

# **Covered Bond Programme II**



## **Monthly Investor Report**

**November 2017**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's				
Series 07	XS1698932925	<b>B</b>	<b>B3</b>	EUR	750.000.000,00	2.750%	09-10-2020

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2017	30-09-2017
Portfolio Cut off Date	30-11-2017	30-09-2017
Original Principal Balance	3.443.442.417,00	3.481.994.013,00
Principal Balance	1.407.075.081,95	1.458.920.024,86
Number of Borrowers	46.433	46.997
Number of Loanparts	54.357	55.021
Number of Properties	46.682	47.251
Average Principal Balance (borrower)	30.303,34	31.042,83
Average Principal Balance (parts)	25.885,81	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	7,7	8,5
Weighted Average Loan to Value	54,67	54,73
Weighted Average Loan to Indexed Value	44,01	44,53
Seasoning (years): Weighted Average	10,49	10,32
Original Maturity (years): Weighted Average	22,08	22,01
Remaining Tenor (years): Weighted Average	11,63	11,73

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	750.000.000,00
Negative Carry	11.250.000,00
Outstanding Accrued Interest on Bonds	2.436.469,78
Current Outstanding Balance	1.407.075.081,95
Adjusted Nominal Value Assets *	1.406.850.560,35
Outstanding Accrued Interest on Assets	1.251.316,04
Nominal Value Test Current Value **	53,87%
<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 minus Negative Carry.

