

Covered Bond Programme II

PUBLIC USE



Monthly Investor Report

August 2021

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Moody's	S&P				
Series 08	XS1860479077	A3	A-	EUR	200.000.000,00	1.850%	28-07-2023

Summary

All amounts in EURO	Current	At Issue
Reporting Date	31/8/2021	30/9/2017
Portfolio Cut off Date	31/8/2021	30/9/2017
Original Principal Balance	3.374.571.320,96	3.481.994.013,00
Principal Balance	1.216.530.336,66	1.458.920.025,00
Number of Borrowers	42.429	46.997
Number of Loanparts	51.257	55.021
Number of Properties	42.964	47.251
Average Principal Balance (borrower)	28.672,14	31.042,83
Average Principal Balance (parts)	23.733,94	26.515,69
Coupon: Weighted Average	2,2	2,3
Minimum	0,0	0
Maximum	7,3	8,50
Weighted Average Loan to Value	57,40	54,73
Weighted Average Loan to Indexed Value	37,46	44,53
Seasoning (years): Weighted Average	12,53	10,32
Original Maturity (years): Weighted Average	10,95	22,01
Remaining Tenor (years): Weighted Average	10,34	11,73

Nominal Value Test

All amounts in EURO

Outstanding Bonds	200.000.000,00
Negative Carry	1.900.000,00
Outstanding Accrued Interest on Bonds	328.888,89
Current Outstanding Balance	1.216.530.336,66
Adjusted Nominal Value Assets *	1.215.307.897,20
Outstanding Accrued Interest on Assets	1.064.024,79
Aggregate Amount Standing Credit to the Transaction Account	3.789.110,72
Nominal Value Test Current Value **	16,44%
<i>Nominal Value Test Maximum Value</i>	<i>82,00%</i>

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	1.216.530.336,66	100,00%	51.257	100,00%	2,22%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	2.680.138,36	0,22%	50	0,10%	1,75%
Standard Amortising	1.213.850.198,30	99,78%	51.207	99,90%	2,22%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

