

Covered Bond Programme II



Monthly Investor Report

December 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	31/12/2019	30/9/2017
Portfolio Cut off Date	31/12/2019	30/9/2017
Original Principal Balance	4.222.286.369,98	3.481.994.013,00
Principal Balance	1.682.390.874,89	1.458.920.025,00
Number of Borrowers	53.183	46.997
Number of Loanparts	64.575	55.021
Number of Properties	53.849	47.251
Average Principal Balance (borrower)	31.634,00	31.042,83
Average Principal Balance (parts)	26.053,28	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	59,07	54,73
Weighted Average Loan to Indexed Value	46,87	44,53
Seasoning (years): Weighted Average	10,86	10,32
Original Maturity (years): Weighted Average	12,51	22,01
Remaining Tenor (years): Weighted Average	11,53	11,73

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

Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.350.000.000,00
Negative Carry	7.800.000,00
Outstanding Accrued Interest on Bonds	6.923.402,78
Current Outstanding Balance	1.682.390.874,89
Adjusted Nominal Value Assets *	1.676.720.687,92
Outstanding Accrued Interest on Assets	1.540.479,74
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	78,15%
<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	1.682.390.874,89	100,00%	64.575	100,00%	2,30%
	1.682.390.874,89	100,00%	64.575	100,00%	2,30%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	3.158.776,72	0,19%	52	0,08%	1,75%
Standard Amortising	1.679.232.098,17	99,81%	64.523	99,92%	2,30%
	1.682.390.874,89	100,00%	64.575	100,00%	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%	1.175.046.105,70	69,84%	44.977	69,65%	1,70%
2,5% - 2,99%	144.760.688,33	8,60%	5.857	9,07%	2,71%
3% - 3,49%	112.240.313,78	6,67%	3.986	6,17%	3,24%
3,5% - 3,99%	97.689.966,42	5,81%	2.157	3,34%	3,70%
4% - 4,49%	54.190.382,46	3,22%	1.342	2,08%	4,17%
4,5% - 4,99%	40.436.726,22	2,40%	3.391	5,25%	4,72%
5% - 5,49%	14.501.286,60	0,86%	815	1,26%	5,23%
5,5% - 5,99%	28.557.046,26	1,70%	1.318	2,04%	5,69%
6% - 6,49%	4.103.513,39	0,24%	107	0,17%	6,16%
6,5% - 6,99%	7.295.518,50	0,43%	446	0,69%	6,64%
7% - 7,49%	846.605,24	0,05%	56	0,09%	7,27%
7,5% - more	2.722.721,99	0,16%	123	0,19%	8,65%
	1.682.390.874,89	100,00%	64.575	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	22.148,21	0,00%	5	0,01%	4,84%
1993	76.593,55	0,00%	15	0,02%	3,76%
1994	1.721,36	0,00%	4	0,01%	1,97%
1995	8.101,70	0,00%	16	0,02%	3,45%
1996	113.408,87	0,01%	52	0,08%	3,02%
1997	109.362,46	0,01%	34	0,05%	3,13%
1998	265.317,31	0,02%	57	0,09%	3,11%
1999	812.797,63	0,05%	142	0,22%	2,92%
2000	2.953.777,78	0,18%	710	1,10%	2,89%
2001	13.312.667,56	0,79%	1.735	2,69%	2,69%
2002	29.567.268,19	1,76%	2.218	3,43%	2,61%
2003	56.773.345,81	3,37%	2.880	4,46%	2,34%
2004	110.650.216,98	6,58%	4.347	6,73%	2,04%
2005	221.743.690,24	13,18%	10.683	16,54%	1,89%
2006	205.874.352,82	12,24%	8.865	13,73%	1,91%
