

# **Covered Bond Programme II**



## **Monthly Investor Report**

**August 2018**

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

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31-08-2018	30/9/2017
Portfolio Cut off Date	31-08-2018	30/9/2017
Original Principal Balance	4.671.892.545,00	3.481.994.013,00
Principal Balance	1.960.340.847,21	1.458.920.025,00
Number of Borrowers	60.042	46.997
Number of Loanparts	72.496	55.021
Number of Properties	60.773	47.251
Average Principal Balance (borrower)	32.649,49	31.042,83
Average Principal Balance (parts)	27.040,68	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,5
Weighted Average Loan to Value	56,79	54,73
Weighted Average Loan to Indexed Value	49,59	44,53
Seasoning (years): Weighted Average	10,77	10,32
Original Maturity (years): Weighted Average	22,49	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	19.250.000,00
Outstanding Accrued Interest on Bonds	8.218.472,22
Current Outstanding Balance	1.960.340.847,21
Adjusted Nominal Value Assets *	1.948.195.943,62
Outstanding Accrued Interest on Assets	1.672.365,97
Aggregate Amount Standing Credit to the Transaction Account	40.789.110,72
Nominal Value Test Current Value **	79,04%
<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	1.960.340.847,21	100,00%	72.496	100,00%	2,31%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</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	115.387.298,17	5,89%	4.528	6,25%	2,29%
Standard Amortising	1.844.953.549,04	94,11%	67.968	93,75%	2,31%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</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%	1.396.475.724,61	71,24%	49.772	68,65%	1,73%
2.5% - 2.99%	167.672.023,17	8,55%	6.732	9,29%	2,72%
3% - 3.49%	123.972.482,73	6,32%	4.606	6,35%	3,24%
3.5% - 3.99%	90.262.487,18	4,60%	1.964	2,71%	3,69%
4% - 4.49%	49.399.420,15	2,52%	1.197	1,65%	4,17%
4.5% - 4.99%	56.628.549,42	2,89%	4.645	6,41%	4,73%
5% - 5.49%	16.632.283,24	0,85%	834	1,15%	5,27%
5.5% - 5.99%	38.331.660,72	1,96%	1.614	2,23%	5,68%
6% - 6.49%	5.898.751,18	0,30%	224	0,31%	6,21%
6.5% - 6.99%	10.435.918,42	0,53%	706	0,97%	6,62%
7% - 7.49%	1.113.854,54	0,06%	63	0,09%	7,28%
7.5% - more	3.517.691,85	0,18%	139	0,19%	8,64%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</b>	<b>100,%</b>	<b>2,31%</b>

### 4. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1992	33.610,22	0,00%	6	0,01%	4,82%
1993	99.017,80	0,01%	16	0,02%	3,61%
1994	112.787,43	0,01%	117	0,16%	1,87%
1995	191.372,34	0,01%	130	0,18%	1,98%
1996	231.450,48	0,01%	77	0,11%	2,90%
1997	178.275,18	0,01%	40	0,06%	2,90%
1998	471.129,30	0,02%	86	0,12%	2,70%
1999	1.847.410,01	0,09%	382	0,53%	3,14%
2000	6.107.509,42	0,31%	863	1,19%	2,91%
2001	22.339.125,53	1,14%	2.100	2,90%	2,67%
2002	42.716.694,23	2,18%	2.696	3,72%	2,58%
2003	79.458.395,48	4,05%	4.561	6,29%	2,37%
2004	155.162.790,58	7,92%	8.720	12,03%	2,15%
2005	290.390.448,51	14,81%	11.773	16,24%	1,98%
2006	263.251.533,69	13,43%	9.468	13,06%	1,96%
2007	260.414.108,73	13,28%	8.717	12,02%	1,70%
2008	226.321.177,27	11,54%	6.916	9,54%	1,92%
2009	248.337.233,95	12,67%	6.794	9,37%	2,36%
2010	137.166.064,55	7,00%	3.760	5,19%	3,05%
2011	62.243.002,90	3,18%	1.667	2,30%	3,59%
2012	13.698.585,39	0,70%	397	0,55%	3,66%
2013	13.285.295,04	0,68%	353	0,49%	3,88%
2014	24.291.267,99	1,24%	539	0,74%	3,67%
2015	32.973.115,58	1,68%	692	0,95%	3,73%
2016	29.875.101,18	1,52%	576	0,79%	3,70%
2017	31.673.816,90	1,62%	678	0,94%	3,82%
2018	17.470.527,53	0,89%	372	0,51%	3,91%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</b>	<b>100,%</b>	<b>2,31%</b>

