

# **Covered Bond Programme II**



## **Monthly Investor Report**

**March 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	31/3/2020	30/9/2017
Portfolio Cut off Date	31/3/2020	30/9/2017
Original Principal Balance	4.128.422.084,66	3.481.994.013,00
Principal Balance	1.621.753.375,27	1.458.920.025,00
Number of Borrowers	52.010	46.997
Number of Loanparts	63.120	55.021
Number of Properties	52.649	47.251
Average Principal Balance (borrower)	31.181,57	31.042,83
Average Principal Balance (parts)	25.693,18	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	59,08	54,73
Weighted Average Loan to Indexed Value	46,27	44,53
Seasoning (years): Weighted Average	10,99	10,32
Original Maturity (years): Weighted Average	11,68	22,01
Remaining Tenor (years): Weighted Average	11,48	11,73

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

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.250.000.000,00
Negative Carry	6.150.000,00
Outstanding Accrued Interest on Bonds	13.351.388,89
Current Outstanding Balance	1.621.753.375,27
Adjusted Nominal Value Assets *	1.616.853.212,01
Outstanding Accrued Interest on Assets	1.484.085,89
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	75,29%
<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	1.621.753.375,27	100,00%	63.120	100,00%	2,30%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</b>	<b>100,00%</b>	<b>2,30%</b>

### 2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	3.081.882,73	0,19%	51	0,08%	1,75%
Standard Amortising	1.618.671.492,54	99,81%	63.069	99,92%	2,30%
	<b>1.621.753.375,27</b>	<b>100,0%</b>	<b>63.120</b>	<b>100,0%</b>	<b>2,30%</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%	1.131.324.875,72	69,76%	44.128	69,91%	1,70%
2,5% - 2,99%	139.467.687,45	8,60%	5.680	9,00%	2,71%
3% - 3,49%	109.144.011,16	6,73%	3.861	6,12%	3,24%
3,5% - 3,99%	95.636.614,31	5,90%	2.140	3,39%	3,70%
4% - 4,49%	53.213.722,46	3,28%	1.331	2,11%	4,17%
4,5% - 4,99%	37.946.342,65	2,34%	3.192	5,06%	4,72%
5% - 5,49%	15.000.492,78	0,92%	807	1,28%	5,22%
5,5% - 5,99%	26.941.654,20	1,66%	1.281	2,03%	5,69%
6% - 6,49%	2.888.164,06	0,18%	104	0,16%	6,13%
6,5% - 6,99%	6.808.949,83	0,42%	420	0,67%	6,63%
7% - 7,49%	788.217,62	0,05%	54	0,09%	7,27%
7,5% - more	2.592.643,03	0,16%	122	0,19%	8,63%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	1.121,95	0,00%	3	0,00%	2,01%
1995	4.387,22	0,00%	11	0,02%	2,53%
1996	77.621,39	0,00%	51	0,08%	3,12%
1997	101.075,02	0,01%	35	0,06%	3,15%
1998	249.851,35	0,02%	56	0,09%	3,06%
1999	726.846,33	0,04%	120	0,19%	2,95%
2000	2.470.694,71	0,15%	642	1,02%	2,84%
2001	12.013.014,70	0,74%	1.698	2,69%	2,67%
2002	27.920.040,66	1,72%	2.180	3,45%	2,60%
2003	54.153.527,31	3,34%	2.830	4,48%	2,34%
2004	106.332.750,01	6,56%	4.261	6,75%	2,04%
2005	209.958.896,89	12,95%	9.877	15,65%	1,88%
2006	195.486.020,20	12,05%	8.744	13,85%	1,90%
2007	201.085.493,67	12,40%	8.129	12,88%	1,65%
