

# **Covered Bond Programme II**



## **Monthly Investor Report**

**January 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	400.000.000,00	0.750%	14-08-2020

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31/1/2020	30/9/2017
Portfolio Cut off Date	31/1/2020	30/9/2017
Original Principal Balance	4.187.082.592,10	3.481.994.013,00
Principal Balance	1.660.742.883,79	1.458.920.025,00
Number of Borrowers	52.818	46.997
Number of Loanparts	64.118	55.021
Number of Properties	53.475	47.251
Average Principal Balance (borrower)	31.442,74	31.042,83
Average Principal Balance (parts)	25.901,35	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	59,10	54,73
Weighted Average Loan to Indexed Value	46,66	44,53
Seasoning (years): Weighted Average	10,86	10,32
Original Maturity (years): Weighted Average	11,57	22,01
Remaining Tenor (years): Weighted Average	11,52	11,73

\*based on S&P's rating action on December 7th 2019

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.350.000.000,00
Negative Carry	7.125.000,00
Outstanding Accrued Interest on Bonds	9.276.388,89
Current Outstanding Balance	1.660.742.883,79
Adjusted Nominal Value Assets *	1.655.368.598,32
Outstanding Accrued Interest on Assets	1.515.576,32
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	79,23%
<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	1.660.742.883,79	100,00%	64.118	100,00%	2,30%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	3.125.229,49	0,19%	51	0,08%	1,75%
Standard Amortising	1.657.617.654,30	99,81%	64.067	99,92%	2,30%
	<b>1.660.742.883,79</b>	<b>100,0%</b>	<b>64.118</b>	<b>100,0%</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%	1.159.366.272,10	69,81%	44.694	69,71%	1,70%
2,5% - 2,99%	143.116.053,63	8,62%	5.816	9,07%	2,71%
3% - 3,49%	111.136.772,55	6,69%	3.953	6,17%	3,24%
3,5% - 3,99%	96.711.473,89	5,82%	2.147	3,35%	3,70%
4% - 4,49%	54.005.117,89	3,25%	1.341	2,09%	4,17%
4,5% - 4,99%	39.502.043,88	2,38%	3.322	5,18%	4,72%
5% - 5,49%	15.328.864,50	0,92%	814	1,27%	5,23%
5,5% - 5,99%	27.986.646,06	1,69%	1.309	2,04%	5,70%
6% - 6,49%	2.948.708,64	0,18%	105	0,16%	6,15%
6,5% - 6,99%	7.128.942,04	0,43%	439	0,68%	6,64%
7% - 7,49%	825.096,75	0,05%	55	0,09%	7,27%
7,5% - more	2.686.891,86	0,16%	123	0,19%	8,65%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	22.148,21	0,00%	5	0,01%	4,84%
1993	76.593,55	0,00%	15	0,02%	3,76%
1994	1.683,56	0,00%	3	0,00%	2,00%
1995	8.026,07	0,00%	15	0,02%	3,48%
1996	85.214,84	0,01%	51	0,08%	3,14%
1997	106.864,66	0,01%	35	0,05%	3,15%
1998	258.710,67	0,02%	57	0,09%	3,11%
1999	749.641,04	0,05%	121	0,19%	2,95%
2000	2.759.012,27	0,17%	694	1,08%	2,88%
2001	12.811.439,37	0,77%	1.719	2,68%	2,69%
2002	28.909.886,98	1,74%	2.202	3,43%	2,61%
2003	55.688.815,44	3,35%	2.851	4,45%	2,34%
2004	109.023.771,85	6,56%	4.302	6,71%	2,04%
2005	216.842.945,62	13,06%	10.430	16,27%	1,89%
