

# **Covered Bond Programme I**



## **Monthly Investor Report**

**August 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	31/8/2020	28/11/2008
Portfolio Cut off Date	31/8/2020	31/10/2008
Original Principal Balance	3.323.448.194,89	6.487.231.236,00
Principal Balance	2.213.545.852,63	5.951.630.426,00
Number of Borrowers	39,613	46,997
Number of Loanparts	53,256	55,021
Number of Properties	40,285	47,251
Average Principal Balance (borrower)	55.879,28	31.042,83
Average Principal Balance (parts)	41.564,25	26.515,69
Coupon: Weighted Average	2,0	2,3
Minimum	0,0	0,0
Maximum	17,5	8,5
Weighted Average Loan to Value	66,37	54,73
Weighted Average Loan to Indexed Value	78,60	44,53
Seasoning (years): Weighted Average	9,42	10,32
Original Maturity (years): Weighted Average	20,76	22,01
Remaining Tenor (years): Weighted Average	20,13	11,73

\*based on S&P's rating action on

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	4.500.000,00
Outstanding Accrued Interest on Bonds	178.125,00
Current Outstanding Balance	2.213.545.852,63
Adjusted Nominal Value Assets *	1.986.033.077,01
Outstanding Accrued Interest on Assets	4.020.962,89
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	75,33%
<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	3.003.405,93	0,14%	44	0,08%	1,75%
Standard Amortising	2.210.542.446,70	99,86%	53.212	99,92%	2,04%
	<b>2.213.545.852,63</b>	<b>100,%</b>	<b>53.256</b>	<b>100,%</b>	<b>2,04%</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%	1.793.138.148,57	81,01%	42.079	79,01%	1,75%
2,5% - 2,99%	228.446.611,68	10,32%	5.486	10,30%	2,72%
3% - 3,49%	88.424.398,95	3,99%	2.200	4,13%	3,21%
3,5% - 3,99%	33.700.954,85	1,52%	644	1,21%	3,66%
4% - 4,49%	12.316.793,54	0,56%	287	0,54%	4,20%
4,5% - 4,99%	25.297.074,11	1,14%	1.511	2,84%	4,64%
5% - 5,49%	9.188.525,38	0,42%	340	0,64%	5,14%
5,5% - 5,99%	16.652.856,92	0,75%	485	0,91%	5,70%
6% - 6,49%	1.360.088,57	0,06%	40	0,08%	6,11%
6,5% - 6,99%	3.485.794,34	0,16%	108	0,20%	6,61%
7% - 7,49%	269.743,88	0,01%	14	0,03%	7,21%
7,5% - more	1.264.861,84	0,06%	62	0,12%	8,55%
	<b>2.213.545.852,63</b>	<b>100,%</b>	<b>53.256</b>	<b>100,%</b>	<b>2,04%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1992	40.275,94	0,00%	21	0,04%	2,58%
1992	1.786,19	0,00%	1	0,00%	1,75%
1993	4.236,19	0,00%	1	0,00%	5,40%
1994	197,10	0,00%	1	0,00%	0,05%
1995	11.675,92	0,00%	1	0,00%	17,50%
1996	1.475,06	0,00%	1	0,00%	1,75%
1997	50.607,30	0,00%	8	0,02%	2,97%
1998	83.795,67	0,00%	16	0,03%	2,58%
1999	440.168,87	0,02%	34	0,06%	2,31%
2000	716.273,17	0,03%	64	0,12%	2,21%
2001	2.241.462,20	0,10%	199	0,37%	2,45%
2002	5.335.186,93	0,24%	305	0,57%	2,34%
2003	18.267.861,61	0,83%	1.369	2,57%	2,26%
2004	32.825.728,80	1,48%	944	1,77%	1,98%
