

# **Covered Bond Programme II**



## **Monthly Investor Report**

**June 2023**

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	30/6/2023	30/9/2017
Portfolio Cut off Date	30/6/2023	30/9/2017
Original Principal Balance	2.577.295.929,12	3.481.994.013,00
Principal Balance	846.688.139,50	1.458.920.025,00
Number of Borrowers	31.954	46.997
Number of Loanparts	38.374	55.021
Number of Properties	32.290	47.251
Average Principal Balance (borrower)	26.497,09	31.042,83
Average Principal Balance (parts)	22.064,11	26.515,69
Coupon: Weighted Average	5,2	2,3
Minimum	0,0	0
Maximum	10,4	8,50
Weighted Average Loan to Value	57,54	54,73
Weighted Average Loan to Indexed Value	32,88	44,53
Seasoning (years): Weighted Average	14,22	10,32
Original Maturity (years): Weighted Average	10,08	22,01
Remaining Tenor (years): Weighted Average	9,64	11,73



### Nominal Value Test

All amounts in EURO

Outstanding Bonds	200.000.000,00
Negative Carry	100.000,00
Outstanding Accrued Interest on Bonds	3.443.055,56
Current Outstanding Balance	846.688.139,50
Adjusted Nominal Value Assets *	843.417.762,01
Outstanding Accrued Interest on Assets	1.714.327,29
Aggregate Amount Standing Credit to the Transaction Account	3.822.934,26
Nominal Value Test Current Value **	23,97%
<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	846.688.139,50	100,00%	38.374	100,00%	5,18%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1.938.711,83	0,23%	45	0,12%	1,75%
Standard Amortising	844.749.427,67	99,77%	38.329	99,88%	5,18%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</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%	59.091.232,17	6,98%	2.847	7,42%	1,81%
2,5% - 2,99%	2.186.490,55	0,26%	83	0,22%	2,92%
3% - 3,49%	4.150.777,97	0,49%	212	0,55%	3,13%
3,5% - 3,99%	106.649,17	0,01%	3	0,01%	3,63%
4% - 4,49%	95.652.284,10	11,30%	2.698	7,03%	4,39%
4,5% - 4,99%	193.118.045,46	22,81%	9.097	23,71%	4,76%
5% - 5,49%	199.109.697,66	23,52%	9.894	25,78%	5,27%
5,5% - 5,99%	114.443.000,65	13,52%	5.800	15,11%	5,72%
6% - 6,49%	60.198.725,26	7,11%	3.297	8,59%	6,20%
6,5% - 6,99%	57.658.262,49	6,81%	1.994	5,20%	6,71%
7% - 7,49%	40.508.625,07	4,78%	1.360	3,54%	7,17%
7,5% - more	20.464.348,95	2,42%	1.089	2,84%	7,92%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1995	103,60	0,00%	1	0,00%	0,00%
1996	0,00	0,00%	0	0,00%	0,00%
1997	3.034,05	0,00%	5	0,01%	5,25%
1998	47.957,63	0,01%	39	0,10%	4,41%
1999	267.199,90	0,03%	78	0,20%	4,74%
2000	772.285,29	0,09%	151	0,39%	4,88%
2001	3.794.867,31	0,45%	442	1,15%	4,92%
2002	11.581.131,67	1,37%	850	2,22%	4,87%
2003	23.987.275,81	2,83%	1.776	4,63%	5,01%
2004	57.765.338,62	6,82%	3.425	8,93%	5,06%
2005	118.984.456,27	14,05%	5.525	14,40%	4,85%
2006	103.715.284,96	12,25%	4.547	11,85%	4,76%
2007	100.344.635,88	11,85%	3.997	10,42%	4,55%
2008	91.175.899,52	10,77%	4.307	11,22%	4,58%
2009	106.361.180,42	12,56%	4.504	11,74%	5,31%
2010	62.212.977,33	7,35%	2.451	6,39%	5,88%
2011	31.020.322,36	3,66%	1.164	3,03%	6,01%
2012	15.843.891,95	1,87%	718	1,87%	5,62%
2013	20.979.379,68	2,48%	874	2,28%	5,58%
2014	17.843.147,20	2,11%	647	1,69%	6,35%
2015	15.177.475,66	1,79%	579	1,51%	6,55%
2016	15.555.775,94	1,84%	513	1,34%	6,67%
2017	18.125.239,39	2,14%	637	1,66%	6,64%
2018	19.888.179,40	2,35%	658	1,71%	6,73%
2019	3.073.787,63	0,36%	135	0,35%	4,97%
2020	2.495.423,68	0,29%	121	0,32%	4,07%
2021	2.272.980,17	0,27%	92	0,24%	4,53%
