Number of Properties	56.031	47.251
Average Principal Balance (borrower)	32.259,86	31.042,83
Average Principal Balance (parts)	26.564,99	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,5
Weighted Average Loan to Value	58,31	54,73
Weighted Average Loan to Indexed Value	47,78	44,53
Seasoning (years): Weighted Average	11,38	10,32
Original Maturity (years): Weighted Average	23,07	22,01
Remaining Tenor (years): Weighted Average	11,73	11,73

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.450.000.000,00
Negative Carry	8.500.000,00
Outstanding Accrued Interest on Bonds	9.567.569,44
Current Outstanding Balance	1.785.034.705,68
Adjusted Nominal Value Assets *	1.777.863.669,79
Outstanding Accrued Interest on Assets	1.524.054,49
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	79,47%
<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	1.785.034.705,68	100,00%	67.195	100,00%	2,32%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	112.872.461,17	6,32%	3.436	5,11%	2,31%
Standard Amortising	1.672.162.244,51	93,68%	63.759	94,89%	2,32%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

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%	1.249.675.580,14	70,01%	46.370	69,01%	1,72%
2.5% - 2.99%	153.232.317,38	8,58%	6.260	9,32%	2,72%
3% - 3.49%	117.111.528,23	6,56%	4.204	6,26%	3,24%
3.5% - 3.99%	99.931.491,87	5,60%	2.166	3,22%	3,70%
4% - 4.49%	56.515.568,10	3,17%	1.364	2,03%	4,18%
4.5% - 4.99%	44.972.183,12	2,52%	3.778	5,62%	4,73%
5% - 5.49%	15.704.229,79	0,88%	834	1,24%	5,24%
5.5% - 5.99%	31.431.815,67	1,76%	1.401	2,08%	5,69%
6% - 6.49%	4.435.418,03	0,25%	116	0,17%	6,18%
6.5% - 6.99%	8.132.599,49	0,46%	514	0,76%	6,64%
7% - 7.49%	942.322,10	0,05%	60	0,09%	7,30%
7.5% - more	2.949.651,76	0,17%	128	0,19%	8,64%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	26.055,62	0,00%	5	0,01%	4,84%
1993	88.009,85	0,00%	15	0,02%	3,75%
1994	3.401,59	0,00%	7	0,01%	2,50%
1995	13.620,78	0,00%	18	0,03%	3,60%
1996	133.702,51	0,01%	56	0,08%	3,27%
1997	134.152,79	0,01%	39	0,06%	3,14%
1998	327.462,49	0,02%	65	0,10%	3,06%
1999	1.100.359,19	0,06%	291	0,43%	2,93%
2000	4.465.659,23	0,25%	821	1,22%	2,80%
2001	17.649.284,18	0,99%	2.015	3,00%	2,63%
2002	36.825.297,56	2,06%	2.592	3,86%	2,56%
2003	69.216.298,50	3,88%	3.345	4,98%	2,34%
2004	129.270.802,98	7,24%	6.113	9,10%	2,09%
2005	254.520.191,46	14,26%	11.307	16,83%	1,94%
2006	235.286.174,22	13,18%	9.385	13,97%	1,94%
2007	232.424.940,29	13,02%	8.603	12,80%	1,69%
2008	205.545.162,98	11,51%	6.673	9,93%	1,88%
2009	224.202.319,36	12,56%	6.353	9,45%	2,34%
2010	124.568.376,56	6,98%	3.665	5,45%	3,04%
2011	57.054.925,20	3,20%	1.631	2,43%	3,58%
2012	12.841.225,85	0,72%	391	0,58%	3,59%
2013	12.990.019,15	0,73%	351	0,52%	3,81%
2014	24.751.295,11	1,39%	560	0,83%	3,64%
2015	33.780.178,05	1,89%	719	1,07%	3,72%
