

Covered Bond Programme II



Monthly Investor Report

October 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	400.000.000,00	0.750%	14-08-2020

Summary

All amounts in EURO		Current	At Issue
Reporting Date		31-10-2019	30/9/2017
Portfolio Cut off Date		31-10-2019	30/9/2017
Original Principal Balance		4.368.322.776,00	3.481.994.013,00
Principal Balance		1.723.645.543,73	1.458.920.025,00
Number of Borrowers		54.093	46.997
Number of Loanparts		65.681	55.021
Number of Properties		54.772	47.251
Average Principal Balance (borrower)		31.864,48	31.042,83
Average Principal Balance (parts)		26.242,68	26.515,69
Coupon: Weighted Average		2,3	2,3
Minimum		0,0	0
Maximum		15,5	8,50
Weighted Average Loan to Value		58,33	54,73
Weighted Average Loan to Indexed Value		47,15	44,53
Seasoning (years): Weighted Average		11,59	10,32
Original Maturity (years): Weighted Average		23,21	22,01
Remaining Tenor (years): Weighted Average		11,66	11,73

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

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.350.000.000,00
Negative Carry	9.050.000,00
Outstanding Accrued Interest on Bonds	2.293.333,33
Current Outstanding Balance	1.723.645.543,73
Adjusted Nominal Value Assets *	1.717.570.995,63
Outstanding Accrued Interest on Assets	1.461.114,16
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	76,15%
<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				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.723.645.543,73	100,00%	65.681	100,00%	2,30%
	1.723.645.543,73	100,%	65.681	100,%	2,30%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	112.189.524,96	6,51%	3.444	5,24%	2,29%
Standard Amortising	1.611.456.018,77	93,49%	62.237	94,76%	2,31%
	1.723.645.543,73	100,%	65.681	100,%	2,30%

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%	1.205.000.650,44	69,91%	45.577	69,39%	1,70%
2,5% - 2,99%	148.411.778,30	8,61%	6.048	9,21%	2,72%
3% - 3,49%	114.287.264,98	6,63%	4.070	6,20%	3,24%
3,5% - 3,99%	98.662.597,51	5,72%	2.159	3,29%	3,70%
4% - 4,49%	54.914.046,61	3,19%	1.350	2,06%	4,18%
4,5% - 4,99%	42.053.838,72	2,44%	3.546	5,40%	4,73%
5% - 5,49%	15.098.648,88	0,88%	824	1,25%	5,24%
5,5% - 5,99%	29.745.127,91	1,73%	1.344	2,05%	5,69%
6% - 6,49%	4.246.773,41	0,25%	111	0,17%	6,17%
6,5% - 6,99%	7.509.551,38	0,44%	468	0,71%	6,64%
7% - 7,49%	886.178,30	0,05%	57	0,09%	7,29%
7,5% - more	2.829.087,29	0,16%	127	0,19%	8,65%
	1.723.645.543,73	100,%	65.681	100,%	2,30%

