

# **Covered Bond Programme II**



## **Monthly Investor Report**

**August 2019**

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	31-08-2019	30/9/2017
Portfolio Cut off Date	31-08-2019	30/9/2017
Original Principal Balance	4.425.905.895,00	3.481.994.013,00
Principal Balance	1.764.846.549,49	1.458.920.025,00
Number of Borrowers	54.963	46.997
Number of Loanparts	66.743	55.021
Number of Properties	55.656	47.251
Average Principal Balance (borrower)	32.109,72	31.042,83
Average Principal Balance (parts)	26.442,42	26.515,69
Coupon: Weighted Average	2,3	2,30
Minimum	0,0	0
Maximum	15,5	8,5
Weighted Average Loan to Value	58,36	54,73
Weighted Average Loan to Indexed Value	47,58	44,53
Seasoning (years): Weighted Average	11,45	10,32
Original Maturity (years): Weighted Average	23,12	22,01
Remaining Tenor (years): Weighted Average	11,70	11,73

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.350.000.000,00
Negative Carry	10.025.000,00
Outstanding Accrued Interest on Bonds	8.147.638,89
Current Outstanding Balance	1.764.846.549,49
Adjusted Nominal Value Assets *	1.758.006.482,85
Outstanding Accrued Interest on Assets	1.499.422,87
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	74,82%
<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	1.764.846.549,49	100,00%	66.743	100,00%	2,31%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>66.743</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	112.153.439,48	6,36%	3.425	5,13%	2,30%
Standard Amortising	1.652.693.110,01	93,65%	63.318	94,87%	2,31%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>66.743</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%	1.234.105.944,62	69,93%	46.101	69,07%	1,70%
2.5% - 2.99%	152.343.918,43	8,63%	6.235	9,34%	2,72%
3% - 3.49%	116.179.207,51	6,58%	4.162	6,24%	3,24%
3.5% - 3.99%	99.669.877,25	5,65%	2.167	3,25%	3,70%
4% - 4.49%	56.094.056,66	3,18%	1.362	2,04%	4,18%
4.5% - 4.99%	44.011.592,79	2,49%	3.699	5,54%	4,73%
5% - 5.49%	15.544.402,50	0,88%	834	1,25%	5,24%
5.5% - 5.99%	30.822.100,21	1,75%	1.384	2,07%	5,69%
6% - 6.49%	4.364.780,37	0,25%	115	0,17%	6,18%
6.5% - 6.99%	7.896.005,63	0,45%	499	0,75%	6,64%
7% - 7.49%	922.657,83	0,05%	58	0,09%	7,29%
7.5% - more	2.892.005,69	0,16%	127	0,19%	8,65%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>66.743</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	26.018,87	0,00%	5	0,01%	4,84%
1993	88.009,85	0,00%	15	0,02%	3,75%
1994	3.171,51	0,00%	7	0,01%	2,53%
1995	12.584,01	0,00%	18	0,03%	3,70%
1996	128.505,69	0,01%	56	0,08%	3,25%
1997	131.589,58	0,01%	38	0,06%	3,10%
1998	317.496,12	0,02%	64	0,10%	3,04%
1999	1.048.814,75	0,06%	260	0,39%	2,89%
2000	4.299.611,01	0,24%	815	1,22%	2,77%
2001	17.242.467,12	0,98%	2.005	3,00%	2,62%
2002	36.185.219,55	2,05%	2.578	3,86%	2,55%
2003	68.422.029,89	3,88%	3.329	4,99%	2,33%
2004	127.596.741,68	7,23%	5.894	8,83%	2,07%
2005	250.850.442,47	14,21%	11.277	16,90%	1,92%
2006	231.869.109,78	13,14%	9.357	14,02%	1,93%
2007	229.701.210,80	13,02%	8.577	12,85%	1,67%
