

# **Covered Bond Programme I**



## **Monthly Investor Report**

**January 2020**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Moody's	S&P*				
Series 06	XS1499589833	Baa1	BBB+	EUR	1.500.000.000,00	Euribor_3M + 50bp	05-04-2021

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31/1/2020	28-11-2008
Portfolio Cut off Date	31/1/2020	31-10-2008
Original Principal Balance	3.388.868.524,77	6.487.231.236,00
Principal Balance	2.319.539.107,35	5.951.630.426,00
Number of Borrowers	40.532	70.301
Number of Loanparts	54.509	94.141
Number of Properties	41.222	72.324
Average Principal Balance (borrower)	57.227,35	82.291,22
Average Principal Balance (parts)	42.553,32	63.220,39
Coupon: Weighted Average	2,1	4,8
Minimum	0,0	3,1
Maximum	17,5	8,1
Weighted Average Loan to Value	67,19	66,60
Weighted Average Loan to Indexed Value	83,97	58,38
Seasoning (years): Weighted Average	8,86	2,10
Original Maturity (years): Weighted Average	20,48	24,92
Remaining Tenor (years): Weighted Average	20,44	22,85

\*based on S&P's rating action on November 7<sup>th</sup> 2019

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	9.000.000,00
Outstanding Accrued Interest on Bonds	81.250,00
Current Outstanding Balance	2.319.539.107,35
Adjusted Nominal Value Assets *	2.015.779.263,82
Outstanding Accrued Interest on Assets	2.087.262,74
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	74,45%
<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. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	3.030.365,93	0,13%	43	0,08%	1,75%
Standard Amortising	2.316.508.741,42	99,87%	54.466	99,92%	2,10%
	<b>2.319.539.107,35</b>	<b>100,%</b>	<b>54.509</b>	<b>100,%</b>	<b>2,10%</b>