2007	210.199.159,15	12,49%	8.230	12,75%	1,66%
2008	191.159.306,95	11,36%	6.728	10,42%	1,81%
2009	199.422.255,34	11,85%	5.725	8,87%	2,28%
2010	111.446.119,87	6,62%	3.484	5,40%	3,00%
2011	55.368.541,06	3,29%	1.693	2,62%	3,48%
2012	29.142.437,03	1,73%	1.003	1,55%	2,86%
2013	39.224.185,46	2,33%	1.294	2,00%	2,81%
2014	38.273.776,02	2,28%	983	1,52%	3,25%
2015	40.727.837,87	2,42%	972	1,51%	3,46%
2016	37.028.432,83	2,20%	813	1,26%	3,46%
2017	39.301.805,68	2,34%	906	1,40%	3,52%
2018	45.676.602,88	2,72%	882	1,37%	3,67%
2019	3.083.921,62	0,18%	97	0,15%	2,20%
	1.682.339.152,23	100,00%	64.573	100,%	2,30%

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2020	15.959.596,88	0,95%	5.451	8,44%	2,47%
2021	35.504.424,89	2,11%	5.397	8,36%	2,49%
2022	55.134.635,20	3,28%	5.314	8,23%	2,08%
2023	67.144.510,77	3,99%	4.683	7,25%	2,24%
2024	77.218.718,25	4,59%	4.345	6,73%	2,24%
2025	80.524.391,28	4,79%	4.055	6,28%	2,39%
2026	76.622.511,97	4,55%	3.546	5,49%	2,38%
2027	80.207.769,64	4,77%	3.251	5,03%	2,09%
2028	82.695.176,19	4,92%	2.891	4,48%	2,24%
2029	99.705.133,63	5,93%	3.092	4,79%	2,32%
2030	106.771.187,42	6,35%	3.111	4,82%	2,38%
2031	87.677.038,56	5,21%	2.278	3,53%	2,25%
2032	80.135.618,11	4,76%	2.182	3,38%	2,12%
2033	79.294.743,56	4,71%	1.998	3,09%	2,20%
2034	104.228.871,66	6,20%	2.324	3,60%	2,12%
2035	131.819.633,80	7,84%	2.989	4,63%	2,03%
2036	87.732.690,96	5,21%	1.869	2,89%	2,05%
2037	67.670.690,48	4,02%	1.377	2,13%	1,86%
2038	58.288.047,52	3,46%	1.096	1,70%	2,12%
2039	54.737.522,23	3,25%	920	1,42%	2,39%
2040	37.923.229,82	2,25%	636	0,98%	2,88%
2041	22.812.149,80	1,36%	378	0,59%	3,23%
2042	10.376.937,24	0,62%	184	0,28%	3,34%
2043	12.533.457,00	0,74%	195	0,30%	3,51%
2044	9.783.321,11	0,58%	157	0,24%	3,39%
2045	15.714.802,87	0,93%	220	0,34%	3,53%
2046	12.855.416,29	0,76%	175	0,27%	3,51%
2047	12.098.312,62	0,72%	173	0,27%	3,65%
2048	12.895.658,61	0,77%	169	0,26%	3,86%
2049	1.012.337,42	0,06%	18	0,03%	2,06%
2050	1.149.674,62	0,07%	22	0,03%	2,37%
2051	546.061,53	0,03%	14	0,02%	2,08%
2052	497.261,47	0,03%	13	0,02%	2,36%
2053	627.608,85	0,04%	7	0,01%	2,28%
2054	471.560,76	0,03%	8	0,01%	2,81%
2055	247.335,52	0,01%	3	0,00%	2,95%
2056	383.201,96	0,02%	2	0,00%	3,26%
2057	138.545,56	0,01%	4	0,01%	2,12%
2058	40.863,85	0,00%	2	0,00%	2,12%
2059	54.967,75	0,00%	2	0,00%	1,62%
2060	317.209,15	0,02%	6	0,01%	2,58%
2062	173.554,62	0,01%	3	0,00%	2,99%
2063	152.835,86	0,01%	4	0,01%	1,01%
2064	511.657,61	0,03%	9	0,01%	1,81%
	1.682.390.874,89	100,00%	64.573	100,0%	2,30%

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	1.750.927,31	0,10%	55	0,09%	2,32%
0.5 - 1.0	1.332.994,31	0,08%	42	0,07%	2,03%
1.0 - 1.5	22.772.737,89	1,35%	419	0,65%	3,68%
1.5 - 2.0	22.955.355,34	1,36%	465	0,72%	3,66%
2.0 - 2.5	19.026.280,29	1,13%	423	0,66%	3,60%
2.5 - 3.0	20.224.035,04	1,20%	481	0,74%	3,44%
3.0 - 4.0	37.028.432,83	2,20%	813	1,26%	3,46%
