

# Covered Bond Programme II



## Monthly Investor Report

February 2020

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 07	XS1698932925	BBB-	Baa1	BBB+	EUR	750.000.000,00	2.750%	19-10-2020
Series 08	XS1860479077	BBB-	Baa1	BBB+	EUR	200.000.000,00	1.850%	28-07-2023
Series 09	XS1865329533	BBB-	Baa1	BBB+	EUR	* 300.000.000,00	0.750%	14-08-2020

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	28/2/2020	30/9/2017
Portfolio Cut off Date	28/2/2020	30/9/2017
Original Principal Balance	4.168.710.733,75	3.481.994.013,00
Principal Balance	1.643.212.420,49	1.458.920.025,00
Number of Borrowers	52.443	46.997
Number of Loanparts	63.654	55.021
Number of Properties	53.092	47.251
Average Principal Balance (borrower)	31.333,30	31.042,83
Average Principal Balance (parts)	25.814,76	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	59,11	54,73
Weighted Average Loan to Indexed Value	46,48	44,53
Seasoning (years): Weighted Average	10,97	10,32
Original Maturity (years): Weighted Average	11,62	22,01
Remaining Tenor (years): Weighted Average	11,50	11,73

\* following the cancellation of EUR 100 mln on 19 March 2020

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	1.250.000.000,00
Negative Carry	6.400.000,00
Outstanding Accrued Interest on Bonds	10.989.166,67
Current Outstanding Balance	1.643.212.420,00
Adjusted Nominal Value Assets *	1.638.089.551,00
Outstanding Accrued Interest on Assets	1.916.128,00
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	74,20%
<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. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.643.212.420,49	100,00%	63.654	100,00%	2,30%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	3.150.087,00	0,19%	52	0,08%	1,75%
Standard Amortising	1.640.062.333,49	99,81%	63.602	99,92%	2,30%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</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%	1.146.365.556,60	69,76%	44.426	69,79%	1,70%
2,5% - 2,99%	141.273.810,06	8,60%	5.756	9,04%	2,71%
3% - 3,49%	110.643.863,33	6,73%	3.912	6,15%	3,24%
3,5% - 3,99%	96.505.924,54	5,87%	2.145	3,37%	3,70%
4% - 4,49%	53.614.907,93	3,26%	1.338	2,10%	4,17%
4,5% - 4,99%	38.814.534,93	2,36%	3.257	5,12%	4,72%
5% - 5,49%	15.210.996,61	0,93%	811	1,27%	5,23%
5,5% - 5,99%	27.466.913,75	1,67%	1.297	2,04%	5,69%
6% - 6,49%	2.915.381,46	0,18%	104	0,16%	6,15%
6,5% - 6,99%	6.972.232,23	0,42%	431	0,68%	6,64%
7% - 7,49%	806.948,18	0,05%	55	0,09%	7,28%
7,5% - more	2.621.350,87	0,16%	122	0,19%	8,64%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</b>

4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	22.111,46	0,00%	5	0,01%	4,85%
1993	73.357,78	0,00%	14	0,02%	3,92%
1994	1.451,15	0,00%	3	0,00%	1,99%
1995	7.597,85	0,00%	15	0,02%	3,58%
1996	104.096,70	0,01%	52	0,08%	3,02%
1997	104.289,43	0,01%	35	0,05%	3,15%
1998	254.300,57	0,02%	57	0,09%	3,06%
1999	781.121,92	0,05%	122	0,19%	2,92%
2000	2.626.249,58	0,16%	671	1,05%	2,86%
2001	12.496.151,25	0,76%	1.717	2,70%	2,67%
2002	28.625.216,30	1,74%	2.201	3,46%	2,61%
2003	55.240.702,45	3,36%	2.855	4,49%	2,34%
2004	108.085.601,62	6,58%	4.305	6,76%	2,04%
2005	214.912.139,41	13,08%	10.206	16,03%	1,89%
2006	200.101.698,37	12,18%	8.813	13,85%	1,90%
2007	205.091.155,70	12,48%	8.189	12,87%	1,65%
2008	186.553.352,04	11,35%	6.684	10,50%	1,80%
2009	195.624.723,30	11,91%	5.698	8,95%	2,28%
2010	109.086.561,19	6,64%	3.404	5,35%	2,99%
2011	54.389.704,11	3,31%	1.684	2,65%	3,48%
2012	27.971.516,64	1,70%	987	1,55%	2,88%
2013	38.418.655,94	2,34%	1.279	2,01%	2,81%
2014	37.770.175,14	2,30%	975	1,53%	3,25%
2015	40.463.250,68	2,46%	964	1,51%	3,46%
2016	36.388.780,31	2,21%	806	1,27%	3,46%
2017	38.673.292,11	2,35%	903	1,42%	3,52%
2018	45.271.050,65	2,76%	877	1,38%	3,67%
2019	2.620.598,22	0,16%	79	0,12%	2,36%
2020	1.453.518,62	0,09%	54	0,08%	2,12%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,%</b>	<b>2,30%</b>

