

# **Covered Bond Programme II**



## **Monthly Investor Report**

**May 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	31/5/2023	30/9/2017
Portfolio Cut off Date	31/5/2023	30/9/2017
Original Principal Balance	2.616.581.299,95	3.481.994.013,00
Principal Balance	862.568.611,02	1.458.920.025,00
Number of Borrowers	32.441	46.997
Number of Loanparts	38.957	55.021
Number of Properties	32.778	47.251
Average Principal Balance (borrower)	26.588,84	31.042,83
Average Principal Balance (parts)	22.141,56	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	33,07	44,53
Seasoning (years): Weighted Average	14,14	10,32
Original Maturity (years): Weighted Average	10,04	22,01
Remaining Tenor (years): Weighted Average	9,68	11,73



### Nominal Value Test

All amounts in EURO

Outstanding Bonds	200.000.000,00
Negative Carry	200.000,00
Outstanding Accrued Interest on Bonds	3.134.722,22
Current Outstanding Balance	862.568.611,02
Adjusted Nominal Value Assets *	859.306.567,67
Outstanding Accrued Interest on Assets	1.760.578,16
Aggregate Amount Standing Credit to the Transaction Account	3.822.934,26
Nominal Value Test Current Value **	23,49%
<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	862.568.611,02	100,00%	38.957	100,00%	5,20%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	1.959.582,36	0,23%	45	0,12%	1,75%
Standard Amortising	860.609.028,66	99,77%	38.912	99,88%	5,21%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</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%	59.786.988,41	6,93%	2.877	7,39%	1,81%
2,5% - 2,99%	2.208.454,53	0,26%	84	0,22%	2,92%
3% - 3,49%	4.200.990,86	0,49%	215	0,55%	3,13%
3,5% - 3,99%	107.955,41	0,01%	3	0,01%	3,63%
4% - 4,49%	90.428.137,35	10,48%	2.518	6,46%	4,39%
4,5% - 4,99%	191.881.880,27	22,25%	8.946	22,96%	4,76%
5% - 5,49%	204.259.004,94	23,68%	10.119	25,97%	5,27%
5,5% - 5,99%	122.595.474,31	14,21%	6.141	15,76%	5,72%
6% - 6,49%	63.972.961,84	7,42%	3.445	8,84%	6,20%
6,5% - 6,99%	59.875.837,14	6,94%	2.119	5,44%	6,72%
7% - 7,49%	41.525.143,91	4,81%	1.359	3,49%	7,18%
7,5% - more	21.725.782,05	2,52%	1.131	2,90%	7,92%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	0,00	0,00%	0	0,00%	0,00%
1993	3.377,21	0,00%	4	0,01%	5,60%
1994	0,00	0,00%	0	0,00%	0,00%
1995	113,06	0,00%	1	0,00%	0,00%
1996	0,00	0,00%	0	0,00%	0,00%
1997	3.201,63	0,00%	5	0,01%	5,24%
1998	50.858,91	0,01%	39	0,10%	4,43%
1999	287.689,55	0,03%	81	0,21%	4,76%
2000	801.818,98	0,09%	153	0,39%	4,89%
2001	3.824.083,47	0,44%	444	1,14%	4,94%
2002	11.813.770,41	1,37%	859	2,20%	4,90%
2003	24.514.174,69	2,84%	1.881	4,83%	5,05%
2004	59.058.072,86	6,85%	3.452	8,86%	5,10%
2005	120.859.702,12	14,01%	5.561	14,27%	4,89%
2006	105.604.624,96	12,24%	4.588	11,78%	4,79%
2007	101.900.820,71	11,81%	4.019	10,32%	4,58%
2008	92.977.177,61	10,78%	4.527	11,62%	4,60%
2009	109.025.657,71	12,64%	4.545	11,67%	5,32%
2010	62.938.624,51	7,30%	2.460	6,31%	5,90%
2011	31.668.386,33	3,67%	1.179	3,03%	6,04%
2012	16.208.970,61	1,88%	725	1,86%	5,63%
2013	21.583.261,09	2,50%	888	2,28%	5,62%
2014	18.271.188,11	2,12%	657	1,69%	6,38%