5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2018	1.405.728,72	0,07%	1.418	1,96%	2,92%
2019	21.326.654,06	1,09%	5.633	7,77%	2,72%
2020	52.467.807,42	2,68%	6.199	8,55%	2,50%
2021	67.697.444,42	3,45%	5.654	7,80%	2,50%
2022	86.223.735,17	4,40%	5.533	7,63%	2,09%
2023	94.681.352,44	4,83%	4.868	6,71%	2,26%
2024	101.918.599,00	5,20%	4.486	6,19%	2,28%
2025	101.760.027,23	5,19%	4.159	5,74%	2,40%
2026	92.571.252,25	4,72%	3.610	4,98%	2,42%
2027	94.033.885,02	4,80%	3.264	4,50%	2,11%
2028	95.420.951,86	4,87%	2.908	4,01%	2,24%
2029	112.955.189,51	5,76%	3.098	4,27%	2,37%
2030	119.150.013,38	6,08%	3.118	4,30%	2,40%
2031	95.973.430,82	4,90%	2.264	3,12%	2,25%
2032	87.571.629,69	4,47%	2.183	3,01%	2,15%
2033	82.183.673,04	4,19%	1.897	2,62%	2,16%
2034	112.716.170,65	5,75%	2.325	3,21%	2,15%
2035	140.054.079,95	7,14%	2.945	4,06%	2,06%
2036	90.871.570,34	4,64%	1.803	2,49%	2,07%
2037	70.112.252,17	3,58%	1.320	1,82%	1,87%
2038	53.058.492,98	2,71%	968	1,34%	1,98%
2039	57.299.877,67	2,92%	901	1,24%	2,43%
2040	38.381.316,66	1,96%	602	0,83%	2,91%
2041	22.605.762,38	1,15%	353	0,49%	3,31%
2042	9.513.364,60	0,49%	166	0,23%	3,45%
2043	7.849.973,18	0,40%	130	0,18%	3,54%
2044	8.152.584,59	0,42%	120	0,17%	3,61%
2045	13.139.568,64	0,67%	174	0,24%	3,72%
2046	11.298.088,34	0,58%	139	0,19%	3,61%
2047	10.313.647,72	0,53%	143	0,20%	3,76%
2048	5.570.349,44	0,28%	78	0,11%	4,01%
2049	326.386,40	0,02%	5	0,01%	1,74%
2050	394.662,90	0,02%	9	0,01%	2,06%
2051	266.864,96	0,01%	5	0,01%	1,86%
2052	328.564,48	0,02%	7	0,01%	1,89%
2053	200.580,46	0,01%	3	0,00%	2,69%
2054	218.165,80	0,01%	4	0,01%	2,85%
2055	188.949,25	0,01%	2	0,00%	3,22%
2058	29.466,58	0,00%	1	0,00%	2,12%
2060	108.733,04	0,01%	1	0,00%	3,82%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</b>	<b>100,%</b>	<b>2,31%</b>

6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	11.766.811,73	0,60%	256	0,35%	3,86%
0.5 - 1.0	15.428.841,38	0,79%	329	0,45%	3,99%
1.0 - 1.5	16.839.345,53	0,86%	347	0,48%	3,74%
1.5 - 2.0	19.041.160,33	0,97%	358	0,49%	3,73%
2.0 - 2.5	13.831.476,55	0,71%	304	0,42%	3,69%
2.5 - 3.0	10.776.690,84	0,55%	208	0,29%	3,68%
3.0 - 4.0	35.338.825,41	1,80%	744	1,03%	3,72%
4.0 - 5.0	18.965.332,21	0,97%	458	0,63%	3,70%
5.0 - 6.0	11.210.667,58	0,57%	323	0,45%	3,72%
6.0 - 7.0	21.324.873,50	1,09%	587	0,81%	3,67%
7.0 - 8.0	89.589.707,89	4,57%	2.407	3,32%	3,60%
8.0 - 9.0	184.432.244,93	9,41%	5.122	7,07%	2,69%
9.0 - 10.0	243.393.903,77	12,42%	6.845	9,44%	2,23%
more - 10.0	1.268.400.965,56	64,70%	54.208	74,77%	1,98%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</b>	<b>100,%</b>	<b>2,31%</b>