2008	203.264.458,38	11,52%	6.663	9,98%	1,86%
2009	222.027.549,75	12,58%	6.304	9,45%	2,32%
2010	123.359.981,86	6,99%	3.656	5,48%	3,02%
2011	56.660.820,85	3,21%	1.627	2,44%	3,54%
2012	12.765.201,29	0,72%	390	0,58%	3,53%
2013	12.929.686,86	0,73%	351	0,53%	3,79%
2014	24.812.484,96	1,41%	562	0,84%	3,63%
2015	33.749.651,58	1,91%	721	1,08%	3,71%
2016	30.807.300,35	1,75%	602	0,90%	3,70%
2017	33.899.599,62	1,92%	756	1,13%	3,75%
2018	42.141.543,36	2,39%	799	1,20%	3,81%
2019	505.247,95	0,03%	17	0,03%	1,97%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>66.743</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	
2019	1.776.297,24	0,10%	1.748	2,62%	2,70%
2020	24.692.292,02	1,40%	5.546	8,31%	2,51%
2021	43.752.352,57	2,48%	5.465	8,19%	2,49%
2022	62.698.054,11	3,55%	5.355	8,02%	2,08%
2023	74.303.171,55	4,21%	4.739	7,10%	2,24%
2024	83.282.355,51	4,72%	4.380	6,56%	2,25%
2025	86.249.839,35	4,89%	4.094	6,13%	2,39%
2026	81.229.589,02	4,60%	3.578	5,36%	2,39%
2027	83.995.670,60	4,76%	3.265	4,89%	2,09%
2028	86.269.833,80	4,89%	2.912	4,36%	2,24%
2029	103.422.429,32	5,86%	3.096	4,64%	2,34%
2030	110.874.389,82	6,28%	3.127	4,69%	2,38%
2031	90.526.515,89	5,13%	2.293	3,44%	2,25%
2032	82.282.634,04	4,66%	2.184	3,27%	2,11%
2033	81.297.751,42	4,61%	2.001	3,00%	2,20%
2034	106.841.729,30	6,05%	2.339	3,50%	2,13%
2035	135.205.907,08	7,66%	2.999	4,49%	2,03%
2036	90.153.847,98	5,11%	1.875	2,81%	2,05%
2037	69.003.502,18	3,91%	1.379	2,07%	1,86%
2038	58.853.706,14	3,33%	1.094	1,64%	2,12%
2039	55.699.430,62	3,16%	923	1,38%	2,42%
2040	38.496.298,97	2,18%	630	0,94%	2,88%
2041	22.730.861,22	1,29%	375	0,56%	3,27%
2042	10.734.613,36	0,61%	188	0,28%	3,33%
2043	12.307.641,08	0,70%	192	0,29%	3,51%
2044	9.365.060,25	0,53%	145	0,22%	3,51%
2045	15.277.030,07	0,87%	207	0,31%	3,61%
2046	12.720.208,57	0,72%	171	0,26%	3,54%
2047	12.173.685,06	0,69%	172	0,26%	3,65%
2048	12.864.106,97	0,73%	171	0,26%	3,86%
2049	965.625,60	0,05%	17	0,03%	2,05%
2050	962.530,25	0,05%	18	0,03%	2,36%
2051	618.009,35	0,04%	14	0,02%	2,12%
2052	435.696,20	0,02%	11	0,02%	2,44%
2053	684.397,52	0,04%	8	0,01%	2,27%
2054	471.353,08	0,03%	8	0,01%	2,81%
2055	248.267,08	0,01%	3	0,00%	2,95%
2056	384.860,27	0,02%	2	0,00%	3,26%
2057	50.017,92	0,00%	1	0,00%	2,12%
2058	40.932,09	0,00%	2	0,00%	2,12%
2060	248.659,71	0,01%	5	0,01%	2,85%
2062	174.250,36	0,01%	3	0,00%	2,98%
2063	94.404,37	0,01%	1	0,00%	1,12%
2064	386.740,58	0,02%	7	0,01%	2,12%
	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>66.743</b>	<b>100,0%</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	379.740,85	0,02%	12	0,02%	1,95%
0.5 - 1.0	13.378.336,42	0,76%	217	0,33%	3,68%
1.0 - 1.5	21.419.533,51	1,21%	440	0,66%	3,87%
1.5 - 2.0	19.094.303,44	1,08%	424	0,64%	3,85%
2.0 - 2.5	17.239.415,02	0,98%	355	0,53%	3,69%
2.5 - 3.0	20.235.624,40	1,15%	382	0,57%	3,72%
3.0 - 4.0	24.800.693,38	1,41%	529	0,79%	3,68%
4.0 - 5.0	35.983.955,65	2,04%	779	1,17%	3,69%
5.0 - 6.0	19.021.268,26	1,08%	468	0,70%	3,65%