2015	15.672.145,86	1,82%	585	1,50%	6,58%
2016	15.728.030,59	1,82%	515	1,32%	6,69%
2017	18.372.738,03	2,13%	642	1,65%	6,67%
2018	20.297.176,50	2,35%	665	1,71%	6,74%
2019	3.094.849,65	0,36%	135	0,35%	4,99%
2020	2.515.219,00	0,29%	122	0,31%	4,10%
2021	2.319.793,69	0,27%	94	0,24%	4,58%
2022	2.218.608,79	0,26%	94	0,24%	3,95%
2023	954.474,38	0,11%	37	0,09%	4,49%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2023	3.358.057,32	0,39%	2.300	5,90%	5,00%
2024	15.861.591,64	1,84%	3.512	9,02%	5,22%
2025	26.703.956,49	3,10%	3.322	8,53%	5,26%
2026	31.348.668,10	3,63%	2.954	7,58%	5,08%
2027	37.427.191,38	4,34%	2.727	7,00%	4,87%
2028	43.062.431,35	4,99%	2.483	6,37%	5,06%
2029	56.262.217,94	6,52%	2.647	6,79%	5,30%
2030	63.415.191,54	7,35%	2.636	6,77%	5,35%
2031	53.969.427,61	6,26%	1.992	5,11%	5,14%
2032	51.432.662,56	5,96%	1.887	4,84%	4,95%
2033	52.242.024,95	6,06%	1.731	4,44%	5,09%
2034	72.232.807,48	8,37%	2.063	5,30%	5,22%
2035	93.987.744,56	10,90%	2.639	6,77%	5,11%
2036	63.762.965,79	7,39%	1.688	4,33%	5,05%
2037	48.355.557,14	5,61%	1.227	3,15%	4,89%
2038	42.175.798,95	4,89%	994	2,55%	5,16%
2039	40.354.125,58	4,68%	827	2,12%	5,53%
2040	27.754.286,12	3,22%	559	1,43%	5,88%
2041	17.585.898,63	2,04%	339	0,87%	6,04%
2042	8.747.740,26	1,01%	184	0,47%	6,11%
2043	7.487.206,88	0,87%	151	0,39%	6,19%
2044	1.073.005,39	0,12%	18	0,05%	5,69%
2045	565.769,24	0,07%	12	0,03%	5,78%
2046	544.106,28	0,06%	12	0,03%	4,54%
2047	983.188,23	0,11%	17	0,04%	4,37%
2048	124.420,51	0,01%	2	0,01%	4,46%
2049	302.975,80	0,04%	5	0,01%	5,67%
2050	135.629,00	0,02%	2	0,01%	5,01%
2051	341.137,44	0,04%	8	0,02%	5,29%
2052	325.292,96	0,04%	6	0,02%	4,17%
2053	148.820,90	0,02%	1	0,00%	5,62%
2054	121.288,34	0,01%	4	0,01%	4,50%
2055	105.405,89	0,01%	1	0,00%	6,62%
2056	48.461,45	0,01%	1	0,00%	4,46%
2057	62.668,13	0,01%	2	0,01%	4,46%
2058	39.925,98	0,00%	1	0,00%	4,46%
2059	88.454,44	0,01%	2	0,01%	4,46%
2060	30.508,77	0,00%	1	0,00%	5,42%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1.158.533,81	0,13%	48	0,12%	4,49%
0.5 - 1.0	1.239.790,65	0,14%	52	0,13%	4,26%
1.0 - 1.5	853.735,07	0,10%	36	0,09%	3,42%
1.5 - 2.0	950.876,88	0,11%	45	0,12%	4,38%
2.0 - 2.5	1.332.555,01	0,15%	49	0,13%	4,59%
2.5 - 3.0	1.729.851,24	0,20%	75	0,19%	4,51%
3.0 - 4.0	2.281.376,11	0,26%	114	0,29%	4,49%
4.0 - 5.0	13.908.254,09	1,61%	462	1,19%	6,49%
5.0 - 6.0	18.422.215,38	2,14%	631	1,62%	6,72%
6.0 - 7.0	20.263.309,26	2,35%	676	1,74%	6,72%
7.0 - 8.0	11.276.773,31	1,31%	396	1,02%	6,52%
8.0 - 9.0	18.846.358,90	2,18%	692	1,78%	6,58%
9.0 - 10.0	18.025.669,52	2,09%	728	1,87%	6,15%
more - 10.0	752.279.311,79	87,21%	34.953	89,72%	5,03%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</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%	195.732.644,65	22,69%	9.071	27,67%	5,33%
40.01% - 50.00%	135.334.765,13	15,69%	4.733	14,44%	5,25%
50.01% - 60.00%	142.432.952,01	16,51%	4.658	14,21%	5,15%
60.01% - 70.00%	141.364.752,00	16,39%	4.910	14,98%	5,23%
70.01% - 80.00%	153.354.711,15	17,78%	5.766	17,59%	5,13%
80.01% - 85.00%	25.508.543,58	2,96%	1.082	3,30%	4,83%
85.01% - 90.00%	28.461.340,03	3,30%	1.098	3,35%	4,92%
