

# Covered Bond Programme II

PUBLIC USE



## Monthly Investor Report

**April 2021**

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	29/4/2021	30/9/2017
Portfolio Cut off Date	29/4/2021	30/9/2017
Original Principal Balance	3.690.892.382,12	3.481.994.013,00
Principal Balance	1.392.689.716,06	1.458.920.025,00
Number of Borrowers	46.160	46.997
Number of Loanparts	55.810	55.021
Number of Properties	46.743	47.251
Average Principal Balance (borrower)	30.170,92	31.042,83
Average Principal Balance (parts)	24.954,12	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	10,6	8,50
Weighted Average Loan to Value	58,59	54,73
Weighted Average Loan to Indexed Value	42,08	44,53
Seasoning (years): Weighted Average	11,83	10,32
Original Maturity (years): Weighted Average	11,49	22,01
Remaining Tenor (years): Weighted Average	11,21	11,73

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	200.000.000,00
Negative Carry	2.200.000,00
Outstanding Accrued Interest on Bonds	2.805.833,33
Current Outstanding Balance	1.392.689.716,06
Adjusted Nominal Value Assets *	1.390.276.260,98
Outstanding Accrued Interest on Assets	1.525.011,57
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	13,93%
<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.

## Covered Bond Programme II

Monthly Investor Report as of end of April 2021

### 1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.392.689.716,06	100,00%	55.810	100,00%	2,30%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</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	2.815.807,29	0,20%	50	0,09%	1,75%
Standard Amortising	1.389.873.908,77	99,80%	55.760	99,91%	2,30%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</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%	962.953.717,31	69,14%	39.236	70,30%	1,69%
2,5% - 2,99%	121.450.987,61	8,72%	5.008	8,97%	2,71%
3% - 3,49%	97.466.169,65	7,00%	3.355	6,01%	3,24%
3,5% - 3,99%	89.215.324,59	6,41%	2.074	3,72%	3,70%
4% - 4,49%	48.248.213,10	3,46%	1.247	2,23%	4,17%
4,5% - 4,99%	29.926.920,07	2,15%	2.435	4,36%	4,72%
5% - 5,49%	12.071.061,71	0,87%	752	1,35%	5,20%
5,5% - 5,99%	21.021.738,29	1,51%	1.127	2,02%	5,71%
6% - 6,49%	2.368.039,67	0,17%	98	0,18%	6,13%
6,5% - 6,99%	5.307.542,69	0,38%	322	0,58%	6,65%
7% - 7,49%	521.419,44	0,04%	46	0,08%	7,27%
7,5% - more	2.138.581,93	0,15%	110	0,20%	8,63%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</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	14.012,80	0,00%	5	0,01%	4,87%
1993	49.914,86	0,00%	13	0,02%	3,76%
1994	0,00	0,00%	0	0,00%	0,00%
1995	467,69	0,00%	3	0,01%	0,00%
1996	13.869,67	0,00%	32	0,06%	3,31%
1997	42.102,26	0,00%	23	0,04%	3,45%
1998	180.589,28	0,01%	55	0,10%	2,96%
1999	567.623,10	0,04%	110	0,20%	2,99%
2000	1.488.647,63	0,11%	223	0,40%	2,78%
2001	7.220.066,36	0,52%	1.291	2,31%	2,52%
2002	21.733.074,42	1,56%	2.027	3,63%	2,56%
2003	44.435.840,00	3,19%	2.685	4,81%	2,31%
2004	91.513.365,61	6,57%	4.083	7,32%	2,02%
2005	177.094.479,01	12,72%	6.579	11,79%	1,86%