4.0 - 5.0	40.727.837,87	2,42%	972	1,51%	3,46%
5.0 - 6.0	38.273.776,02	2,28%	983	1,52%	3,25%
6.0 - 7.0	39.224.185,46	2,33%	1.294	2,00%	2,81%
7.0 - 8.0	29.142.437,03	1,73%	1.003	1,55%	2,86%
8.0 - 9.0	55.368.541,06	3,29%	1.693	2,62%	3,48%
9.0 - 10.0	111.446.119,87	6,62%	3.484	5,40%	3,00%
more - 10.0	1.243.065.491,91	73,89%	52.446	81,22%	1,97%
	1.682.339.152,23	100,00%	64.573	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: 59,13 %					
less - 40.00%	356.331.900,03	21,18%	17.397	26,94%	2,47%
40.01% - 50.00%	252.036.068,29	14,98%	9.062	14,03%	2,33%
50.01% - 60.00%	262.559.183,01	15,61%	8.979	13,90%	2,29%
60.01% - 70.00%	280.838.804,25	16,69%	9.542	14,78%	2,30%
70.01% - 80.00%	322.503.748,46	19,17%	11.905	18,44%	2,21%
80.01% - 85.00%	53.357.012,32	3,17%	2.115	3,28%	1,97%
85.01% - 90.00%	60.959.185,02	3,62%	2.315	3,58%	1,82%
90.01% - 95.00%	22.714.626,42	1,35%	840	1,30%	2,05%
95.01% - 100.00%	25.673.478,10	1,53%	1.022	1,58%	2,24%
100.01% - 105.00%	5.327.094,73	0,32%	228	0,35%	2,56%
105.01% - 110.00%	5.774.317,80	0,34%	187	0,29%	2,40%
110.01% - 115.00%	4.866.033,78	0,29%	150	0,23%	2,92%
115.01% - 120.00%	3.034.321,60	0,18%	92	0,14%	2,39%
120.01% - 125.00%	3.660.023,11	0,22%	109	0,17%	2,55%
125.01% - 128.00%	2.106.714,66	0,13%	63	0,10%	2,54%
128.01% - more	20.648.363,31	1,23%	569	0,88%	2,94%
	1.682.390.874,89	100,%	64.575	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: 46,87 %					
less - 40.00%	658.451.572,26	39,14%	39.792	61,62%	2,35%
40.01% - 50.00%	254.769.667,41	15,14%	7.397	11,45%	2,27%
50.01% - 60.00%	248.621.710,61	14,78%	6.265	9,70%	2,29%
60.01% - 70.00%	245.317.336,47	14,58%	5.544	8,59%	2,32%
70.01% - 80.00%	207.147.530,10	12,31%	4.199	6,50%	2,23%
80.01% - 85.00%	41.615.431,57	2,47%	826	1,28%	2,27%
85.01% - 90.00%	9.508.568,42	0,57%	195	0,30%	2,31%
90.01% - 95.00%	2.624.085,36	0,16%	65	0,10%	2,24%
95.01% - 100.00%	2.612.231,58	0,16%	61	0,09%	1,90%
100.01% - 105.00%	3.780.909,72	0,22%	78	0,12%	1,94%
105.01% - 110.00%	3.891.217,28	0,23%	70	0,11%	1,63%
110.01% - 115.00%	2.668.832,19	0,16%	58	0,09%	1,61%
115.01% - 120.00%	566.061,12	0,03%	12	0,02%	1,98%
120.01% - 125.00%	62.059,54	0,00%	1	0,00%	1,52%
125.01% - 128.00%	211.423,81	0,01%	3	0,00%	2,20%
128.01% - more	542.237,45	0,03%	9	0,01%	2,00%
	1.682.390.874,89	100,%	64.575	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	449.070.751,52	26,69%	40.862	63,28%	2,42%
25.000,00 - 50.000,00	536.283.846,75	31,88%	15.276	23,65%	2,29%
50.000,00 - 75.000,00	312.737.797,06	18,59%	5.186	8,03%	2,25%
75.000,00 - 100.000,00	148.532.864,47	8,83%	1.736	2,69%	2,34%
100.000,00 - 125.000,00	77.080.255,63	4,58%	695	1,08%	2,24%
125.000,00 - 150.000,00	44.516.008,20	2,65%	328	0,51%	2,19%
150.000,00 - 175.000,00	30.653.932,76	1,82%	190	0,29%	2,06%
175.000,00 - 200.000,00	17.303.739,40	1,03%	93	0,14%	1,93%
200.000,00 - 225.000,00	13.349.164,14	0,79%	63	0,10%	2,07%
