

# **Covered Bond Programme II**



## **Monthly Investor Report**

**June 2019**

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 07	XS1698932925	BBB-	Baa3	BBB-	EUR	750.000.000,00	2.750%	19-10-2020
Series 08	XS1860479077	BBB-	Baa3	BBB-	EUR	200.000.000,00	1.850%	28-07-2023
Series 09	XS1865329533	BBB-	Baa3	BBB-	EUR	500.000.000,00	0.750%	14-08-2019

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-06-2019	30/9/2017
Portfolio Cut off Date	30-06-2019	30/9/2017
Original Principal Balance	4.482.150.687,00	3.481.994.013,00
Principal Balance	1.808.756.385,48	1.458.920.025,00
Number of Borrowers	55.833	46.997
Number of Loanparts	67.786	55.021
Number of Properties	56.539	47.251
Average Principal Balance (borrower)	32.395,83	31.042,83
Average Principal Balance (parts)	26.683,33	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,5
Weighted Average Loan to Value	58,30	54,73
Weighted Average Loan to Indexed Value	48,04	44,53
Seasoning (years): Weighted Average	11,31	10,32
Original Maturity (years): Weighted Average	23,02	22,01
Remaining Tenor (years): Weighted Average	11,75	11,73

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.450.000.000,00
Negative Carry	9.225.000,00
Outstanding Accrued Interest on Bonds	10.901.388,89
Current Outstanding Balance	1.808.756.385,48
Adjusted Nominal Value Assets *	1.801.024.353,12
Outstanding Accrued Interest on Assets	1.547.891,84
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	78,58%
<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				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Euro	1.808.756.385,48	100,00%	67.786	100,00%	2,32%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</b>

### 2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	113.701.784,93	6,29%	3.450	5,09%	2,31%
Standard Amortising	1.695.054.600,55	93,71%	64.336	94,91%	2,32%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</b>

### 3. 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%	1.267.334.373,80	70,07%	46.682	68,87%	1,73%
2.5% - 2.99%	154.973.654,93	8,57%	6.337	9,35%	2,72%
3% - 3.49%	117.852.274,57	6,52%	4.254	6,28%	3,24%
3.5% - 3.99%	100.850.866,56	5,58%	2.174	3,21%	3,70%
4% - 4.49%	56.559.683,23	3,13%	1.363	2,01%	4,18%
4.5% - 4.99%	46.164.121,28	2,55%	3.865	5,70%	4,73%
5% - 5.49%	16.065.213,75	0,89%	842	1,24%	5,24%
5.5% - 5.99%	32.096.696,29	1,77%	1.419	2,09%	5,69%
6% - 6.49%	4.483.207,96	0,25%	119	0,18%	6,20%
6.5% - 6.99%	8.307.519,67	0,46%	539	0,80%	6,64%
7% - 7.49%	992.803,88	0,05%	61	0,09%	7,29%
7.5% - more	3.075.969,56	0,17%	131	0,19%	8,62%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	26.055,62	0,00%	5	0,01%	4,84%
1993	88.009,85	0,00%	15	0,02%	3,75%
1994	3.491,48	0,00%	8	0,01%	2,45%
1995	13.724,69	0,00%	18	0,03%	3,57%
1996	139.554,00	0,01%	56	0,08%	3,26%
1997	139.236,23	0,01%	39	0,06%	3,14%
1998	334.788,74	0,02%	66	0,10%	3,03%
1999	1.160.350,01	0,06%	315	0,46%	2,95%
2000	4.636.989,43	0,26%	829	1,22%	2,81%
2001	18.100.859,20	1,00%	2.029	2,99%	2,64%
2002	37.443.941,96	2,07%	2.599	3,83%	2,56%
2003	70.219.447,81	3,88%	3.372	4,97%	2,34%
2004	131.432.757,72	7,27%	6.426	9,48%	2,09%
2005	258.890.478,74	14,31%	11.327	16,71%	1,95%
2006	238.986.961,74	13,21%	9.410	13,88%	1,95%
2007	235.711.792,74	13,03%	8.635	12,74%	1,69%
2008	208.172.961,42	11,51%	6.689	9,87%	1,88%
2009	226.487.506,62	12,52%	6.433	9,49%	2,34%
2010	126.081.088,96	6,97%	3.678	5,43%	3,04%
2011	57.679.019,67	3,19%	1.638	2,42%	3,58%
2012	12.813.446,13	0,71%	386	0,57%	3,61%
2013	13.175.648,04	0,73%	354	0,52%	3,81%
2014	24.911.819,32	1,38%	562	0,83%	3,65%
2015	33.901.263,94	1,87%	720	1,06%	3,72%
2016	31.256.393,58	1,73%	604	0,89%	3,70%
2017	34.278.762,86	1,90%	758	1,12%	3,76%
2018	42.244.340,32	2,34%	800	1,18%	3,82%
2019	425.694,66	0,02%	15	0,02%	1,99%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</b>