2006	159.270.173,30	11,44%	7.462	13,37%	1,85%
2007	166.790.374,16	11,98%	7.824	14,02%	1,64%
2008	154.840.270,74	11,12%	6.315	11,32%	1,79%
2009	168.029.990,84	12,07%	5.457	9,78%	2,29%
2010	94.933.864,68	6,82%	2.968	5,32%	2,96%
2011	46.972.035,97	3,37%	1.527	2,74%	3,45%
2012	24.237.699,89	1,74%	935	1,68%	2,87%
2013	32.629.068,92	2,34%	1.161	2,08%	2,83%
2014	33.326.712,10	2,39%	916	1,64%	3,28%
2015	36.149.525,54	2,60%	902	1,62%	3,48%
2016	33.065.432,01	2,37%	780	1,40%	3,48%
2017	36.439.133,11	2,62%	924	1,66%	3,49%
2018	44.545.594,49	3,20%	959	1,72%	3,59%
2019	7.209.127,84	0,52%	238	0,43%	1,98%
2020	7.795.986,67	0,56%	254	0,46%	1,81%
2021	2.100.673,11	0,15%	59	0,11%	1,49%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</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
2021	5.845.459,05	0,42%	3.460	6,20%	2,46%
2022	25.833.585,54	1,85%	5.023	9,00%	2,07%
2023	41.381.318,57	2,97%	4.476	8,02%	2,25%
2024	54.009.160,67	3,88%	4.196	7,52%	2,25%
2025	60.115.778,27	4,32%	3.905	7,00%	2,38%
2026	60.444.740,21	4,34%	3.454	6,19%	2,38%
2027	65.604.473,88	4,71%	3.180	5,70%	2,09%
2028	68.713.214,77	4,93%	2.804	5,02%	2,24%
2029	84.706.627,90	6,08%	2.995	5,37%	2,32%
2030	92.503.193,17	6,64%	3.030	5,43%	2,36%
2031	77.880.623,41	5,59%	2.242	4,02%	2,24%
2032	71.536.779,14	5,14%	2.151	3,85%	2,10%
2033	70.627.369,55	5,07%	1.941	3,48%	2,20%
2034	94.359.198,80	6,78%	2.281	4,09%	2,12%
2035	119.526.870,92	8,58%	2.941	5,27%	2,02%
2036	80.336.356,35	5,77%	1.852	3,32%	2,03%
2037	62.680.629,96	4,50%	1.373	2,46%	1,85%
2038	53.823.214,74	3,86%	1.088	1,95%	2,14%
2039	51.192.075,19	3,68%	916	1,64%	2,39%
2040	36.279.154,99	2,60%	634	1,14%	2,83%
2041	21.758.148,98	1,56%	380	0,68%	3,19%
2042	10.510.053,44	0,75%	193	0,35%	3,23%
2043	12.022.519,16	0,86%	198	0,35%	3,42%
2044	9.752.470,47	0,70%	166	0,30%	3,33%
2045	15.641.845,14	1,12%	233	0,42%	3,52%
2046	13.013.816,16	0,93%	192	0,34%	3,37%
2047	11.652.571,59	0,84%	178	0,32%	3,61%
2048	12.373.374,88	0,89%	166	0,30%	3,78%
2049	1.523.439,02	0,11%	27	0,05%	2,01%
2050	1.877.349,64	0,13%	34	0,06%	2,42%
2051	972.850,34	0,07%	23	0,04%	2,06%
2052	448.324,46	0,03%	14	0,03%	2,42%
2053	682.875,15	0,05%	9	0,02%	2,27%
2054	759.358,05	0,05%	13	0,02%	2,24%
2055	430.453,92	0,03%	7	0,01%	2,59%
2056	376.839,94	0,03%	2	0,00%	3,26%
2057	138.564,64	0,01%	4	0,01%	2,12%
2058	40.091,41	0,00%	2	0,00%	2,12%
2059	93.704,99	0,01%	3	0,01%	1,83%
2060	301.751,82	0,02%	6	0,01%	2,60%
2061	32.747,88	0,00%	1	0,00%	2,12%
2062	229.774,08	0,02%	4	0,01%	2,51%
2063	152.178,98	0,01%	4	0,01%	1,02%
2064	504.786,84	0,04%	9	0,02%	1,81%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</b>	<b>100,0%</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	3.825.047,32	0,27%	110	0,20%	1,51%
0.5 - 1.0	4.310.459,87	0,31%	131	0,23%	1,87%
1.0 - 1.5	3.144.122,48	0,23%	125	0,22%	1,83%
1.5 - 2.0	3.809.649,81	0,27%	119	0,21%	2,09%
2.0 - 2.5	8.076.263,25	0,58%	174	0,31%	2,83%
2.5 - 3.0	23.092.343,16	1,66%	517	0,93%	3,71%