### 1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.407.075.081,95	100,00%	54.357	100,00%	2,34%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	26.841.800,54	1,91%	675	1,24%	2,26%
Standard Amortising	1.380.233.281,41	98,09%	53.682	98,76%	2,34%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 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%	974.507.999,78	69,26%	34.779	63,98%	1,71%
2,5% - 2,99%	126.588.737,58	9,00%	5.373	9,88%	2,71%
3% - 3,49%	95.925.444,76	6,82%	3.740	6,88%	3,24%
3,5% - 3,99%	63.885.998,14	4,54%	1.314	2,42%	3,69%
4% - 4,49%	25.853.555,76	1,84%	695	1,28%	4,17%
4,5% - 4,99%	58.554.763,07	4,16%	5.294	9,74%	4,74%
5% - 5,49%	13.723.516,26	0,98%	790	1,45%	5,34%
5,5% - 5,99%	33.986.879,34	2,42%	1.445	2,66%	5,68%
6% - 6,49%	3.775.354,14	0,27%	183	0,34%	6,18%
6,5% - 6,99%	9.649.815,52	0,69%	709	1,30%	6,62%
7% - 7,49%	622.081,17	0,04%	34	0,06%	7,26%
7,5% - more	936,43	0,00%	1	0,00%	7,65%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	40.755,47	0,00%	5	0,01%	4,82%
1993	131.281,95	0,01%	18	0,03%	4,50%
1994	11.124,46	0,00%	9	0,02%	3,41%
1995	23.325,15	0,00%	11	0,02%	4,10%
1996	142.864,53	0,01%	38	0,07%	3,50%
1997	161.668,28	0,01%	29	0,05%	3,66%
1998	437.323,03	0,03%	85	0,16%	3,35%
1999	2.243.751,17	0,16%	366	0,67%	3,34%
2000	6.301.119,70	0,45%	776	1,43%	3,05%
2001	21.991.595,78	1,56%	1.792	3,30%	2,78%
2002	38.359.381,94	2,73%	2.190	4,03%	2,68%
2003	76.518.049,65	5,44%	6.177	11,36%	2,49%
2004	139.814.227,85	9,94%	6.944	12,77%	2,23%
2005	235.575.711,23	16,74%	8.961	16,49%	2,01%
2006	195.096.305,42	13,87%	6.932	12,75%	1,98%
2007	188.123.124,93	13,37%	6.137	11,29%	1,63%
2008	124.089.826,04	8,82%	4.285	7,88%	2,03%
2009	145.598.765,24	10,35%	3.962	7,29%	2,47%
2010	92.052.756,37	6,54%	2.531	4,66%	3,14%
2011	39.257.703,07	2,79%	999	1,84%	3,79%
2012	7.590.817,86	0,54%	185	0,34%	4,02%
2013	10.504.438,19	0,75%	249	0,46%	3,74%
2014	21.520.691,19	1,53%	450	0,83%	3,72%
2015	29.306.260,71	2,08%	595	1,09%	3,77%
2016	26.317.229,47	1,87%	491	0,90%	3,77%
2017	5.864.983,27	0,42%	140	0,26%	3,76%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2018	12.705.647,67	0,90%	4.521	8,32%	3,02%
2019	33.267.075,44	2,36%	4.437	8,16%	2,80%
2020	61.897.350,70	4,40%	4.953	9,11%	2,56%
2021	71.559.207,94	5,09%	4.598	8,46%	2,51%
2022	83.677.917,86	5,95%	4.407	8,11%	2,07%
2023	65.551.622,53	4,66%	3.081	5,67%	2,44%
2024	71.909.310,27	5,11%	2.960	5,45%	2,44%
2025	85.001.896,08	6,04%	3.147	5,79%	2,42%
2026	69.602.870,33	4,95%	2.534	4,66%	2,44%
2027	63.888.902,66	4,54%	2.156	3,97%	2,07%
2028	63.283.184,05	4,50%	1.915	3,52%	2,32%
2029	78.733.818,35	5,60%	2.112	3,89%	2,38%
2030	81.157.703,67	5,77%	2.100	3,86%	2,42%
2031	62.665.480,61	4,45%	1.474	2,71%	2,31%
2032	52.817.135,72	3,75%	1.298	2,39%	1,97%
2033	48.687.279,23	3,46%	1.116	2,05%	2,08%
2034	75.033.418,22	5,33%	1.508	2,77%	2,16%
2035	93.046.312,65	6,61%	1.993	3,67%	2,06%
2036	57.810.955,75	4,11%	1.171	2,15%	2,09%
2037	39.647.868,74	2,82%	753	1,39%	1,71%
2038	26.691.862,80	1,90%	465	0,86%	1,92%
2039	34.513.580,89	2,45%	556	1,02%	2,51%
2040	23.427.952,45	1,67%	379	0,70%	3,00%
2041	14.413.200,50	1,02%	221	0,41%	3,44%
2042	3.893.291,63	0,28%	59	0,11%	3,46%
2043	3.853.352,59	0,27%	59	0,11%	3,52%
2044	6.604.802,74	0,47%	96	0,18%	3,63%
2045	11.361.955,86	0,81%	152	0,28%	3,73%
2046	8.184.247,83	0,58%	100	0,18%	3,71%
2047	1.333.529,98	0,09%	22	0,04%	3,60%
2048	95.347,24	0,01%	2	0,00%	2,66%
2049	62.309,92	0,00%	3	0,01%	2,25%
2050	108.048,73	0,01%	2	0,00%	2,24%
2052	86.545,94	0,01%	1	0,00%	2,87%
2054	189.682,27	0,01%	2	0,00%	2,30%
2055	166.904,26	0,01%	2	0,00%	3,82%
2056	143.507,85	0,01%	2	0,00%	3,91%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	15.930,89	0,00%	2	0,00%	2,12%
0.5 - 1.0	8.527.550,07	0,61%	193	0,36%	3,74%
1.0 - 1.5	17.815.958,23	1,27%	331	0,61%	3,80%
1.5 - 2.0	7.710.679,39	0,55%	143	0,26%	3,71%
2.0 - 2.5	11.540.345,58	0,82%	230	0,42%	3,76%
2.5 - 3.0	18.502.689,41	1,31%	377	0,69%	3,79%
3.0 - 4.0	20.491.262,01	1,46%	440	0,81%	3,72%
4.0 - 5.0	9.443.116,48	0,67%	221	0,41%	3,72%
5.0 - 6.0	8.007.451,85	0,57%	199	0,37%	4,03%
6.0 - 7.0	47.151.214,91	3,35%	1.187	2,18%	3,77%
7.0 - 8.0	97.352.993,84	6,92%	2.686	4,94%	3,00%
8.0 - 9.0	138.509.499,09	9,84%	3.825	7,04%	2,47%
9.0 - 10.0	135.774.835,05	9,65%	4.629	8,52%	1,94%
more - 10.0	886.231.555,15	62,98%	39.894	73,39%	2,07%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 8. Loan to Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 54,67 %</b>					
less - 40.00%	349.566.565,28	24,84%	15.338	32,86%	2,57%
40.01% - 50.00%	246.033.388,05	17,49%	7.597	16,27%	2,35%
50.01% - 60.00%	239.048.679,10	16,99%	6.904	14,79%	2,30%
60.01% - 70.00%	217.300.297,14	15,44%	6.351	13,60%	2,31%
70.01% - 80.00%	244.105.414,69	17,35%	7.750	16,60%	2,23%
80.01% - 85.00%	35.771.662,69	2,54%	867	1,86%	2,01%
85.01% - 90.00%	37.281.885,15	2,65%	877	1,88%	1,89%
90.01% - 95.00%	15.322.886,72	1,09%	327	0,70%	2,00%
95.01% - 100.00%	15.780.911,64	1,12%	515	1,10%	2,11%
100.01% - 105.00%	2.871.457,28	0,20%	64	0,14%	2,47%
105.01% - 110.00%	1.422.697,23	0,10%	33	0,07%	2,35%
110.01% - 115.00%	1.654.847,01	0,12%	37	0,08%	2,71%
115.01% - 120.00%	821.077,14	0,06%	20	0,04%	2,55%
120.01% - 125.00%	93.312,83	0,01%	2	0,00%	1,13%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>46.682</b>	<b>100,%</b>	<b>2,34%</b>