2008	183.041.799,35	11,29%	6.624	10,49%	1,80%
2009	192.876.085,67	11,89%	5.661	8,97%	2,28%
2010	107.487.181,14	6,63%	3.337	5,29%	2,99%
2011	53.192.238,09	3,28%	1.661	2,63%	3,48%
2012	27.669.854,45	1,71%	973	1,54%	2,88%
2013	37.027.342,77	2,28%	1.250	1,98%	2,83%
2014	36.950.038,51	2,28%	959	1,52%	3,26%
2015	39.455.804,29	2,43%	945	1,50%	3,47%
2016	35.837.274,10	2,21%	798	1,26%	3,46%
2017	40.051.898,16	2,47%	959	1,52%	3,49%
2018	47.926.987,06	2,96%	983	1,56%	3,59%
2019	7.919.777,06	0,49%	250	0,40%	1,97%
2020	1.640.283,97	0,10%	64	0,10%	1,96%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	9.870.987,36	0,61%	4.356	6,90%	2,42%
2021	29.648.587,29	1,83%	5.327	8,44%	2,48%
2022	49.541.776,17	3,05%	5.264	8,34%	2,07%
2023	61.924.109,39	3,82%	4.634	7,34%	2,24%
2024	72.727.248,64	4,48%	4.318	6,84%	2,24%
2025	76.463.003,51	4,71%	4.020	6,37%	2,38%
2026	73.613.175,08	4,54%	3.536	5,60%	2,39%
2027	77.461.017,00	4,78%	3.238	5,13%	2,09%
2028	79.984.128,87	4,93%	2.875	4,55%	2,24%
2029	96.732.052,91	5,96%	3.066	4,86%	2,32%
2030	104.146.377,23	6,42%	3.097	4,91%	2,37%
2031	85.489.818,70	5,27%	2.258	3,58%	2,25%
2032	78.726.005,20	4,85%	2.180	3,45%	2,10%
2033	77.756.715,15	4,79%	1.987	3,15%	2,20%
2034	102.536.068,05	6,32%	2.318	3,67%	2,12%
2035	129.052.658,59	7,96%	2.975	4,71%	2,02%
2036	85.844.419,43	5,29%	1.862	2,95%	2,04%
2037	66.518.514,33	4,10%	1.373	2,18%	1,86%
2038	57.649.383,47	3,55%	1.095	1,73%	2,12%
2039	54.185.875,42	3,34%	924	1,46%	2,39%
2040	37.439.449,93	2,31%	635	1,01%	2,87%
2041	22.616.335,58	1,39%	381	0,60%	3,22%
2042	10.357.622,09	0,64%	185	0,29%	3,34%
2043	12.279.807,65	0,76%	193	0,31%	3,50%
2044	9.846.829,21	0,61%	159	0,25%	3,37%
2045	15.745.263,75	0,97%	227	0,36%	3,51%
2046	12.602.730,77	0,78%	174	0,28%	3,51%
2047	12.083.963,07	0,75%	175	0,28%	3,63%
2048	12.744.212,65	0,79%	167	0,26%	3,85%
2049	848.576,00	0,05%	18	0,03%	2,14%
2050	1.143.576,61	0,07%	22	0,03%	2,37%
2051	488.488,37	0,03%	14	0,02%	2,15%
2052	436.788,81	0,03%	13	0,02%	2,47%
2053	623.647,21	0,04%	7	0,01%	2,29%
2054	469.391,32	0,03%	8	0,01%	2,81%
2055	297.357,36	0,02%	4	0,01%	3,30%
2056	381.956,43	0,02%	2	0,00%	3,26%
2057	138.347,55	0,01%	4	0,01%	2,12%
2058	40.739,43	0,00%	2	0,00%	2,12%
2059	93.550,43	0,01%	3	0,00%	1,83%
2060	333.582,09	0,02%	7	0,01%	2,56%
2061	33.291,62	0,00%	1	0,00%	2,12%
2062	173.028,72	0,01%	3	0,00%	2,99%
2063	152.614,22	0,01%	4	0,01%	1,01%
2064	510.302,61	0,03%	9	0,01%	1,81%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	4.284.139,34	0,26%	149	0,24%	1,91%
0.5 - 1.0	3.804.996,82	0,23%	115	0,18%	2,06%
1.0 - 1.5	11.483.531,88	0,71%	234	0,37%	3,10%
1.5 - 2.0	25.011.408,01	1,54%	539	0,85%	3,76%
2.0 - 2.5	23.831.399,52	1,47%	530	0,84%	3,50%
2.5 - 3.0	18.940.108,89	1,17%	448	0,71%	3,48%
3.0 - 4.0	41.581.642,59	2,56%	934	1,48%	3,49%
4.0 - 5.0	30.990.966,71	1,91%	742	1,18%	3,42%
5.0 - 6.0	41.195.329,70	2,54%	1.017	1,61%	3,38%