2005	101.906.905,29	4,60%	2.586	4,86%	1,86%
2006	140.235.559,90	6,34%	3.153	5,92%	1,73%
2007	272.904.221,09	12,33%	5.474	10,28%	1,47%
2008	261.904.613,10	11,83%	5.058	9,50%	1,71%
2009	292.928.168,63	13,23%	5.712	10,73%	2,19%
2010	212.146.520,54	9,58%	4.414	8,29%	2,35%
2011	61.530.360,41	2,78%	1.769	3,32%	2,84%
2012	127.828.070,57	5,77%	3.788	7,11%	2,46%
2013	193.514.406,20	8,74%	5.353	10,05%	2,36%
2014	197.987.721,02	8,94%	4.609	8,65%	2,25%
2015	84.179.658,96	3,80%	2.565	4,82%	2,12%
2016	87.560.988,86	3,96%	2.723	5,11%	2,04%
2017	45.138.282,22	2,04%	1.375	2,58%	2,15%
2018	32.190.934,72	1,45%	663	1,24%	1,98%
2019	26.316.797,66	1,19%	625	1,17%	1,66%
2020	15.251.912,51	0,69%	424	0,80%	1,37%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	241.428,12	0,01%	311	0,58%	2,25%
2021	2.517.051,46	0,11%	915	1,72%	2,53%
2022	6.992.327,13	0,32%	1.095	2,06%	2,22%
2023	12.065.220,24	0,55%	1.320	2,48%	2,19%
2024	31.688.408,86	1,43%	1.763	3,31%	1,90%
2025	50.155.279,88	2,27%	2.908	5,46%	1,92%
2026	18.637.531,95	0,84%	1.120	2,10%	2,28%
2027	35.852.916,04	1,62%	1.813	3,40%	2,17%
2028	38.417.955,77	1,74%	1.640	3,08%	2,22%
2029	41.085.418,65	1,86%	1.502	2,82%	2,39%
2030	44.202.982,25	2,00%	1.448	2,72%	2,26%
2031	39.492.002,73	1,78%	1.251	2,35%	2,10%
2032	51.036.760,51	2,31%	1.572	2,95%	1,93%
2033	59.725.842,30	2,70%	1.627	3,06%	2,05%
2034	77.060.535,55	3,48%	1.893	3,55%	2,17%
2035	102.790.155,60	4,64%	2.325	4,37%	1,98%
2036	82.728.643,74	3,74%	1.830	3,44%	1,92%
2037	103.415.560,51	4,67%	2.276	4,27%	1,71%
2038	93.134.863,94	4,21%	1.920	3,61%	1,86%
2039	100.766.644,82	4,55%	1.929	3,62%	2,15%
2040	92.647.411,91	4,19%	1.798	3,38%	2,18%
2041	85.305.288,44	3,85%	1.641	3,08%	2,16%
2042	93.414.100,42	4,22%	1.783	3,35%	1,91%
2043	87.981.690,91	3,97%	1.628	3,06%	1,99%
2044	87.108.315,67	3,94%	1.444	2,71%	2,16%
2045	67.557.755,09	3,05%	1.036	1,95%	2,20%
2046	66.593.819,85	3,01%	1.076	2,02%	1,97%
2047	119.002.262,91	5,38%	1.842	3,46%	1,68%
2048	112.062.937,03	5,06%	1.747	3,28%	1,84%
2049	108.161.518,77	4,89%	1.666	3,13%	2,23%
2050	81.608.990,82	3,69%	1.239	2,33%	2,38%
2051	31.118.918,43	1,41%	550	1,03%	2,26%
2052	26.197.633,83	1,18%	528	0,99%	2,20%
2053	22.007.721,61	0,99%	417	0,78%	2,12%
2054	20.562.166,17	0,93%	366	0,69%	1,97%
2055	15.074.431,42	0,68%	269	0,51%	2,14%
2056	13.038.969,02	0,59%	226	0,42%	2,20%
2057	24.708.569,96	1,12%	444	0,83%	2,19%
2058	23.320.626,66	1,05%	427	0,80%	2,13%
2059	28.547.215,34	1,29%	429	0,81%	1,99%
2060	3.191.963,99	0,14%	52	0,10%	1,79%
2061	4.244.604,49	0,19%	70	0,13%	1,74%
2062	1.165.934,99	0,05%	28	0,05%	1,15%
2063	2.769.393,42	0,13%	40	0,08%	1,81%
2064	4.030.973,45	0,18%	49	0,09%	1,70%
2065	115.107,98	0,01%	3	0,01%	1,85%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</b>