### 9 . Loan to Indexed Foreclosure Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 44,01 %</b>					
less - 40.00%	598.931.371,16	42,57%	31.180	66,79%	2,47%
40.01% - 50.00%	226.842.363,71	16,12%	5.139	11,01%	2,25%
50.01% - 60.00%	223.527.777,88	15,89%	4.377	9,38%	2,23%
60.01% - 70.00%	204.029.599,16	14,50%	3.621	7,76%	2,24%
70.01% - 80.00%	152.558.653,55	10,84%	2.346	5,03%	2,29%
80.01% - 85.00%	164.985,23	0,01%	3	0,01%	3,11%
85.01% - 90.00%	64.441,62	0,00%	2	0,00%	4,48%
90.01% - 95.00%	177.210,41	0,01%	3	0,01%	1,81%
95.01% - 100.00%	174.067,51	0,01%	2	0,00%	1,66%
100.01% - 105.00%	145.662,82	0,01%	2	0,00%	2,80%
110.01% - 115.00%	65.462,31	0,00%	2	0,00%	1,98%
115.01% - 120.00%	323.432,12	0,02%	4	0,01%	1,82%
120.01% - 125.00%	70.054,47	0,00%	1	0,00%	1,52%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>46.682</b>	<b>100,%</b>	<b>2,34%</b>

### 10. 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	311.244.430,63	22,12%	26.563	56,90%		2,73%
25.000,00 - 50.000,00	437.922.148,75	31,12%	12.355	26,47%		2,42%
50.000,00 - 75.000,00	277.541.056,10	19,72%	4.566	9,78%		2,22%
75.000,00 - 100.000,00	140.517.115,66	9,99%	1.642	3,52%		2,15%
100.000,00 - 125.000,00	77.215.496,46	5,49%	696	1,49%		2,04%
125.000,00 - 150.000,00	49.740.335,97	3,54%	365	0,78%		2,09%
150.000,00 - 175.000,00	28.767.000,08	2,04%	179	0,38%		1,87%
175.000,00 - 200.000,00	18.749.783,28	1,33%	100	0,21%		1,80%
200.000,00 - 225.000,00	14.545.845,10	1,03%	69	0,15%		1,82%
225.000,00 - 250.000,00	10.200.832,27	0,72%	43	0,09%		1,71%
250.000,00 - 275.000,00	4.184.629,31	0,30%	16	0,03%		1,78%
275.000,00 - 300.000,00	5.197.503,46	0,37%	18	0,04%		1,47%
300.000,00 - 325.000,00	4.693.141,41	0,33%	15	0,03%		1,95%
325.000,00 - 350.000,00	2.700.991,18	0,19%	8	0,02%		1,90%
350.000,00 - 375.000,00	3.269.414,63	0,23%	9	0,02%		1,65%
375.000,00 - 400.000,00	1.923.953,05	0,14%	5	0,01%		2,15%
400.000,00 - 425.000,00	2.877.319,55	0,20%	7	0,01%		2,28%
425.000,00 - 450.000,00	1.773.790,98	0,13%	4	0,01%		2,17%
450.000,00 - 475.000,00	1.858.450,35	0,13%	4	0,01%		1,22%
475.000,00 - 500.000,00	1.948.494,45	0,14%	4	0,01%		1,25%
500.000,00 - 600.000,00	3.771.279,99	0,27%	7	0,01%		2,51%
600.000,00 - 700.000,00	1.340.155,01	0,10%	2	0,00%		1,54%
700.000,00 - 800.000,00	702.260,80	0,05%	1	0,00%		1,32%
800.000,00 - 900.000,00						
900.000,00 - 1.000.000,00	949.624,83	0,07%	1	0,00%		3,65%
1.000.000,00 - 1.250.000,00	2.170.520,58	0,15%	2	0,00%		1,38%
1.250.000,00 - 1.500.000,00	1.269.508,07	0,09%	1	0,00%		1,44%
1.500.000,00 - more						
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>46.682</b>	<b>100,%</b>		<b>2,34%</b>