2016	31.135.649,65	1,74%	604	0,90%	3,70%
2017	34.051.696,82	1,91%	756	1,13%	3,76%
2018	42.202.629,86	2,36%	800	1,19%	3,83%
2019	425.813,85	0,02%	15	0,02%	1,99%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2019	2.559.102,90	0,14%	2.086	3,10%	2,71%
2020	26.936.327,51	1,51%	5.567	8,28%	2,51%
2021	45.606.887,98	2,55%	5.478	8,15%	2,50%
2022	64.692.841,79	3,62%	5.373	8,00%	2,09%
2023	75.859.968,65	4,25%	4.750	7,07%	2,25%
2024	84.763.449,26	4,75%	4.386	6,53%	2,26%
2025	87.514.657,75	4,90%	4.107	6,11%	2,41%
2026	82.227.575,97	4,61%	3.586	5,34%	2,41%
2027	84.762.329,78	4,75%	3.263	4,86%	2,11%
2028	87.332.111,03	4,89%	2.920	4,35%	2,25%
2029	104.091.589,35	5,83%	3.097	4,61%	2,36%
2030	111.810.224,60	6,26%	3.134	4,66%	2,40%
2031	91.208.642,20	5,11%	2.296	3,42%	2,27%
2032	82.908.995,56	4,64%	2.193	3,26%	2,14%
2033	81.642.280,83	4,57%	2.002	2,98%	2,23%
2034	107.365.798,61	6,01%	2.337	3,48%	2,14%
2035	136.471.472,83	7,65%	3.005	4,47%	2,05%
2036	90.738.239,25	5,08%	1.878	2,79%	2,06%
2037	69.406.951,01	3,89%	1.379	2,05%	1,88%
2038	59.147.867,71	3,31%	1.095	1,63%	2,14%
2039	55.813.739,55	3,13%	921	1,37%	2,44%
2040	38.308.434,30	2,15%	627	0,93%	2,89%
2041	22.909.203,65	1,28%	375	0,56%	3,29%
2042	10.719.093,07	0,60%	187	0,28%	3,37%
2043	12.258.998,03	0,69%	191	0,28%	3,55%
2044	9.264.524,14	0,52%	144	0,21%	3,51%
2045	15.319.419,46	0,86%	207	0,31%	3,61%
2046	12.820.140,70	0,72%	172	0,26%	3,55%
2047	12.161.798,17	0,68%	172	0,26%	3,67%
2048	12.871.222,96	0,72%	172	0,26%	3,87%
2049	925.639,74	0,05%	16	0,02%	2,04%
2050	914.590,98	0,05%	17	0,03%	2,40%
2051	618.913,54	0,03%	14	0,02%	2,12%
2052	436.361,75	0,02%	11	0,02%	2,44%
2053	685.274,32	0,04%	8	0,01%	2,27%
2054	471.967,53	0,03%	8	0,01%	2,81%
2055	186.952,33	0,01%	2	0,00%	3,22%
2056	385.252,59	0,02%	2	0,00%	3,26%
2057	50.053,36	0,00%	1	0,00%	2,12%
2058	40.973,28	0,00%	2	0,00%	2,12%
2060	169.194,93	0,01%	3	0,00%	3,20%
2062	174.423,33	0,01%	3	0,00%	2,98%
2063	94.316,34	0,01%	1	0,00%	1,12%
2064	386.903,06	0,02%	7	0,01%	2,12%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	364.131,30	0,02%	13	0,02%	1,97%
0.5 - 1.0	16.402.897,04	0,92%	278	0,41%	3,75%
1.0 - 1.5	22.929.743,90	1,28%	459	0,68%	3,89%
1.5 - 2.0	17.174.043,51	0,96%	392	0,58%	3,82%
2.0 - 2.5	17.979.083,49	1,01%	385	0,57%	3,70%
2.5 - 3.0	19.594.803,71	1,10%	353	0,53%	3,72%
3.0 - 4.0	24.018.506,15	1,35%	509	0,76%	3,68%
4.0 - 5.0	36.913.433,52	2,07%	806	1,20%	3,70%
5.0 - 6.0	17.469.751,04	0,98%	429	0,64%	3,67%
6.0 - 7.0	10.988.327,92	0,62%	325	0,48%	3,65%
7.0 - 8.0	21.180.354,29	1,19%	623	0,93%	3,65%
8.0 - 9.0	87.184.453,61	4,88%	2.549	3,79%	3,57%
9.0 - 10.0	175.045.251,94	9,81%	5.224	7,77%	2,62%
more - 10.0	1.317.789.924,26	73,82%	54.850	81,63%	1,98%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