### 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2,5%	1.837.640.929,12	79,22%	42.170	77,36%	1,78%
2,5% - 2,99%	262.076.383,72	11,30%	6.002	11,01%	2,73%
3% - 3,49%	100.353.810,20	4,33%	2.430	4,46%	3,21%
3,5% - 3,99%	37.173.847,19	1,60%	672	1,23%	3,66%
4% - 4,49%	13.264.633,68	0,57%	294	0,54%	4,21%
4,5% - 4,99%	29.315.320,22	1,26%	1.692	3,10%	4,64%
5% - 5,49%	13.112.255,60	0,57%	451	0,83%	5,13%
5,5% - 5,99%	19.275.334,25	0,83%	553	1,01%	5,69%
6% - 6,49%	1.549.863,52	0,07%	42	0,08%	6,12%
6,5% - 6,99%	3.645.452,05	0,16%	112	0,21%	6,61%
7% - 7,49%	526.137,02	0,02%	18	0,03%	7,30%
7,5% - more	1.605.140,78	0,07%	73	0,13%	8,44%
	<b>2.319.539.107,35</b>	<b>100,%</b>	<b>54.509</b>	<b>100,%</b>	<b>2,10%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1992	45.507,17	0,00%	22	0,04%	2,46%
1992	1.963,38	0,00%	1	0,00%	1,74%
1993	4.353,86	0,00%	1	0,00%	5,40%
1994	266,05	0,00%	1	0,00%	0,04%
1995	11.675,92	0,00%	1	0,00%	17,50%
1996	2.609,08	0,00%	1	0,00%	1,75%
1997	52.015,46	0,00%	8	0,01%	2,46%
1998	99.751,70	0,00%	17	0,03%	2,55%
1999	460.055,33	0,02%	36	0,07%	2,31%
2000	782.180,76	0,03%	78	0,14%	2,26%
2001	2.373.629,55	0,10%	196	0,36%	2,50%
2002	5.678.289,66	0,24%	310	0,57%	2,38%
2003	19.668.073,06	0,85%	1.382	2,54%	2,30%
2004	34.598.090,70	1,49%	967	1,77%	2,00%
2005	106.595.507,04	4,60%	2.752	5,05%	1,87%
2006	146.473.957,57	6,31%	3.200	5,87%	1,74%
2007	283.729.967,52	12,23%	5.536	10,16%	1,47%
2008	272.111.989,81	11,73%	5.104	9,37%	1,71%
2009	305.589.270,09	13,17%	5.790	10,63%	2,19%
2010	222.079.094,56	9,57%	4.531	8,32%	2,35%
2011	64.922.162,27	2,80%	1.813	3,33%	2,83%
2012	134.775.340,55	5,81%	3.886	7,13%	2,46%
2013	208.877.209,63	9,01%	5.587	10,25%	2,38%
2014	213.413.404,06	9,20%	4.869	8,94%	2,68%
2015	90.691.361,78	3,91%	2.707	4,97%	2,12%
2016	93.652.531,46	4,04%	2.860	5,25%	2,04%
2017	48.200.407,35	2,08%	1.433	2,63%	2,35%
2018	34.013.475,11	1,47%	693	1,27%	1,98%
2019	28.615.696,25	1,23%	673	1,24%	1,64%
2020	2.019.270,62	0,09%	54	0,10%	1,66%
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,00%</b>	<b>2,10%</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	1.263.408,79	0,05%	715	1,31%	2,39%
2021	4.181.350,16	0,18%	962	1,76%	2,52%
2022	9.221.100,93	0,40%	1.118	2,05%	2,24%
2023	14.863.905,68	0,64%	1.375	2,52%	2,22%
2024	37.003.091,76	1,60%	1.826	3,35%	1,92%
2025	56.753.910,02	2,45%	2.964	5,44%	1,93%
2026	20.625.876,88	0,89%	1.139	2,09%	2,31%
2027	38.933.022,73	1,68%	1.827	3,35%	2,21%
2028	41.598.580,54	1,79%	1.671	3,07%	2,23%
2029	46.064.878,61	1,99%	1.591	2,92%	2,42%
2030	47.236.229,84	2,04%	1.467	2,69%	2,27%
2031	42.074.446,08	1,81%	1.265	2,32%	2,13%
2032	54.197.032,91	2,34%	1.604	2,94%	1,96%
2033	64.058.276,17	2,76%	1.672	3,07%	2,06%
2034	83.764.817,73	3,61%	1.981	3,63%	2,23%
2035	107.928.018,95	4,65%	2.365	4,34%	2,00%
2036	87.419.361,86	3,77%	1.878	3,45%	1,94%
2037	108.444.111,58	4,68%	2.324	4,26%	1,76%
2038	97.110.215,03	4,19%	1.947	3,57%	1,87%
2039	105.512.531,61	4,55%	1.980	3,63%	2,20%
2040	95.717.124,33	4,13%	1.811	3,32%	2,22%
2041	88.218.804,96	3,80%	1.665	3,05%	2,20%
2042	97.468.682,47	4,20%	1.818	3,34%	1,94%
2043	89.925.619,12	3,88%	1.642	3,01%	2,02%
2044	88.996.489,04	3,84%	1.429	2,62%	2,22%
2045	69.840.967,61	3,01%	1.038	1,90%	2,24%
2046	67.367.152,18	2,90%	1.071	1,96%	2,00%
2047	121.700.393,15	5,25%	1.835	3,37%	1,69%
2048	115.033.870,01	4,96%	1.761	3,23%	1,88%
2049	111.665.607,26	4,81%	1.694	3,11%	2,26%
2050	82.869.406,61	3,57%	1.238	2,27%	2,45%
2051	31.825.920,81	1,37%	555	1,02%	2,35%
2052	27.479.143,96	1,18%	547	1,00%	2,38%
2053	23.370.671,57	1,01%	425	0,78%	2,22%
2054	20.051.930,34	0,86%	340	0,62%	2,44%
2055	14.525.231,29	0,63%	243	0,45%	2,43%
2056	14.364.214,57	0,62%	235	0,43%	2,43%
2057	26.668.605,81	1,15%	465	0,85%	2,34%
2058	23.704.063,55	1,02%	423	0,78%	2,24%
2059	25.142.583,36	1,08%	376	0,69%	2,71%
2060	2.992.303,33	0,13%	45	0,08%	1,86%
2061	4.391.001,20	0,19%	70	0,13%	1,72%
2062	988.985,53	0,04%	18	0,03%	1,21%
2063	2.776.131,56	0,12%	40	0,07%	1,81%
2064	4.084.304,06	0,18%	51	0,09%	1,71%
2065	115.731,81	0,00%	3	0,01%	1,85%
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,0%</b>	<b>2,10%</b>