90.01% - 95.00%	10.213.809,13	1,18%	380	1,16%	4,91%
95.01% - 100.00%	11.391.602,53	1,32%	433	1,32%	4,99%
100.01% - 105.00%	2.010.711,10	0,23%	92	0,28%	5,58%
105.01% - 110.00%	2.279.528,05	0,26%	89	0,27%	5,07%
110.01% - 115.00%	2.129.552,87	0,25%	79	0,24%	5,66%
115.01% - 120.00%	1.080.684,40	0,13%	49	0,15%	5,42%
120.01% - 125.00%	1.252.398,78	0,15%	43	0,13%	5,96%
125.01% - 128.00%	723.885,03	0,08%	23	0,07%	4,92%
128.01% - more	9.296.730,58	1,08%	272	0,83%	5,58%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>32.778</b>	<b>100,00%</b>	<b>5,20%</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: 33,07 %</b>					
less - 40.00%	580.990.013,67	67,36%	26.764	81,66%	5,19%
40.01% - 50.00%	163.768.099,03	18,99%	3.629	11,07%	5,16%
50.01% - 60.00%	85.371.086,21	9,90%	1.662	5,07%	5,34%
60.01% - 70.00%	16.826.959,17	1,95%	354	1,08%	5,36%
70.01% - 80.00%	6.033.785,24	0,70%	141	0,43%	5,17%
80.01% - 85.00%	1.713.197,28	0,20%	36	0,11%	5,11%
85.01% - 90.00%	1.391.604,47	0,16%	26	0,08%	5,35%
90.01% - 95.00%	641.362,62	0,07%	20	0,06%	5,31%
95.01% - 100.00%	342.107,35	0,04%	10	0,03%	5,35%
100.01% - 105.00%	477.474,07	0,06%	10	0,03%	4,63%
105.01% - 110.00%	344.070,36	0,04%	7	0,02%	3,52%
110.01% - 115.00%	371.611,13	0,04%	10	0,03%	5,04%
115.01% - 120.00%	389.795,47	0,05%	7	0,02%	5,39%
120.01% - 125.00%	195.219,79	0,02%	3	0,01%	4,47%
125.01% - 128.00%	348.849,11	0,04%	10	0,03%	4,83%
128.01% - more	3.363.376,05	0,39%	89	0,27%	4,81%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>32.778</b>	<b>100,00%</b>	<b>5,20%</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	282.707.919,56	32,78%	22.695	69,26%	5,26%
25.000,00 - 50.000,00	290.911.194,33	33,73%	7.001	21,36%	5,21%
50.000,00 - 75.000,00	141.340.996,82	16,39%	1.996	6,09%	5,22%
75.000,00 - 100.000,00	59.997.257,33	6,96%	593	1,81%	5,21%
100.000,00 - 125.000,00	31.117.828,92	3,61%	236	0,72%	4,87%
125.000,00 - 150.000,00	17.381.003,47	2,02%	108	0,33%	5,02%
150.000,00 - 175.000,00	10.345.055,45	1,20%	52	0,16%	5,07%
175.000,00 - 200.000,00	6.368.790,85	0,74%	30	0,09%	4,73%
200.000,00 - 225.000,00	3.185.409,50	0,37%	13	0,04%	4,68%
225.000,00 - 250.000,00	3.066.259,84	0,36%	10	0,03%	4,91%
250.000,00 - 275.000,00	3.123.405,63	0,36%	10	0,03%	4,86%
275.000,00 - 300.000,00	1.452.397,93	0,17%	3	0,01%	5,56%
300.000,00 - 325.000,00	2.145.350,90	0,25%	7	0,02%	4,36%
325.000,00 - 350.000,00	1.026.485,28	0,12%	3	0,01%	5,47%
350.000,00 - 375.000,00	721.125,28	0,08%	3	0,01%	4,57%
375.000,00 - 400.000,00	771.132,34	0,09%	3	0,01%	3,07%
400.000,00 - 425.000,00	833.537,48	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	932.369,72	0,11%	3	0,01%	6,17%
475.000,00 - 500.000,00	1.480.256,79	0,17%	3	0,01%	5,82%
500.000,00 - 600.000,00	1.095.063,43	0,13%	3	0,01%	5,26%
600.000,00 - 700.000,00	694.846,09	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	811.098,36	0,09%	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	1.059.825,72	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>862.568.611,02</b>	<b>100,00%</b>	<b>32.778</b>	<b>100,00%</b>	<b>5,20%</b>