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%	388.028.078,34	21,74%	17.078	30,48%	2,49%
40.01% - 50.00%	270.230.524,19	15,14%	8.432	15,05%	2,35%
50.01% - 60.00%	281.067.963,99	15,75%	7.967	14,22%	2,31%
60.01% - 70.00%	297.880.039,76	16,69%	8.061	14,39%	2,32%
70.01% - 80.00%	342.045.104,37	19,16%	9.705	17,32%	2,23%
80.01% - 85.00%	57.414.307,46	3,22%	1.389	2,48%	2,02%
85.01% - 90.00%	61.307.148,77	3,43%	1.453	2,59%	1,83%
90.01% - 95.00%	22.567.632,27	1,26%	510	0,91%	2,03%
95.01% - 100.00%	25.853.080,80	1,45%	714	1,27%	2,26%
100.01% - 105.00%	5.379.368,98	0,30%	128	0,23%	2,54%
105.01% - 110.00%	4.677.726,97	0,26%	87	0,16%	2,43%
110.01% - 115.00%	4.009.796,42	0,22%	76	0,14%	3,11%
115.01% - 120.00%	2.464.090,85	0,14%	46	0,08%	2,77%
120.01% - 125.00%	3.421.746,24	0,19%	64	0,11%	2,54%
125.01% - 128.00%	1.819.696,60	0,10%	25	0,05%	2,46%
128.01% - more	16.868.399,67	0,94%	296	0,53%	3,04%
	1.785.034.705,68	100, %	56.031	100, %	2,32%

8. Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
average: 46,52 %					
less - 40.00%	716.468.156,84	40,14%	37.062	66,15%	2,37%
40.01% - 50.00%	267.997.228,98	15,01%	5.945	10,61%	2,27%
50.01% - 60.00%	254.335.070,91	14,25%	4.767	8,51%	2,30%
60.01% - 70.00%	245.169.977,63	13,73%	3.938	7,03%	2,34%
70.01% - 80.00%	215.024.585,41	12,05%	3.152	5,63%	2,29%
80.01% - 85.00%	61.589.958,57	3,45%	855	1,53%	2,21%
85.01% - 90.00%	11.889.780,81	0,67%	171	0,31%	2,35%
90.01% - 95.00%	1.446.708,18	0,08%	23	0,04%	2,35%
95.01% - 100.00%	1.234.010,79	0,07%	16	0,03%	1,60%
100.01% - 105.00%	3.203.795,25	0,18%	29	0,05%	1,95%
105.01% - 110.00%	2.269.391,29	0,13%	30	0,05%	1,73%
110.01% - 115.00%	3.162.691,37	0,18%	30	0,05%	1,74%
115.01% - 120.00%	693.920,30	0,04%	9	0,02%	1,83%
128.01% - more	549.429,35	0,03%	4	0,01%	1,97%
	1.785.034.705,68	100, %	56.031	100, %	2,32%