### 5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	14.108.491,47	0,61%	343	0,63%	1,60%
0.5 - 1.0	14.438.396,63	0,62%	335	0,61%	1,66%
1.0 - 1.5	14.966.197,07	0,65%	307	0,56%	1,78%
1.5 - 2.0	19.286.355,06	0,83%	379	0,70%	2,10%
2.0 - 2.5	18.238.677,77	0,79%	519	0,95%	1,97%
2.5 - 3.0	27.972.795,58	1,21%	869	1,59%	2,60%
3.0 - 4.0	91.008.048,28	3,92%	2.766	5,07%	2,06%
4.0 - 5.0	92.273.924,81	3,98%	2.762	5,07%	2,07%
5.0 - 6.0	195.422.831,51	8,43%	4.490	8,24%	2,73%
6.0 - 7.0	214.578.466,15	9,25%	5.634	10,34%	2,37%
7.0 - 8.0	144.759.556,71	6,24%	4.128	7,57%	2,44%
8.0 - 9.0	68.135.777,59	2,94%	1.927	3,54%	2,80%
9.0 - 10.0	196.861.598,16	8,49%	4.050	7,43%	2,37%
more - 10.0	1.207.487.990,56	52,06%	26.000	47,70%	1,83%
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,00%</b>	<b>2,10%</b>



### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 67,19 %</b>					
less - 40.00%	305.789.348,48	13,18%	11.506	21,11%	2,27%
40.01% - 50.00%	215.890.309,02	9,31%	5.562	10,20%	2,17%
50.01% - 60.00%	248.327.946,79	10,71%	5.732	10,52%	2,13%
60.01% - 70.00%	376.346.782,90	16,23%	7.731	14,18%	2,19%
70.01% - 80.00%	560.970.785,58	24,18%	11.528	21,15%	2,04%
80.01% - 85.00%	225.838.023,95	9,74%	4.091	7,51%	1,98%
85.01% - 90.00%	189.219.025,21	8,16%	3.706	6,80%	1,78%
90.01% - 95.00%	68.161.102,49	2,94%	1.432	2,63%	1,95%
95.01% - 100.00%	55.901.288,96	2,41%	1.376	2,52%	1,98%
100.01% - 105.00%	12.872.914,40	0,55%	405	0,74%	2,26%
105.01% - 110.00%	11.513.263,92	0,50%	297	0,54%	2,15%
110.01% - 115.00%	12.243.285,46	0,53%	264	0,48%	2,40%
115.01% - 120.00%	7.147.871,14	0,31%	162	0,30%	2,52%
120.01% - 125.00%	4.586.845,13	0,20%	111	0,20%	2,28%
125.01% - 128.00%	1.995.651,08	0,09%	61	0,11%	2,43%
128.01% - more	22.734.662,84	0,98%	545	1,00%	2,44%
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,0%</b>	<b>2,10%</b>

### 8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 83,97 %</b>					
less - 40.00%	274.052.604,03	11,81%	14.875	27,29%	2,26%
40.01% - 50.00%	142.935.526,18	6,16%	4.050	7,43%	2,14%
50.01% - 60.00%	161.258.107,34	6,95%	4.047	7,42%	2,12%
60.01% - 70.00%	179.605.998,72	7,74%	3.950	7,25%	2,10%
70.01% - 80.00%	207.442.437,63	8,94%	4.209	7,72%	2,07%
80.01% - 85.00%	149.771.791,36	6,46%	2.904	5,33%	2,03%
85.01% - 90.00%	175.345.239,62	7,56%	3.242	5,95%	2,04%
90.01% - 95.00%	159.034.923,76	6,86%	2.862	5,25%	2,07%
95.01% - 100.00%	141.570.539,17	6,10%	2.493	4,57%	2,11%
100.01% - 105.00%	127.914.015,20	5,51%	2.211	4,06%	1,99%
105.01% - 110.00%	114.686.464,46	4,94%	1.881	3,45%	2,07%
110.01% - 115.00%	92.582.343,59	3,99%	1.543	2,83%	2,01%
115.01% - 120.00%	75.301.536,94	3,25%	1.199	2,20%	2,07%
120.01% - 125.00%	67.395.154,91	2,91%	1.077	1,98%	2,07%
125.01% - 128.00%	30.750.893,69	1,33%	486	0,89%	1,94%
128.01% - more	219.891.530,75	9,48%	3.480	6,38%	2,12%
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,00%</b>	<b>2,10%</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	275.903.416,07	11,89%	21.785	39,97%	2,36%
25.000,00 - 50.000,00	599.092.740,04	25,83%	16.512	30,29%	2,15%
50.000,00 - 75.000,00	518.120.808,21	22,34%	8.485	15,57%	2,05%
75.000,00 - 100.000,00	339.920.087,68	14,65%	3.982	7,31%	2,05%
100.000,00 - 125.000,00	188.246.966,52	8,12%	1.696	3,11%	2,03%
125.000,00 - 150.000,00	105.941.038,72	4,57%	778	1,43%	2,00%
150.000,00 - 175.000,00	66.079.227,81	2,85%	410	0,75%	1,98%
175.000,00 - 200.000,00	53.465.684,12	2,31%	287	0,53%	1,88%
200.000,00 - 225.000,00	33.962.875,80	1,46%	160	0,29%	2,00%
225.000,00 - 250.000,00	26.379.473,21	1,14%	112	0,21%	1,89%
250.000,00 - 275.000,00	19.240.008,96	0,83%	74	0,14%	1,94%
275.000,00 - 300.000,00	12.626.227,79	0,54%	44	0,08%	1,76%
300.000,00 - 325.000,00	11.264.748,96	0,49%	36	0,07%	1,95%
325.000,00 - 350.000,00	8.783.803,42	0,38%	26	0,05%	1,95%
350.000,00 - 375.000,00	7.923.535,54	0,34%	22	0,04%	1,96%
375.000,00 - 400.000,00	5.449.683,15	0,23%	14	0,03%	1,94%
400.000,00 - 425.000,00	6.560.908,10	0,28%	16	0,03%	1,99%
425.000,00 - 450.000,00	6.532.018,86	0,28%	15	0,03%	2,02%
450.000,00 - 475.000,00	5.096.337,44	0,22%	11	0,02%	1,42%
475.000,00 - 500.000,00	1.947.205,84	0,08%	4	0,01%	1,79%
500.000,00 - 600.000,00	9.765.571,58	0,42%	18	0,03%	1,69%
600.000,00 - 700.000,00	6.452.883,03	0,28%	10	0,02%	2,27%
700.000,00 - 800.000,00	4.317.469,57	0,19%	6	0,01%	1,58%
800.000,00 - 900.000,00	1.623.083,72	0,07%	2	0,00%	2,87%
900.000,00 - 1.000.000,00	943.041,96	0,04%	1	0,00%	2,67%
1.000.000,00 - 1.250.000,00	1.107.027,04	0,05%	1	0,00%	3,92%
1.250.000,00 - 1.500.000,00	2.793.234,21	0,12%	2	0,00%	2,13%
1.500.000,00 - more					
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,00%</b>	<b>2,10%</b>