### 7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
<b>average: 56,79 %</b>					
less - 40.00%	440.254.334,11	22,46%	19.324	31,80%	2,50%
40.01% - 50.00%	301.219.925,37	15,37%	9.123	15,01%	2,34%
50.01% - 60.00%	314.211.221,66	16,03%	8.563	14,09%	2,31%
60.01% - 70.00%	330.366.504,00	16,85%	8.602	14,15%	2,31%
70.01% - 80.00%	379.262.385,25	19,35%	10.464	17,22%	2,20%
80.01% - 85.00%	62.230.093,87	3,17%	1.416	2,33%	2,02%
85.01% - 90.00%	66.577.895,68	3,40%	1.478	2,43%	1,84%
90.01% - 95.00%	24.105.496,92	1,23%	526	0,87%	2,01%
95.01% - 100.00%	27.664.335,41	1,41%	978	1,61%	2,27%
100.01% - 105.00%	4.848.203,84	0,25%	116	0,19%	2,62%
105.01% - 110.00%	3.345.496,59	0,17%	66	0,11%	2,24%
110.01% - 115.00%	3.619.282,46	0,18%	67	0,11%	2,74%
115.01% - 120.00%	2.539.252,81	0,13%	47	0,08%	2,65%
120.01% - 125.00%	89.256,43	0,00%	2	0,00%	1,13%
128.01% - more	7.162,81	0,00%	1	0,00%	2,12%
	<b>1.960.340.847,21</b>	<b>100,00%</b>	<b>60.773</b>	<b>100,0%</b>	<b>2,31%</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: 48,42 %</b>					
less - 40.00%	741.389.589,44	37,82%	39.214	64,53%	2,40%
40.01% - 50.00%	275.041.542,21	14,03%	6.205	10,21%	2,26%
50.01% - 60.00%	278.752.503,08	14,22%	5.247	8,63%	2,25%
60.01% - 70.00%	254.018.385,46	12,96%	4.245	6,99%	2,29%
70.01% - 80.00%	233.701.760,18	11,92%	3.497	5,75%	2,33%
80.01% - 85.00%	101.474.344,00	5,18%	1.368	2,25%	2,11%
85.01% - 90.00%	75.469.261,18	3,85%	992	1,63%	2,09%
90.01% - 95.00%	58.910,68	0,00%	1	0,00%	2,12%
95.01% - 100.00%	46.000,45	0,00%	1	0,00%	2,00%
100.01% - 105.00%	113.200,07	0,01%	1	0,00%	1,42%
110.01% - 115.00%	75.944,06	0,00%	1	0,00%	2,67%
128.01% - more	199.406,40	0,01%	1	0,00%	2,12%
	<b>1.960.340.847,21</b>	<b>100,0%</b>	<b>60.773</b>	<b>100,00%</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	378.720.584,24	19,32%	32.906	54,15%	2,62%
25.000,00 - 50.000,00	580.417.745,72	29,61%	16.281	26,79%	2,37%
50.000,00 - 75.000,00	402.864.625,13	20,55%	6.620	10,89%	2,25%
75.000,00 - 100.000,00	215.083.688,53	10,97%	2.514	4,14%	2,20%
100.000,00 - 125.000,00	120.435.302,64	6,14%	1.089	1,79%	2,10%
125.000,00 - 150.000,00	75.950.978,52	3,87%	557	0,92%	2,09%
150.000,00 - 175.000,00	44.937.555,51	2,29%	279	0,46%	1,97%
175.000,00 - 200.000,00	32.907.594,90	1,68%	176	0,29%	2,01%
200.000,00 - 225.000,00	20.805.951,74	1,06%	98	0,16%	1,93%
225.000,00 - 250.000,00	16.538.822,96	0,84%	70	0,12%	1,91%
250.000,00 - 275.000,00	9.667.723,64	0,49%	37	0,06%	1,68%
275.000,00 - 300.000,00	9.177.445,42	0,47%	32	0,05%	1,89%
300.000,00 - 325.000,00	6.557.885,42	0,33%	21	0,03%	2,27%
325.000,00 - 350.000,00	5.720.707,26	0,29%	17	0,03%	1,96%
350.000,00 - 375.000,00	5.055.129,19	0,26%	14	0,02%	1,94%
375.000,00 - 400.000,00	4.663.055,15	0,24%	12	0,02%	1,90%
400.000,00 - 425.000,00	2.878.428,12	0,15%	7	0,01%	2,06%
425.000,00 - 450.000,00	2.178.564,91	0,11%	5	0,01%	1,79%
450.000,00 - 475.000,00	3.699.592,00	0,19%	8	0,01%	1,48%
475.000,00 - 500.000,00	3.885.633,55	0,20%	8	0,01%	1,99%
500.000,00 - 600.000,00	3.314.864,97	0,17%	6	0,01%	2,74%
600.000,00 - 700.000,00	4.467.375,42	0,23%	7	0,01%	1,85%
700.000,00 - 800.000,00		0,00%		0,00%	
800.000,00 - 900.000,00	826.566,44	0,04%	1	0,00%	4,00%
900.000,00 - 1.000.000,00	1.882.290,05	0,10%	2	0,00%	2,37%
1.000.000,00 - 1.250.000,00	4.561.655,70	0,23%	4	0,01%	2,83%
1.250.000,00 - 1.500.000,00	1.337.540,99	0,07%	1	0,00%	1,12%
1.500.000,00 - more	1.803.539,09	0,09%	1	0,00%	0,92%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>60.773</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	35.880.707,40	1,83%	1.142	1,88%	2,32%
Partial Professional Use	85.815.138,62	4,38%	1.636	2,69%	2,30%
Professional use with recourse to the borrower	2.703.883,08	0,14%	39	0,06%	2,61%
Residential (Flat/Apartment)	1.640.058.630,91	83,66%	53.666	88,31%	2,27%
Residential (House, detached or semi-detached)	195.882.487,20	9,99%	4.290	7,06%	2,66%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>60.773</b>	<b>100,%</b>	<b>2,31%</b>