### 11. Property Description

Description	Current Period					Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total		
Other real estate	1.273.518,85	0,09%	15	0,03%		2,42%
Partial Professional Use	9.669.328,32	0,69%	158	0,34%		2,32%
Professional use with recourse to the borrower	279.069,81	0,02%	5	0,01%		2,08%
Residential (Flat/Apartment)	1.258.049.485,73	89,41%	43.379	92,92%		2,31%
Residential (House, detached or semi-detached)	137.803.679,24	9,79%	3.125	6,69%		2,68%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>46.682</b>	<b>100,%</b>		<b>2,34%</b>



### 12. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	35.337.368,55	2,51%	1.348	2,89%	2,48%
AITOLOAKARNANIA	15.120.391,68	1,08%	664	1,42%	2,68%
ARGOLIDA	13.684.149,92	0,97%	405	0,87%	2,42%
ARKADIA	8.118.675,26	0,58%	297	0,64%	2,43%
ARTA	3.948.486,59	0,28%	172	0,37%	2,60%
ATTICA	664.373.104,84	47,22%	20.493	43,90%	2,30%
CHALKIDIKI	14.829.171,05	1,05%	513	1,10%	2,46%
CHANIA	21.316.863,10	1,52%	603	1,29%	2,14%
CHIOS	11.300.580,88	0,80%	345	0,74%	2,42%
CORFU	13.270.463,12	0,94%	423	0,91%	2,42%
DODEKANISA	42.336.741,23	3,01%	1.061	2,27%	2,29%
DRAMA	6.192.201,71	0,44%	280	0,60%	2,31%
EVOIA	19.340.602,69	1,38%	773	1,66%	2,76%
EVKITANIA	1.371.462,75	0,10%	65	0,14%	2,84%
EVROS	12.637.595,82	0,90%	558	1,20%	2,63%
FLORINA	2.975.955,57	0,21%	142	0,30%	2,38%
FOKIDA	2.762.386,95	0,20%	97	0,21%	2,63%
FTHIOTIDA	17.302.028,03	1,23%	730	1,56%	2,54%
GREVENA	3.021.104,84	0,22%	110	0,24%	2,59%
HERAKLION	23.110.107,29	1,64%	649	1,39%	2,24%
ILEIA	11.605.464,40	0,83%	478	1,02%	2,51%
IMATHIA	8.772.718,78	0,62%	356	0,76%	2,48%
IOANNINA	25.539.957,15	1,82%	880	1,89%	2,25%
KARDITSA	10.052.936,96	0,71%	460	0,99%	2,45%
KASTORIA	3.896.459,48	0,28%	167	0,36%	2,47%
KAVALA	11.289.628,54	0,80%	434	0,93%	2,32%
KEFALLONIA	9.338.917,58	0,66%	253	0,54%	2,33%
KILKIS	6.814.708,82	0,48%	310	0,66%	2,25%
KORINTHIA	13.516.382,73	0,96%	447	0,96%	2,31%
KOZANI	12.712.469,88	0,90%	521	1,12%	2,55%
KYKLADES	25.404.185,20	1,81%	577	1,24%	2,13%
LAKONIA	10.962.908,83	0,78%	384	0,82%	2,63%
LARISA	32.097.158,73	2,28%	1.205	2,58%	2,37%
LASITHI	12.524.694,83	0,89%	395	0,85%	2,09%
LEFKADA	3.478.576,22	0,25%	121	0,26%	2,15%
LESBOS	16.909.769,33	1,20%	583	1,25%	2,74%
MAGNESIA	23.260.266,75	1,65%	797	1,71%	2,46%
MESSINIA	15.897.374,54	1,13%	516	1,11%	2,38%
PELLA	9.172.811,13	0,65%	351	0,75%	2,04%
PIERIA	15.102.308,89	1,07%	504	1,08%	2,25%
PREVEZA	9.870.926,84	0,70%	319	0,68%	2,45%
RETHYMNO	16.279.412,57	1,16%	538	1,15%	2,34%
RODOPI	8.004.576,30	0,57%	354	0,76%	2,27%
SAMOS	8.656.317,08	0,62%	268	0,57%	2,58%
SERRES	7.038.090,99	0,50%	289	0,62%	2,73%
THESSALONIA	6.512.857,01	0,46%	230	0,49%	2,33%
THESSALONIKI	103.547.489,88	7,36%	3.685	7,89%	2,26%
TRIKALA	9.146.187,53	0,65%	344	0,74%	2,45%
VOIOTIA	13.112.650,49	0,93%	579	1,24%	2,72%
XANTHI	9.090.949,34	0,65%	458	0,98%	2,42%
ZAKYNTHOS	5.116.483,28	0,36%	151	0,32%	2,13%
	<b>1.407.075.081,95</b>	<b>100,0%</b>	<b>46.682</b>	<b>100,0%</b>	<b>2,34%</b>