2006	201.410.349,28	12,13%	8.792	13,71%	1,90%
2007	206.324.969,74	12,42%	8.168	12,74%	1,65%
2008	187.563.269,89	11,29%	6.668	10,40%	1,80%
2009	196.535.416,13	11,83%	5.681	8,86%	2,29%
2010	109.592.094,76	6,60%	3.443	5,37%	3,00%
2011	54.449.209,09	3,28%	1.674	2,61%	3,49%
2012	28.391.229,50	1,71%	984	1,53%	2,88%
2013	37.675.534,37	2,27%	1.261	1,97%	2,82%
2014	37.411.864,89	2,25%	963	1,50%	3,25%
2015	39.898.449,87	2,40%	949	1,48%	3,47%
2016	36.437.221,04	2,19%	801	1,25%	3,47%
2017	40.643.367,16	2,45%	962	1,50%	3,49%
2018	48.352.541,59	2,91%	988	1,54%	3,59%
2019	8.048.477,04	0,48%	254	0,40%	1,97%
2020	664.135,31	0,04%	30	0,05%	1,76%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	13.752.196,25	0,83%	5.160	8,05%	2,46%
2021	33.449.260,47	2,01%	5.360	8,36%	2,49%
2022	53.192.640,59	3,20%	5.293	8,26%	2,08%
2023	65.314.778,15	3,93%	4.663	7,27%	2,24%
2024	75.658.549,68	4,56%	4.332	6,76%	2,25%
2025	79.110.001,13	4,76%	4.042	6,30%	2,38%
2026	75.739.251,06	4,56%	3.548	5,53%	2,39%
2027	79.073.041,75	4,76%	3.242	5,06%	2,09%
2028	81.971.576,54	4,94%	2.891	4,51%	2,24%
2029	98.606.551,75	5,94%	3.078	4,80%	2,32%
2030	105.939.386,53	6,38%	3.102	4,84%	2,38%
2031	86.861.685,51	5,23%	2.267	3,54%	2,25%
2032	79.672.630,95	4,80%	2.181	3,40%	2,10%
2033	78.669.650,96	4,74%	1.992	3,11%	2,20%
2034	103.505.954,90	6,23%	2.319	3,62%	2,12%
2035	130.564.143,70	7,86%	2.981	4,65%	2,03%
2036	86.926.388,87	5,23%	1.862	2,90%	2,05%
2037	67.444.431,39	4,06%	1.380	2,15%	1,86%
2038	58.068.094,51	3,50%	1.097	1,71%	2,12%
2039	54.407.715,08	3,28%	921	1,44%	2,39%
2040	37.784.837,78	2,28%	635	0,99%	2,87%
2041	22.878.798,49	1,38%	382	0,60%	3,23%
2042	10.408.416,25	0,63%	185	0,29%	3,34%
2043	12.306.881,87	0,74%	194	0,30%	3,50%
2044	9.613.223,99	0,58%	155	0,24%	3,39%
2045	15.738.771,00	0,95%	220	0,34%	3,52%
2046	12.738.087,56	0,77%	175	0,27%	3,51%
2047	12.131.748,98	0,73%	174	0,27%	3,65%
2048	12.878.884,06	0,78%	169	0,26%	3,86%
2049	1.031.481,41	0,06%	19	0,03%	2,05%
2050	1.147.651,36	0,07%	22	0,03%	2,37%
2051	545.103,44	0,03%	14	0,02%	2,08%
2052	496.444,05	0,03%	13	0,02%	2,36%
2053	625.565,41	0,04%	7	0,01%	2,29%
2054	470.655,04	0,03%	8	0,01%	2,81%
2055	247.052,74	0,01%	3	0,00%	2,95%
2056	382.788,05	0,02%	2	0,00%	3,26%
2057	138.498,66	0,01%	4	0,01%	2,12%
2058	40.726,38	0,00%	2	0,00%	2,12%
2059	55.037,01	0,00%	2	0,00%	1,62%
2060	317.088,62	0,02%	6	0,01%	2,58%
2062	173.379,71	0,01%	3	0,00%	2,99%
2063	152.728,16	0,01%	4	0,01%	1,01%
2064	511.104,00	0,03%	9	0,01%	1,81%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	4.503.415,84	0,27%	156	0,24%	1,93%
0.5 - 1.0	3.907.279,03	0,24%	115	0,18%	1,98%
1.0 - 1.5	18.060.814,15	1,09%	368	0,57%	3,50%
1.5 - 2.0	26.481.696,60	1,59%	546	0,85%	3,66%
2.0 - 2.5	21.090.139,83	1,27%	495	0,77%	3,53%
2.5 - 3.0	20.800.785,69	1,25%	479	0,75%	3,47%
3.0 - 4.0	37.773.019,23	2,27%	839	1,31%	3,45%
4.0 - 5.0	37.232.696,99	2,24%	889	1,39%	3,47%