2022	2.226.780,08	0,26%	94	0,24%	3,94%
2023	1.172.128,10	0,14%	44	0,11%	4,48%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2023	2.504.716,81	0,30%	1.918	5,00%	4,98%
2024	14.600.687,30	1,72%	3.485	9,08%	5,19%
2025	25.597.792,65	3,02%	3.301	8,60%	5,24%
2026	30.307.794,96	3,58%	2.929	7,63%	5,06%
2027	36.592.966,76	4,32%	2.717	7,08%	4,85%
2028	42.195.700,65	4,98%	2.473	6,44%	5,04%
2029	55.276.952,16	6,53%	2.632	6,86%	5,28%
2030	62.299.951,73	7,36%	2.628	6,85%	5,32%
2031	53.304.224,31	6,30%	1.990	5,19%	5,12%
2032	50.817.558,83	6,00%	1.877	4,89%	4,93%
2033	51.409.372,80	6,07%	1.723	4,49%	5,06%
2034	71.095.755,51	8,40%	2.048	5,34%	5,19%
2035	93.114.089,22	11,00%	2.632	6,86%	5,08%
2036	62.721.729,63	7,41%	1.677	4,37%	5,03%
2037	47.946.688,17	5,66%	1.221	3,18%	4,86%
2038	41.833.706,34	4,94%	990	2,58%	5,14%
2039	39.613.775,23	4,68%	821	2,14%	5,51%
2040	27.373.742,30	3,23%	554	1,44%	5,85%
2041	17.124.121,85	2,02%	333	0,87%	6,01%
2042	8.568.321,08	1,01%	179	0,47%	6,08%
2043	7.358.397,18	0,87%	149	0,39%	6,17%
2044	1.053.282,39	0,12%	17	0,04%	5,73%
2045	463.470,56	0,05%	11	0,03%	5,48%
2046	538.085,19	0,06%	12	0,03%	4,47%
2047	981.606,30	0,12%	17	0,04%	4,25%
2048	164.289,10	0,02%	5	0,01%	4,46%
2049	234.471,40	0,03%	4	0,01%	5,75%
2050	135.503,93	0,02%	2	0,01%	5,01%
2051	340.672,86	0,04%	8	0,02%	5,26%
2052	325.033,77	0,04%	6	0,02%	4,07%
2053	148.665,98	0,02%	1	0,00%	5,42%
2054	121.112,30	0,01%	4	0,01%	4,51%
2055	105.329,32	0,01%	1	0,00%	6,62%
2056	177.108,71	0,02%	2	0,01%	4,46%
2057	62.662,08	0,01%	2	0,01%	4,46%
2058	39.919,91	0,00%	1	0,00%	4,46%
2059	88.453,71	0,01%	2	0,01%	4,46%
2060	50.426,52	0,01%	2	0,01%	5,04%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1.190.009,09	0,14%	46	0,12%	4,48%
0.5 - 1.0	1.264.458,28	0,15%	56	0,15%	4,25%
1.0 - 1.5	944.440,81	0,11%	36	0,09%	3,52%
1.5 - 2.0	845.139,91	0,10%	42	0,11%	4,39%
2.0 - 2.5	1.427.840,26	0,17%	50	0,13%	4,61%
2.5 - 3.0	1.414.896,24	0,17%	64	0,17%	4,19%
3.0 - 4.0	2.464.552,14	0,29%	121	0,32%	4,55%
4.0 - 5.0	11.702.946,35	1,38%	402	1,05%	6,47%
5.0 - 6.0	18.830.690,80	2,22%	637	1,66%	6,66%
6.0 - 7.0	20.185.190,62	2,38%	681	1,77%	6,69%
7.0 - 8.0	11.017.531,32	1,30%	385	1,00%	6,50%
8.0 - 9.0	18.027.507,36	2,13%	682	1,78%	6,58%
9.0 - 10.0	17.101.027,48	2,02%	697	1,82%	6,18%
more - 10.0	740.271.908,84	87,43%	34.475	89,84%	5,01%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 57,54%</b>					
less - 40.00%	192.096.590,34	22,69%	8.943	27,67%	5,31%
40.01% - 50.00%	132.602.921,63	15,66%	4.663	14,44%	5,23%
50.01% - 60.00%	140.118.471,47	16,55%	4.595	14,23%	5,12%
60.01% - 70.00%	138.847.544,15	16,40%	4.840	14,99%	5,20%
70.01% - 80.00%	150.501.535,86	17,78%	5.670	17,56%	5,10%
80.01% - 85.00%	24.996.258,30	2,95%	1.069	3,31%	4,80%
85.01% - 90.00%	27.973.580,27	3,30%	1.078	3,34%	4,89%
90.01% - 95.00%	10.074.972,24	1,19%	371	1,15%	4,88%
95.01% - 100.00%	11.246.666,32	1,33%	426	1,32%	4,94%
100.01% - 105.00%	1.965.494,93	0,23%	90	0,28%	5,56%
105.01% - 110.00%	2.255.390,87	0,27%	87	0,27%	5,05%
110.01% - 115.00%	1.912.114,79	0,23%	77	0,24%	5,58%
115.01% - 120.00%	1.069.811,31	0,13%	48	0,15%	5,37%
120.01% - 125.00%	1.184.782,85	0,14%	42	0,13%	5,88%
125.01% - 128.00%	718.516,63	0,08%	23	0,07%	4,89%
128.01% - more	9.123.487,54	1,08%	268	0,83%	5,55%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>32.290</b>	<b>100,00%</b>	<b>5,18%</b>

