

# **Covered Bond Programme II**



## **Monthly Investor Report**

**November 2018**

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 07	XS1698932925	BBB-	Ba2	BBB-	EUR	750.000.000,00	2.750%	09-10-2020
Series 08	XS1860479077	BBB-	Ba2	BBB-	EUR	200.000.000,00	1.850%	28-07-2023
Series 09	XS1865329533	BBB-	Ba2	BBB-	EUR	600.000.000,00	0.750%	14-08-2019

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-11-2018	30/9/2017
Portfolio Cut off Date	30-11-2018	30/9/2017
Original Principal Balance	4.612.222.929,00	3.481.994.013,00
Principal Balance	1.910.554.652,67	1.458.920.025,00
Number of Borrowers	57.905	46.997
Number of Loanparts	70.337	55.021
Number of Properties	58.645	47.251
Average Principal Balance (borrower)	32.994,64	31.042,83
Average Principal Balance (parts)	27.162,87	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0,0
Maximum	15,5	8,5
Weighted Average Loan to Value	57,81	54,73
Weighted Average Loan to Indexed Value	49,13	44,53
Seasoning (years): Weighted Average	10,93	10,32
Original Maturity (years): Weighted Average	22,65	22,01
Remaining Tenor (years): Weighted Average	11,75	11,73

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.550.000.000,00
Negative Carry	15.500.000,00
Outstanding Accrued Interest on Bonds	5.020.416,67
Current Outstanding Balance	1.910.554.652,67
Adjusted Nominal Value Assets *	1.902.785.803,46
Outstanding Accrued Interest on Assets	1.633.712,15
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	79,55%
<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	1.910.554.652,67	100,00%	70.337	100,00%	2,31%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</b>

### 2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	113.003.325,84	5,92%	3.349	4,76%	2,32%
Standard Amortising	1.797.551.326,83	94,09%	66.988	95,24%	2,31%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</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%	1.353.803.623,23	70,86%	48.183	68,50%	1,73%
2.5% - 2.99%	162.079.789,80	8,48%	6.602	9,39%	2,72%
3% - 3.49%	124.360.611,23	6,51%	4.530	6,44%	3,24%
3.5% - 3.99%	95.304.896,10	4,99%	2.040	2,90%	3,69%
4% - 4.49%	50.596.518,92	2,65%	1.226	1,74%	4,17%
4.5% - 4.99%	53.250.000,79	2,79%	4.398	6,25%	4,73%
5% - 5.49%	16.274.407,06	0,85%	831	1,18%	5,27%
5.5% - 5.99%	35.222.294,95	1,84%	1.470	2,09%	5,68%
6% - 6.49%	5.415.407,25	0,28%	204	0,29%	6,21%
6.5% - 6.99%	9.654.389,09	0,51%	645	0,92%	6,63%
7% - 7.49%	1.062.263,11	0,06%	64	0,09%	7,28%
7.5% - more	3.530.451,14	0,18%	144	0,20%	8,62%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	33.642,19	0,00%	7	0,01%	4,82%
1993	122.496,63	0,01%	15	0,02%	3,96%
1994	6.642,08	0,00%	10	0,01%	3,14%
1995	19.122,59	0,00%	18	0,03%	3,59%
1996	165.803,65	0,01%	58	0,08%	3,29%
1997	161.024,92	0,01%	39	0,06%	3,06%
1998	361.547,25	0,02%	65	0,09%	3,07%
1999	1.643.258,33	0,09%	372	0,53%	3,11%
2000	5.784.988,23	0,30%	859	1,22%	2,86%
2001	21.023.071,16	1,10%	2.063	2,93%	2,67%
2002	41.116.173,24	2,15%	2.647	3,76%	2,57%
2003	75.828.338,52	3,97%	3.741	5,32%	2,35%
2004	147.078.799,94	7,70%	8.227	11,70%	2,14%
2005	279.134.302,41	14,61%	11.362	16,15%	1,97%
2006	254.087.506,37	13,30%	9.394	13,36%	1,96%
2007	253.016.238,79	13,24%	8.732	12,41%	1,70%
2008	220.784.534,76	11,56%	6.781	9,64%	1,89%
2009	241.756.178,49	12,65%	6.774	9,63%	2,36%
2010	134.280.621,66	7,03%	3.748	5,33%	3,05%
2011	60.270.559,60	3,15%	1.648	2,34%	3,59%
2012	13.520.638,36	0,71%	399	0,57%	3,63%
2013	13.527.992,54	0,71%	358	0,51%	3,85%
2014	26.504.217,38	1,39%	575	0,82%	3,65%
2015	35.090.389,39	1,84%	725	1,03%	3,72%
2016	31.896.343,86	1,67%	607	0,86%	3,70%
2017	33.486.228,05	1,75%	703	1,00%	3,81%
2018	19.853.992,28	1,04%	410	0,58%	3,88%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</b>