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	359.192.239,94	20,12%	30.920	55,18%	2,56%
25.000,00 - 50.000,00	522.942.415,81	29,30%	14.673	26,19%	2,37%
50.000,00 - 75.000,00	361.568.272,89	20,26%	5.959	10,64%	2,26%
75.000,00 - 100.000,00	196.908.617,97	11,03%	2.299	4,10%	2,26%
100.000,00 - 125.000,00	107.469.760,36	6,02%	968	1,73%	2,19%
125.000,00 - 150.000,00	64.322.852,19	3,60%	473	0,84%	2,12%
150.000,00 - 175.000,00	41.720.195,82	2,34%	259	0,46%	2,07%
175.000,00 - 200.000,00	27.707.243,66	1,55%	149	0,27%	2,03%
200.000,00 - 225.000,00	21.565.663,38	1,21%	101	0,18%	1,95%
225.000,00 - 250.000,00	16.151.693,11	0,90%	68	0,12%	2,05%
250.000,00 - 275.000,00	7.358.728,44	0,41%	28	0,05%	1,68%
275.000,00 - 300.000,00	6.586.074,99	0,37%	23	0,04%	1,98%
300.000,00 - 325.000,00	6.275.903,23	0,35%	20	0,04%	2,24%
325.000,00 - 350.000,00	6.037.944,41	0,34%	18	0,03%	1,85%
350.000,00 - 375.000,00	4.742.948,51	0,27%	13	0,02%	1,94%
375.000,00 - 400.000,00	3.055.296,82	0,17%	8	0,01%	2,08%
400.000,00 - 425.000,00	3.702.499,78	0,21%	9	0,02%	1,91%
425.000,00 - 450.000,00	3.954.309,80	0,22%	9	0,02%	1,51%
450.000,00 - 475.000,00	3.244.786,91	0,18%	7	0,01%	2,43%
475.000,00 - 500.000,00	2.417.535,07	0,14%	5	0,01%	2,21%
500.000,00 - 600.000,00	4.422.389,29	0,25%	8	0,01%	2,51%
600.000,00 - 700.000,00	2.520.972,09	0,14%	4	0,01%	1,89%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	1.669.964,55	0,09%	2	0,00%	3,82%
900.000,00 - 1.000.000,00	909.528,12	0,05%	1	0,00%	1,16%
1.000.000,00 - 1.250.000,00	4.305.834,95	0,24%	4	0,01%	2,83%
1.250.000,00 - 1.500.000,00	2.594.533,75	0,15%	2	0,00%	1,96%
1.500.000,00 - more	1.686.499,84	0,09%	1	0,00%	0,92%
	1.785.034.705,68	100,%	56.031	100,%	2,32%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	32.729.795,52	1,83%	1.103	1,97%	2,34%
Partial Professional Use	79.877.691,17	4,47%	1.570	2,80%	2,32%
Professional use with recourse to the borrower	3.155.283,76	0,18%	43	0,08%	2,26%
Residential (Flat/Apartment)	1.471.361.756,72	82,43%	49.001	87,45%	2,27%
Residential (House, detached or semi-detached)	197.910.178,51	11,09%	4.314	7,70%	2,70%
	1.785.034.705,68	100,%	56.031	100,%	2,32%

11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	47.411.364,16	2,66%	1.684	3,01%	2,49%
AITOLOAKARNANIA	19.641.610,92	1,10%	767	1,37%	2,68%
ARGOLIDA	16.345.265,54	0,92%	481	0,86%	2,41%
ARKADIA	11.340.721,25	0,64%	378	0,67%	2,40%
ARTA	5.194.059,58	0,29%	198	0,35%	2,52%
ATTICA	844.179.680,43	47,29%	24.679	44,05%	2,27%
CHALKIDIKI	16.930.578,06	0,95%	598	1,07%	2,47%
CHANIA	27.855.343,85	1,56%	776	1,38%	2,15%
CHIOS	13.120.071,29	0,74%	395	0,70%	2,37%
CORFU	17.295.158,70	0,97%	540	0,96%	2,40%
DODEKANISA	56.215.177,48	3,15%	1.375	2,45%	2,23%
DRAMA	9.060.607,28	0,51%	357	0,64%	2,25%
EVOIA	24.115.694,26	1,35%	903	1,61%	2,62%
EVKITANIA	1.535.425,82	0,09%	70	0,12%	2,76%
EVROS	16.084.275,31	0,90%	666	1,19%	2,53%
FLORINA	3.778.228,17	0,21%	153	0,27%	2,44%
FOKIDA	3.372.390,59	0,19%	111	0,20%	2,63%
FTHIOTIDA	20.494.396,85	1,15%	866	1,55%	2,47%
GREVENA	3.373.839,75	0,19%	121	0,22%	2,44%
HERAKLION	31.430.559,05	1,76%	828	1,48%	2,26%
ILEIA	15.359.731,78	0,86%	595	1,06%	2,50%
IMATHIA	10.527.350,20	0,59%	417	0,74%	2,57%
IOANNINA	30.440.947,83	1,71%	1.079	1,93%	2,27%
KARDITSA	14.314.720,79	0,80%	603	1,08%	2,51%
KASTORIA	4.646.651,44	0,26%	180	0,32%	2,49%
KAVALA	13.817.063,48	0,77%	508	0,91%	2,36%
KEFALLONIA	11.197.853,63	0,63%	303	0,54%	2,34%
KILKIS	7.395.912,51	0,41%	322	0,57%	2,19%
KORINTHIA	17.248.334,46	0,97%	556	0,99%	2,27%
KOZANI	16.103.432,65	0,90%	612	1,09%	2,41%
KYKLADES	30.050.602,18	1,68%	671	1,20%	2,18%
LAKONIA	13.767.550,69	0,77%	484	0,86%	2,50%
LARISA	39.768.597,07	2,23%	1.420	2,53%	2,41%
LASITHI	15.675.797,56	0,88%	463	0,83%	2,07%
LEFKADA	4.645.830,78	0,26%	145	0,26%	2,26%
LESBOS	22.369.046,28	1,25%	701	1,25%	2,64%
MAGNESIA	30.483.697,47	1,71%	981	1,75%	2,45%
MESSINIA	19.365.555,30	1,08%	597	1,07%	2,37%
PELLA	11.249.205,53	0,63%	405	0,72%	2,08%
PIERIA	17.783.980,49	1,00%	569	1,02%	2,27%
PREVEZA	11.559.006,61	0,65%	358	0,64%	2,33%
RETHYMNO	19.841.201,07	1,11%	634	1,13%	2,32%
RODOPI	10.586.935,97	0,59%	443	0,79%	2,45%
SAMOS	11.572.916,14	0,65%	339	0,61%	2,39%
SERRES	8.492.182,19	0,48%	335	0,60%	2,58%
THESPROTIA	6.574.760,52	0,37%	227	0,41%	2,44%
THESSALONIKI	139.247.820,32	7,80%	4.456	7,95%	2,26%
TRIKALA	10.730.471,65	0,60%	382	0,68%	2,51%
VOIOTIA	13.384.701,85	0,75%	593	1,06%	2,66%
XANTHI	11.713.087,84	0,66%	519	0,93%	2,37%
ZAKYNTHOS	6.345.311,06	0,36%	188	0,34%	2,35%
TOTAL	1.785.034.705,68	100,0%	56.031	100,0%	2,32%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.785.034.705,68	100,00%	67.195	100,00%	2,32%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