5.0 - 6.0	38.107.027,86	2,29%	974	1,52%	3,29%
6.0 - 7.0	36.503.193,45	2,20%	1.201	1,87%	2,89%
7.0 - 8.0	31.478.108,81	1,90%	1.064	1,66%	2,79%
8.0 - 9.0	50.093.732,13	3,02%	1.555	2,43%	3,48%
9.0 - 10.0	109.077.166,29	6,57%	3.440	5,37%	3,07%
more - 10.0	1.225.633.807,89	73,80%	51.997	81,10%	1,97%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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: 59,10 %</b>					
less - 40.00%	352.222.093,45	21,21%	17.299	26,98%	2,47%
40.01% - 50.00%	249.243.060,22	15,01%	8.995	14,03%	2,33%
50.01% - 60.00%	259.273.951,18	15,61%	8.911	13,90%	2,29%
60.01% - 70.00%	276.645.851,09	16,66%	9.439	14,72%	2,30%
70.01% - 80.00%	317.574.152,86	19,12%	11.800	18,40%	2,21%
80.01% - 85.00%	53.226.125,56	3,20%	2.120	3,31%	1,97%
85.01% - 90.00%	60.171.564,00	3,62%	2.301	3,59%	1,82%
90.01% - 95.00%	22.445.748,84	1,35%	833	1,30%	2,05%
95.01% - 100.00%	25.139.488,47	1,51%	1.022	1,59%	2,20%
100.01% - 105.00%	5.633.538,21	0,34%	231	0,36%	2,48%
105.01% - 110.00%	5.390.537,27	0,32%	185	0,29%	2,40%
110.01% - 115.00%	4.188.068,33	0,25%	148	0,23%	2,89%
115.01% - 120.00%	3.156.506,62	0,19%	92	0,14%	2,47%
120.01% - 125.00%	3.643.886,56	0,22%	113	0,18%	2,56%
125.01% - 128.00%	1.843.285,38	0,11%	58	0,09%	2,52%
128.01% - more	20.945.025,75	1,26%	571	0,89%	2,92%
	<b>1.660.742.883,79</b>	<b>100,%</b>	<b>64.118</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: 46,66 %</b>					
less - 40.00%	654.909.588,17	39,43%	39.763	62,02%	2,35%
40.01% - 50.00%	252.502.656,41	15,20%	7.310	11,40%	2,27%
50.01% - 60.00%	247.780.479,48	14,92%	6.244	9,74%	2,28%
60.01% - 70.00%	242.783.278,43	14,62%	5.495	8,57%	2,31%
70.01% - 80.00%	199.006.462,70	11,98%	4.015	6,26%	2,24%
80.01% - 85.00%	38.536.223,57	2,32%	769	1,20%	2,27%
85.01% - 90.00%	8.717.373,98	0,52%	174	0,27%	2,28%
90.01% - 95.00%	2.476.709,98	0,15%	63	0,10%	2,24%
95.01% - 100.00%	2.365.995,18	0,14%	52	0,08%	1,85%
100.01% - 105.00%	4.174.062,19	0,25%	88	0,14%	1,93%
105.01% - 110.00%	3.922.787,59	0,24%	71	0,11%	1,57%
110.01% - 115.00%	2.245.083,03	0,14%	50	0,08%	1,69%
115.01% - 120.00%	508.821,64	0,03%	10	0,02%	2,02%
120.01% - 125.00%	62.224,21	0,00%	2	0,00%	1,51%
125.01% - 128.00%	210.677,16	0,01%	3	0,00%	2,20%
128.01% - more	540.460,07	0,03%	9	0,01%	2,00%
	<b>1.660.742.883,79</b>	<b>100,%</b>	<b>64.118</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	444.590.953,81	26,77%	40.713	63,50%	2,41%
25.000,00 - 50.000,00	530.001.722,84	31,91%	15.100	23,55%	2,29%
50.000,00 - 75.000,00	307.731.469,56	18,53%	5.105	7,96%	2,25%
75.000,00 - 100.000,00	146.022.841,34	8,79%	1.707	2,66%	2,34%
100.000,00 - 125.000,00	75.338.209,35	4,54%	680	1,06%	2,25%
125.000,00 - 150.000,00	44.313.205,51	2,67%	327	0,51%	2,20%
150.000,00 - 175.000,00	31.346.742,26	1,89%	194	0,30%	2,02%
175.000,00 - 200.000,00	16.086.593,03	0,97%	86	0,13%	1,99%