### 5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2018	147.018,00	0,01%	351	0,50%	2,88%
2019	14.877.803,57	0,78%	4.986	7,09%	2,76%
2020	44.942.903,43	2,35%	5.698	8,10%	2,52%
2021	61.452.197,95	3,22%	5.565	7,91%	2,50%
2022	80.556.783,35	4,22%	5.492	7,81%	2,09%
2023	89.789.814,19	4,70%	4.840	6,88%	2,25%
2024	97.521.010,59	5,10%	4.468	6,35%	2,28%
2025	97.942.252,12	5,13%	4.145	5,89%	2,40%
2026	89.648.850,84	4,69%	3.605	5,13%	2,41%
2027	91.868.300,46	4,81%	3.277	4,66%	2,11%
2028	93.419.194,31	4,89%	2.916	4,15%	2,22%
2029	111.042.855,02	5,81%	3.102	4,41%	2,37%
2030	116.776.527,81	6,11%	3.122	4,44%	2,40%
2031	94.383.177,56	4,94%	2.270	3,23%	2,25%
2032	86.490.293,85	4,53%	2.183	3,10%	2,15%
2033	81.580.084,55	4,27%	1.921	2,73%	2,16%
2034	111.242.113,46	5,82%	2.327	3,31%	2,15%
2035	137.896.736,21	7,22%	2.954	4,20%	2,06%
2036	90.367.591,42	4,73%	1.814	2,58%	2,07%
2037	69.847.001,84	3,66%	1.332	1,89%	1,88%
2038	53.499.761,22	2,80%	986	1,40%	1,99%
2039	56.790.165,73	2,97%	908	1,29%	2,44%
2040	39.048.994,81	2,04%	618	0,88%	2,91%
2041	22.501.726,36	1,18%	354	0,50%	3,31%
2042	10.088.145,98	0,53%	174	0,25%	3,43%
2043	8.370.922,44	0,44%	143	0,20%	3,57%
2044	9.360.552,56	0,49%	135	0,19%	3,62%
2045	15.024.493,59	0,79%	191	0,27%	3,67%
2046	12.900.916,62	0,68%	161	0,23%	3,60%
2047	11.394.833,36	0,60%	154	0,22%	3,76%
2048	6.621.640,43	0,35%	91	0,13%	3,98%
2049	579.947,23	0,03%	10	0,01%	1,97%
2050	535.624,32	0,03%	11	0,02%	2,11%
2051	356.687,41	0,02%	9	0,01%	1,94%
2052	365.736,26	0,02%	9	0,01%	1,92%
2053	538.901,92	0,03%	4	0,01%	2,15%
2054	296.683,64	0,02%	5	0,01%	2,73%
2055	188.410,64	0,01%	2	0,00%	3,22%
2058	29.378,35	0,00%	1	0,00%	2,12%
2060	108.122,01	0,01%	1	0,00%	3,82%
2062	66.178,47	0,00%	1	0,00%	4,41%
2063	94.318,79	0,00%	1	0,00%	1,12%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</b>