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2019	3.658.412,09	0,20%	2.563	3,78%	2,72%
2020	29.412.664,79	1,63%	5.587	8,24%	2,51%
2021	47.914.211,75	2,65%	5.495	8,11%	2,50%
2022	66.924.544,79	3,70%	5.390	7,95%	2,08%
2023	77.795.323,16	4,30%	4.759	7,02%	2,25%
2024	86.416.235,59	4,78%	4.389	6,47%	2,27%
2025	89.157.410,41	4,93%	4.115	6,07%	2,41%
2026	83.426.096,38	4,61%	3.593	5,30%	2,41%
2027	85.680.675,45	4,74%	3.261	4,81%	2,11%
2028	88.334.731,87	4,88%	2.928	4,32%	2,25%
2029	105.328.021,92	5,82%	3.104	4,58%	2,36%
2030	112.737.806,00	6,23%	3.138	4,63%	2,40%
2031	91.966.520,92	5,08%	2.300	3,39%	2,27%
2032	83.510.288,75	4,62%	2.196	3,24%	2,14%
2033	82.284.567,66	4,55%	2.004	2,96%	2,22%
2034	107.969.708,51	5,97%	2.340	3,45%	2,14%
2035	137.443.932,02	7,60%	3.011	4,44%	2,05%
2036	91.502.927,19	5,06%	1.880	2,77%	2,06%
2037	69.742.079,72	3,86%	1.380	2,04%	1,88%
2038	59.401.979,47	3,28%	1.096	1,62%	2,14%
2039	55.829.260,47	3,09%	918	1,35%	2,44%
2040	38.627.483,82	2,14%	631	0,93%	2,89%
2041	22.777.623,17	1,26%	373	0,55%	3,29%
2042	10.627.340,14	0,59%	185	0,27%	3,38%
2043	12.327.595,76	0,68%	192	0,28%	3,54%
2044	9.235.272,48	0,51%	143	0,21%	3,54%
2045	15.298.557,04	0,85%	207	0,31%	3,61%
2046	12.864.523,49	0,71%	172	0,25%	3,55%
2047	12.283.660,55	0,68%	173	0,26%	3,68%
2048	12.981.907,15	0,72%	173	0,26%	3,87%
2049	928.022,22	0,05%	16	0,02%	2,04%
2050	781.948,51	0,04%	15	0,02%	2,31%
2051	620.086,02	0,03%	14	0,02%	2,12%
2052	437.107,94	0,02%	11	0,02%	2,44%
2053	686.149,48	0,04%	8	0,01%	2,27%
2054	472.803,63	0,03%	8	0,01%	2,81%
2055	187.136,39	0,01%	2	0,00%	3,22%
2056	385.953,46	0,02%	2	0,00%	3,26%
2057	50.088,65	0,00%	1	0,00%	2,12%
2058	41.024,03	0,00%	2	0,00%	2,12%
2060	138.787,05	0,01%	2	0,00%	3,44%
2062	174.595,91	0,01%	3	0,00%	2,98%
2063	94.329,28	0,01%	1	0,00%	1,12%
2064	296.990,40	0,02%	5	0,01%	2,12%
	<b>1.808.756.385,48</b>	<b>100%</b>	<b>67.786</b>	<b>100%</b>	<b>2,32%</b>