225.000,00 - 250.000,00	9.464.401,34	0,56%	40	0,06%	2,19%
250.000,00 - 275.000,00	4.980.016,19	0,30%	19	0,03%	1,66%
275.000,00 - 300.000,00	4.004.983,93	0,24%	14	0,02%	2,41%
300.000,00 - 325.000,00	5.263.723,48	0,31%	17	0,03%	2,23%
325.000,00 - 350.000,00	4.048.646,47	0,24%	12	0,02%	2,25%
350.000,00 - 375.000,00	3.666.566,28	0,22%	10	0,02%	1,93%
375.000,00 - 400.000,00	783.780,82	0,05%	2	0,00%	1,17%
400.000,00 - 425.000,00	1.632.416,90	0,10%	4	0,01%	1,59%
425.000,00 - 450.000,00	872.790,11	0,05%	2	0,00%	1,55%
450.000,00 - 475.000,00	2.772.231,96	0,16%	6	0,01%	2,65%
475.000,00 - 500.000,00	1.460.143,13	0,09%	3	0,00%	3,26%
500.000,00 - 600.000,00	3.379.931,93	0,20%	6	0,01%	1,88%
600.000,00 - 700.000,00	2.529.492,06	0,15%	4	0,01%	2,16%
700.000,00 - 800.000,00	785.472,74	0,05%	1	0,00%	3,57%
800.000,00 - 900.000,00					
900.000,00 - 1.000.000,00	956.334,77	0,06%	1	0,00%	1,50%
1.000.000,00 - 1.250.000,00	3.328.976,17	0,20%	3	0,00%	2,89%
1.250.000,00 - 1.500.000,00	1.299.633,53	0,08%	1	0,00%	2,77%
1.500.000,00 - more	1.632.973,15	0,10%	1	0,00%	0,92%
	1.682.390.874,89	100,00%	64.575	100,00%	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	31.185.724,80	1,85%	1.091	1,69%	2,31%
Partial Professional Use	82.255.514,42	4,89%	1.937	3,00%	2,31%
Residential (Flat/Apartment)	1.323.959.654,82	78,70%	55.186	85,46%	2,23%
Residential (House, detached or semi-detached)	244.989.980,85	14,56%	6.361	9,85%	2,68%
	1.682.390.874,89	100,00%	64.575	100,00%	2,30%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	47.332.177,78	2,81%	1.963	3,04%	2,45%
AITOLOAKARNANIA	17.909.535,07	1,06%	836	1,29%	2,69%
ARGOLIDA	16.361.021,19	0,97%	582	0,90%	2,36%
ARKADIA	10.257.285,31	0,61%	414	0,64%	2,42%
ARTA	5.244.578,43	0,31%	242	0,37%	2,52%
ATTICA	772.423.114,26	45,91%	28.204	43,67%	2,25%
CHALKIDIKI	21.720.262,75	1,29%	866	1,34%	2,42%
CHANIA	26.370.620,17	1,57%	903	1,40%	2,13%
CHIOS	12.117.702,94	0,72%	423	0,66%	2,33%
CORFU	17.037.581,86	1,01%	654	1,01%	2,38%
DODEKANISA	53.862.600,50	3,20%	1.600	2,48%	2,24%
DRAMA	7.834.537,27	0,47%	372	0,58%	2,24%
EVOIA	26.679.884,62	1,59%	1.153	1,79%	2,52%
EVKITANIA	1.520.401,30	0,09%	82	0,13%	2,65%
EVROS	14.792.194,77	0,88%	741	1,15%	2,51%
FLORINA	3.050.877,07	0,18%	142	0,22%	2,49%
FOKIDA	5.447.690,54	0,32%	213	0,33%	2,39%
FTHIOTIDA	18.562.997,43	1,10%	947	1,47%	2,44%
GREVENA	1.901.671,33	0,11%	106	0,16%	2,54%
HERAKLION	29.153.783,99	1,73%	1.003	1,55%	2,25%
ILEIA	14.359.256,51	0,85%	670	1,04%	2,49%
IMATHIA	8.826.093,11	0,52%	428	0,66%	2,63%
IOANNINA	28.021.560,78	1,67%	1.203	1,86%	2,26%
KARDITSA	11.947.307,86	0,71%	591	0,92%	2,53%
KASTORIA	3.660.205,18	0,22%	169	0,26%	2,57%
KAVALA	13.118.618,19	0,78%	604	0,94%	2,35%
KEFALLONIA	10.750.540,42	0,64%	343	0,53%	2,29%
KILKIS	5.794.791,01	0,34%	298	0,46%	2,20%
KORINTHIA	21.062.975,01	1,25%	798	1,24%	2,30%
KOZANI	13.484.189,44	0,80%	627	0,97%	2,39%