### 6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	3.951.777,34	0,21%	88	0,13%	3,58%
0.5 - 1.0	18.469.746,90	0,97%	375	0,53%	3,96%
1.0 - 1.5	16.246.751,72	0,85%	340	0,48%	3,87%
1.5 - 2.0	18.952.111,24	0,99%	386	0,55%	3,70%
2.0 - 2.5	20.953.400,60	1,10%	406	0,58%	3,73%
2.5 - 3.0	9.110.875,68	0,48%	175	0,25%	3,64%
3.0 - 4.0	35.580.810,08	1,86%	734	1,04%	3,74%
4.0 - 5.0	25.433.368,98	1,33%	562	0,80%	3,63%
5.0 - 6.0	12.908.212,22	0,68%	351	0,50%	3,79%
6.0 - 7.0	14.430.840,80	0,76%	429	0,61%	3,67%
7.0 - 8.0	70.819.068,55	3,71%	1.882	2,68%	3,59%
8.0 - 9.0	143.255.334,94	7,50%	4.045	5,75%	2,92%
9.0 - 10.0	239.295.978,13	12,52%	6.783	9,64%	2,33%
more - 10.0	1.281.146.375,49	67,06%	53.781	76,46%	1,98%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 57,81 %</b>					
less - 40.00%	420.906.773,25	22,03%	17.963	30,63%	2,50%
40.01% - 50.00%	289.780.808,83	15,17%	8.880	15,14%	2,34%
50.01% - 60.00%	305.368.275,26	15,98%	8.386	14,30%	2,31%
60.01% - 70.00%	319.754.504,28	16,74%	8.445	14,40%	2,30%
70.01% - 80.00%	368.238.025,85	19,27%	10.259	17,49%	2,21%
80.01% - 85.00%	59.538.774,31	3,12%	1.406	2,40%	2,02%
85.01% - 90.00%	64.442.991,58	3,37%	1.460	2,49%	1,84%
90.01% - 95.00%	23.644.654,72	1,24%	516	0,88%	2,03%
95.01% - 100.00%	26.348.296,83	1,38%	723	1,23%	2,25%
100.01% - 105.00%	5.561.027,82	0,29%	121	0,21%	2,61%
105.01% - 110.00%	4.094.744,16	0,21%	72	0,12%	2,17%
110.01% - 115.00%	3.350.395,99	0,18%	68	0,12%	2,84%
115.01% - 120.00%	2.429.154,82	0,13%	46	0,08%	2,73%
120.01% - 125.00%	2.266.628,45	0,12%	52	0,09%	3,04%
125.01% - 128.00%	1.461.614,65	0,08%	23	0,04%	2,75%
128.01% - more	13.367.981,87	0,70%	225	0,38%	3,12%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>58.645</b>	<b>100,%</b>	<b>2,31%</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: 47,92 %</b>					
less - 40.00%	730.793.025,81	38,25%	37.770	64,40%	2,40%
40.01% - 50.00%	272.905.725,76	14,28%	6.135	10,46%	2,27%
50.01% - 60.00%	275.404.531,21	14,41%	5.144	8,77%	2,27%
60.01% - 70.00%	249.157.050,16	13,04%	4.170	7,11%	2,29%
70.01% - 80.00%	233.424.755,46	12,22%	3.443	5,87%	2,31%
80.01% - 85.00%	97.130.340,80	5,08%	1.308	2,23%	2,14%
85.01% - 90.00%	51.000.461,68	2,67%	667	1,14%	2,09%
90.01% - 95.00%	82.806,56	0,00%	2	0,00%	2,98%
95.01% - 100.00%					
100.01% - 105.00%	113.200,07	0,01%	1	0,00%	1,42%
105.01% - 110.00%	234.733,11	0,01%	2	0,00%	2,36%
120.01% - 125.00%	58.878,27	0,00%	1	0,00%	2,03%
128.01% - more	249.143,78	0,01%	2	0,00%	2,24%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>58.645</b>	<b>100,%</b>	<b>2,31%</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	372.127.776,15	19,48%	31.549	53,80%	2,60%
25.000,00 - 50.000,00	562.410.117,26	29,44%	15.786	26,92%	2,37%
50.000,00 - 75.000,00	394.087.737,79	20,63%	6.483	11,06%	2,25%
75.000,00 - 100.000,00	208.977.614,89	10,94%	2.439	4,16%	2,22%
100.000,00 - 125.000,00	117.862.605,39	6,17%	1.064	1,81%	2,14%
125.000,00 - 150.000,00	74.395.195,66	3,89%	545	0,93%	2,12%
150.000,00 - 175.000,00	43.093.708,88	2,26%	267	0,46%	2,05%
175.000,00 - 200.000,00	31.757.020,39	1,66%	170	0,29%	1,98%
200.000,00 - 225.000,00	19.949.277,42	1,04%	94	0,16%	1,93%
225.000,00 - 250.000,00	16.012.011,87	0,84%	68	0,12%	1,92%
250.000,00 - 275.000,00	11.193.535,52	0,59%	43	0,07%	1,82%
275.000,00 - 300.000,00	8.648.457,09	0,45%	30	0,05%	1,89%
300.000,00 - 325.000,00	5.338.349,85	0,28%	17	0,03%	2,31%
325.000,00 - 350.000,00	5.717.750,18	0,30%	17	0,03%	1,91%
350.000,00 - 375.000,00	3.933.353,11	0,21%	11	0,02%	2,07%
375.000,00 - 400.000,00	5.412.086,35	0,28%	14	0,02%	1,79%
400.000,00 - 425.000,00	2.050.636,06	0,11%	5	0,01%	2,24%
425.000,00 - 450.000,00	3.045.888,51	0,16%	7	0,01%	1,65%
450.000,00 - 475.000,00	4.167.657,97	0,22%	9	0,02%	1,41%
475.000,00 - 500.000,00	2.925.450,52	0,15%	6	0,01%	2,30%
500.000,00 - 600.000,00	3.367.871,49	0,18%	6	0,01%	2,83%
600.000,00 - 700.000,00	3.818.722,30	0,20%	6	0,01%	1,80%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	1.721.695,87	0,09%	2	0,00%	3,82%
900.000,00 - 1.000.000,00	955.131,06	0,05%	1	0,00%	1,16%
1.000.000,00 - 1.250.000,00	4.493.247,76	0,24%	4	0,01%	2,84%
1.250.000,00 - 1.500.000,00	1.320.036,25	0,07%	1	0,00%	1,12%
1.500.000,00 - more	1.771.717,08	0,09%	1	0,00%	0,92%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>58.645</b>	<b>100,%</b>	<b>2,31%</b>