### 8. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 32,88 %</b>					
less - 40.00%	574.536.514,48	67,86%	26.449	81,92%	5,17%
40.01% - 50.00%	159.217.823,25	18,80%	3.529	10,93%	5,14%
50.01% - 60.00%	81.919.714,88	9,68%	1.605	4,97%	5,30%
60.01% - 70.00%	15.757.574,98	1,86%	336	1,04%	5,29%
70.01% - 80.00%	5.945.050,47	0,70%	139	0,43%	5,13%
80.01% - 85.00%	1.554.215,33	0,18%	32	0,10%	5,03%
85.01% - 90.00%	1.300.927,99	0,15%	26	0,08%	5,33%
90.01% - 95.00%	662.705,99	0,08%	19	0,06%	5,30%
95.01% - 100.00%	367.807,73	0,04%	13	0,04%	5,25%
100.01% - 105.00%	471.510,84	0,06%	10	0,03%	4,63%
105.01% - 110.00%	449.754,41	0,05%	10	0,03%	3,73%
110.01% - 115.00%	262.149,70	0,03%	10	0,03%	5,29%
115.01% - 120.00%	419.922,58	0,05%	6	0,02%	5,46%
120.01% - 125.00%	211.049,80	0,02%	6	0,02%	4,74%
125.01% - 128.00%	331.701,59	0,04%	10	0,03%	4,77%
128.01% - more	3.279.715,48	0,39%	90	0,28%	4,76%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>32.290</b>	<b>100,00%</b>	<b>5,18%</b>