KYKLADES	37.454.956,30	2,23%	962	1,49%	2,20%
LAKONIA	13.094.175,65	0,78%	544	0,84%	2,50%
LARISA	36.713.603,41	2,18%	1.660	2,57%	2,41%
LASITHI	14.989.874,81	0,89%	548	0,85%	2,10%
LEFKADA	4.510.996,02	0,27%	167	0,26%	2,19%
LESBOS	20.897.149,01	1,24%	821	1,27%	2,66%
MAGNESIA	29.589.176,41	1,76%	1.125	1,74%	2,41%
MESSINIA	19.348.134,39	1,15%	717	1,11%	2,36%
PELLA	9.168.725,67	0,54%	408	0,63%	2,10%
PIERIA	17.188.904,49	1,02%	664	1,03%	2,26%
PREVEZA	10.376.111,64	0,62%	373	0,58%	2,25%
RETHYMNO	19.131.484,52	1,14%	735	1,14%	2,32%
RODOPI	9.428.904,74	0,56%	474	0,73%	2,47%
SAMOS	10.988.023,23	0,65%	384	0,59%	2,36%
SERRES	7.898.359,63	0,47%	362	0,56%	2,55%
THESPROTIA	6.756.091,72	0,40%	277	0,43%	2,39%
THESSALONIKI	134.518.624,79	8,00%	5.361	8,30%	2,22%
TRIKALA	11.368.075,30	0,68%	471	0,73%	2,51%
VOIOTIA	11.130.512,76	0,66%	561	0,87%	2,60%
XANTHI	10.659.669,95	0,63%	573	0,89%	2,38%
ZAKYNTHOS	6.573.264,36	0,39%	211	0,33%	2,33%
	1.682.390.874,89	100,0%	64.575	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	1.682.390.874,89	100,00%	64.575	100,00%	2,30%
	1.682.390.874,89	100,00%	64.575	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	777.108.868,40	46,19%	33.220	51,44%	1,69%
Euribor 1M Linked	114.100.949,03	6,78%	3.800	5,88%	1,54%
Euribor 3M Linked	597.930.435,91	35,54%	17.299	26,79%	2,93%
Fixed	149.624.269,92	8,89%	6.469	10,02%	3,05%
Hellenic Government Bond	9.690,30	0,00%	1	0,00%	1,59%
Originator Rate	43.616.661,33	2,59%	3.786	5,86%	3,99%
	1.682.390.874,89	100,00%	64.575	100,%	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)	63.920	864.072,69	1.665.381.989,63	98,98%	98,99%
31-60 days past due	497	236.663,48	13.084.829,48	0,77%	0,78%
61-90 days past due	158	137.777,73	3.924.055,78	0,24%	0,23%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	64.575	1.238.513,90	1.682.390.874,89	100,%	100,%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	515.587.254,55	30,65%	20.754	32,14%	2,40%
Refinancing loans	39.694.118,59	2,36%	2.013	3,11%	1,73%
Buy Secondary	180.543.640,22	10,73%	4.497	6,96%	2,26%
Professional use	30.059.573,75	1,79%	680	1,05%	2,50%
Renovating	911.523.992,89	54,18%	36.505	56,53%	2,24%
Other	4.982.294,89	0,30%	126	0,20%	7,26%
	1.682.390.874,89	100,00%	64.575	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	1.682.390.874,89	100,00%	64.575	100,00%	2,30%
	1.682.390.874,89	100,00%	64.575	100,00%	2,30%

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	789.527.632,98	46,96%	29.972	46,41%	2,39%
Self Employed	383.506.490,73	22,81%	11.026	17,07%	2,23%
Unemployed	154.174.919,90	9,17%	6.355	9,84%	2,23%
Retired	347.736.558,88	20,68%	16.964	26,27%	2,20%
N/A	7.445.272,40	0,44%	258	0,40%	2,12%
	1.682.390.874,89	100,0%	64.575	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	1.682.390.874,89	100,00%	64.575	100,00%	2,30%
	1.682.390.874,89	100,00%	64.575	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.