6.0 - 7.0	10.725.336,34	0,61%	314	0,47%	3,62%
7.0 - 8.0	19.649.475,35	1,11%	579	0,87%	3,57%
8.0 - 9.0	81.159.328,84	4,60%	2.370	3,55%	3,55%
9.0 - 10.0	165.434.600,83	9,37%	4.986	7,47%	2,66%
more - 10.0	1.316.324.937,20	74,59%	54.888	82,24%	1,97%
	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>66.743</b>	<b>100,0%</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: 58,36 %</b>					
less - 40.00%	383.102.460,06	21,71%	16.954	30,46%	2,47%
40.01% - 50.00%	266.913.302,08	15,12%	8.365	15,03%	2,33%
50.01% - 60.00%	278.340.860,12	15,77%	7.905	14,20%	2,30%
60.01% - 70.00%	294.838.618,12	16,71%	8.025	14,42%	2,31%
70.01% - 80.00%	339.139.014,65	19,22%	9.634	17,31%	2,22%
80.01% - 85.00%	56.035.350,13	3,18%	1.385	2,49%	1,98%
85.01% - 90.00%	60.608.184,57	3,43%	1.444	2,59%	1,81%
90.01% - 95.00%	22.149.230,92	1,26%	505	0,91%	2,01%
95.01% - 100.00%	25.331.698,18	1,44%	707	1,27%	2,23%
100.01% - 105.00%	5.144.881,48	0,29%	133	0,24%	2,58%
105.01% - 110.00%	4.103.463,03	0,23%	85	0,15%	2,54%
110.01% - 115.00%	3.960.077,92	0,22%	76	0,14%	2,87%
115.01% - 120.00%	2.618.291,61	0,15%	50	0,09%	2,63%
120.01% - 125.00%	3.238.301,93	0,18%	59	0,11%	2,57%
125.01% - 128.00%	1.784.668,34	0,10%	31	0,06%	2,70%
128.01% - more	17.538.146,35	0,99%	298	0,54%	3,00%
	<b>1.764.846.549,49</b>	<b>100, %</b>	<b>55.656</b>	<b>100, %</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: 46,33 %</b>					
less - 40.00%	714.947.965,84	40,51%	37.003	66,49%	2,35%
40.01% - 50.00%	264.702.107,10	15,00%	5.880	10,56%	2,26%
50.01% - 60.00%	251.793.962,92	14,27%	4.706	8,46%	2,29%
60.01% - 70.00%	243.576.290,00	13,80%	3.912	7,03%	2,32%
70.01% - 80.00%	209.819.428,68	11,89%	3.076	5,53%	2,27%
80.01% - 85.00%	58.265.707,98	3,30%	799	1,44%	2,20%
85.01% - 90.00%	9.128.089,75	0,52%	139	0,25%	2,43%
90.01% - 95.00%	1.404.439,26	0,08%	22	0,04%	2,37%
95.01% - 100.00%	1.331.592,29	0,08%	18	0,03%	1,68%
100.01% - 105.00%	3.417.598,75	0,19%	32	0,06%	1,85%
105.01% - 110.00%	2.368.682,97	0,13%	29	0,05%	1,71%
110.01% - 115.00%	3.096.142,05	0,18%	31	0,06%	1,75%
115.01% - 120.00%	299.455,04	0,02%	4	0,01%	2,19%
128.01% - more	695.086,86	0,04%	5	0,01%	2,02%
	<b>1.764.846.549,49</b>	<b>100, %</b>	<b>55.656</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	356.711.699,65	20,21%	30.818	55,37%	2,54%
25.000,00 - 50.000,00	518.321.619,64	29,37%	14.547	26,14%	2,35%
50.000,00 - 75.000,00	356.806.774,62	20,22%	5.879	10,56%	2,25%
75.000,00 - 100.000,00	194.241.563,58	11,01%	2.268	4,08%	2,25%
100.000,00 - 125.000,00	105.852.355,89	6,00%	953	1,71%	2,17%
125.000,00 - 150.000,00	63.551.813,46	3,60%	467	0,84%	2,09%
150.000,00 - 175.000,00	40.944.005,61	2,32%	254	0,46%	2,08%
175.000,00 - 200.000,00	26.373.259,37	1,49%	142	0,26%	2,02%
200.000,00 - 225.000,00	22.180.743,86	1,26%	104	0,19%	1,90%
225.000,00 - 250.000,00	15.431.717,42	0,87%	65	0,12%	2,06%
250.000,00 - 275.000,00	7.093.027,30	0,40%	27	0,05%	1,60%
275.000,00 - 300.000,00	6.008.988,72	0,34%	21	0,04%	2,04%