### 5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	10.918.805,86	0,49%	309	0,58%	1,33%
0.5 - 1.0	13.596.073,92	0,61%	335	0,63%	1,58%
1.0 - 1.5	12.399.302,02	0,56%	293	0,55%	1,64%
1.5 - 2.0	14.916.792,25	0,67%	321	0,60%	1,80%
2.0 - 2.5	17.616.884,76	0,80%	338	0,63%	2,10%
2.5 - 3.0	16.476.020,13	0,74%	467	0,88%	1,90%
3.0 - 4.0	53.497.209,39	2,42%	1.608	3,02%	2,22%
4.0 - 5.0	106.925.219,24	4,83%	3.320	6,24%	1,97%
5.0 - 6.0	71.940.487,76	3,25%	2.163	4,06%	2,41%
6.0 - 7.0	236.224.422,38	10,67%	5.582	10,49%	2,22%
7.0 - 8.0	179.687.323,34	8,12%	5.094	9,57%	2,39%
8.0 - 9.0	97.162.159,75	4,39%	2.971	5,58%	2,52%
9.0 - 10.0	76.098.046,40	3,44%	1.920	3,61%	2,85%
more - 10.0	1.306.087.105,43	59,00%	28.535	53,56%	1,88%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 66,37 %</b>					
less - 40.00%	310.947.583,81	14,05%	12.319	23,13%	2,19%
40.01% - 50.00%	212.721.440,22	9,61%	5.604	10,52%	2,09%
50.01% - 60.00%	241.550.966,96	10,91%	5.589	10,49%	2,07%
60.01% - 70.00%	366.300.783,11	16,55%	7.540	14,16%	2,13%
70.01% - 80.00%	523.223.560,75	23,64%	10.749	20,18%	2,01%
80.01% - 85.00%	210.638.461,97	9,52%	3.877	7,28%	1,95%
85.01% - 90.00%	172.820.714,42	7,81%	3.460	6,50%	1,73%
90.01% - 95.00%	60.751.938,19	2,74%	1.292	2,43%	1,87%
95.01% - 100.00%	50.017.003,19	2,26%	1.235	2,32%	1,95%
100.01% - 105.00%	11.156.115,85	0,50%	345	0,65%	2,14%
105.01% - 110.00%	10.063.329,78	0,45%	247	0,46%	2,04%
110.01% - 115.00%	10.132.513,60	0,46%	221	0,41%	2,36%
115.01% - 120.00%	6.420.129,50	0,29%	138	0,26%	2,40%
120.01% - 125.00%	4.705.069,96	0,21%	114	0,21%	2,17%
125.01% - 128.00%	1.324.120,46	0,06%	38	0,07%	2,45%
128.01% - more	20.772.120,86	0,94%	488	0,92%	2,33%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,0%</b>	<b>2,04%</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: 78,60 %</b>					
less - 40.00%	302.791.246,74	13,68%	15.992	30,03%	2,20%
40.01% - 50.00%	151.143.396,83	6,83%	4.235	7,95%	2,11%
50.01% - 60.00%	171.196.571,69	7,73%	4.135	7,76%	2,07%
60.01% - 70.00%	186.436.443,63	8,42%	4.012	7,53%	2,05%
70.01% - 80.00%	275.588.597,07	12,45%	5.660	10,63%	2,01%
80.01% - 85.00%	176.265.869,62	7,96%	3.231	6,07%	2,00%
85.01% - 90.00%	154.433.390,51	6,98%	2.798	5,25%	2,01%
90.01% - 95.00%	137.606.079,18	6,22%	2.478	4,65%	2,06%
95.01% - 100.00%	126.230.004,30	5,70%	2.136	4,01%	2,00%
100.01% - 105.00%	105.633.194,60	4,77%	1.758	3,30%	2,02%
105.01% - 110.00%	85.338.605,62	3,86%	1.375	2,58%	1,97%
110.01% - 115.00%	71.131.129,21	3,21%	1.140	2,14%	1,97%
115.01% - 120.00%	59.381.583,35	2,68%	944	1,77%	1,96%
120.01% - 125.00%	46.631.899,42	2,11%	751	1,41%	1,93%
125.01% - 128.00%	23.616.055,88	1,07%	356	0,67%	1,93%
128.01% - more	140.121.784,98	6,33%	2.255	4,23%	1,97%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</b>