### 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	279.246.250,10	32,98%	22.397	69,38%	5,24%
25.000,00 - 50.000,00	285.755.448,55	33,75%	6.881	21,32%	5,19%
50.000,00 - 75.000,00	138.099.865,23	16,31%	1.954	6,05%	5,19%
75.000,00 - 100.000,00	58.167.275,92	6,87%	575	1,78%	5,18%
100.000,00 - 125.000,00	30.414.320,57	3,59%	229	0,71%	4,84%
125.000,00 - 150.000,00	17.211.585,00	2,03%	107	0,33%	4,97%
150.000,00 - 175.000,00	9.996.590,42	1,18%	52	0,16%	4,95%
175.000,00 - 200.000,00	6.164.187,80	0,73%	29	0,09%	4,77%
200.000,00 - 225.000,00	3.391.064,11	0,40%	13	0,04%	4,67%
225.000,00 - 250.000,00	3.085.633,79	0,36%	10	0,03%	4,81%
250.000,00 - 275.000,00	2.589.755,80	0,31%	10	0,03%	4,98%
275.000,00 - 300.000,00	1.743.141,13	0,21%	6	0,02%	5,45%
300.000,00 - 325.000,00	1.837.283,40	0,22%	6	0,02%	4,26%
325.000,00 - 350.000,00	1.019.436,50	0,12%	3	0,01%	5,40%
350.000,00 - 375.000,00	1.092.679,12	0,13%	3	0,01%	3,65%
375.000,00 - 400.000,00	0,00	0,00%	0	0,00%	0,00%
400.000,00 - 425.000,00	829.557,10	0,10%	3	0,01%	5,35%
425.000,00 - 450.000,00	0,00	0,00%	0	0,00%	0,00%
450.000,00 - 475.000,00	928.676,67	0,11%	3	0,01%	6,17%
475.000,00 - 500.000,00	1.474.242,52	0,17%	3	0,01%	5,82%
500.000,00 - 600.000,00	1.090.908,63	0,13%	3	0,01%	5,27%
600.000,00 - 700.000,00	688.968,63	0,08%	1	0,00%	4,80%
700.000,00 - 800.000,00	0,00	0,00%	0	0,00%	0,00%
800.000,00 - 900.000,00	806.702,25	0,10%	1	0,00%	4,87%
900.000,00 - 1.000.000,00	0,00	0,00%	0	0,00%	0,00%
1.000.000,00 - 1.250.000,00	1.054.566,26	0,12%	1	0,00%	4,42%
1.250.000,00 - 1.500.000,00	0,00	0,00%	0	0,00%	0,00%
1.500.000,00 - more	0,00	0,00%	0	0,00%	0,00%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>32.290</b>	<b>100,00%</b>	<b>5,18%</b>