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	11.893.740,96	0,72%	4.775	7,50%	2,45%
2021	31.796.193,24	1,94%	5.343	8,39%	2,49%
2022	51.549.842,95	3,14%	5.278	8,29%	2,08%
2023	63.825.201,63	3,88%	4.649	7,30%	2,24%
2024	74.436.420,18	4,53%	4.330	6,80%	2,24%
2025	77.886.448,48	4,74%	4.031	6,33%	2,38%
2026	74.708.973,11	4,55%	3.538	5,56%	2,39%
2027	78.447.920,13	4,77%	3.246	5,10%	2,09%
2028	81.047.982,46	4,93%	2.885	4,53%	2,24%
2029	97.573.824,67	5,94%	3.070	4,82%	2,32%
2030	105.238.596,46	6,40%	3.104	4,88%	2,37%
2031	86.293.260,35	5,25%	2.262	3,55%	2,25%
2032	79.165.570,24	4,82%	2.177	3,42%	2,10%
2033	78.231.172,19	4,76%	1.992	3,13%	2,20%
2034	103.027.890,04	6,27%	2.318	3,64%	2,12%
2035	129.781.874,34	7,90%	2.978	4,68%	2,03%
2036	86.604.419,98	5,27%	1.865	2,93%	2,05%
2037	67.032.528,19	4,08%	1.377	2,16%	1,86%
2038	57.865.482,90	3,52%	1.096	1,72%	2,12%
2039	54.505.473,69	3,32%	927	1,46%	2,39%
2040	37.685.052,76	2,29%	634	1,00%	2,87%
2041	22.816.866,30	1,39%	382	0,60%	3,23%
2042	10.385.941,53	0,63%	185	0,29%	3,34%
2043	12.238.978,08	0,74%	192	0,30%	3,51%
2044	9.946.147,66	0,61%	159	0,25%	3,37%
2045	15.615.965,39	0,95%	225	0,35%	3,55%
2046	12.626.015,75	0,77%	174	0,27%	3,51%
2047	12.067.317,33	0,73%	173	0,27%	3,64%
2048	12.769.129,22	0,78%	167	0,26%	3,85%
2049	849.807,05	0,05%	18	0,03%	2,14%
2050	1.145.696,01	0,07%	22	0,03%	2,37%
2051	488.823,55	0,03%	14	0,02%	2,15%
2052	412.441,07	0,03%	12	0,02%	2,51%
2053	624.607,29	0,04%	7	0,01%	2,29%
2054	470.401,62	0,03%	8	0,01%	2,81%
2055	297.686,14	0,02%	4	0,01%	3,30%
2056	382.771,54	0,02%	2	0,00%	3,26%
2057	138.413,98	0,01%	4	0,01%	2,12%
2058	40.791,78	0,00%	2	0,00%	2,12%
2059	93.530,46	0,01%	3	0,00%	1,83%
2060	333.424,14	0,02%	7	0,01%	2,56%
2061	33.238,77	0,00%	1	0,00%	2,12%
2062	173.204,41	0,01%	3	0,00%	2,99%
2063	152.687,32	0,01%	4	0,01%	1,01%
2064	510.665,15	0,03%	9	0,01%	1,81%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</b>

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	1.990.807,20	0,12%	75	0,12%	2,39%
0.5 - 1.0	1.593.704,72	0,10%	41	0,06%	2,19%
1.0 - 1.5	14.550.063,25	0,89%	260	0,41%	3,58%
1.5 - 2.0	23.799.985,73	1,45%	489	0,77%	3,67%
2.0 - 2.5	20.219.305,95	1,23%	442	0,69%	3,67%
2.5 - 3.0	19.567.101,16	1,19%	439	0,69%	3,51%
3.0 - 4.0	40.103.415,12	2,44%	913	1,43%	3,46%
4.0 - 5.0	34.436.328,73	2,10%	817	1,28%	3,44%
5.0 - 6.0	40.433.241,98	2,46%	1.015	1,59%	3,33%
6.0 - 7.0	34.729.583,50	2,11%	1.130	1,78%	2,95%
7.0 - 8.0	33.987.477,97	2,07%	1.170	1,84%	2,72%
8.0 - 9.0	46.799.839,86	2,85%	1.463	2,30%	3,44%
9.0 - 10.0	103.678.250,01	6,31%	3.262	5,12%	3,14%
more - 10.0	1.227.272.181,13	74,69%	52.136	81,91%	1,97%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</b>