**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	276.742.215,82	12,50%	21.960	41,23%	2,29%
25.000,00 - 50.000,00	579.594.683,70	26,18%	16.011	30,06%	2,10%
50.000,00 - 75.000,00	494.705.057,98	22,35%	8.100	15,21%	2,01%
75.000,00 - 100.000,00	316.185.852,46	14,28%	3.702	6,95%	2,00%
100.000,00 - 125.000,00	175.520.615,55	7,93%	1.582	2,97%	1,97%
125.000,00 - 150.000,00	96.953.146,06	4,38%	712	1,34%	1,97%
150.000,00 - 175.000,00	60.748.964,29	2,74%	377	0,71%	1,89%
175.000,00 - 200.000,00	49.977.477,84	2,26%	269	0,51%	1,84%
200.000,00 - 225.000,00	33.592.925,20	1,52%	158	0,30%	1,86%
225.000,00 - 250.000,00	27.283.582,03	1,23%	115	0,22%	1,83%
250.000,00 - 275.000,00	15.723.421,30	0,71%	60	0,11%	1,86%
275.000,00 - 300.000,00	10.106.771,21	0,46%	35	0,07%	1,65%
300.000,00 - 325.000,00	9.667.319,84	0,44%	31	0,06%	1,90%
325.000,00 - 350.000,00	10.114.464,28	0,46%	30	0,06%	1,80%
350.000,00 - 375.000,00	6.516.093,03	0,29%	18	0,03%	2,13%
375.000,00 - 400.000,00	6.241.252,04	0,28%	16	0,03%	1,83%
400.000,00 - 425.000,00	5.743.702,89	0,26%	14	0,03%	2,04%
425.000,00 - 450.000,00	6.941.559,99	0,31%	16	0,03%	1,82%
450.000,00 - 475.000,00	3.230.942,98	0,15%	7	0,01%	1,60%
475.000,00 - 500.000,00	2.917.163,00	0,13%	6	0,01%	1,73%
500.000,00 - 600.000,00	8.621.035,19	0,39%	16	0,03%	1,61%
600.000,00 - 700.000,00	6.441.982,56	0,29%	10	0,02%	2,15%
700.000,00 - 800.000,00	4.371.538,16	0,20%	6	0,01%	1,79%
800.000,00 - 900.000,00	825.031,34	0,04%	1	0,00%	2,10%
900.000,00 - 1.000.000,00	955.392,40	0,04%	1	0,00%	1,12%
1.000.000,00 - 1.250.000,00	1.092.480,65	0,05%	1	0,00%	3,92%
1.250.000,00 - 1.500.000,00	2.731.180,84	0,12%	2	0,00%	2,13%
1.500.000,00 - more					
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</b>

**10. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	45.077.282,78	2,04%	946	1,78%	2,09%
Partial Professional Use	124.481.258,71	5,62%	2.029	3,81%	2,14%
Residential (Flat/Apartment)	1.729.218.234,63	78,12%	43.976	82,57%	2,01%
Residential (House, detached or semi-detached)	314.769.076,51	14,22%	6.305	11,84%	2,18%
	<b>2.213.545.852,63</b>	<b>100,%</b>	<b>53.256</b>	<b>100,%</b>	<b>2,04%</b>



### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	68.741.488,38	3,11%	1.812	3,40%	2,02%
AITOLOAKARNANIA	28.201.988,48	1,27%	842	1,58%	2,14%
ARGOLIDA	20.799.345,14	0,94%	496	0,93%	2,00%
ARKADIA	13.097.047,56	0,59%	295	0,55%	2,18%
ARTA	6.314.074,88	0,29%	201	0,38%	2,11%
ATTICA	1.060.370.077,42	47,90%	23.102	43,38%	2,00%
CHALKIDIKI	27.557.653,45	1,24%	746	1,40%	2,02%
CHANIA	41.242.980,36	1,86%	787	1,48%	2,01%
CHIOS	12.109.524,63	0,55%	255	0,48%	2,18%
CORFU	21.311.419,38	0,96%	498	0,94%	2,21%
DODEKANISA	68.787.128,61	3,11%	1.333	2,50%	2,04%
DRAMA	10.488.305,22	0,47%	410	0,77%	2,14%
EVOIA	36.402.014,26	1,64%	975	1,83%	2,18%
EVKITANIA	1.918.231,78	0,09%	55	0,10%	2,61%
EVROS	20.941.144,34	0,95%	685	1,29%	2,09%
FLORINA	2.991.700,42	0,14%	96	0,18%	2,20%
FOKIDA	6.307.176,51	0,28%	148	0,28%	2,22%
FTHIOTIDA	28.910.015,26	1,31%	864	1,62%	2,12%
GREVENA	3.815.899,05	0,17%	133	0,25%	2,25%
HERAKLION	40.759.308,53	1,84%	870	1,63%	1,97%
ILEIA	20.750.290,81	0,94%	632	1,19%	2,13%
IMATHIA	9.347.645,19	0,42%	318	0,60%	2,11%
IOANNINA	29.731.982,82	1,34%	831	1,56%	2,00%
KARDITSA	12.553.254,72	0,57%	457	0,86%	2,24%
KASTORIA	4.639.625,33	0,21%	123	0,23%	2,18%
KAVALA	19.026.958,21	0,86%	540	1,01%	2,00%
KEFALLONIA	11.921.906,03	0,54%	239	0,45%	1,92%
KILKIS	8.446.610,31	0,38%	358	0,67%	2,27%
KORINTHIA	36.577.588,23	1,65%	825	1,55%	2,02%
KOZANI	12.264.836,03	0,55%	415	0,78%	2,15%
KYKLADES	40.448.992,68	1,83%	691	1,30%	2,11%
LAKONIA	18.939.825,27	0,86%	463	0,87%	2,14%
LARISA	44.610.724,90	2,02%	1.286	2,41%	2,16%
LASITHI	18.081.447,15	0,82%	389	0,73%	1,93%
LEFKADA	5.122.980,53	0,23%	148	0,28%	1,97%
LESBOS	21.163.435,15	0,96%	560	1,05%	2,17%
MAGNESIA	33.299.009,72	1,50%	844	1,58%	2,13%
MESSINIA	22.246.156,64	1,01%	527	0,99%	2,19%
PELLA	13.254.851,66	0,60%	501	0,94%	2,04%
PIERIA	23.845.660,34	1,08%	647	1,21%	2,16%
PREVEZA	14.054.821,40	0,63%	368	0,69%	2,08%
RETHYMNO	27.959.023,87	1,26%	620	1,16%	2,03%
RODOPI	11.863.207,29	0,54%	405	0,76%	2,02%
SAMOS	13.223.378,24	0,60%	258	0,48%	2,04%
SERRES	9.839.319,48	0,44%	312	0,59%	2,21%
THESSALONIA	8.503.617,53	0,38%	219	0,41%	2,15%
THESSALONIKI	147.123.627,23	6,65%	3.981	7,48%	2,01%
TRIKALA	12.158.386,72	0,55%	389	0,73%	2,21%
VOIOTIA	15.474.767,62	0,70%	490	0,92%	2,11%
XANTHI	13.252.526,38	0,60%	586	1,10%	2,12%
ZAKYNTHOS	12.752.871,49	0,58%	231	0,43%	2,21%
<b>TOTAL</b>	<b>2.213.545.852,63</b>	<b>100,0%</b>	<b>53.256</b>	<b>100,0%</b>	<b>2,04%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.213.545.852,63	100,00%	53.256	100,00%	2,04%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</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	588.645.886,76	26,59%	13.457	25,27%	1,54%
Euribor 1M Linked	189.952.244,50	8,58%	3.461	6,50%	1,47%
Euribor 3M Linked	1.224.386.547,75	55,31%	30.159	56,63%	2,32%
Fixed	167.845.966,27	7,58%	3.376	6,34%	2,24%
Hellenic Government Bond	25.328.431,89	1,14%	2.114	3,97%	2,42%
Originator Rate	17.386.775,46	0,79%	689	1,29%	3,19%
	<b>2.213.545.852,63</b>	<b>100,00%</b>	<b>53.256</b>	<b>100,00%</b>	<b>2,04%</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)	51.573	1.195.206,73	2.150.614.387,44	96,84%	97,16%
31-60 days past due	1.246	479.510,06	45.276.060,95	2,34%	2,05%
61-90 days past due	437	302.619,20	17.655.404,24	0,82%	0,80%
91+ days past due	0,00	0,00	0,00	0,00%	0,00%
	<b>53.256</b>	<b>1.977.336</b>	<b>2.213.545.853</b>	<b>100%</b>	<b>100%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	599.820.852,68	27,10%	13.047	24,50%	2,03%
Refinancing loans	607.619.278,76	27,45%	17.736	33,30%	2,10%
Buy Secondary	186.913.343,72	8,44%	2.610	4,90%	2,00%
Professional use	29.501.054,15	1,33%	425	0,80%	2,32%
Renovating	786.264.600,64	35,52%	19.359	36,35%	1,99%
Other	3.426.722,68	0,15%	79	0,15%	6,64%
	<b>2.213.545.852,63</b>	<b>100,0%</b>	<b>53.256</b>	<b>100,0%</b>	<b>2,04%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	940.300.170,57	42,48%	22.251	41,78%	2,02%
Self Employed	550.774.404,90	24,88%	10.343	19,42%	2,04%
Unemployed	305.531.301,07	13,80%	8.464	15,89%	2,03%
Retired	411.641.823,66	18,60%	12.085	22,69%	2,11%
N/A	5.298.152,43	0,24%	113	0,21%	2,01%
	<b>2.213.545.852,63</b>	<b>100,0%</b>	<b>53.256</b>	<b>100,0%</b>	<b>2,04%</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.