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%	874.882.601,91	71,92%	36.624	71,45%	1,69%
2,5% - 2,99%	110.482.121,06	9,08%	4.744	9,26%	2,72%
3% - 3,49%	81.129.595,08	6,67%	3.110	6,07%	3,24%
3,5% - 3,99%	63.384.160,36	5,21%	1.707	3,33%	3,69%
4% - 4,49%	29.398.661,68	2,42%	963	1,88%	4,19%
4,5% - 4,99%	26.676.240,25	2,19%	2.178	4,25%	4,72%
5% - 5,49%	6.138.803,06	0,50%	520	1,01%	5,21%
5,5% - 5,99%	18.349.341,45	1,51%	1.022	1,99%	5,72%
6% - 6,49%	1.587.076,60	0,13%	75	0,15%	6,11%
6,5% - 6,99%	4.391.492,49	0,36%	293	0,57%	6,64%
7% - 7,49%	110.242,72	0,01%	21	0,04%	7,26%
7,5% - more	0,00	0,00%	0	0,00%	0,00%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	9.816,74	0,00%	5	0,01%	4,89%
1993	38.987,50	0,00%	13	0,03%	4,01%
1994	0,00	0,00%	0	0,00%	0,00%
1995	345,14	0,00%	3	0,01%	0,00%
1996	2.862,25	0,00%	8	0,02%	3,17%
1997	32.208,13	0,00%	23	0,04%	3,51%
1998	156.051,05	0,01%	52	0,10%	2,92%
1999	494.115,00	0,04%	102	0,20%	3,04%
2000	1.354.381,02	0,11%	215	0,42%	2,76%
2001	6.051.603,00	0,50%	868	1,69%	2,48%
2002	19.661.619,18	1,62%	1.982	3,87%	2,53%
2003	40.242.419,59	3,31%	2.602	5,08%	2,28%
2004	85.575.913,54	7,03%	3.990	7,78%	2,01%
2005	165.716.909,50	13,62%	6.360	12,41%	1,84%
2006	146.053.500,59	12,01%	6.200	12,10%	1,82%
2007	148.164.353,20	12,18%	7.492	14,62%	1,58%
2008	138.180.184,82	11,36%	5.985	11,68%	1,79%
2009	154.551.339,31	12,70%	5.241	10,22%	2,28%
2010	86.055.725,11	7,07%	2.809	5,48%	2,93%
2011	42.859.278,21	3,52%	1.388	2,71%	3,36%
2012	22.083.138,55	1,82%	881	1,72%	2,78%
2013	29.190.537,80	2,40%	1.077	2,10%	2,74%
2014	24.162.983,81	1,99%	765	1,49%	3,19%
2015	21.648.962,27	1,78%	701	1,37%	3,36%
2016	21.927.403,58	1,80%	622	1,21%	3,42%
2017	23.958.856,29	1,97%	743	1,45%	3,41%
2018	28.486.335,79	2,34%	745	1,45%	3,55%
2019	3.721.880,14	0,31%	149	0,29%	2,08%
2020	3.356.783,48	0,28%	145	0,28%	1,70%
2021	2.791.842,07	0,23%	91	0,18%	1,83%
	1.216.530.336,66	100,00%	51.257	100,%	2,22%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2021	1.575.864,71	0,13%	1.594	3,11%	2,36%
2022	17.952.345,41	1,48%	4.867	9,50%	2,03%
2023	33.681.231,73	2,77%	4.287	8,36%	2,21%
2024	46.846.749,20	3,85%	4.079	7,96%	2,23%
2025	53.797.913,52	4,42%	3.784	7,38%	2,35%
2026	54.532.327,57	4,48%	3.337	6,51%	2,32%
2027	58.883.907,34	4,84%	3.039	5,93%	2,04%
2028	62.113.798,23	5,11%	2.714	5,29%	2,24%
2029	78.845.244,81	6,48%	2.911	5,68%	2,31%
2030	85.555.759,16	7,03%	2.933	5,72%	2,35%
2031	73.101.357,75	6,01%	2.175	4,24%	2,21%
2032	65.931.992,17	5,42%	2.076	4,05%	2,04%
2033	65.800.027,23	5,41%	1.884	3,68%	2,21%
2034	89.716.903,70	7,37%	2.247	4,38%	2,11%
2035	115.048.398,67	9,46%	2.879	5,62%	2,01%
2036	76.872.623,48	6,32%	1.815	3,54%	2,03%
2037	59.088.246,06	4,86%	1.324	2,58%	1,85%
2038	50.915.297,00	4,19%	1.051	2,05%	2,15%
2039	49.018.642,03	4,03%	894	1,74%	2,39%
2040	34.648.190,32	2,85%	612	1,19%	2,82%
2041	21.174.959,22	1,74%	374	0,73%	3,18%
2042	9.914.250,29	0,81%	189	0,37%	3,24%
2043	9.826.335,12	0,81%	165	0,32%	3,41%
2044	720.091,92	0,06%	8	0,02%	2,85%
2045	202.787,24	0,02%	3	0,01%	2,68%
2046	280.959,08	0,02%	6	0,01%	2,77%
2047	118.469,85	0,01%	3	0,01%	3,25%
2048	0,00	0,00%	0	0,00%	0,00%
2049	0,00	0,00%	0	0,00%	0,00%
2050	0,00	0,00%	0	0,00%	0,00%
2051	243.285,78	0,02%	5	0,01%	2,01%
2052	91.665,06	0,01%	1	0,00%	2,32%
2053	0,00	0,00%	0	0,00%	0,00%
2054	0,00	0,00%	0	0,00%	0,00%
2055	0,00	0,00%	0	0,00%	0,00%
2056	0,00	0,00%	0	0,00%	0,00%
2057	0,00	0,00%	0	0,00%	0,00%
2058	0,00	0,00%	0	0,00%	0,00%
2059	0,00	0,00%	0	0,00%	0,00%
2060	30.713,01	0,00%	1	0,00%	2,11%
	1.216.530.336,66	100,00%	51.257	100,0%	2,22%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2.561.708,48	0,21%	80	0,16%	1,81%
0.5 - 1.0	1.279.044,68	0,11%	58	0,11%	1,80%
1.0 - 1.5	1.608.181,27	0,13%	65	0,13%	1,59%
1.5 - 2.0	1.827.359,24	0,15%	88	0,17%	2,06%
2.0 - 2.5	2.112.125,44	0,17%	74	0,14%	2,10%
2.5 - 3.0	9.969.855,20	0,82%	237	0,46%	3,47%
3.0 - 4.0	27.733.526,45	2,28%	791	1,54%	3,50%
4.0 - 5.0	26.354.609,74	2,17%	768	1,50%	3,42%
5.0 - 6.0	17.131.849,68	1,41%	534	1,04%	3,38%
6.0 - 7.0	23.595.986,18	1,94%	752	1,47%	3,39%
7.0 - 8.0	23.339.795,33	1,92%	801	1,56%	3,08%
8.0 - 9.0	31.101.540,27	2,56%	1.144	2,23%	2,61%
9.0 - 10.0	21.485.696,92	1,77%	867	1,69%	3,03%
more - 10.0	1.026.429.057,78	84,37%	44.998	87,79%	2,05%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