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	26.018,87	0,00%	5	0,01%	4,84%
1993	88.009,85	0,01%	15	0,02%	3,75%
1994	1.733,50	0,00%	4	0,01%	1,96%
1995	9.374,04	0,00%	18	0,03%	3,28%
1996	109.026,30	0,01%	55	0,08%	3,14%
1997	122.712,63	0,01%	37	0,06%	3,09%
1998	299.955,72	0,02%	60	0,09%	3,02%
1999	962.930,47	0,06%	201	0,31%	2,86%
2000	3.969.705,30	0,23%	802	1,22%	2,76%
2001	16.407.977,39	0,95%	1.978	3,01%	2,61%
2002	35.085.678,88	2,04%	2.562	3,90%	2,54%
2003	66.400.729,72	3,85%	3.294	5,02%	2,33%
2004	124.186.000,72	7,20%	5.336	8,12%	2,06%
2005	243.325.615,64	14,12%	11.229	17,10%	1,92%
2006	225.844.893,26	13,10%	9.331	14,21%	1,92%
2007	223.769.651,50	12,98%	8.528	12,98%	1,67%
2008	198.552.062,77	11,52%	6.639	10,11%	1,86%
2009	217.677.568,41	12,63%	6.138	9,35%	2,31%
2010	120.832.719,27	7,01%	3.643	5,55%	3,01%
2011	55.565.861,15	3,22%	1.621	2,47%	3,54%
2012	12.529.214,15	0,73%	385	0,59%	3,52%
2013	13.263.742,21	0,77%	356	0,54%	3,72%
2014	24.469.638,95	1,42%	555	0,84%	3,63%
2015	33.275.097,50	1,93%	717	1,09%	3,71%
2016	30.689.799,85	1,78%	603	0,92%	3,68%
2017	33.805.621,37	1,96%	756	1,15%	3,74%
2018	41.818.762,13	2,43%	794	1,21%	3,81%
2019	555.442,18	0,03%	19	0,03%	1,98%
	1.723.645.543,73	100,%	65.681	100,%	2,30%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2019	558.315,77	0,03%	883	1,34%	2,66%
2020	20.289.638,91	1,18%	5.503	8,38%	2,50%
2021	39.539.538,42	2,29%	5.438	8,28%	2,49%
2022	58.918.307,93	3,42%	5.329	8,11%	2,08%
2023	70.821.181,99	4,11%	4.710	7,17%	2,24%
2024	80.034.086,70	4,64%	4.356	6,63%	2,25%
2025	83.409.674,18	4,84%	4.078	6,21%	2,39%
2026	78.940.696,39	4,58%	3.570	5,44%	2,39%
2027	82.084.224,35	4,76%	3.258	4,96%	2,09%
2028	84.333.496,93	4,89%	2.902	4,42%	2,24%
2029	101.669.312,62	5,90%	3.092	4,71%	2,33%
2030	109.138.906,93	6,33%	3.125	4,76%	2,38%
2031	89.156.304,93	5,17%	2.289	3,49%	2,25%
2032	81.178.671,94	4,71%	2.186	3,33%	2,12%
2033	80.195.174,11	4,65%	2.001	3,05%	2,21%
2034	105.628.986,56	6,13%	2.329	3,55%	2,12%
2035	133.656.762,38	7,75%	2.995	4,56%	2,03%
2036	89.356.752,42	5,18%	1.876	2,86%	2,05%
2037	68.312.902,71	3,96%	1.377	2,10%	1,86%
2038	58.684.543,94	3,40%	1.095	1,67%	2,12%
2039	55.088.344,44	3,20%	917	1,40%	2,42%
2040	38.006.780,34	2,21%	633	0,96%	2,88%
2041	22.706.321,30	1,32%	376	0,57%	3,26%
2042	10.486.516,45	0,61%	184	0,28%	3,35%
2043	12.320.804,96	0,71%	191	0,29%	3,52%
2044	9.785.362,78	0,57%	152	0,23%	3,43%
2045	15.528.742,31	0,90%	214	0,33%	3,56%
2046	12.753.858,71	0,74%	173	0,26%	3,51%
2047	12.264.722,18	0,71%	173	0,26%	3,65%
2048	12.852.657,76	0,75%	169	0,26%	3,86%
2049	962.136,63	0,06%	17	0,03%	2,05%
2050	959.000,14	0,06%	18	0,03%	2,36%
2051	626.375,70	0,04%	15	0,02%	2,08%
2052	434.569,89	0,03%	11	0,02%	2,44%
2053	683.008,49	0,04%	8	0,01%	2,27%
2054	472.587,79	0,03%	8	0,01%	2,81%
2055	247.899,04	0,01%	3	0,00%	2,95%