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	425.694,66	0,02%	15	0,02%	1,99%
0.5 - 1.0	21.290.796,00	1,18%	374	0,55%	3,80%
1.0 - 1.5	20.953.544,32	1,16%	426	0,63%	3,86%
1.5 - 2.0	17.727.875,83	0,98%	390	0,58%	3,78%
2.0 - 2.5	17.202.889,80	0,95%	380	0,56%	3,75%
2.5 - 3.0	22.051.700,93	1,22%	422	0,62%	3,70%
3.0 - 4.0	20.895.909,47	1,16%	419	0,62%	3,69%
4.0 - 5.0	38.370.727,99	2,12%	839	1,24%	3,70%
5.0 - 6.0	16.165.891,73	0,89%	408	0,60%	3,67%
6.0 - 7.0	11.103.804,95	0,61%	324	0,48%	3,61%
7.0 - 8.0	24.545.050,11	1,36%	690	1,02%	3,70%
8.0 - 9.0	94.102.854,19	5,20%	2.815	4,15%	3,53%
9.0 - 10.0	192.701.120,03	10,65%	5.603	8,27%	2,56%
more - 10.0	1.311.218.525,47	72,49%	54.681	80,67%	1,98%
	<b>1.808.756.385,48</b>	<b>100%</b>	<b>67.786</b>	<b>100%</b>	<b>2,32%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 58,30 %</b>					
less - 40.00%	393.125.722,74	21,73%	17.233	30,48%	2,49%
40.01% - 50.00%	273.847.013,69	15,14%	8.518	15,07%	2,35%
50.01% - 60.00%	285.164.735,97	15,77%	8.041	14,22%	2,31%
60.01% - 70.00%	302.290.159,86	16,71%	8.136	14,39%	2,32%
70.01% - 80.00%	347.412.132,58	19,21%	9.808	17,35%	2,23%
80.01% - 85.00%	57.824.488,53	3,20%	1.390	2,46%	2,03%
85.01% - 90.00%	62.181.166,12	3,44%	1.460	2,58%	1,82%
90.01% - 95.00%	22.947.923,13	1,27%	517	0,91%	2,04%
95.01% - 100.00%	25.953.599,46	1,43%	720	1,27%	2,26%
100.01% - 105.00%	5.019.926,71	0,28%	125	0,22%	2,66%
105.01% - 110.00%	3.843.811,94	0,21%	83	0,15%	2,63%
110.01% - 115.00%	4.129.592,79	0,23%	77	0,14%	2,65%
115.01% - 120.00%	2.374.157,85	0,13%	45	0,08%	2,73%
120.01% - 125.00%	3.262.857,53	0,18%	62	0,11%	2,57%
125.01% - 128.00%	1.676.426,46	0,09%	26	0,05%	2,62%
128.01% - more	17.702.670,12	0,98%	298	0,53%	3,04%
	<b>1.808.756.385,48</b>	<b>100, %</b>	<b>56.539</b>	<b>100, %</b>	<b>2,32%</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: 46,77 %</b>					
less - 40.00%	720.691.948,44	39,84%	37.264	65,91%	2,38%
40.01% - 50.00%	269.965.066,07	14,93%	5.965	10,55%	2,27%
50.01% - 60.00%	258.427.868,45	14,29%	4.847	8,57%	2,30%
60.01% - 70.00%	246.260.768,45	13,61%	3.982	7,04%	2,34%
70.01% - 80.00%	219.076.808,12	12,11%	3.203	5,67%	2,29%
80.01% - 85.00%	67.352.992,73	3,72%	931	1,65%	2,20%
85.01% - 90.00%	14.025.779,84	0,78%	201	0,36%	2,25%
90.01% - 95.00%	1.679.950,45	0,09%	26	0,05%	2,38%
95.01% - 100.00%	1.159.573,69	0,06%	16	0,03%	1,64%
100.01% - 105.00%	3.030.942,71	0,17%	27	0,05%	1,97%
105.01% - 110.00%	2.206.244,91	0,12%	29	0,05%	1,76%
110.01% - 115.00%	3.287.737,01	0,18%	31	0,05%	1,73%
115.01% - 120.00%	818.974,60	0,05%	11	0,02%	1,66%
120.01% - 125.00%	102.245,45	0,01%	1	0,00%	3,04%
128.01% - more	669.484,56	0,04%	5	0,01%	1,86%
	<b>1.808.756.385,48</b>	<b>100, %</b>	<b>56.539</b>	<b>100, %</b>	<b>2,32%</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	361.731.120,30	20,00%	31.077	54,97%	2,56%
25.000,00 - 50.000,00	531.146.361,44	29,37%	14.887	26,33%	2,37%
50.000,00 - 75.000,00	366.519.558,63	20,26%	6.033	10,67%	2,26%
75.000,00 - 100.000,00	199.641.863,78	11,04%	2.329	4,12%	2,27%
100.000,00 - 125.000,00	109.154.175,65	6,03%	983	1,74%	2,18%
125.000,00 - 150.000,00	65.279.256,61	3,61%	480	0,85%	2,11%
150.000,00 - 175.000,00	42.218.225,10	2,33%	262	0,46%	2,08%
175.000,00 - 200.000,00	28.869.081,67	1,60%	155	0,27%	2,03%
200.000,00 - 225.000,00	19.610.596,56	1,08%	92	0,16%	1,96%
225.000,00 - 250.000,00	17.730.344,58	0,98%	75	0,13%	2,00%
250.000,00 - 275.000,00	8.420.904,17	0,47%	32	0,06%	1,78%
275.000,00 - 300.000,00	6.015.291,95	0,33%	21	0,04%	1,99%
300.000,00 - 325.000,00	6.258.933,30	0,35%	20	0,04%	2,26%
325.000,00 - 350.000,00	6.724.991,63	0,37%	20	0,04%	1,84%
350.000,00 - 375.000,00	3.637.784,40	0,20%	10	0,02%	1,94%
375.000,00 - 400.000,00	4.203.774,55	0,23%	11	0,02%	2,04%
400.000,00 - 425.000,00	3.721.660,11	0,21%	9	0,02%	1,91%
425.000,00 - 450.000,00	3.521.728,84	0,19%	8	0,01%	1,53%
450.000,00 - 475.000,00	3.711.248,04	0,21%	8	0,01%	2,29%
475.000,00 - 500.000,00	2.424.586,97	0,13%	5	0,01%	2,21%
500.000,00 - 600.000,00	4.445.834,04	0,25%	8	0,01%	2,51%
600.000,00 - 700.000,00	2.531.747,04	0,14%	4	0,01%	1,89%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	1.676.396,80	0,09%	2	0,00%	3,82%
900.000,00 - 1.000.000,00	915.247,29	0,05%	1	0,00%	1,16%
1.000.000,00 - 1.250.000,00	4.339.430,26	0,24%	4	0,01%	2,86%
1.250.000,00 - 1.500.000,00	2.609.061,18	0,14%	2	0,00%	1,96%
1.500.000,00 - more	1.697.180,59	0,09%	1	0,00%	0,92%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>56.539</b>	<b>100,%</b>	<b>2,32%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	33.276.257,63	1,84%	1.121	1,98%	2,34%
Partial Professional Use	80.455.675,80	4,45%	1.583	2,80%	2,31%
Professional use with recourse to the borrower	3.104.526,62	0,17%	43	0,08%	2,35%
Residential (Flat/Apartment)	1.491.955.331,88	82,49%	49.447	87,46%	2,27%
Residential (House, detached or semi-detached)	199.964.593,55	11,06%	4.345	7,69%	2,71%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>56.539</b>	<b>100,%</b>	<b>2,32%</b>



### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	47.975.897,45	2,65%	1.699	3,01%	2,49%
AITOLOAKARNANIA	19.932.407,83	1,10%	783	1,38%	2,68%
ARGOLIDA	16.541.903,57	0,91%	485	0,86%	2,41%
ARKADIA	11.464.431,93	0,63%	378	0,67%	2,40%
ARTA	5.261.524,86	0,29%	199	0,35%	2,52%
ATTICA	855.723.364,64	47,31%	24.915	44,07%	2,27%
CHALKIDIKI	17.246.976,58	0,95%	603	1,07%	2,48%
CHANIA	28.158.780,29	1,56%	783	1,38%	2,15%
CHIOS	13.272.101,43	0,73%	400	0,71%	2,37%
CORFU	17.420.615,75	0,96%	540	0,96%	2,40%
DODEKANISA	56.874.696,68	3,14%	1.381	2,44%	2,23%
DRAMA	9.254.913,31	0,51%	359	0,63%	2,27%
EVOIA	24.368.611,98	1,35%	913	1,61%	2,61%
EVKITANIA	1.556.946,60	0,09%	70	0,12%	2,75%
EVROS	16.327.672,32	0,90%	670	1,19%	2,53%
FLORINA	3.821.228,05	0,21%	153	0,27%	2,44%
FOKIDA	3.405.802,22	0,19%	112	0,20%	2,63%
FTHIOTIDA	20.677.663,98	1,14%	870	1,54%	2,47%
GREVENA	3.508.046,52	0,19%	125	0,22%	2,46%
HERAKLION	31.858.798,09	1,76%	836	1,48%	2,26%
ILEIA	15.637.018,57	0,86%	599	1,06%	2,51%
IMATHIA	10.678.468,73	0,59%	421	0,74%	2,58%
IOANNINA	30.793.864,53	1,70%	1.088	1,92%	2,26%
KARDITSA	14.532.574,67	0,80%	609	1,08%	2,50%
KASTORIA	4.696.956,19	0,26%	180	0,32%	2,49%
KAVALA	14.022.814,78	0,78%	511	0,90%	2,37%
KEFALLONIA	11.288.475,81	0,62%	308	0,54%	2,34%
KILKIS	7.510.342,47	0,42%	324	0,57%	2,20%
KORINTHIA	17.808.763,68	0,98%	565	1,00%	2,28%
KOZANI	16.397.797,56	0,91%	617	1,09%	2,41%
KYKLADES	30.462.074,07	1,68%	674	1,19%	2,18%
LAKONIA	14.014.967,62	0,77%	490	0,87%	2,50%
LARISA	40.257.219,41	2,23%	1.429	2,53%	2,41%
LASITHI	15.781.719,93	0,87%	463	0,82%	2,07%
LEFKADA	4.699.358,69	0,26%	148	0,26%	2,26%
LESBOS	22.654.936,99	1,25%	709	1,25%	2,64%
MAGNESIA	30.740.934,80	1,70%	993	1,76%	2,45%
MESSINIA	19.444.272,95	1,08%	600	1,06%	2,37%
PELLA	11.132.601,67	0,62%	402	0,71%	2,06%
PIERIA	17.998.684,41	1,00%	581	1,03%	2,27%
PREVEZA	11.683.419,43	0,65%	359	0,63%	2,33%
RETHYMNO	20.117.989,77	1,11%	641	1,13%	2,32%
RODOPI	10.788.818,54	0,60%	450	0,80%	2,45%
SAMOS	11.684.418,17	0,65%	342	0,60%	2,39%
SERRES	8.602.050,45	0,48%	337	0,60%	2,58%
THESPROTIA	6.654.649,02	0,37%	230	0,41%	2,44%
THESSALONIKI	141.269.008,53	7,81%	4.501	7,96%	2,26%
TRIKALA	10.859.035,83	0,60%	385	0,68%	2,51%
VOIOTIA	13.594.033,43	0,75%	598	1,06%	2,66%
XANTHI	11.886.033,58	0,66%	524	0,93%	2,37%
ZAKYNTHOS	6.410.697,12	0,35%	187	0,33%	2,35%
<b>TOTAL</b>	<b>1.808.756.385,48</b>	<b>100,0%</b>	<b>56.539</b>	<b>100,0%</b>	<b>2,32%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.808.756.385,48	100,00%	67.786	100,00%	2,32%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</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	848.646.963,70	46,92%	34.957	51,57%	1,70%
Euribor 1M Linked	122.450.928,72	6,77%	3.867	5,70%	1,55%
Euribor 3M Linked	625.510.514,26	34,58%	17.875	26,37%	2,94%
Fixed	162.128.263,54	8,96%	6.798	10,03%	3,26%
Hellenic Government Bond	10.547,15	0,00%	2	0,00%	2,21%
Originator Rate	50.009.168,11	2,76%	4.287	6,32%	4,11%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</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)	66.893	811.221,09	1.788.731.579,30	98,68%	98,89%
31-60 days past due	717	269.404,72	15.584.738,57	1,06%	0,86%
61-90 days past due	176	143.212,43	4.440.067,61	0,26%	0,25%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>67.786</b>	<b>1.223.838,24</b>	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>100,%</b>