200.000,00 - 225.000,00	13.588.359,82	0,82%	64	0,10%	2,04%
225.000,00 - 250.000,00	8.524.548,22	0,51%	36	0,06%	2,25%
250.000,00 - 275.000,00	5.231.167,68	0,31%	20	0,03%	1,68%
275.000,00 - 300.000,00	4.012.806,70	0,24%	14	0,02%	2,38%
300.000,00 - 325.000,00	4.942.828,69	0,30%	16	0,02%	2,26%
325.000,00 - 350.000,00	4.031.385,82	0,24%	12	0,02%	2,25%
350.000,00 - 375.000,00	3.648.933,91	0,22%	10	0,02%	1,93%
375.000,00 - 400.000,00	782.152,84	0,05%	2	0,00%	1,17%
400.000,00 - 425.000,00	1.620.826,26	0,10%	4	0,01%	1,60%
425.000,00 - 450.000,00	869.104,51	0,05%	2	0,00%	1,55%
450.000,00 - 475.000,00	2.760.531,74	0,17%	6	0,01%	2,65%
475.000,00 - 500.000,00	1.455.338,14	0,09%	3	0,00%	3,26%
500.000,00 - 600.000,00	3.363.914,77	0,20%	6	0,01%	1,89%
600.000,00 - 700.000,00	2.511.018,22	0,15%	4	0,01%	2,16%
700.000,00 - 800.000,00	781.057,68	0,05%	1	0,00%	3,57%
900.000,00 - 1.000.000,00	949.981,02	0,06%	1	0,00%	1,50%
1.000.000,00 - 1.250.000,00	3.319.700,27	0,20%	3	0,00%	2,58%
1.250.000,00 - 1.500.000,00	1.295.246,62	0,08%	1	0,00%	2,77%
1.500.000,00 - more	1.622.243,18	0,10%	1	0,00%	0,92%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	30.898.834,54	1,86%	1.086	1,69%	2,31%
Partial Professional Use	81.489.182,07	4,91%	1.930	3,01%	2,29%
Residential (Flat/Apartment)	1.306.119.743,64	78,65%	54.783	85,44%	2,23%
Residential (House, detached or semi-detached)	242.235.123,54	14,59%	6.319	9,86%	2,68%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	46.857.273,26	2,82%	1.958	3,05%	2,45%
AITOLOAKARNANIA	17.761.849,63	1,07%	833	1,30%	2,70%
ARGOLIDA	16.207.008,12	0,98%	580	0,90%	2,36%
ARKADIA	10.119.442,35	0,61%	412	0,64%	2,42%
ARTA	5.187.136,28	0,31%	240	0,37%	2,51%
ATTICA	761.993.570,82	45,88%	27.994	43,66%	2,24%
CHALKIDIKI	21.303.716,18	1,28%	862	1,34%	2,44%
CHANIA	26.075.380,61	1,57%	892	1,39%	2,13%
CHIOS	11.944.379,87	0,72%	417	0,65%	2,33%
CORFU	16.862.074,70	1,02%	654	1,02%	2,38%
DODEKANISA	53.389.833,67	3,21%	1.587	2,48%	2,24%
DRAMA	7.744.315,22	0,47%	371	0,58%	2,25%
EVOIA	26.376.593,23	1,59%	1.145	1,79%	2,52%
EVKITANIA	1.495.781,98	0,09%	80	0,12%	2,65%
EVROS	14.576.413,34	0,88%	734	1,14%	2,52%
FLORINA	3.017.079,31	0,18%	142	0,22%	2,49%
FOKIDA	5.386.329,53	0,32%	211	0,33%	2,39%
FTHIOTIDA	18.358.688,18	1,11%	939	1,46%	2,44%
GREVENA	1.812.030,40	0,11%	105	0,16%	2,51%
HERAKLION	28.750.014,12	1,73%	996	1,55%	2,25%
ILEIA	14.321.998,42	0,86%	669	1,04%	2,49%
IMATHIA	8.734.283,59	0,53%	427	0,67%	2,62%
IOANNINA	27.785.703,10	1,67%	1.199	1,87%	2,26%
KARDITSA	11.742.877,53	0,71%	586	0,91%	2,54%
KASTORIA	3.645.869,67	0,22%	170	0,27%	2,57%
KAVALA	12.992.989,01	0,78%	602	0,94%	2,35%
KEFALLONIA	10.616.103,88	0,64%	339	0,53%	2,29%
KILKIS	5.719.394,44	0,34%	296	0,46%	2,20%
KORINTHIA	20.455.496,77	1,23%	789	1,23%	2,27%
KOZANI	13.338.166,19	0,80%	626	0,98%	2,39%
KYKLADES	37.131.855,12	2,24%	962	1,50%	2,20%