### 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	965.388,76	0,12%	26	0,08%	5,20%
Partial Professional Use	53.803.596,51	6,35%	1.295	4,01%	5,32%
Residential (Flat/Apartment)	557.546.059,91	65,85%	24.224	75,02%	5,15%
Residential (House, detached or semi-detached)	234.373.094,32	27,68%	6.745	20,89%	5,20%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>32.290</b>	<b>100,00%</b>	<b>5,18%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	23.097.916,85	2,73%	946	2,93%	5,38%
AITOLOAKARNANIA	8.774.094,61	1,04%	413	1,28%	5,74%
ARGOLIDA	8.914.475,03	1,05%	304	0,94%	5,21%
ARKADIA	5.205.341,22	0,61%	210	0,65%	5,29%
ARTA	2.471.119,60	0,29%	110	0,34%	5,38%
ATTICA	379.670.835,10	44,85%	13.845	42,89%	5,05%
CHALKIDIKI	10.567.901,98	1,25%	459	1,42%	5,36%
CHANIA	13.641.592,66	1,61%	462	1,43%	4,98%
CHIOS	6.981.265,13	0,82%	229	0,71%	4,94%
CORFU	8.684.471,32	1,03%	316	0,98%	5,61%
DODEKANISA	30.481.976,21	3,60%	898	2,78%	5,20%
DRAMA	3.837.331,92	0,45%	184	0,57%	5,31%
EVOIA	13.497.405,82	1,59%	568	1,76%	5,43%
EVKITANIA	706.580,89	0,08%	36	0,11%	4,87%
EVROS	7.373.402,34	0,87%	368	1,14%	5,44%
FLORINA	1.565.276,57	0,18%	74	0,23%	5,29%
FOKIDA	2.769.647,07	0,33%	107	0,33%	4,96%
FTHIOTIDA	9.702.160,39	1,15%	488	1,51%	5,48%
GREVENA	977.654,49	0,12%	61	0,19%	5,28%
HERAKLION	13.588.964,17	1,60%	510	1,58%	5,37%
ILEIA	7.263.369,62	0,86%	352	1,09%	5,38%
IMATHIA	4.339.778,85	0,51%	207	0,64%	5,33%
IOANNINA	14.338.258,87	1,69%	659	2,04%	5,34%
KARDITSA	5.971.936,37	0,71%	287	0,89%	5,59%
KASTORIA	1.792.683,44	0,21%	90	0,28%	5,30%
KAVALA	6.317.343,43	0,75%	291	0,90%	5,20%
KEFALLONIA	5.749.434,71	0,68%	178	0,55%	5,20%
KILKIS	2.678.476,72	0,32%	145	0,45%	5,38%
KORINTHIA	10.630.331,74	1,26%	384	1,19%	5,30%
KOZANI	5.859.682,63	0,69%	274	0,85%	5,55%
KYKLADES	20.255.884,04	2,39%	517	1,60%	5,14%
LAKONIA	6.676.637,50	0,79%	262	0,81%	5,28%
LARISA	19.166.063,35	2,26%	830	2,57%	5,44%
LASITHI	8.054.104,40	0,95%	274	0,85%	5,18%
LEFKADA	2.588.654,72	0,31%	87	0,27%	5,07%
LESBOS	11.263.797,47	1,33%	455	1,41%	5,44%
MAGNESIA	15.289.062,76	1,81%	568	1,76%	5,37%
MESSINIA	10.684.354,45	1,26%	391	1,21%	5,25%
PELLA	4.302.979,81	0,51%	207	0,64%	5,20%
PIERIA	9.139.123,12	1,08%	342	1,06%	5,44%
PREVEZA	5.787.616,25	0,68%	207	0,64%	5,23%
RETHYMNO	9.714.191,20	1,15%	342	1,06%	5,34%
RODOPI	4.386.955,67	0,52%	213	0,66%	5,43%
SAMOS	6.361.871,44	0,75%	223	0,69%	5,20%
SERRES	4.031.859,74	0,48%	184	0,57%	5,15%
THESSALONIKA	3.688.755,19	0,44%	149	0,46%	5,57%
THESSALONIKI	68.476.750,66	8,09%	2.709	8,39%	5,03%
TRIKALA	5.898.439,39	0,70%	249	0,77%	5,46%
VOIOTIA	5.071.286,88	0,60%	265	0,82%	5,38%
XANTHI	4.948.035,11	0,58%	245	0,76%	5,57%
ZAKYNTHOS	3.451.006,60	0,41%	116	0,36%	5,08%
<b>TOTAL</b>	<b>846.688.139,50</b>	<b>100,00%</b>	<b>32.290</b>	<b>100,00%</b>	<b>5,18%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	846.688.139,50	100,00%	38.374	100,00%	5,18%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 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	384.218.607,59	45,38%	18.657	48,62%	4,99%
Euribor 1M Linked	57.041.347,66	6,74%	2.353	6,13%	4,76%
Euribor 3M Linked	316.052.472,84	37,33%	12.365	32,22%	6,13%
Fixed	73.786.503,80	8,71%	3.737	9,74%	2,74%
Hellenic Government Bond	0,00	0,00%	0	0,00%	0,00%
Originator Rate	15.589.207,61	1,84%	1.262	3,29%	3,49%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 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)	38.049	474.257,29	839.704.913,80	99,15%	99,18%
31-60 days past due	259	116.101,42	5.386.980,84	0,67%	0,64%
61-90 days past due	66	56.952,73	1.596.244,86	0,17%	0,19%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>38.374</b>	<b>647.311,44</b>	<b>846.688.139,50</b>	<b>100,00%</b>	<b>100,00%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	224.797.626,31	26,55%	10.446	27,22%	5,37%
Refinancing loans	27.406.532,82	3,24%	1.458	3,80%	4,53%
Buy Secondary	83.615.499,40	9,88%	2.614	6,81%	5,04%
Professional use	16.653.270,45	1,97%	441	1,15%	5,73%
Renovating	491.007.293,35	57,99%	23.334	60,81%	5,13%
Other	3.207.917,17	0,38%	81	0,21%	4,82%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	846.688.139,50	100,00%	38.374	100,00%	5,18%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	364.228.091,67	43,05%	13.718	42,93%	5,39%
Self Employed	204.258.156,75	24,15%	5.854	18,32%	5,33%
Unemployed	77.011.311,66	9,11%	3.087	9,66%	5,28%
Retired	197.477.063,51	23,34%	9.222	28,86%	4,59%
N/A	3.713.515,91	0,44%	73	0,23%	5,08%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>31.954</b>	<b>100,00%</b>	<b>5,18%</b>

### 18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	846.688.139,50	100,00%	38.374	100,00%	5,18%
	<b>846.688.139,50</b>	<b>100,00%</b>	<b>38.374</b>	<b>100,00%</b>	<b>5,18%</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.