### 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	833.506,57	0,10%	22	0,07%	5,35%
Partial Professional Use	54.269.884,42	6,29%	1.305	3,98%	5,35%
Residential (Flat/Apartment)	572.092.103,56	66,32%	24.738	75,47%	5,17%
Residential (House, detached or semi-detached)	235.373.116,47	27,29%	6.713	20,48%	5,23%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>32.778</b>	<b>100,00%</b>	<b>5,20%</b>

### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	23.529.839,89	2,73%	957	2,92%	5,40%
AITOLOAKARNANIA	8.969.296,40	1,04%	420	1,28%	5,76%
ARGOLIDA	9.134.757,74	1,06%	311	0,95%	5,21%
ARKADIA	5.482.420,52	0,64%	213	0,65%	5,37%
ARTA	2.502.146,99	0,29%	111	0,34%	5,40%
ATTICA	387.104.990,02	44,88%	14.038	42,86%	5,07%
CHALKIDIKI	10.799.303,90	1,25%	462	1,41%	5,39%
CHANIA	13.839.826,84	1,60%	462	1,41%	5,01%
CHIOS	7.209.071,49	0,84%	236	0,72%	4,98%
CORFU	8.794.018,30	1,02%	321	0,98%	5,66%
DODEKANISA	30.956.709,63	3,59%	911	2,78%	5,24%
DRAMA	3.918.540,59	0,45%	187	0,57%	5,33%
EVOIA	13.673.825,48	1,59%	577	1,76%	5,45%
EVKITANIA	751.151,21	0,09%	39	0,12%	4,98%
EVROS	7.477.075,79	0,87%	370	1,13%	5,48%
FLORINA	1.626.643,32	0,19%	79	0,24%	5,43%
FOKIDA	2.861.810,71	0,33%	108	0,33%	4,98%
FTHIOTIDA	9.941.910,16	1,15%	495	1,51%	5,51%
GREVENA	989.652,13	0,11%	62	0,19%	5,30%
HERAKLION	13.913.772,19	1,61%	518	1,58%	5,40%
ILEIA	7.386.701,84	0,86%	364	1,11%	5,40%
IMATHIA	4.407.453,60	0,51%	207	0,63%	5,35%
IOANNINA	14.740.451,16	1,71%	669	2,04%	5,39%
KARDITSA	6.216.477,75	0,72%	292	0,89%	5,63%
KASTORIA	1.820.564,47	0,21%	92	0,28%	5,32%
KAVALA	6.414.720,16	0,74%	298	0,91%	5,23%
KEFALLONIA	5.853.080,51	0,68%	180	0,55%	5,22%
KILKIS	2.732.287,85	0,32%	148	0,45%	5,41%
KORINTHIA	10.781.559,27	1,25%	390	1,19%	5,32%
KOZANI	5.988.018,65	0,69%	285	0,87%	5,59%
KYKLADES	20.553.971,96	2,38%	521	1,59%	5,16%
LAKONIA	6.751.535,91	0,78%	266	0,81%	5,29%
LARISA	19.424.236,65	2,25%	846	2,58%	5,47%
LASITHI	8.408.502,71	0,97%	285	0,87%	5,22%
LEFKADA	2.614.834,08	0,30%	89	0,27%	5,08%
LESBOS	11.385.583,04	1,32%	462	1,41%	5,46%
MAGNESIA	15.490.859,97	1,80%	574	1,75%	5,40%
MESSINIA	10.892.483,86	1,26%	400	1,22%	5,27%
PELLA	4.356.787,75	0,51%	207	0,63%	5,21%
PIERIA	9.231.807,85	1,07%	347	1,06%	5,46%
PREVEZA	5.883.722,39	0,68%	210	0,64%	5,24%
RETHYMNO	9.897.563,13	1,15%	351	1,07%	5,38%
RODOPI	4.444.620,14	0,52%	216	0,66%	5,45%
SAMOS	6.465.812,02	0,75%	226	0,69%	5,21%
SERRES	4.091.685,30	0,47%	184	0,56%	5,20%