300.000,00 - 325.000,00	6.899.732,96	0,39%	22	0,04%	2,11%
325.000,00 - 350.000,00	5.716.839,41	0,32%	17	0,03%	1,93%
350.000,00 - 375.000,00	4.367.784,03	0,25%	12	0,02%	1,91%
375.000,00 - 400.000,00	3.049.290,71	0,17%	8	0,01%	2,08%
400.000,00 - 425.000,00	3.685.812,62	0,21%	9	0,02%	1,91%
425.000,00 - 450.000,00	3.934.506,98	0,22%	9	0,02%	1,45%
450.000,00 - 475.000,00	3.227.773,76	0,18%	7	0,01%	2,43%
475.000,00 - 500.000,00	2.410.429,25	0,14%	5	0,01%	2,16%
500.000,00 - 600.000,00	4.407.684,26	0,25%	8	0,01%	2,48%
600.000,00 - 700.000,00	2.511.175,09	0,14%	4	0,01%	1,89%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	1.663.993,30	0,09%	2	0,00%	3,82%
900.000,00 - 1.000.000,00	903.803,56	0,05%	1	0,00%	1,16%
1.000.000,00 - 1.250.000,00	4.290.036,02	0,24%	4	0,01%	2,84%
1.250.000,00 - 1.500.000,00	2.584.307,52	0,15%	2	0,00%	1,96%
1.500.000,00 - more	1.675.810,90	0,09%	1	0,00%	0,92%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>55.656</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	32.405.099,68	1,84%	1.100	1,98%	2,33%
Partial Professional Use	78.197.147,51	4,43%	1.552	2,79%	2,30%
Professional use with recourse to the borrower	3.225.336,09	0,18%	44	0,08%	2,31%
Residential (Flat/Apartment)	1.455.250.796,44	82,46%	48.670	87,45%	2,25%
Residential (House, detached or semi-detached)	195.768.169,77	11,09%	4.290	7,71%	2,69%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>55.656</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	47.038.912,75	2,67%	1.674	3,01%	2,49%
AITOLOAKARNANIA	19.518.187,49	1,11%	765	1,37%	2,68%
ARGOLIDA	16.194.199,89	0,92%	478	0,86%	2,39%
ARKADIA	11.215.020,77	0,64%	376	0,68%	2,39%
ARTA	5.145.260,16	0,29%	197	0,35%	2,51%
ATTICA	834.602.241,43	47,29%	24.556	44,12%	2,25%
CHALKIDIKI	16.555.214,93	0,94%	595	1,07%	2,47%
CHANIA	27.591.950,91	1,56%	774	1,39%	2,13%
CHIOS	12.990.782,25	0,74%	391	0,70%	2,35%
CORFU	16.942.656,97	0,96%	536	0,96%	2,41%
DODEKANISA	55.624.207,28	3,15%	1.369	2,46%	2,22%
DRAMA	8.940.546,57	0,51%	354	0,64%	2,24%
EVOIA	23.697.068,65	1,34%	898	1,61%	2,60%
EVKITANIA	1.515.812,35	0,09%	70	0,13%	2,72%
EVROS	15.859.973,29	0,90%	657	1,18%	2,52%
FLORINA	3.738.789,72	0,21%	152	0,27%	2,43%
FOKIDA	3.343.802,67	0,19%	111	0,20%	2,62%
FTHIOTIDA	20.287.914,92	1,15%	861	1,55%	2,47%
GREVENA	3.414.590,80	0,19%	121	0,22%	2,44%
HERAKLION	30.846.694,11	1,75%	823	1,48%	2,24%
ILEIA	15.334.040,44	0,87%	593	1,07%	2,50%
IMATHIA	10.396.406,97	0,59%	413	0,74%	2,54%
IOANNINA	30.053.429,35	1,70%	1.069	1,92%	2,26%
KARDITSA	14.134.391,77	0,80%	601	1,08%	2,50%
KASTORIA	4.574.743,28	0,26%	177	0,32%	2,49%
KAVALA	13.660.905,29	0,77%	501	0,90%	2,35%
KEFALLONIA	11.023.443,55	0,62%	300	0,54%	2,33%
KILKIS	7.324.776,34	0,42%	318	0,57%	2,19%
KORINTHIA	17.226.487,11	0,98%	549	0,99%	2,27%
KOZANI	16.029.449,08	0,91%	602	1,08%	2,41%
KYKLADES	29.812.458,08	1,69%	667	1,20%	2,17%
LAKONIA	13.597.440,23	0,77%	480	0,86%	2,48%
LARISA	39.273.102,65	2,23%	1.406	2,53%	2,40%
LASITHI	15.525.491,69	0,88%	463	0,83%	2,07%