6.0 - 7.0	33.280.143,54	2,05%	1.069	1,69%	3,01%
7.0 - 8.0	34.300.359,54	2,12%	1.200	1,90%	2,67%
8.0 - 9.0	40.515.567,66	2,50%	1.293	2,05%	3,46%
9.0 - 10.0	92.315.970,64	5,69%	2.983	4,73%	3,27%
more - 10.0	1.220.217.810,43	75,24%	51.867	82,17%	1,98%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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: 59,08 %</b>					
less - 40.00%	343.894.154,11	21,21%	17.026	26,97%	2,47%
40.01% - 50.00%	243.324.782,23	15,00%	8.835	14,00%	2,33%
50.01% - 60.00%	253.562.417,72	15,64%	8.776	13,90%	2,28%
60.01% - 70.00%	270.479.637,48	16,68%	9.312	14,75%	2,30%
70.01% - 80.00%	310.233.643,17	19,13%	11.605	18,39%	2,21%
80.01% - 85.00%	51.460.728,08	3,17%	2.083	3,30%	1,97%
85.01% - 90.00%	58.150.297,84	3,59%	2.269	3,59%	1,81%
90.01% - 95.00%	21.616.258,67	1,33%	814	1,29%	2,08%
95.01% - 100.00%	24.419.396,81	1,51%	998	1,58%	2,20%
100.01% - 105.00%	5.408.530,85	0,33%	229	0,36%	2,51%
105.01% - 110.00%	5.213.299,07	0,32%	185	0,29%	2,48%
110.01% - 115.00%	4.777.967,30	0,29%	147	0,23%	2,87%
115.01% - 120.00%	3.068.336,90	0,19%	91	0,14%	2,44%
120.01% - 125.00%	3.769.011,95	0,23%	118	0,19%	2,55%
125.01% - 128.00%	1.901.038,46	0,12%	58	0,09%	2,62%
128.01% - more	20.473.874,63	1,26%	574	0,91%	2,90%
	<b>1.621.753.375,27</b>	<b>100,%</b>	<b>63.120</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: 46,27 %</b>					
less - 40.00%	648.566.370,60	39,99%	39.534	62,63%	2,34%
40.01% - 50.00%	248.342.067,91	15,31%	7.158	11,34%	2,26%
50.01% - 60.00%	242.668.237,35	14,96%	6.117	9,69%	2,28%
60.01% - 70.00%	241.647.646,87	14,90%	5.431	8,60%	2,30%
70.01% - 80.00%	184.664.754,98	11,39%	3.759	5,96%	2,27%
80.01% - 85.00%	32.659.750,92	2,01%	631	1,00%	2,30%
85.01% - 90.00%	7.400.140,42	0,46%	155	0,25%	2,33%
90.01% - 95.00%	2.165.178,23	0,13%	57	0,09%	2,06%
95.01% - 100.00%	3.153.986,22	0,19%	65	0,10%	1,84%
100.01% - 105.00%	3.636.294,67	0,22%	81	0,13%	1,82%
105.01% - 110.00%	3.825.191,30	0,24%	71	0,11%	1,70%
110.01% - 115.00%	1.806.069,87	0,11%	40	0,06%	1,62%
115.01% - 120.00%	394.755,96	0,02%	7	0,01%	2,17%
120.01% - 125.00%	193.133,84	0,01%	3	0,00%	2,11%
125.01% - 128.00%	16.505,23	0,00%	1	0,00%	3,12%
128.01% - more	613.290,90	0,04%	10	0,02%	1,92%
	<b>1.621.753.375,27</b>	<b>100,%</b>	<b>63.120</b>	<b>100,%</b>	<b>2,30%</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	438.253.162,47	27,02%	40.322	63,88%	2,41%
25.000,00 - 50.000,00	516.666.538,43	31,86%	14.714	23,31%	2,28%
50.000,00 - 75.000,00	301.731.361,47	18,61%	5.004	7,93%	2,26%
75.000,00 - 100.000,00	141.840.520,87	8,75%	1.652	2,62%	2,34%
100.000,00 - 125.000,00	71.088.281,93	4,38%	640	1,01%	2,27%
125.000,00 - 150.000,00	43.643.666,36	2,69%	322	0,51%	2,15%
150.000,00 - 175.000,00	29.178.909,98	1,80%	181	0,29%	2,04%
175.000,00 - 200.000,00	15.672.441,95	0,97%	84	0,13%	2,05%
200.000,00 - 225.000,00	13.337.335,31	0,82%	63	0,10%	2,00%