THESPROTIA	3.734.654,68	0,43%	154	0,47%	5,57%
THESSALONIKI	69.618.907,22	8,07%	2.750	8,39%	5,06%
TRIKALA	5.958.956,61	0,69%	249	0,76%	5,49%
VOIOTIA	5.224.541,41	0,61%	275	0,84%	5,39%
XANTHI	4.953.153,80	0,57%	249	0,76%	5,58%
ZAKYNTHOS	3.366.311,98	0,39%	115	0,35%	5,12%
<b>TOTAL</b>	<b>862.568.611,02</b>	<b>100,00%</b>	<b>32.778</b>	<b>100,00%</b>	<b>5,20%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	862.568.611,02	100,00%	38.957	100,00%	5,20%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</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	391.449.613,21	45,38%	18.915	48,55%	5,02%
Euribor 1M Linked	58.108.840,41	6,74%	2.434	6,25%	4,78%
Euribor 3M Linked	322.437.497,46	37,38%	12.495	32,07%	6,15%
Fixed	74.774.240,73	8,67%	3.810	9,78%	2,75%
Hellenic Government Bond	0,00	0,00%	0	0,00%	0,00%
Originator Rate	15.798.419,21	1,83%	1.303	3,34%	3,48%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</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)	38.620	<b>436.180,83</b>	854.475.816,22	99,13%	99,06%
31-60 days past due	273	<b>129.971,14</b>	6.640.876,28	0,70%	0,77%
61-90 days past due	64	<b>49.123,91</b>	1.451.918,52	0,16%	0,17%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>38.957</b>	<b>615.275,88</b>	<b>862.568.611,02</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	229.519.943,13	26,61%	10.670	27,39%	5,39%
Refinancing loans	27.597.188,22	3,20%	1.472	3,78%	4,55%
Buy Secondary	85.161.247,45	9,87%	2.644	6,79%	5,06%
Professional use	16.954.740,89	1,97%	446	1,14%	5,74%
Renovating	500.099.143,99	57,98%	23.643	60,69%	5,16%
Other	3.236.347,34	0,38%	82	0,21%	4,89%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</b>

### 16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	862.568.611,02	100,00%	38.957	100,00%	5,20%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	371.646.292,78	43,11%	13.959	43,02%	5,41%
Self Employed	207.557.477,64	24,08%	5.943	18,32%	5,35%
Unemployed	78.504.927,67	9,11%	3.144	9,69%	5,31%
Retired	201.091.054,24	23,32%	9.317	28,72%	4,61%
N/A	3.768.858,69	0,44%	78	0,24%	5,09%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>32.441</b>	<b>100,00%</b>	<b>5,20%</b>

### 18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	862.568.611,02	100,00%	38.957	100,00%	5,20%
	<b>862.568.611,02</b>	<b>100,00%</b>	<b>38.957</b>	<b>100,00%</b>	<b>5,20%</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.