2056	384.025,98	0,02%	2	0,00%	3,26%
2057	138.552,71	0,01%	4	0,01%	2,12%
2058	40.850,17	0,00%	2	0,00%	2,12%
2060	317.432,54	0,02%	6	0,01%	2,58%
2062	173.903,27	0,01%	3	0,00%	2,99%
2063	117.610,75	0,01%	3	0,00%	1,32%
2064	385.999,29	0,02%	7	0,01%	2,12%
	1.723.645.543,73	100,%	65.681	100,%	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	229.447,77	0,01%	7	0,01%	1,89%
0.5 - 1.0	4.122.089,78	0,24%	82	0,12%	3,43%
1.0 - 1.5	23.711.921,83	1,38%	435	0,66%	3,83%
1.5 - 2.0	20.453.672,49	1,19%	441	0,67%	3,83%
2.0 - 2.5	16.928.508,58	0,98%	372	0,57%	3,77%
2.5 - 3.0	18.896.379,09	1,10%	368	0,56%	3,65%
3.0 - 4.0	26.691.008,78	1,55%	562	0,86%	3,71%
4.0 - 5.0	34.447.781,53	2,00%	741	1,13%	3,71%
5.0 - 6.0	22.498.012,71	1,31%	520	0,79%	3,62%
6.0 - 7.0	11.856.884,51	0,69%	340	0,52%	3,62%
7.0 - 8.0	14.860.380,78	0,86%	451	0,69%	3,55%
8.0 - 9.0	69.533.986,53	4,03%	2.014	3,07%	3,56%
9.0 - 10.0	140.110.581,99	8,13%	4.289	6,53%	2,80%
more - 10.0	1.319.304.887,36	76,54%	55.059	83,83%	1,98%
	1.723.645.543,73	100,%	65.681	100,%	2,30%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,33 %					
less - 40.00%	374.132.474,37	21,71%	16.678	30,45%	2,47%
40.01% - 50.00%	262.576.377,48	15,23%	8.247	15,06%	2,33%
50.01% - 60.00%	271.847.034,10	15,77%	7.782	14,21%	2,29%
60.01% - 70.00%	287.557.440,90	16,68%	7.914	14,45%	2,31%
70.01% - 80.00%	330.482.939,48	19,17%	9.486	17,32%	2,22%
80.01% - 85.00%	53.262.450,15	3,09%	1.343	2,45%	1,97%
85.01% - 90.00%	59.464.790,90	3,45%	1.425	2,60%	1,81%
90.01% - 95.00%	22.224.161,50	1,29%	498	0,91%	2,03%
95.01% - 100.00%	24.241.992,86	1,41%	687	1,25%	2,23%
100.01% - 105.00%	4.942.386,56	0,29%	122	0,22%	2,53%
105.01% - 110.00%	4.034.749,64	0,23%	84	0,15%	2,56%
110.01% - 115.00%	3.835.408,38	0,22%	76	0,14%	3,02%
115.01% - 120.00%	2.432.568,97	0,14%	47	0,09%	2,72%
120.01% - 125.00%	3.490.982,34	0,20%	65	0,12%	2,52%
125.01% - 128.00%	1.732.318,46	0,10%	26	0,05%	2,64%
128.01% - more	17.387.467,64	1,01%	292	0,53%	3,05%
	1.723.645.543,73	100,%	54.772	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: 45,91 %					
less - 40.00%	708.705.892,82	41,12%	36.729	67,06%	2,34%
40.01% - 50.00%	260.152.676,14	15,09%	5.751	10,50%	2,27%
50.01% - 60.00%	243.762.537,04	14,14%	4.588	8,38%	2,29%
60.01% - 70.00%	240.795.656,60	13,97%	3.836	7,00%	2,33%
70.01% - 80.00%	201.230.812,00	11,67%	2.955	5,40%	2,26%
80.01% - 85.00%	49.667.230,72	2,88%	674	1,23%	2,21%
85.01% - 90.00%	7.382.001,74	0,43%	106	0,19%	2,47%
90.01% - 95.00%	1.120.482,32	0,07%	20	0,04%	2,18%
95.01% - 100.00%	1.798.211,48	0,10%	18	0,03%	1,68%
100.01% - 105.00%	3.098.494,75	0,18%	33	0,06%	1,90%
105.01% - 110.00%	2.736.949,83	0,16%	30	0,05%	1,75%
110.01% - 115.00%	2.404.432,08	0,14%	26	0,05%	1,63%
115.01% - 120.00%	100.204,78	0,01%	1	0,00%	3,03%
128.01% - more	689.961,43	0,04%	5	0,01%	2,03%
	1.723.645.543,73	100,%	54.772	100,%	2,30%