3.0 - 4.0	40.072.987,05	2,88%	963	1,73%	3,53%
4.0 - 5.0	38.756.703,10	2,78%	928	1,66%	3,50%
5.0 - 6.0	27.270.561,87	1,96%	671	1,20%	3,44%
6.0 - 7.0	39.142.940,96	2,81%	1.019	1,83%	3,41%
7.0 - 8.0	27.560.537,46	1,98%	917	1,64%	3,03%
8.0 - 9.0	31.899.366,18	2,29%	1.190	2,13%	2,70%
9.0 - 10.0	31.485.122,49	2,26%	1.134	2,03%	3,39%
more - 10.0	1.110.243.611,06	79,72%	47.812	85,67%	2,06%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</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: 58,59 %</b>					
less - 40.00%	306.183.220,16	21,99%	13.144	28,12%	2,43%
40.01% - 50.00%	213.072.797,10	15,30%	6.680	14,29%	2,32%
50.01% - 60.00%	220.210.003,49	15,81%	6.460	13,82%	2,27%
60.01% - 70.00%	229.668.332,19	16,49%	6.806	14,56%	2,29%
70.01% - 80.00%	258.226.320,86	18,54%	8.339	17,84%	2,22%
80.01% - 85.00%	41.980.272,35	3,01%	1.500	3,21%	1,95%
85.01% - 90.00%	46.806.128,37	3,36%	1.631	3,49%	1,81%
90.01% - 95.00%	16.766.456,48	1,20%	542	1,16%	2,14%
95.01% - 100.00%	20.043.236,97	1,44%	598	1,28%	2,23%
100.01% - 105.00%	4.491.021,10	0,32%	159	0,34%	2,57%
105.01% - 110.00%	4.637.931,63	0,33%	136	0,29%	2,55%
110.01% - 115.00%	4.146.005,33	0,30%	117	0,25%	2,91%
115.01% - 120.00%	2.571.709,79	0,18%	75	0,16%	2,61%
120.01% - 125.00%	3.148.086,45	0,23%	75	0,16%	2,59%
125.01% - 128.00%	1.725.619,84	0,12%	42	0,09%	2,58%
128.01% - more	19.012.573,95	1,37%	439	0,94%	2,95%
	<b>1.392.689.716,06</b>	<b>100,%</b>	<b>46.743</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: 42,08 %</b>					
less - 40.00%	644.304.663,20	46,26%	31.741	67,91%	2,31%
40.01% - 50.00%	235.336.938,21	16,90%	5.418	11,59%	2,27%
50.01% - 60.00%	221.934.081,24	15,94%	4.600	9,84%	2,27%
60.01% - 70.00%	203.726.786,71	14,63%	3.581	7,66%	2,32%
70.01% - 80.00%	68.702.831,11	4,93%	1.080	2,31%	2,39%
80.01% - 85.00%	4.757.642,40	0,34%	79	0,17%	2,27%
85.01% - 90.00%	3.755.474,87	0,27%	70	0,15%	1,90%
90.01% - 95.00%	2.888.812,15	0,21%	51	0,11%	1,64%
95.01% - 100.00%	3.143.239,78	0,23%	61	0,13%	1,62%
100.01% - 105.00%	2.615.579,07	0,19%	33	0,07%	1,93%
105.01% - 110.00%	281.769,32	0,02%	5	0,01%	2,11%
110.01% - 115.00%	197.723,09	0,01%	5	0,01%	2,18%
115.01% - 120.00%	157.995,54	0,01%	5	0,01%	2,37%
120.01% - 125.00%	108.969,47	0,01%	5	0,01%	2,61%
125.01% - 128.00%	82.865,24	0,01%	0	0,00%	2,67%
128.01% - more	694.344,66	0,05%	9	0,02%	1,98%
	<b>1.392.689.716,06</b>	<b>100,%</b>	<b>46.743</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	389.947.497,07	28,00%	30.436	65,12%	2,38%
25.000,00 - 50.000,00	443.807.041,61	31,87%	10.606	22,69%	2,28%
50.000,00 - 75.000,00	254.524.992,04	18,28%	3.548	7,59%	2,28%
75.000,00 - 100.000,00	117.677.950,29	8,45%	1.150	2,46%	2,35%
100.000,00 - 125.000,00	61.947.017,68	4,45%	467	1,00%	2,29%
125.000,00 - 150.000,00	36.246.889,89	2,60%	224	0,48%	2,15%
150.000,00 - 175.000,00	20.867.195,06	1,50%	108	0,23%	1,94%
175.000,00 - 200.000,00	14.865.156,66	1,07%	65	0,14%	1,99%
200.000,00 - 225.000,00	9.369.651,81	0,67%	37	0,08%	1,99%