## 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	34.510.475,52	1,81%	1.134	1,93%	2,32%
Partial Professional Use	83.962.738,39	4,39%	1.632	2,78%	2,30%
Professional use with recourse to the borrower	2.759.014,46	0,14%	40	0,07%	2,58%
Residential (Flat/Apartment)	1.588.182.453,66	83,13%	51.484	87,79%	2,27%
Residential (House, detached or semi-detached)	201.139.970,64	10,53%	4.355	7,43%	2,69%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>58.645</b>	<b>100,%</b>	<b>2,31%</b>



### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	50.723.047,35	2,65%	1.750	2,98%	2,47%
AITOLOAKARNANIA	21.049.413,82	1,10%	815	1,39%	2,65%
ARGOLIDA	17.345.175,63	0,91%	503	0,86%	2,41%
ARKADIA	12.021.929,39	0,63%	387	0,66%	2,39%
ARTA	5.256.191,37	0,28%	203	0,35%	2,54%
ATTICA	903.262.462,88	47,28%	25.895	44,16%	2,26%
CHALKIDIKI	18.235.261,86	0,95%	628	1,07%	2,45%
CHANIA	28.747.610,74	1,50%	795	1,36%	2,14%
CHIOS	14.130.246,01	0,74%	411	0,70%	2,36%
CORFU	18.684.281,85	0,98%	563	0,96%	2,42%
DODEKANISA	59.753.337,37	3,13%	1.410	2,40%	2,23%
DRAMA	9.713.347,82	0,51%	369	0,63%	2,27%
EVOIA	26.080.473,51	1,37%	955	1,63%	2,61%
EVKITANIA	1.794.726,52	0,09%	78	0,13%	2,80%
EVROS	17.556.665,42	0,92%	697	1,19%	2,51%
FLORINA	3.935.425,66	0,21%	161	0,27%	2,40%
FOKIDA	3.627.414,05	0,19%	119	0,20%	2,66%
FTHIOTIDA	22.073.161,13	1,16%	893	1,52%	2,46%
GREVENA	3.656.652,70	0,19%	129	0,22%	2,47%
HERAKLION	33.415.189,20	1,75%	867	1,48%	2,24%
ILEIA	16.710.064,81	0,87%	613	1,05%	2,50%
IMATHIA	11.441.005,97	0,60%	441	0,75%	2,59%
IOANNINA	32.575.204,69	1,71%	1.104	1,88%	2,25%
KARDITSA	14.313.904,51	0,75%	589	1,00%	2,49%
KASTORIA	5.001.330,41	0,26%	187	0,32%	2,53%
KAVALA	15.083.235,23	0,79%	536	0,91%	2,37%
KEFALLONIA	11.631.690,56	0,61%	309	0,53%	2,33%
KILKIS	8.124.847,38	0,43%	342	0,58%	2,21%
KORINTHIA	18.573.318,62	0,97%	585	1,00%	2,28%
KOZANI	17.144.628,21	0,90%	637	1,09%	2,37%
KYKLADES	32.604.169,89	1,71%	698	1,19%	2,16%
LAKONIA	14.876.409,35	0,78%	498	0,85%	2,50%
LARISA	42.523.459,79	2,23%	1.487	2,54%	2,38%
LASITHI	16.673.460,29	0,87%	472	0,80%	2,07%
LEFKADA	4.931.233,84	0,26%	153	0,26%	2,28%
LESBOS	23.802.331,46	1,25%	719	1,23%	2,62%
MAGNESIA	32.366.611,97	1,69%	1.031	1,76%	2,44%
MESSINIA	21.019.508,38	1,10%	628	1,07%	2,39%
PELLA	11.950.319,14	0,63%	424	0,72%	2,07%
PIERIA	19.031.818,89	1,00%	611	1,04%	2,26%
PREVEZA	12.217.368,38	0,64%	371	0,63%	2,33%
RETHYMNO	20.900.167,66	1,09%	665	1,13%	2,33%
RODOPI	11.171.884,99	0,58%	459	0,78%	2,47%
SAMOS	12.237.677,77	0,64%	347	0,59%	2,39%
SERRES	9.397.568,01	0,49%	361	0,62%	2,59%
THESPROTIA	7.220.880,32	0,38%	243	0,41%	2,40%