225.000,00 - 250.000,00	8.274.395,29	0,51%	35	0,06%	2,22%
250.000,00 - 275.000,00	4.434.689,61	0,27%	17	0,03%	1,70%
275.000,00 - 300.000,00	4.876.128,45	0,30%	17	0,03%	2,29%
300.000,00 - 325.000,00	4.655.484,23	0,29%	15	0,02%	2,34%
325.000,00 - 350.000,00	3.347.077,76	0,21%	10	0,02%	2,24%
350.000,00 - 375.000,00	3.616.651,79	0,22%	10	0,02%	1,93%
375.000,00 - 400.000,00	1.172.353,48	0,07%	3	0,00%	1,09%
400.000,00 - 425.000,00	1.204.146,22	0,07%	3	0,00%	1,82%
425.000,00 - 450.000,00	2.201.901,05	0,14%	5	0,01%	2,31%
450.000,00 - 475.000,00	1.872.213,19	0,12%	4	0,01%	2,34%
475.000,00 - 500.000,00	974.029,21	0,06%	2	0,00%	3,94%
500.000,00 - 600.000,00	3.338.021,73	0,21%	6	0,01%	1,89%
600.000,00 - 700.000,00	2.496.146,09	0,15%	4	0,01%	2,17%
700.000,00 - 800.000,00	772.188,12	0,05%	1	0,00%	3,57%
900.000,00 - 1.000.000,00	937.249,68	0,06%	1	0,00%	1,50%
1.000.000,00 - 1.250.000,00	3.281.279,66	0,20%	3	0,00%	2,58%
1.250.000,00 - 1.500.000,00	1.286.442,39	0,08%	1	0,00%	2,77%
1.500.000,00 - more	1.600.758,55	0,10%	1	0,00%	0,92%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</b>	<b>100,00%</b>	<b>2,30%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	30.197.998,99	1,86%	1.071	1,70%	2,31%
Partial Professional Use	80.238.797,52	4,95%	1.910	3,03%	2,29%
Residential (Flat/Apartment)	1.273.052.726,29	78,50%	53.884	85,37%	2,23%
Residential (House, detached or semi-detached)	238.263.852,47	14,69%	6.255	9,91%	2,68%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	46.048.206,13	2,84%	1.934	3,06%	2,45%
AITOLOAKARNANIA	17.311.740,39	1,07%	818	1,30%	2,70%
ARGOLIDA	15.833.036,12	0,98%	573	0,91%	2,36%
ARKADIA	9.857.410,95	0,61%	402	0,64%	2,42%
ARTA	4.990.368,03	0,31%	232	0,37%	2,52%
ATTICA	743.306.113,64	45,83%	27.535	43,62%	2,24%
CHALKIDIKI	20.878.856,26	1,29%	847	1,34%	2,44%
CHANIA	25.607.861,71	1,58%	885	1,40%	2,13%
CHIOS	11.704.378,81	0,72%	413	0,65%	2,33%
CORFU	16.508.318,81	1,02%	641	1,02%	2,37%
DODEKANISA	52.259.597,23	3,22%	1.565	2,48%	2,24%
DRAMA	7.524.752,61	0,46%	361	0,57%	2,25%
EVOIA	25.748.157,73	1,59%	1.130	1,79%	2,52%
EVKITANIA	1.508.561,26	0,09%	80	0,13%	2,63%
EVROS	14.327.335,11	0,88%	728	1,15%	2,51%
FLORINA	2.922.756,40	0,18%	136	0,22%	2,49%
FOKIDA	5.263.675,28	0,32%	208	0,33%	2,38%
FTHIOTIDA	17.810.920,68	1,10%	916	1,45%	2,43%
GREVENA	1.759.227,88	0,11%	103	0,16%	2,51%
HERAKLION	27.993.775,08	1,73%	989	1,57%	2,25%
ILEIA	13.874.151,42	0,86%	662	1,05%	2,48%
IMATHIA	8.530.438,38	0,53%	421	0,67%	2,60%
IOANNINA	27.270.944,71	1,68%	1.182	1,87%	2,27%
KARDITSA	11.573.882,63	0,71%	573	0,91%	2,54%
KASTORIA	3.582.394,23	0,22%	171	0,27%	2,55%
KAVALA	12.587.085,95	0,78%	593	0,94%	2,35%
KEFALLONIA	10.411.096,34	0,64%	334	0,53%	2,28%
KILKIS	5.532.843,01	0,34%	289	0,46%	2,20%
KORINTHIA	20.147.876,30	1,24%	773	1,22%	2,28%
KOZANI	12.982.347,27	0,80%	611	0,97%	2,39%
KYKLADES	36.409.252,17	2,25%	948	1,50%	2,21%