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	350.699.773,09	20,35%	30.484	55,66%	2,53%
25.000,00 - 50.000,00	506.760.140,31	29,40%	14.253	26,02%	2,35%
50.000,00 - 75.000,00	348.071.490,70	20,19%	5.744	10,49%	2,25%
75.000,00 - 100.000,00	189.489.822,48	10,99%	2.213	4,04%	2,26%
100.000,00 - 125.000,00	103.146.781,67	5,98%	927	1,69%	2,16%
125.000,00 - 150.000,00	59.570.996,14	3,46%	438	0,80%	2,13%
150.000,00 - 175.000,00	40.813.513,79	2,37%	254	0,46%	2,06%
175.000,00 - 200.000,00	25.618.923,55	1,49%	138	0,25%	1,98%
200.000,00 - 225.000,00	21.700.232,73	1,26%	102	0,19%	1,92%
225.000,00 - 250.000,00	15.119.184,46	0,88%	64	0,12%	2,02%
250.000,00 - 275.000,00	6.047.752,76	0,35%	23	0,04%	1,66%
275.000,00 - 300.000,00	6.553.700,81	0,38%	23	0,04%	2,03%
300.000,00 - 325.000,00	6.890.083,40	0,40%	22	0,04%	2,11%
325.000,00 - 350.000,00	5.708.826,12	0,33%	17	0,03%	2,11%
350.000,00 - 375.000,00	5.474.224,42	0,32%	15	0,03%	1,97%
375.000,00 - 400.000,00	2.319.931,19	0,13%	6	0,01%	2,22%
400.000,00 - 425.000,00	3.271.218,40	0,19%	8	0,01%	1,62%
425.000,00 - 450.000,00	3.927.165,74	0,23%	9	0,02%	1,46%
450.000,00 - 475.000,00	3.700.954,28	0,21%	8	0,01%	2,36%
475.000,00 - 500.000,00	2.445.033,70	0,14%	5	0,01%	2,58%
500.000,00 - 600.000,00	3.416.782,10	0,20%	6	0,01%	2,04%
600.000,00 - 700.000,00	1.895.340,78	0,11%	3	0,01%	1,98%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	2.549.754,08	0,15%	3	0,01%	2,80%
900.000,00 - 1.000.000,00					
1.000.000,00 - 1.250.000,00	4.235.700,07	0,25%	4	0,01%	2,82%
1.250.000,00 - 1.500.000,00	2.563.808,52	0,15%	2	0,00%	1,96%
1.500.000,00 - more	1.654.408,44	0,10%	1	0,00%	0,92%
	1.723.645.543,73	100,%	54.772	100,%	2,30%