## 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	47.279.245,00	2,04%	977	1,79%	2,14%
Partial Professional Use	128.488.109,44	5,54%	2.063	3,78%	2,25%
Residential (Flat/Apartment)	1.816.843.775,80	78,33%	45.034	82,62%	2,05%
Residential (House, detached or semi-detached)	326.927.977,11	14,09%	6.435	11,81%	2,26%
	<b>2.319.539.107,35</b>	<b>100,0%</b>	<b>54.509</b>	<b>100,0%</b>	<b>2,10%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	72.847.926,47	3,14%	1.876	3,44%	2,09%
AITOLOAKARNANIA	29.442.606,04	1,27%	848	1,56%	2,22%
ARGOLIDA	21.837.216,67	0,94%	514	0,94%	2,06%
ARKADIA	13.765.881,90	0,59%	302	0,55%	2,20%
ARTA	6.594.525,09	0,28%	206	0,38%	2,18%
ATTICA	1.110.676.357,43	47,88%	23.574	43,25%	2,04%
CHALKIDIKI	29.253.990,66	1,26%	781	1,43%	2,12%
CHANIA	42.789.821,05	1,84%	800	1,47%	2,10%
CHIOS	12.500.956,44	0,54%	258	0,47%	2,21%
CORFU	21.982.526,69	0,95%	512	0,94%	2,31%
DODEKANISA	71.129.579,71	3,07%	1.358	2,49%	2,12%
DRAMA	11.437.676,55	0,49%	423	0,78%	2,21%
EVOIA	37.787.013,88	1,63%	997	1,83%	2,22%
EVKITANIA	1.978.626,32	0,09%	56	0,10%	2,64%
EVROS	21.888.380,62	0,94%	696	1,28%	2,12%
FLORINA	3.195.083,31	0,14%	101	0,19%	2,28%
FOKIDA	6.399.215,84	0,28%	149	0,27%	2,28%
FTHIOTIDA	30.467.911,90	1,31%	898	1,65%	2,22%
GREVENA	4.250.520,38	0,18%	138	0,25%	2,27%
HERAKLION	42.295.123,36	1,82%	891	1,63%	2,06%
ILEIA	22.271.884,14	0,96%	652	1,20%	2,24%
IMATHIA	9.832.116,20	0,42%	322	0,59%	2,17%
IOANNINA	30.892.725,73	1,33%	840	1,54%	2,06%
KARDITSA	13.165.425,34	0,57%	467	0,86%	2,29%
KASTORIA	4.840.562,50	0,21%	129	0,24%	2,23%
KAVALA	19.870.457,40	0,86%	551	1,01%	2,08%
KEFALLONIA	12.198.940,80	0,53%	242	0,44%	1,97%
KILKIS	8.784.125,97	0,38%	365	0,67%	2,32%
KORINTHIA	38.333.088,60	1,65%	848	1,56%	2,06%
KOZANI	13.134.737,68	0,57%	436	0,80%	2,21%
KYKLADES	42.100.208,83	1,82%	705	1,29%	2,18%
LAKONIA	19.675.842,45	0,85%	473	0,87%	2,22%
LARISA	46.688.231,26	2,01%	1.321	2,42%	2,18%
LASITHI	18.502.746,56	0,80%	391	0,72%	1,96%
LEFKADA	5.341.514,90	0,23%	155	0,28%	2,01%
LESBOS	23.137.647,60	1,00%	589	1,08%	2,26%
MAGNESIA	34.728.644,83	1,50%	865	1,59%	2,18%
MESSINIA	22.774.324,40	0,98%	537	0,99%	2,26%
PELLA	13.657.285,47	0,59%	509	0,93%	2,12%
PIERIA	25.783.374,95	1,11%	672	1,23%	2,21%
PREVEZA	14.294.831,59	0,62%	372	0,68%	2,11%
RETHYMNO	29.800.312,68	1,28%	645	1,18%	2,13%