Covered Bond Programme II Monthly Investor Report as of end of August 2021

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 57,40 %					
less - 40.00%	279.527.171,06	22,98%	12.288	28,60%	2,41%
40.01% - 50.00%	190.445.777,22	15,65%	6.174	14,37%	2,26%
50.01% - 60.00%	194.984.844,24	16,03%	5.951	13,85%	2,20%
60.01% - 70.00%	200.207.581,90	16,46%	6.281	14,62%	2,22%
70.01% - 80.00%	220.484.582,11	18,12%	7.630	17,76%	2,10%
80.01% - 85.00%	36.777.032,22	3,02%	1.379	3,21%	1,89%
85.01% - 90.00%	40.407.416,79	3,32%	1.482	3,45%	1,76%
90.01% - 95.00%	13.624.866,64	1,12%	481	1,12%	2,01%
95.01% - 100.00%	15.736.382,72	1,29%	533	1,24%	1,89%
100.01% - 105.00%	2.810.029,96	0,23%	112	0,26%	2,65%
105.01% - 110.00%	2.840.170,31	0,23%	99	0,23%	2,42%
110.01% - 115.00%	2.586.952,65	0,21%	90	0,21%	2,52%
115.01% - 120.00%	1.494.024,39	0,12%	60	0,14%	2,35%
120.01% - 125.00%	1.525.431,53	0,13%	52	0,12%	2,99%
125.01% - 128.00%	872.407,35	0,07%	16	0,05%	2,39%
128.01% - more	12.205.665,57	1,00%	336	0,78%	2,70%
	1.216.530.336,66	100,%	42.964	100,%	2,22%

8. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 37,46 %					
less - 40.00%	673.560.686,88	55,37%	31.733	73,86%	2,26%
40.01% - 50.00%	212.605.269,24	17,48%	4.881	11,36%	2,18%
50.01% - 60.00%	199.313.177,38	16,38%	3.953	9,20%	2,18%
60.01% - 70.00%	104.771.868,46	8,61%	1.920	4,47%	2,20%
70.01% - 80.00%	15.527.766,04	1,28%	271	0,63%	2,30%
80.01% - 85.00%	3.677.990,15	0,30%	69	0,16%	1,81%
85.01% - 90.00%	2.126.371,65	0,17%	47	0,11%	1,73%
90.01% - 95.00%	2.868.696,87	0,24%	56	0,13%	1,61%
95.01% - 100.00%	635.914,63	0,05%	11	0,02%	1,71%
100.01% - 105.00%	465.879,51	0,04%	4	0,01%	2,18%
105.01% - 110.00%	245.844,70	0,02%	4	0,01%	2,28%
110.01% - 115.00%	13.714,56	0,00%	2	0,00%	2,92%
115.01% - 120.00%	93.300,00	0,01%	2	0,00%	1,50%
120.01% - 125.00%	41.554,62	0,00%	2	0,00%	2,11%
125.01% - 128.00%	114.887,23	0,01%	4	0,01%	2,65%
128.01% - more	467.414,74	0,04%	5	0,01%	1,94%
	1.216.530.336,66	100,%	42.964	100,%	2,22%