10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	31.517.345,31	1,83%	1.078	1,97%	2,32%
Partial Professional Use	76.890.810,21	4,46%	1.540	2,81%	2,30%
Professional use with recourse to the borrower	2.932.277,76	0,17%	41	0,08%	2,29%
Residential (Flat/Apartment)	1.418.721.729,42	82,31%	47.862	87,38%	2,25%
Residential (House, detached or semi-detached)	193.583.381,03	11,23%	4.251	7,76%	2,69%
	1.723.645.543,73	100,%	54.772	100,%	2,30%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	46.080.434,05	2,67%	1.650	3,01%	2,48%
AITOLOAKARNANIA	19.137.782,75	1,11%	758	1,38%	2,68%
ARGOLIDA	15.878.610,61	0,92%	474	0,87%	2,38%
ARKADIA	10.942.689,76	0,63%	367	0,67%	2,38%
ARTA	5.035.647,43	0,29%	193	0,35%	2,51%
ATTICA	814.502.072,32	47,25%	24.156	44,10%	2,25%
CHALKIDIKI	16.509.413,84	0,96%	592	1,08%	2,47%
CHANIA	26.931.223,12	1,56%	763	1,39%	2,12%
CHIOS	12.704.740,00	0,74%	387	0,71%	2,35%
CORFU	16.546.441,64	0,96%	527	0,96%	2,40%
DODEKANISA	54.735.741,79	3,18%	1.355	2,47%	2,22%
DRAMA	8.690.800,03	0,50%	344	0,63%	2,23%
EVOIA	23.223.086,38	1,35%	879	1,60%	2,60%
EVKITANIA	1.477.770,43	0,09%	69	0,13%	2,72%
EVROS	15.449.226,72	0,90%	643	1,17%	2,51%
FLORINA	3.655.073,68	0,21%	150	0,27%	2,43%
FOKIDA	3.273.625,64	0,19%	110	0,20%	2,62%
FTHIOTIDA	19.679.021,53	1,14%	848	1,55%	2,46%
GREVENA	3.350.982,05	0,19%	121	0,22%	2,44%
HERAKLION	30.078.710,23	1,75%	806	1,47%	2,25%
ILEIA	14.971.501,00	0,87%	590	1,08%	2,51%
IMATHIA	10.182.593,10	0,59%	403	0,74%	2,54%
IOANNINA	29.326.707,66	1,70%	1.055	1,93%	2,26%
KARDITSA	13.734.457,78	0,80%	588	1,07%	2,50%
KASTORIA	4.378.188,18	0,25%	174	0,32%	2,44%
KAVALA	13.368.068,77	0,78%	500	0,91%	2,34%
KEFALLONIA	10.802.077,67	0,63%	295	0,54%	2,31%
KILKIS	7.090.063,39	0,41%	310	0,57%	2,19%
KORINTHIA	16.813.711,03	0,98%	541	0,99%	2,27%
KOZANI	15.589.032,82	0,90%	589	1,08%	2,41%
KYKLADES	29.233.105,00	1,70%	657	1,20%	2,18%
LAKONIA	13.309.098,04	0,77%	477	0,87%	2,47%
LARISA	38.421.524,47	2,23%	1.386	2,53%	2,40%
LASITHI	15.164.430,36	0,88%	458	0,84%	2,06%
LEFKADA	4.497.935,00	0,26%	139	0,25%	2,25%
LESBOS	21.875.884,92	1,27%	684	1,25%	2,62%
MAGNESIA	29.431.814,30	1,71%	952	1,74%	2,44%
MESSINIA	18.692.287,35	1,08%	588	1,07%	2,35%
PELLA	10.870.243,87	0,63%	393	0,72%	2,07%
PIERIA	17.207.230,77	1,00%	557	1,02%	2,26%
PREVEZA	11.116.022,42	0,64%	350	0,64%	2,31%
RETHYMNO	19.132.518,43	1,11%	614	1,12%	2,31%
RODOPI	10.098.258,96	0,59%	425	0,78%	2,45%
SAMOS	11.234.178,39	0,65%	335	0,61%	2,38%
SERRES	8.222.043,67	0,48%	323	0,59%	2,55%
THESPROTIA	6.329.679,70	0,37%	225	0,41%	2,44%
THESSALONIKI	134.223.669,29	7,79%	4.350	7,94%	2,23%
TRIKALA	10.324.318,63	0,60%	368	0,67%	2,51%
VOIOTIA	12.880.026,81	0,75%	572	1,04%	2,64%
XANTHI	11.087.880,37	0,64%	498	0,91%	2,37%
ZAKYNTHOS	6.153.897,58	0,36%	184	0,34%	2,33%
	1.723.645.543,73	100,%	54.772	100,%	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	1.723.645.543,73	100,00%	65.681	100,00%	2,30%
	1.723.645.543,73	100,0%	65.681	100,0%	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	800.162.289,14	46,42%	33.834	51,51%	1,69%
Euribor 1M Linked	116.692.774,04	6,77%	3.826	5,83%	1,54%
Euribor 3M Linked	607.976.038,91	35,27%	17.500	26,64%	2,93%
Fixed	153.303.717,57	8,89%	6.565	10,00%	3,08%
Hellenic Government Bond	9.820,18	0,00%	1	0,00%	1,59%
Originator Rate	45.500.903,89	2,64%	3.955	6,02%	4,01%
	1.723.645.543,73	100,0%	65.681	100,0%	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)	64.962	989.876,73	1.707.777.730,14	98,91%	99,08%
31-60 days past due	575	270.140,67	12.838.055,95	0,88%	0,74%
61-90 days past due	144	113.674,19	3.029.757,64	0,22%	0,18%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	65.681	1.373.691,59	1.723.645.543,73	100,0%	100,0%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
N/A	1.519.932,10	0,09%	35	0,05%	4,21%
Buy Primary	774.229.250,31	44,92%	30.141	45,89%	2,34%
Refinancing loans	39.440.396,79	2,29%	1.994	3,04%	1,74%
Buy Secondary	393.176.904,63	22,81%	10.020	15,26%	2,15%
Professional use	30.724.416,76	1,78%	691	1,05%	2,50%
Renovating	468.304.644,01	27,17%	22.437	34,16%	2,32%
Other	16.249.999,13	0,94%	363	0,55%	4,95%
	1.723.645.543,73	100,0%	65.681	100,0%	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	1.723.645.543,73	100,00%	54.933	100,00%	2,30%
	1.723.645.543,73	100,0%	65.681	100,0%	2,30%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	787.722.990,78	45,70%	24.681	45,63%	2,39%
Self Employed	450.332.544,35	26,13%	10.383	19,19%	2,23%
Unemployed	119.240.520,30	6,92%	4.752	8,78%	2,29%
Retired	354.517.737,88	20,57%	13.824	25,56%	2,21%
N/A	11.831.750,42	0,69%	453	0,84%	2,16%
	1.723.645.543,73	100,0%	54.093	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	1.723.645.543,73	100,00%	65.681	100,00%	2,30%
	1.723.645.543,73	100,0%	65.681	100,0%	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.