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 59,11 %</b>					
less - 40.00%	348.105.131,81	21,18%	17.161	26,96%	2,47%
40.01% - 50.00%	246.686.631,85	15,01%	8.920	14,01%	2,33%
50.01% - 60.00%	256.814.947,23	15,63%	8.837	13,88%	2,29%
60.01% - 70.00%	274.067.518,45	16,68%	9.397	14,76%	2,30%
70.01% - 80.00%	314.646.787,45	19,15%	11.724	18,42%	2,21%
80.01% - 85.00%	52.100.979,20	3,17%	2.097	3,29%	1,96%
85.01% - 90.00%	58.997.023,96	3,59%	2.282	3,59%	1,82%
90.01% - 95.00%	21.853.320,24	1,33%	819	1,29%	2,07%
95.01% - 100.00%	24.837.990,29	1,51%	1.007	1,58%	2,21%
100.01% - 105.00%	5.003.812,40	0,30%	224	0,35%	2,64%
105.01% - 110.00%	5.444.036,58	0,33%	188	0,30%	2,43%
110.01% - 115.00%	4.874.793,68	0,30%	150	0,24%	2,87%
115.01% - 120.00%	3.163.441,49	0,19%	94	0,15%	2,46%
120.01% - 125.00%	3.678.123,27	0,22%	115	0,18%	2,51%
125.01% - 128.00%	1.781.441,42	0,11%	58	0,09%	2,53%
128.01% - more	21.156.441,17	1,29%	581	0,91%	2,93%
	<b>1.643.212.420,49</b>	<b>100, %</b>	<b>63.654</b>	<b>100, %</b>	<b>2,30%</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: 46,48 %</b>					
less - 40.00%	652.275.402,09	39,70%	39.650	62,29%	2,34%
40.01% - 50.00%	251.535.119,15	15,31%	7.253	11,39%	2,27%
50.01% - 60.00%	244.889.909,01	14,90%	6.189	9,72%	2,28%
60.01% - 70.00%	242.196.456,69	14,74%	5.443	8,55%	2,30%
70.01% - 80.00%	191.539.137,60	11,66%	3.892	6,11%	2,26%
80.01% - 85.00%	36.644.197,16	2,23%	721	1,13%	2,28%
85.01% - 90.00%	7.836.126,35	0,48%	161	0,25%	2,33%
90.01% - 95.00%	2.473.017,17	0,15%	65	0,10%	2,14%
95.01% - 100.00%	2.946.259,80	0,18%	58	0,09%	1,85%
100.01% - 105.00%	3.795.008,47	0,23%	84	0,13%	1,95%
105.01% - 110.00%	3.825.847,07	0,23%	71	0,11%	1,59%
110.01% - 115.00%	2.053.837,51	0,12%	47	0,07%	1,63%
115.01% - 120.00%	453.829,65	0,03%	8	0,01%	2,11%
120.01% - 125.00%	0,00	0,00%	0	0,00%	0,00%
125.01% - 128.00%	209.929,14	0,01%	3	0,00%	2,20%
128.01% - more	538.343,63	0,03%	9	0,01%	2,00%
	<b>1.643.212.420,49</b>	<b>100, %</b>	<b>63.654</b>	<b>100, %</b>	<b>2,30%</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	441.884.734,05	26,89%	40.518	63,65%	2,41%
25.000,00 - 50.000,00	523.797.809,76	31,88%	14.923	23,44%	2,29%
50.000,00 - 75.000,00	305.710.116,83	18,60%	5.071	7,97%	2,25%
75.000,00 - 100.000,00	144.068.677,05	8,77%	1.681	2,64%	2,34%
100.000,00 - 125.000,00	72.824.402,80	4,43%	657	1,03%	2,26%
125.000,00 - 150.000,00	44.393.907,14	2,70%	328	0,52%	2,19%
150.000,00 - 175.000,00	30.308.140,69	1,84%	188	0,30%	2,02%
175.000,00 - 200.000,00	15.862.907,56	0,97%	85	0,13%	1,99%
200.000,00 - 225.000,00	13.552.633,44	0,82%	64	0,10%	2,04%
225.000,00 - 250.000,00	8.528.807,92	0,52%	36	0,06%	2,23%
250.000,00 - 275.000,00	4.455.706,63	0,27%	17	0,03%	1,70%
275.000,00 - 300.000,00	4.298.395,60	0,26%	15	0,02%	2,36%
300.000,00 - 325.000,00	4.955.315,76	0,30%	16	0,03%	2,26%
325.000,00 - 350.000,00	3.691.994,27	0,22%	11	0,02%	2,27%
350.000,00 - 375.000,00	3.638.173,00	0,22%	10	0,02%	1,93%
375.000,00 - 400.000,00	1.178.573,51	0,07%	3	0,00%	1,08%
400.000,00 - 425.000,00	1.212.887,93	0,07%	3	0,00%	1,82%
425.000,00 - 450.000,00	2.209.225,17	0,13%	5	0,01%	2,32%
450.000,00 - 475.000,00	1.878.478,90	0,11%	4	0,01%	2,34%
475.000,00 - 500.000,00	976.352,11	0,06%	2	0,00%	3,94%
500.000,00 - 600.000,00	3.352.165,77	0,20%	6	0,01%	1,89%
600.000,00 - 700.000,00	2.503.662,00	0,15%	4	0,01%	2,17%
700.000,00 - 800.000,00	776.629,49	0,05%	1	0,00%	3,57%
900.000,00 - 1.000.000,00	943.619,33	0,06%	1	0,00%	1,50%
1.000.000,00 - 1.250.000,00	3.302.352,18	0,20%	3	0,00%	2,59%
1.250.000,00 - 1.500.000,00	1.295.246,62	0,08%	1	0,00%	2,77%
1.500.000,00 - more	1.611.504,98	0,10%	1	0,00%	0,92%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</b>