LEFKADA	4.599.231,88	0,26%	142	0,26%	2,25%
LESBOS	22.333.194,27	1,27%	698	1,25%	2,62%
MAGNESIA	30.090.620,64	1,70%	969	1,74%	2,44%
MESSINIA	19.191.275,36	1,09%	594	1,07%	2,35%
PELLA	10.934.302,72	0,62%	398	0,72%	2,05%
PIERIA	17.603.926,54	1,00%	566	1,02%	2,26%
PREVEZA	11.441.613,85	0,65%	356	0,64%	2,31%
RETHYMNO	19.610.054,59	1,11%	630	1,13%	2,32%
RODOPI	10.471.814,65	0,59%	440	0,79%	2,44%
SAMOS	11.459.738,13	0,65%	337	0,61%	2,38%
SERRES	8.403.694,22	0,48%	332	0,60%	2,55%
THESPROTIA	6.556.996,71	0,37%	228	0,41%	2,45%
THESSALONIKI	137.647.551,88	7,80%	4.418	7,94%	2,23%
TRIKALA	10.571.236,89	0,60%	378	0,68%	2,51%
VOIOTIA	13.187.349,66	0,75%	581	1,04%	2,65%
XANTHI	11.463.243,17	0,65%	508	0,91%	2,37%
ZAKYNTHOS	6.250.310,59	0,35%	184	0,33%	2,34%
<b>Total</b>	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>55.656</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	1.764.846.549,49	100,00%	66.743	100,00%	2,31%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>66.743</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	823.375.134,28	46,65%	34.405	51,55%	1,70%
Euribor 1M Linked	119.495.568,74	6,77%	3.846	5,76%	1,55%
Euribor 3M Linked	616.386.828,69	34,93%	17.684	26,50%	2,93%
Fixed	157.782.560,57	8,94%	6.687	10,02%	3,09%
Hellenic Government Bond	10.106,86	0,00%	2	0,00%	1,59%
Originator Rate	47.796.350,35	2,71%	4.119	6,17%	4,01%
	<b>1.764.846.549,49</b>	<b>100,%</b>	<b>66.743</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)	66.014	<b>876.119,50</b>	1.748.289.135,20	98,91%	99,06%
31-60 days past due	576	<b>246.505,05</b>	13.318.810,11	0,86%	0,75%
61-90 days past due	153	<b>115.433,67</b>	3.238.604,18	0,23%	0,18%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>66.743</b>	<b>1.238.058,22</b>	<b>1.764.846.549,49</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	1.576.223,30	0,09%	37	0,06%	4,22%
Buy Primary	794.779.792,55	45,03%	30.710	46,01%	2,34%
Refinancing loans	38.734.851,09	2,19%	1.977	2,96%	1,74%
Buy Secondary	402.420.288,93	22,80%	10.180	15,25%	2,15%
Professional use	31.408.245,76	1,78%	700	1,05%	2,52%
Renovating	479.796.885,64	27,19%	22.776	34,12%	2,32%
Other	16.130.262,22	0,91%	363	0,54%	4,98%
	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>66.743</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	1.577.017.765,40	100,00%	66.743	100,00%	2,31%
	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>66.743</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	808.073.878,98	45,79%	25.112	45,69%	2,39%
Self Employed	460.615.884,46	26,10%	10.549	19,19%	2,24%
Unemployed	122.400.243,91	6,94%	4.837	8,80%	2,29%
Retired	361.432.365,96	20,48%	13.994	25,46%	2,21%
N/A	12.324.176,18	0,70%	471	0,86%	2,18%
	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>54.963</b>	<b>100,0%</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	1.764.846.549,49	100,00%	66.743	100,00%	2,31%
	<b>1.764.846.549,49</b>	<b>100,0%</b>	<b>66.743</b>	<b>100,0%</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.