### 15. Loan Purpose

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
N/A	1.706.346,58	0,09%	39	0,06%	4,17%
Buy Primary	816.392.057,94	45,14%	31.233	46,08%	2,35%
Refinancing loans	39.102.488,19	2,16%	1.978	2,92%	1,75%
Buy Secondary	410.655.486,76	22,70%	10.310	15,21%	2,17%
Professional use	32.292.958,63	1,79%	705	1,04%	2,52%
Renovating	492.225.884,49	27,21%	23.153	34,16%	2,35%
Other	16.381.162,89	0,91%	368	0,54%	5,02%
	<b>1.808.756.385,48</b>	<b>100,0%</b>	<b>67.786</b>	<b>100,0%</b>	<b>2,32%</b>

### 16. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1.808.756.385,48	100,00%	67.786	100,00%	2,32%
	<b>1.808.756.385,48</b>	<b>100,0%</b>	<b>67.786</b>	<b>100,0%</b>	<b>2,32%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	828.442.715,56	45,80%	25.534	45,73%	2,40%
Self Employed	471.936.848,52	26,09%	10.692	19,15%	2,24%
Unemployed	126.224.008,84	6,98%	4.930	8,83%	2,30%
Retired	369.163.784,50	20,41%	14.175	25,39%	2,27%
N/A	12.989.028,06	0,72%	502	0,90%	2,19%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>55.833</b>	<b>100,%</b>	<b>2,32%</b>

### 18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.808.756.385,48	100,00%	67.786	100,00%	2,32%
	<b>1.808.756.385,48</b>	<b>100,%</b>	<b>67.786</b>	<b>100,%</b>	<b>2,32%</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.