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	835.106.869,73	46,78%	34.648	51,56%	1,70%
Euribor 1M Linked	120.989.329,61	6,78%	3.860	5,74%	1,55%
Euribor 3M Linked	620.745.601,18	34,77%	17.756	26,42%	2,93%
Fixed	159.529.447,10	8,94%	6.730	10,02%	3,26%
Hellenic Government Bond	10.328,43	0,00%	2	0,00%	1,59%
Originator Rate	48.653.129,63	2,73%	4.199	6,25%	4,11%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

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)	66.477	922.093,10	1.767.368.660,39	98,93%	99,01%
31-60 days past due	540	265.913,01	13.449.532,03	0,80%	0,75%
61-90 days past due	178	137.061,36	4.216.513,26	0,27%	0,24%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	67.195	1.325.067,47	1.785.034.705,68	100,%	100,%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A	1.601.005,84	0,09%	38	0,06%	4,21%
Buy Primary	804.726.512,62	45,08%	30.935	46,04%	2,35%
Refinancing loans	38.813.259,95	2,17%	1.979	2,95%	1,76%
Buy Secondary	406.010.207,60	22,75%	10.237	15,23%	2,17%
Professional use	31.970.630,51	1,79%	703	1,05%	2,52%
Renovating	485.676.328,70	27,21%	22.938	34,14%	2,34%
Other	16.236.760,46	0,91%	365	0,54%	4,98%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.785.034.705,68	100,00%	67.195	100,00%	2,32%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	817.223.257,40	45,78%	25.292	45,71%	2,40%
Self Employed	466.685.276,32	26,14%	10.628	19,21%	2,24%
Unemployed	124.058.316,52	6,95%	4.867	8,80%	2,30%
Retired	364.434.511,34	20,42%	14.061	25,41%	2,27%
N/A	12.633.344,11	0,71%	485	0,88%	2,18%
	1.785.034.705,68	100,%	55.333	100,%	2,32%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.785.034.705,68	100,00%	67.195	100,00%	2,32%
	1.785.034.705,68	100,%	67.195	100,%	2,32%

* 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.