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	365.048.804,27	30,01%	28.663	66,72%	2,36%
25.000,00 - 50.000,00	400.955.308,46	32,96%	9.615	22,38%	2,23%
50.000,00 - 75.000,00	215.064.524,46	17,68%	3.007	7,00%	2,16%
75.000,00 - 100.000,00	92.078.340,57	7,57%	907	2,11%	2,22%
100.000,00 - 125.000,00	47.728.528,10	3,92%	361	0,84%	2,10%
125.000,00 - 150.000,00	28.829.256,49	2,37%	176	0,41%	1,93%
150.000,00 - 175.000,00	16.171.517,87	1,33%	86	0,20%	1,73%
175.000,00 - 200.000,00	9.835.299,31	0,81%	43	0,10%	2,02%
200.000,00 - 225.000,00	8.019.167,63	0,66%	30	0,07%	1,70%
225.000,00 - 250.000,00	5.428.292,95	0,45%	17	0,04%	2,00%
250.000,00 - 275.000,00	2.899.084,89	0,24%	9	0,02%	1,97%
275.000,00 - 300.000,00	3.451.913,40	0,28%	9	0,02%	1,90%
300.000,00 - 325.000,00	1.854.841,66	0,15%	4	0,01%	1,57%
325.000,00 - 350.000,00	2.702.537,13	0,22%	9	0,02%	1,81%
350.000,00 - 375.000,00	1.073.780,59	0,09%	4	0,01%	0,95%
375.000,00 - 400.000,00	760.323,45	0,06%	2	0,00%	2,45%
400.000,00 - 425.000,00	1.646.591,02	0,14%	4	0,01%	2,10%
425.000,00 - 450.000,00	875.255,90	0,07%	1	0,00%	2,21%
450.000,00 - 475.000,00	938.074,37	0,08%	2	0,00%	2,32%
475.000,00 - 500.000,00	980.565,34	0,08%	2	0,00%	2,58%
500.000,00 - 600.000,00	3.270.715,32	0,27%	4	0,01%	2,10%
600.000,00 - 700.000,00	1.297.161,70	0,11%	2	0,00%	3,11%
700.000,00 - 800.000,00	0,00	0,00%	0	0,00%	0,00%
800.000,00 - 900.000,00	827.739,35	0,07%	1	0,00%	1,50%
900.000,00 - 1.000.000,00	914.993,98	0,08%	1	0,00%	1,57%
1.000.000,00 - 1.250.000,00	2.395.405,92	0,20%	3	0,00%	1,95%
1.250.000,00 - 1.500.000,00	1.482.312,53	0,12%	2	0,00%	0,92%
1.500.000,00 - more	0,00	0,00%	0	0,00%	0,00%
	1.216.530.336,66	100,00%	42.964	100,00%	2,22%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	23.525.526,30	1,93%	760	1,77%	2,20%
Partial Professional Use	64.239.318,79	5,28%	1.418	3,30%	2,15%
Residential (Flat/Apartment)	958.402.634,76	78,78%	36.425	84,78%	2,17%
Residential (House, detached or semi-detached)	170.362.856,81	14,00%	4.361	10,15%	2,57%
	1.216.530.336,66	100,00%	42.964	100,00%	2,22%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	33.480.924,67	2,75%	1.280	2,98%	2,35%
AITOLOAKARNANIA	12.576.792,31	1,03%	559	1,30%	2,60%
ARGOLIDA	12.648.307,27	1,04%	404	0,94%	2,32%
ARKADIA	7.542.000,92	0,62%	271	0,63%	2,39%
ARTA	3.621.494,16	0,30%	159	0,37%	2,37%
ATTICA	550.640.983,15	45,26%	18.616	43,33%	2,16%
CHALKIDIKI	15.736.067,53	1,29%	614	1,43%	2,34%
CHANIA	19.173.902,89	1,58%	584	1,36%	2,04%
CHIOS	9.354.358,69	0,77%	292	0,68%	2,29%
CORFU	11.470.613,23	0,94%	400	0,93%	2,43%
DODEKANISA	40.766.610,40	3,35%	1.117	2,60%	2,19%
DRAMA	5.656.139,17	0,46%	245	0,57%	2,16%
EVOIA	19.810.144,81	1,63%	782	1,82%	2,50%
EVKITANIA	1.187.745,32	0,10%	56	0,13%	2,35%
EVROS	10.560.386,90	0,87%	485	1,13%	2,44%
FLORINA	2.320.539,05	0,19%	99	0,23%	2,46%
FOKIDA	4.007.393,69	0,33%	142	0,33%	2,26%
FTHIOTIDA	13.841.078,72	1,14%	641	1,49%	2,41%
GREVENA	1.394.074,54	0,11%	73	0,17%	2,41%
HERAKLION	20.393.256,08	1,68%	666	1,55%	2,24%
ILEIA	10.537.048,26	0,87%	451	1,05%	2,37%
IMATHIA	6.056.541,34	0,50%	266	0,62%	2,42%
IOANNINA	20.664.380,60	1,70%	834	1,94%	2,19%
KARDITSA	8.835.651,10	0,73%	395	0,92%	2,46%
KASTORIA	2.668.946,63	0,22%	125	0,29%	2,45%
KAVALA	9.469.540,76	0,78%	408	0,95%	2,24%
KEFALLONIA	8.278.368,29	0,68%	241	0,56%	2,26%
KILKIS	4.188.801,45	0,34%	198	0,46%	2,14%
KORINTHIA	15.497.533,01	1,27%	541	1,26%	2,22%
KOZANI	8.781.815,21	0,72%	378	0,88%	2,36%
KYKLADES	29.000.537,54	2,38%	666	1,55%	2,13%
LAKONIA	9.717.246,83	0,80%	365	0,85%	2,39%
LARISA	26.928.451,70	2,21%	1.100	2,56%	2,32%
LASITHI	11.214.089,71	0,92%	369	0,86%	2,06%
LEFKADA	3.588.072,15	0,29%	120	0,28%	2,16%
LESBOS	15.441.689,22	1,27%	567	1,32%	2,59%
MAGNESIA	21.558.490,92	1,77%	735	1,71%	2,35%
MESSINIA	14.934.563,91	1,23%	494	1,15%	2,31%
PELLA	6.664.188,62	0,55%	279	0,65%	2,05%
PIERIA	13.017.826,94	1,07%	460	1,07%	2,22%
PREVEZA	8.042.134,02	0,66%	262	0,61%	2,23%
RETHYMNO	14.193.113,14	1,17%	477	1,11%	2,26%
RODOPI	6.343.012,15	0,52%	288	0,67%	2,17%
SAMOS	8.714.594,12	0,72%	275	0,64%	2,29%
SERRES	5.488.784,15	0,45%	228	0,53%	2,41%
THESSALIA	4.990.775,90	0,41%	180	0,42%	2,36%
THESSALONIKI	97.602.775,19	8,02%	3.600	8,38%	2,13%
TRIKALA	8.052.273,63	0,66%	305	0,71%	2,40%
VOIOTIA	7.667.539,08	0,63%	369	0,86%	2,56%
XANTHI	7.427.543,44	0,61%	357	0,83%	2,34%
ZAKYNTHOS	4.781.194,15	0,39%	146	0,34%	2,21%
	1.216.530.336,66	100,%	42.964	100,%	2,22%