225.000,00 - 250.000,00	6.604.168,22	0,47%	23	0,05%	2,27%
250.000,00 - 275.000,00	3.642.530,25	0,26%	14	0,03%	2,10%
275.000,00 - 300.000,00	5.147.075,58	0,37%	14	0,03%	2,23%
300.000,00 - 325.000,00	3.409.495,91	0,24%	9	0,02%	2,04%
325.000,00 - 350.000,00	4.060.256,52	0,29%	9	0,02%	2,17%
350.000,00 - 375.000,00	1.826.684,57	0,13%	5	0,01%	1,54%
375.000,00 - 400.000,00	766.313,85	0,06%	0	0,00%	2,47%
400.000,00 - 425.000,00	819.570,79	0,06%	0	0,00%	2,58%
425.000,00 - 450.000,00	2.198.044,83	0,16%	5	0,01%	1,92%
450.000,00 - 475.000,00	1.374.690,85	0,10%	5	0,01%	3,32%
475.000,00 - 500.000,00	988.022,82	0,07%	2	0,00%	2,53%
500.000,00 - 600.000,00	3.827.157,86	0,27%	4	0,01%	1,96%
600.000,00 - 700.000,00	1.224.043,82	0,09%	1	0,00%	2,59%
700.000,00 - 800.000,00	703.688,09	0,05%	1	0,00%	3,57%
800.000,00 - 900.000,00	853.716,10	0,06%	1	0,00%	1,50%
900.000,00 - 1.000.000,00	942.024,68	0,07%	2	0,00%	1,57%
1.000.000,00 - 1.250.000,00	3.521.015,98	0,25%	5	0,01%	2,96%
1.250.000,00 - 1.500.000,00	0,00	0,00%	0	0,00%	0,00%
1.500.000,00 - more	1.527.823,23	0,11%	2	0,00%	0,92%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>46.743</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	25.675.703,95	1,84%	818	1,75%	2,28%
Partial Professional Use	70.944.364,02	5,09%	1.495	3,20%	2,26%
Residential (Flat/Apartment)	1.077.470.268,57	77,37%	39.386	84,26%	2,22%
Residential (House, detached or semi-detached)	218.599.379,52	15,70%	5.044	10,79%	2,68%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>46.743</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	39.224.215,60	2,82%	1.416	3,03%	2,46%
AITOLOAKARNANIA	14.852.466,04	1,07%	598	1,28%	2,75%
ARGOLIDA	13.823.135,88	0,99%	434	0,92%	2,36%
ARKADIA	8.488.703,12	0,61%	299	0,64%	2,40%
ARTA	4.345.273,17	0,31%	178	0,38%	2,52%
ATTICA	635.232.404,29	45,61%	20.216	43,25%	2,24%
CHALKIDIKI	17.910.623,58	1,29%	645	1,38%	2,42%
CHANIA	22.516.418,71	1,62%	659	1,41%	2,12%
CHIOS	10.191.417,61	0,73%	313	0,67%	2,33%
CORFU	14.272.738,60	1,02%	486	1,04%	2,38%
DODEKANISA	46.029.417,04	3,31%	1.201	2,57%	2,23%
DRAMA	6.400.806,47	0,46%	271	0,58%	2,22%
EVOIA	22.003.135,98	1,58%	841	1,80%	2,52%
EVKITANIA	1.345.425,75	0,10%	56	0,12%	2,40%
EVROS	12.139.154,15	0,87%	533	1,14%	2,53%
FLORINA	2.569.126,81	0,18%	108	0,23%	2,49%
FOKIDA	4.597.693,69	0,33%	154	0,33%	2,38%
FTHIOTIDA	15.438.457,24	1,11%	687	1,47%	2,44%
GREVENA	1.555.353,75	0,11%	79	0,17%	2,51%
HERAKLION	24.222.459,71	1,74%	739	1,58%	2,25%
ILEIA	11.992.374,28	0,86%	481	1,03%	2,47%
IMATHIA	7.117.131,06	0,51%	299	0,64%	2,61%
IOANNINA	23.259.670,30	1,67%	897	1,92%	2,27%
KARDITSA	9.955.267,83	0,71%	421	0,90%	2,56%
KASTORIA	3.181.628,44	0,23%	131	0,28%	2,55%
KAVALA	10.592.824,33	0,76%	444	0,95%	2,34%
KEFALLONIA	9.171.584,89	0,66%	257	0,55%	2,26%
KILKIS	4.573.517,94	0,33%	215	0,46%	2,21%
KORINTHIA	17.275.301,34	1,24%	584	1,25%	2,25%
KOZANI	10.832.411,00	0,78%	439	0,94%	2,37%
KYKLADES	32.310.659,96	2,32%	710	1,52%	2,21%
LAKONIA	11.141.733,07	0,80%	407	0,87%	2,48%