**10. Property Description**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	30.616.132,10	1,86%	1.081	1,70%	2,31%
Partial Professional Use	80.854.475,92	4,92%	1.922	3,02%	2,29%
Residential (Flat/Apartment)	1.290.808.723,00	78,55%	54.354	85,39%	2,23%
Residential (House, detached or semi-detached)	240.933.089,47	14,66%	6.297	9,89%	2,69%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</b>



11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	46.586.540,08	2,84%	1.946	3,06%	2,45%
AITOLOAKARNANIA	17.517.686,68	1,07%	824	1,29%	2,70%
ARGOLIDA	16.007.684,34	0,97%	575	0,90%	2,36%
ARKADIA	9.993.619,01	0,61%	409	0,64%	2,42%
ARTA	5.133.367,85	0,31%	237	0,37%	2,51%
ATTICA	752.581.719,33	45,80%	27.771	43,62%	2,24%
CHALKIDIKI	21.111.213,71	1,28%	855	1,34%	2,44%
CHANIA	25.853.261,33	1,57%	887	1,39%	2,13%
CHIOS	11.840.394,56	0,72%	416	0,65%	2,33%
CORFU	16.602.463,28	1,01%	645	1,01%	2,38%
DODEKANISA	52.971.953,12	3,22%	1.577	2,48%	2,24%
DRAMA	7.660.039,19	0,47%	368	0,58%	2,25%
EVOIA	26.119.325,87	1,59%	1.138	1,79%	2,52%
EVKITANIA	1.529.788,79	0,09%	80	0,13%	2,62%
EVROS	14.554.253,43	0,89%	734	1,15%	2,51%
FLORINA	2.970.220,68	0,18%	138	0,22%	2,49%
FOKIDA	5.339.487,44	0,32%	210	0,33%	2,39%
FTHIOTIDA	18.309.999,01	1,11%	936	1,47%	2,45%
GREVENA	1.850.373,97	0,11%	105	0,16%	2,54%
HERAKLION	28.363.109,53	1,73%	993	1,56%	2,24%
ILEIA	14.164.989,88	0,86%	665	1,04%	2,49%
IMATHIA	8.571.172,02	0,52%	423	0,66%	2,61%
IOANNINA	27.523.880,36	1,68%	1.193	1,87%	2,27%
KARDITSA	11.731.613,33	0,71%	581	0,91%	2,54%
KASTORIA	3.643.624,13	0,22%	172	0,27%	2,55%
KAVALA	12.800.465,92	0,78%	596	0,94%	2,35%
KEFALLONIA	10.515.794,55	0,64%	337	0,53%	2,29%
KILKIS	5.632.044,47	0,34%	294	0,46%	2,20%
KORINTHIA	20.270.852,66	1,23%	780	1,23%	2,27%
KOZANI	13.154.358,00	0,80%	617	0,97%	2,39%
KYKLADES	36.996.037,03	2,25%	957	1,50%	2,21%
LAKONIA	12.804.784,41	0,78%	536	0,84%	2,50%
LARISA	35.995.043,86	2,19%	1.634	2,57%	2,42%
LASITHI	14.644.613,05	0,89%	541	0,85%	2,10%
LEFKADA	4.425.630,68	0,27%	167	0,26%	2,19%
LESBOS	20.513.507,05	1,25%	809	1,27%	2,66%
MAGNESIA	28.962.404,10	1,76%	1.108	1,74%	2,41%
MESSINIA	18.955.851,24	1,15%	711	1,12%	2,36%
PELLA	8.955.002,76	0,54%	399	0,63%	2,13%
PIERIA	16.802.521,95	1,02%	660	1,04%	2,26%
PREVEZA	10.142.628,19	0,62%	369	0,58%	2,25%
RETHYMNO	18.613.876,72	1,13%	724	1,14%	2,32%
RODOPI	9.198.983,05	0,56%	467	0,73%	2,44%
SAMOS	10.719.684,79	0,65%	375	0,59%	2,36%
SERRES	7.712.887,52	0,47%	358	0,56%	2,54%
THESPROTIA	6.605.612,91	0,40%	273	0,43%	2,40%
THESSALONIKI	131.315.210,78	7,99%	5.283	8,30%	2,22%
TRIKALA	11.029.019,89	0,67%	462	0,73%	2,50%
VOIOTIA	11.134.534,47	0,68%	549	0,86%	2,61%
XANTHI	10.391.236,72	0,63%	564	0,89%	2,38%
ZAKYNTHOS	6.388.052,80	0,39%	206	0,32%	2,33%
	<b>1.643.212.420,49</b>	<b>100,%</b>	<b>63.654</b>	<b>100,%</b>	<b>2,30%</b>