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.216.530.336,66	100,00%	51.257	100,00%	2,22%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

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	566.752.481,26	46,59%	25.892	50,51%	1,67%
Euribor 1M Linked	80.143.616,80	6,59%	3.186	6,22%	1,45%
Euribor 3M Linked	437.287.185,57	35,95%	14.762	28,80%	2,83%
Fixed	106.725.666,55	8,77%	5.119	9,99%	2,92%
Hellenic Government Bond	8.342,88	0,00%	1	0,00%	0,81%
Originator Rate	25.613.043,60	2,11%	2.297	4,48%	3,52%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

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)	50.803	502.333,52	1.206.566.788,52	99,11%	99,18%
31-60 days past due	347	138.801,57	7.701.026,60	0,68%	0,63%
61-90 days past due	107	73.032,93	2.262.521,54	0,21%	0,19%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	51.257	714.168	1.216.530.337	100%	100%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	345.301.751,55	28,38%	15.564	30,36%	2,30%
Refinancing loans	31.951.404,88	2,63%	1.760	3,43%	1,68%
Buy Secondary	124.812.417,34	10,26%	3.439	6,71%	2,20%
Professional use	23.310.244,70	1,92%	569	1,11%	2,48%
Renovating	691.024.166,68	56,80%	29.924	58,38%	2,20%
Other	130.351,51	0,01%	1	0,00%	5,60%
	1.216.530.336,66	100,00%	51.257	100,0%	2,22%

16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.216.530.336,66	100,00%	51.257	100,00%	2,22%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	540.073.942,84	44,42%	18.923	44,61%	2,29%
Self Employed	289.518.301,56	23,81%	7.569	17,84%	2,16%
Unemployed	113.546.412,33	9,34%	4.247	10,01%	2,17%
Retired	268.074.466,30	22,05%	11.558	27,24%	2,17%
N/A	5.317.213,63	0,44%	132	0,31%	1,96%
	1.216.530.336,66	100,0%	42.429	100,0%	2,22%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.216.530.336,66	100,00%	51.257	100,00%	2,22%
	1.216.530.336,66	100,00%	51.257	100,00%	2,22%

* 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.