LAKONIA	12.948.930,31	0,78%	538	0,84%	2,50%
LARISA	36.331.392,56	2,19%	1.648	2,57%	2,42%
LASITHI	14.820.219,37	0,89%	543	0,85%	2,10%
LEFKADA	4.465.412,08	0,27%	167	0,26%	2,19%
LESBOS	20.632.438,07	1,24%	814	1,27%	2,66%
MAGNESIA	29.186.854,36	1,76%	1.115	1,74%	2,41%
MESSINIA	19.127.213,02	1,15%	714	1,11%	2,36%
PELLA	8.863.323,02	0,53%	403	0,63%	2,08%
PIERIA	16.958.599,62	1,02%	662	1,03%	2,26%
PREVEZA	10.192.821,90	0,61%	371	0,58%	2,26%
RETHYMNO	18.819.647,47	1,13%	730	1,14%	2,32%
RODOPI	9.301.985,28	0,56%	470	0,73%	2,47%
SAMOS	10.830.916,78	0,65%	379	0,59%	2,36%
SERRES	7.781.713,32	0,47%	359	0,56%	2,54%
THESPROTIA	6.624.744,42	0,40%	274	0,43%	2,39%
THESSALONIKI	132.900.135,36	8,00%	5.318	8,29%	2,22%
TRIKALA	11.194.927,57	0,67%	464	0,72%	2,51%
VOIOTIA	11.107.300,14	0,67%	555	0,87%	2,60%
XANTHI	10.485.283,92	0,63%	569	0,89%	2,38%
ZAKYNTHOS	6.465.376,70	0,39%	208	0,32%	2,33%
	<b>1.660.742.883,79</b>	<b>100,%</b>	<b>64.118</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	1.660.742.883,79	100,00%	64.118	100,00%	2,30%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	765.281.196,01	46,08%	32.985	51,44%	1,69%
Euribor 1M Linked	112.960.582,66	6,80%	3.783	5,90%	1,53%
Euribor 3M Linked	592.523.375,58	35,68%	17.233	26,88%	2,93%
Fixed	147.405.365,79	8,88%	6.407	9,99%	3,04%
Hellenic Government Bond	9.625,23	0,00%	1	0,00%	1,19%
Originator Rate	42.562.738,52	2,56%	3.709	5,78%	3,98%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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)	63.519	<b>767.849,74</b>	1.646.045.644,16	99,07%	99,12%
31-60 days past due	452	<b>194.113,08</b>	10.326.566,94	0,70%	0,62%
61-90 days past due	147	<b>137.202,47</b>	4.370.672,69	0,23%	0,26%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>64.118</b>	<b>1.099.165,29</b>	<b>1.660.742.883,79</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	508.097.590,48	30,59%	20.581	32,10%	2,40%
Refinancing loans	39.788.763,80	2,40%	2.016	3,14%	1,73%
Buy Secondary	178.723.588,62	10,76%	4.471	6,97%	2,27%
Professional use	29.639.518,94	1,78%	676	1,05%	2,51%
Renovating	899.561.385,10	54,17%	36.248	56,53%	2,24%
Other	4.932.036,85	0,30%	126	0,20%	7,05%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	1.660.742.883,79	100,00%	64.118	100,00%	2,30%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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	777.790.544,41	46,86%	29.700	46,32%	2,39%
Self Employed	379.073.835,52	22,84%	10.947	17,07%	2,24%
Unemployed	152.040.968,74	9,16%	6.319	9,86%	2,23%
Retired	344.488.029,12	20,75%	16.897	26,35%	2,20%
N/A	7.349.506,00	0,44%	255	0,40%	2,11%
	<b>1.660.742.883,79</b>	<b>100,0%</b>	<b>64.118</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	1.660.742.883,79	100,00%	64.118	100,00%	2,30%
	<b>1.660.742.883,79</b>	<b>100,00%</b>	<b>64.118</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.