THESSALONIKI	149.327.206,38	7,82%	4.682	7,98%	2,24%
TRIKALA	12.628.058,73	0,66%	443	0,76%	2,50%
VOIOTIA	14.670.411,63	0,77%	638	1,09%	2,67%
XANTHI	12.747.282,24	0,67%	551	0,94%	2,39%
ZAKYNTHOS	6.595.578,89	0,35%	193	0,33%	2,23%
<b>TOTAL</b>	<b>1.910.554.652,67</b>	<b>100,0%</b>	<b>58.645</b>	<b>100,0%</b>	<b>2,31%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.910.554.652,67	100,00%	70.337	100,00%	2,31%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</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	916.540.976,64	47,97%	36.515	51,91%	1,71%
Euribor 1M Linked	129.206.842,10	6,76%	3.927	5,58%	1,55%
Euribor 3M Linked	630.924.367,12	33,02%	17.786	25,29%	2,90%
Fixed	175.464.540,32	9,18%	7.223	10,27%	3,32%
Hellenic Government Bond	12.984,31	0,00%	3	0,00%	2,21%
N/A	6.310,29	0,00%	1	0,00%	2,12%
Originator Rate	58.398.631,89	3,06%	4.882	6,94%	4,15%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</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)	69.746	<b>1.040.690,18</b>	1.897.326.684,90	99,16%	99,31%
31-60 days past due	467	<b>226.893,14</b>	10.446.875,27	0,66%	0,55%
61-90 days past due	124	<b>98.052,05</b>	2.781.092,50	0,18%	0,15%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>70.337</b>	<b>1.365.635,37</b>	<b>1.910.554.652,67</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	1.117.128,15	0,06%	29	0,04%	4,08%
Buy Primary	871.109.326,00	45,59%	32.666	46,44%	2,33%
Refinancing loans	36.086.643,85	1,89%	1.883	2,68%	1,66%
Buy Secondary	430.819.358,23	22,55%	10.647	15,14%	2,17%
Professional use	32.999.629,92	1,73%	709	1,01%	2,54%
Renovating	525.625.356,25	27,51%	24.114	34,28%	2,36%
Other	12.797.210,27	0,67%	289	0,41%	5,48%
	<b>1.910.554.652,67</b>	<b>100,0%</b>	<b>70.337</b>	<b>100,0%</b>	<b>2,31%</b>

### 16. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1.910.554.652,67	100,00%	70.337	100,00%	2,31%
	<b>1.910.554.652,67</b>	<b>100,0%</b>	<b>70.337</b>	<b>100,0%</b>	<b>2,31%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	879.597.274,65	46,04%	26.593	45,93%	2,37%
Self Employed	488.586.656,48	25,57%	10.902	18,83%	2,24%
Unemployed	135.587.678,33	7,10%	5.135	8,87%	2,32%
Retired	392.442.700,10	20,54%	14.682	25,36%	2,28%
N/A	14.340.343,11	0,75%	593	1,02%	2,24%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>57.905</b>	<b>100,%</b>	<b>2,31%</b>

### 18.Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.910.554.652,67	100,00%	70.337	100,00%	2,31%
	<b>1.910.554.652,67</b>	<b>100,%</b>	<b>70.337</b>	<b>100,%</b>	<b>2,31%</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.