LARISA	30.609.853,40	2,20%	1.197	2,56%	2,44%
LASITHI	12.415.594,21	0,89%	397	0,85%	2,11%
LEFKADA	3.863.421,62	0,28%	131	0,28%	2,20%
LESBOS	17.788.966,06	1,28%	608	1,30%	2,66%
MAGNESIA	24.872.035,34	1,79%	823	1,76%	2,40%
MESSINIA	16.154.371,78	1,16%	519	1,11%	2,36%
PELLA	7.548.304,65	0,54%	304	0,65%	2,13%
PIERIA	14.259.747,79	1,02%	495	1,06%	2,27%
PREVEZA	8.614.009,55	0,62%	271	0,58%	2,25%
RETHYMNO	15.671.114,42	1,13%	528	1,13%	2,31%
RODOPI	7.534.767,55	0,54%	337	0,72%	2,44%
SAMOS	9.342.646,51	0,67%	285	0,61%	2,34%
SERRES	6.511.857,17	0,47%	266	0,57%	2,53%
THESSALIA	5.537.916,88	0,40%	196	0,42%	2,43%
THESSALONIKI	110.936.071,82	7,97%	3.898	8,34%	2,21%
TRIKALA	9.495.485,84	0,68%	337	0,72%	2,51%
VOIOTIA	8.983.996,87	0,65%	402	0,86%	2,60%
XANTHI	8.437.546,37	0,61%	397	0,85%	2,38%
ZAKYNTHOS	5.549.476,60	0,40%	154	0,33%	2,37%
	<b>1.392.689.716,06</b>	<b>100,0%</b>	<b>46.743</b>	<b>100,0%</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	1.392.689.716,06	100,00%	55.810	100,00%	2,30%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</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	615.958.569,53	44,23%	27.672	49,58%	1,67%
Euribor 1M Linked	95.998.913,51	6,89%	3.541	6,34%	1,52%
Euribor 3M Linked	526.909.518,65	37,83%	16.227	29,08%	2,94%
Fixed	122.600.437,80	8,80%	5.661	10,14%	2,89%
Hellenic Government Bond	8.618,55	0,00%	1	0,00%	0,86%
Originator Rate	31.213.658,02	2,24%	2.708	4,85%	3,92%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</b>	<b>100,00%</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)	55.360	448.819,34	1.381.364.876,35	99,19%	99,19%
31-60 days past due	335	159.360,24	8.371.609,72	0,60%	0,60%
61-90 days past due	115	91.004,60	2.953.229,99	0,21%	0,21%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>55.810</b>	<b>699.184</b>	<b>1.392.689.716</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	415.428.212,95	29,83%	17.307	31,01%	2,42%
Refinancing loans	41.483.858,83	2,98%	2.025	3,63%	1,69%
Buy Secondary	152.157.251,14	10,93%	3.976	7,12%	2,26%
Professional use	25.285.608,39	1,82%	595	1,07%	2,51%
Renovating	754.193.328,28	54,15%	31.792	56,96%	2,24%
Other	4.141.456,47	0,30%	115	0,21%	6,91%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</b>	<b>100,0%</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	1.392.689.716,06	100,00%	55.810	100,00%	2,30%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</b>	<b>100,00%</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	643.436.921,14	46,22%	20.993	45,48%	2,40%
Self Employed	326.019.206,56	23,42%	8.189	17,74%	2,23%
Unemployed	127.436.432,00	9,16%	4.593	9,95%	2,22%
Retired	290.196.096,14	20,85%	12.251	26,54%	2,18%
N/A	5.601.060,22	0,40%	134	0,29%	2,00%
	<b>1.392.689.716,06</b>	<b>100,0%</b>	<b>46.160</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	1.392.689.716,06	100,00%	55.810	100,00%	2,30%
	<b>1.392.689.716,06</b>	<b>100,00%</b>	<b>55.810</b>	<b>100,00%</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.