### 11. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
ACHAIA	51.460.199,08	2,63%	1.806	2,97%	2,46%
AITOLOAKARNANIA	21.551.459,62	1,10%	853	1,40%	2,62%
ARGOLIDA	17.807.555,70	0,91%	522	0,86%	2,41%
ARKADIA	12.275.798,69	0,63%	401	0,66%	2,38%
ARTA	5.460.268,27	0,28%	226	0,37%	2,51%
ATTICA	930.759.759,50	47,48%	26.677	43,90%	2,26%
CHALKIDIKI	18.740.714,70	0,96%	659	1,08%	2,43%
CHANIA	29.382.659,44	1,50%	808	1,33%	2,14%
CHIOS	14.713.051,82	0,75%	429	0,71%	2,39%
CORFU	19.309.533,98	0,99%	574	0,94%	2,41%
DODEKANISA	60.469.098,34	3,09%	1.421	2,34%	2,23%
DRAMA	10.099.728,42	0,52%	402	0,66%	2,26%
EVOIA	26.887.268,73	1,37%	978	1,61%	2,63%
EVKITANIA	1.843.082,67	0,09%	80	0,13%	2,80%
EVROS	18.134.208,92	0,93%	726	1,20%	2,50%
FLORINA	4.043.376,13	0,21%	173	0,29%	2,38%
FOKIDA	3.514.934,28	0,18%	129	0,21%	2,66%
FTHIOTIDA	22.779.649,18	1,16%	929	1,53%	2,47%
GREVENA	3.591.018,73	0,18%	132	0,22%	2,50%
HERAKLION	33.768.035,66	1,72%	901	1,48%	2,22%
ILEIA	16.805.567,10	0,86%	624	1,03%	2,47%
IMATHIA	11.708.875,15	0,60%	462	0,76%	2,60%
IOANNINA	33.327.461,41	1,70%	1.116	1,84%	2,24%
KARDITSA	14.664.633,05	0,75%	619	1,02%	2,47%
KASTORIA	5.203.742,94	0,27%	208	0,34%	2,52%
KAVALA	15.533.706,79	0,79%	576	0,95%	2,37%
KEFALLONIA	11.850.518,47	0,61%	314	0,52%	2,32%
KILKIS	8.477.897,62	0,43%	386	0,64%	2,21%
KORINTHIA	18.945.906,96	0,97%	609	1,00%	2,25%
KOZANI	17.635.249,68	0,90%	661	1,09%	2,40%
KYKLADES	33.387.522,37	1,70%	717	1,18%	2,15%
LAKONIA	15.127.655,62	0,77%	518	0,85%	2,48%
LARISA	42.743.021,91	2,18%	1.532	2,52%	2,35%
LASITHI	17.032.798,63	0,87%	483	0,80%	2,07%
LEFKADA	4.993.543,51	0,26%	156	0,26%	2,26%
LESBOS	24.107.287,23	1,23%	739	1,22%	2,62%
MAGNESIA	33.078.420,61	1,69%	1.083	1,78%	2,44%
MESSINIA	21.618.266,09	1,10%	664	1,09%	2,38%
PELLA	12.248.016,11	0,63%	464	0,76%	2,06%
PIERIA	19.401.342,61	0,99%	641	1,06%	2,23%
PREVEZA	12.645.189,92	0,65%	395	0,65%	2,32%
RETHYMNO	21.443.774,38	1,09%	681	1,12%	2,32%
RODOPI	11.626.954,97	0,59%	487	0,80%	2,44%
SAMOS	12.420.454,65	0,63%	349	0,57%	2,41%
SERRES	9.714.735,62	0,50%	414	0,68%	2,59%
THESPROTIA	7.212.353,33	0,37%	251	0,41%	2,36%
THESSALONIKI	153.240.554,40	7,82%	4.809	7,91%	2,25%
TRIKALA	12.595.955,79	0,64%	490	0,81%	2,45%
Unspecified	56.347,14	0,00%	1	0,00%	2,39%
VOIOTIA	15.038.459,31	0,77%	681	1,12%	2,63%