### 13. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.407.075.081,95	100,00%	54.357	100,00%	2,34%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 14. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	795.169.632,86	56,51%	31.533	58,01%	1,76%
Euribor 1M Linked	86.355.382,97	6,14%	2.987	5,50%	1,47%
Euribor 3M Linked	416.725.840,33	29,62%	11.720	21,56%	2,88%
Fixed	63.489.043,40	4,51%	3.313	6,09%	5,59%
Originator Rate	45.335.182,39	3,22%	4.804	8,84%	4,76%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 15. 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)	54.154	554.774,48	1.402.463.844,98	99,63%	99,67%
31-60 days past due	191	91.280,60	4.328.371,91	0,35%	0,31%
61-90 days past due	12	11.465,32	282.865,06	0,02%	0,02%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>54.357</b>	<b>657.520,40</b>	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>100,%</b>

### 16. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	671.048.015,80	47,69%	26.229	48,25%	2,38%
Refinancing loans	21.791.602,88	1,55%	589	1,08%	1,64%
Buy Secondary	294.153.727,67	20,91%	7.531	13,85%	2,18%
Professional use	10.165.366,20	0,72%	202	0,37%	2,23%
Renovating	409.766.972,85	29,12%	19.804	36,43%	2,44%
Other	149.396,55	0,01%	2	0,00%	3,76%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357,00</b>	<b>100,%</b>	<b>2,34%</b>

### 17. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.407.075.081,95	100,%	54.357	100,%	2,34%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

### 18. Employment

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Employed	691.359.278,08	49,13%	22.456	48,36%	2,38%
Self Employed	349.128.273,01	24,81%	8.328	17,94%	2,21%
Unemployed	107.039.470,06	7,61%	4.264	9,18%	2,37%
Retired	242.376.379,00	17,23%	10.619	22,87%	2,39%
N/A	17.171.681,80	1,22%	766	1,65%	2,38%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>46.433</b>	<b>100,%</b>	<b>2,34%</b>

### 19. Loans to Personnel

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
No Employee	1.407.075.081,95	100,00%	54.357	100,00%	2,34%
	<b>1.407.075.081,95</b>	<b>100,%</b>	<b>54.357</b>	<b>100,%</b>	<b>2,34%</b>

\* 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.