RODOPI	12.758.846,79	0,55%	419	0,77%	2,09%
SAMOS	13.535.019,42	0,58%	265	0,49%	2,19%
SERRES	10.207.634,56	0,44%	316	0,58%	2,27%
THESSALIA	9.134.606,19	0,39%	226	0,41%	2,20%
THESSALONIKI	155.505.125,74	6,70%	4.079	7,48%	2,07%
TRIKALA	13.026.764,90	0,56%	408	0,75%	2,36%
VOIOTIA	16.308.216,21	0,70%	499	0,92%	2,19%
XANTHI	13.739.877,25	0,59%	590	1,08%	2,17%
ZAKYNTHOS	12.993.046,10	0,56%	243	0,45%	2,33%
<b>TOTAL</b>	<b>2.319.539.107,35</b>	<b>100,0%</b>	<b>54.509</b>	<b>100,0%</b>	<b>2,10%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.319.539.107,35	100,00%	54.509	100,00%	2,10%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,00%</b>	<b>2,10%</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	616.880.075,03	26,59%	13.666	25,07%	1,54%
Euribor 1M Linked	197.157.065,00	8,50%	3.505	6,43%	1,48%
Euribor 3M Linked	1.287.225.363,21	55,49%	31.088	57,03%	2,41%
Fixed	171.727.460,81	7,40%	3.338	6,12%	2,31%
Hellenic Government Bond	27.334.187,99	1,18%	2.185	4,01%	2,47%
Originator Rate	19.214.955,31	0,83%	727	1,33%	3,25%
	<b>2.319.539.107,35</b>	<b>100,00%</b>	<b>54.509</b>	<b>100,00%</b>	<b>2,10%</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)	52.325	<b>1.447.030,79</b>	2.232.312.897,05	95,99%	96,24%
31-60 days past due	1.586	<b>652.275,28</b>	62.388.065,68	2,91%	2,69%
61-90 days past due	598	<b>389.334,21</b>	24.838.144,62	1,10%	1,07%
91+ days past due	0,00	<b>0,00</b>	0,00	0,00%	0,00%
	<b>54.509</b>	<b>2.488.640,28</b>	<b>2.319.539.107,35</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	630.027.309,51	27,16%	13.279	24,36%	2,03%
Refinancing loans	640.200.175,45	27,60%	18.253	33,49%	2,29%
Buy Secondary	194.346.468,52	8,38%	2.659	4,88%	2,01%
Professional use	30.318.521,32	1,31%	432	0,79%	2,32%
Renovating	821.070.708,24	35,40%	19.804	36,33%	1,99%
Other	3.575.924,31	0,15%	82	0,15%	6,70%
	<b>2.319.539.107,35</b>	<b>100,0%</b>	<b>54.509</b>	<b>100,0%</b>	<b>2,10%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	988.438.982,45	42,61%	22.770	41,77%	2,05% #
Self Employed	575.377.291,92	24,81%	10.599	19,44%	2,10% #
Unemployed	319.080.665,63	13,76%	8.726	16,01%	2,14% #
Retired	431.123.245,05	18,59%	12.295	22,56%	2,17% #
N/A	5.518.922,30	0,24%	119	0,22%	2,02% #
	<b>2.319.539.107,35</b>	<b>100,0%</b>	<b>54.509</b>	<b>100,0%</b>	<b>2,10%</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.