XANTHI	13.273.100,17	0,68%	617	1,02%	2,38%
ZAKYNTHOS	6.590.131,81	0,34%	200	0,33%	2,21%
<b>Total</b>	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>60.773</b>	<b>100,%</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	1.960.340.847,21	100,00%	72.496	100,00%	2,31%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</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	952.750.741,67	48,60%	37.221	51,34%	1,71%
Euribor 1M Linked	131.125.205,37	6,69%	3.922	5,41%	1,54%
Euribor 3M Linked	630.073.811,99	32,14%	17.655	24,35%	2,89%
Fixed	184.501.580,25	9,41%	8.610	11,88%	3,34%
Hellenic Government Bond	14.084,54	0,00%	3	0,00%	2,21%
Originator Rate	61.875.423,39	3,16%	5.085	7,01%	4,18%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</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)	71.824	<b>940.536,68</b>	1.945.213.082,61	99,07%	99,22%
31-60 days past due	547	<b>261.763,89</b>	13.175.299,48	0,76%	0,67%
61-90 days past due	125	<b>97.807,03</b>	1.952.465,12	0,17%	0,09%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>72.496</b>	<b>1.300.107,60</b>	<b>1.960.340.847,21</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	1.145.302,79	0,06%	29	0,04%	4,08%
Buy Primary	895.778.806,74	45,70%	33.797	46,62%	2,32%
Refinancing loans	36.218.944,58	1,85%	1.807	2,49%	1,66%
Buy Secondary	441.208.556,80	22,51%	10.749	14,83%	2,17%
Professional use	34.006.688,94	1,73%	717	0,99%	2,54%
Renovating	541.982.253,35	27,65%	25.145	34,68%	2,37%
Other	10.000.294,01	0,51%	252	0,35%	5,92%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</b>	<b>100,%</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	1.960.340.847,21	100,00%	72.496	100,00%	2,31%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</b>	<b>100,%</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	905.459.239,63	46,19%	27.647	46,05%	2,36%
Self Employed	497.641.415,51	25,39%	11.030	18,37%	2,24%
Unemployed	140.506.667,37	7,17%	5.346	8,90%	2,31%
Retired	400.854.647,44	20,45%	15.267	25,43%	2,29%
N/A	15.878.877,27	0,81%	752	1,25%	2,25%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>60.042</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	1.960.340.847,21	100,00%	72.496	100,00%	2,31%
	<b>1.960.340.847,21</b>	<b>100,%</b>	<b>72.496</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.