LAKONIA	12.679.799,71	0,78%	535	0,85%	2,50%
LARISA	35.354.797,64	2,18%	1.620	2,57%	2,42%
LASITHI	14.480.700,83	0,89%	535	0,85%	2,10%
LEFKADA	4.379.371,23	0,27%	165	0,26%	2,19%
LESBOS	20.187.730,19	1,24%	805	1,28%	2,65%
MAGNESIA	28.532.184,02	1,76%	1.102	1,75%	2,41%
MESSINIA	18.749.312,69	1,16%	706	1,12%	2,36%
PELLA	8.834.475,56	0,54%	398	0,63%	2,13%
PIERIA	16.669.066,28	1,03%	657	1,04%	2,26%
PREVEZA	9.963.241,85	0,61%	365	0,58%	2,25%
RETHYMNO	18.375.511,48	1,13%	718	1,14%	2,31%
RODOPI	9.100.305,28	0,56%	467	0,74%	2,43%
SAMOS	10.648.062,63	0,66%	373	0,59%	2,36%
SERRES	7.628.873,55	0,47%	356	0,56%	2,54%
THESPROTIA	6.532.524,38	0,40%	268	0,42%	2,41%
THESSALONIKI	129.483.672,71	7,98%	5.240	8,30%	2,22%
TRIKALA	10.840.765,82	0,67%	455	0,72%	2,50%
VOIOTIA	10.678.304,45	0,66%	542	0,86%	2,60%
XANTHI	10.240.599,09	0,63%	558	0,88%	2,38%
ZAKYNTHOS	6.326.713,36	0,39%	202	0,32%	2,33%
	<b>1.621.753.375,27</b>	<b>100,%</b>	<b>63.120</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	1.621.753.375,27	100,00%	63.120	100,00%	2,30%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	743.251.701,23	45,83%	32.407	51,34%	1,69%
Euribor 1M Linked	110.597.265,66	6,82%	3.752	5,94%	1,53%
Euribor 3M Linked	583.095.551,58	35,95%	17.070	27,04%	2,93%
Fixed	144.045.242,50	8,88%	6.329	10,03%	3,02%
Hellenic Government Bond	9.491,84	0,00%	1	0,00%	1,19%
Originator Rate	40.754.122,46	2,51%	3.561	5,64%	3,97%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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)	61.964	1.531.425,97	1.592.862.097,17	98,17%	98,22%
31-60 days past due	956	447.532,59	23.702.416,58	1,51%	1,46%
61-90 days past due	200	181.808,23	5.188.861,52	0,32%	0,32%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>63.120</b>	<b>2.160.766,79</b>	<b>1.621.753.375,27</b>	<b>100,00%</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	494.780.609,72	30,51%	20.213	32,02%	2,40%
Refinancing loans	39.739.312,54	2,45%	2.022	3,20%	1,73%
Buy Secondary	174.831.996,24	10,78%	4.404	6,98%	2,26%
Professional use	29.025.298,64	1,79%	663	1,05%	2,51%
Renovating	878.574.134,78	54,17%	35.693	56,55%	2,24%
Other	4.802.023,35	0,30%	125	0,20%	7,01%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	1.621.753.375,27	100,00%	63.120	100,00%	2,30%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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	757.434.739,90	46,76%	29.192	46,25%	2,39%
Self Employed	371.336.089,81	22,94%	10.815	17,13%	2,23%
Unemployed	148.531.913,92	9,17%	6.213	9,84%	2,23%
Retired	337.475.540,85	20,83%	16.662	26,40%	2,20%
N/A	6.975.090,79	0,43%	238	0,38%	2,09%
	<b>1.621.753.375,27</b>	<b>100,0%</b>	<b>63.120</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	1.621.753.375,27	100,00%	63.120	100,00%	2,30%
	<b>1.621.753.375,27</b>	<b>100,00%</b>	<b>63.120</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.