## 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.643.212.420,49	100,00%	63.654	100,00%	2,30%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,00%</b>	<b>2,30%</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	755.582.918,89	45,98%	32.714	51,39%	1,69%
Euribor 1M Linked	111.657.027,91	6,80%	3.770	5,92%	1,53%
Euribor 3M Linked	588.465.796,00	35,81%	17.170	26,97%	2,93%
Fixed	145.695.068,24	8,87%	6.367	10,00%	3,04%
Hellenic Government Bond	9.558,57	0,00%	1	0,00%	1,19%
Originator Rate	41.802.050,88	2,54%	3.632	5,71%	3,97%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,%</b>	<b>2,30%</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)	63.071	<b>681.533,03</b>	1.628.297.014,60	99,08%	99,09%
31-60 days past due	455	<b>229.232,69</b>	11.751.965,97	0,71%	0,72%
61-90 days past due	128	<b>113.198,55</b>	3.163.439,92	0,20%	0,19%
91+ days past due	0,00	<b>0,00</b>	0,00	0,00%	0,00%
	<b>63.654,00</b>	<b>1.023.964,27</b>	<b>1.643.212.420</b>	<b>100,%</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	501.925.923,34	30,55%	20.393	32,04%	2,40%
Refinancing loans	39.925.944,89	2,43%	2.017	3,17%	1,74%
Buy Secondary	176.744.740,13	10,76%	4.440	6,98%	2,27%
Professional use	29.392.640,63	1,79%	672	1,06%	2,51%
Renovating	890.364.243,27	54,18%	36.007	56,57%	2,24%
Other	4.858.928,23	0,30%	125	0,20%	7,03%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,%</b>	<b>2,30%</b>

**16. Subsidized Loans**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.643.212.420,49	100,00%	63.654	100,00%	2,30%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,%</b>	<b>2,30%</b>

**17. Employment**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	768.640.340,31	46,81%	29.470	46,30%	2,39%
Self Employed	375.627.929,41	22,87%	10.894	17,11%	2,24%
Unemployed	150.436.113,30	9,16%	6.261	9,83%	2,23%
Retired	341.366.668,99	20,79%	16.784	26,37%	2,20%
N/A	7.141.368,48	0,44%	245	0,38%	2,12%
	<b>1.643.212.420,49</b>	<b>100,0%</b>	<b>63.654</b>	<b>100,0%</b>	<b>2,30%</b>

**18. Loans to Personnel**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.643.212.420,49	100,00%	63.654	100,00%	2,30%
	<b>1.643.212.420,49</b>	<b>100,00%</b>	<b>63.654</b>	<b>100,0%</b>	<b>2,30%</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.