

# **Covered Bond Programme II**



## **Monthly Investor Report**

**December 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	500.000.000,00*	0.750%	14-08-2019

### Summary

All amounts in EURO		Current	At Issue
Reporting Date		31-12-2018	30/9/2017
Portfolio Cut off Date		31-12-2018	30/9/2017
Original Principal Balance		4.665.430.515,00	3.481.994.013,00
Principal Balance		1.939.700.123,54	1.458.920.025,00
Number of Borrowers		58.522	46.997
Number of Loanparts		71.095	55.021
Number of Properties		59.273	47.251
Average Principal Balance (borrower)		33.144,80	31.042,83
Average Principal Balance (parts)		27.283,21	26.515,69
Coupon: Weighted Average		2,3	2,3
Minimum		0,0	0
Maximum		15,5	8,5
Weighted Average Loan to Value		58,27	54,73
Weighted Average Loan to Indexed Value		49,57	44,53
Seasoning (years): Weighted Average		10,90	10,32
Original Maturity (years): Weighted Average		22,74	22,01
Remaining Tenor (years): Weighted Average		11,88	11,73

\*As of January 11, 2019

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.450.000.000,00
Negative Carry	15.500.000,00
Outstanding Accrued Interest on Bonds	7.212.986,11
Current Outstanding Balance	1.939.700.123,54
Adjusted Nominal Value Assets *	1.927.811.048,89
Outstanding Accrued Interest on Assets	1.667.833,37
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	73,61%
<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	1.939.700.123,54	100,00%	71.095	100,00%	2,33%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</b>

### 2. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	115.964.004,59	5,98%	3.443	4,84%	2,32%
Standard Amortising	1.823.736.118,95	94,02%	67.651	95,16%	2,33%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</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%	1.362.714.581,58	70,25%	48.552	68,29%	1,73%
2.5% - 2.99%	165.258.532,90	8,52%	6.680	9,40%	2,72%
3% - 3.49%	125.439.542,45	6,47%	4.555	6,41%	3,24%
3.5% - 3.99%	103.071.531,08	5,31%	2.198	3,09%	3,70%
4% - 4.49%	58.009.923,02	2,99%	1.382	1,94%	4,18%
4.5% - 4.99%	52.758.067,59	2,72%	4.353	6,12%	4,73%
5% - 5.49%	17.258.538,92	0,89%	854	1,20%	5,25%
5.5% - 5.99%	35.454.972,46	1,83%	1.483	2,09%	5,68%
6% - 6.49%	5.495.618,46	0,28%	189	0,27%	6,21%
6.5% - 6.99%	9.595.236,16	0,49%	638	0,90%	6,63%
7% - 7.49%	1.122.298,87	0,06%	65	0,09%	7,29%
7.5% - more	3.521.280,05	0,18%	146	0,21%	8,62%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	29.938,99	0,00%	7	0,01%	4,82%
1993	110.305,12	0,01%	15	0,02%	3,97%
1994	6.633,76	0,00%	10	0,01%	3,15%
1995	18.542,29	0,00%	18	0,03%	3,66%
1996	169.077,75	0,01%	59	0,08%	3,25%
1997	162.510,54	0,01%	40	0,06%	3,11%
1998	370.173,89	0,02%	66	0,09%	3,03%
1999	1.561.425,37	0,08%	372	0,52%	3,08%
2000	5.697.648,34	0,29%	864	1,22%	2,85%
2001	20.870.157,24	1,08%	2.090	2,94%	2,66%
2002	41.081.594,17	2,12%	2.674	3,76%	2,57%
2003	75.661.709,30	3,90%	3.484	4,90%	2,35%
2004	146.392.779,10	7,55%	8.271	11,63%	2,13%
2005	282.035.610,58	14,54%	11.514	16,20%	1,96%
2006	257.598.784,00	13,28%	9.542	13,42%	1,96%
2007	254.148.125,92	13,10%	8.814	12,40%	1,70%
2008	221.815.454,38	11,44%	6.793	9,55%	1,88%
2009	241.451.959,67	12,45%	6.817	9,59%	2,36%
2010	133.515.377,55	6,88%	3.755	5,28%	3,05%
2011	60.368.165,69	3,11%	1.662	2,34%	3,60%
2012	13.460.388,33	0,69%	398	0,56%	3,64%
2013	13.460.006,49	0,69%	359	0,50%	3,85%
2014	26.120.428,72	1,35%	573	0,81%	3,65%
2015	35.326.362,04	1,82%	729	1,03%	3,72%
2016	31.807.111,79	1,64%	608	0,86%	3,70%
2017	34.911.167,20	1,80%	757	1,06%	3,76%
2018	41.548.685,32	2,14%	804	1,13%	3,82%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</b>

### 5. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2019	13.013.374,16	0,67%	4.993	7,02%	2,75%
2020	43.061.195,76	2,22%	5.738	8,07%	2,52%
2021	60.010.397,63	3,09%	5.605	7,88%	2,50%
2022	79.145.420,89	4,08%	5.509	7,75%	2,09%
2023	88.327.143,00	4,55%	4.850	6,82%	2,25%
2024	96.375.764,56	4,97%	4.491	6,32%	2,28%
2025	97.393.453,72	5,02%	4.171	5,87%	2,40%
2026	89.881.226,34	4,63%	3.639	5,12%	2,42%
2027	91.948.204,55	4,74%	3.311	4,66%	2,11%
2028	93.739.597,86	4,83%	2.964	4,17%	2,25%
2029	111.379.043,02	5,74%	3.136	4,41%	2,37%
2030	117.557.763,10	6,06%	3.162	4,45%	2,40%
2031	96.050.862,30	4,95%	2.328	3,27%	2,26%
2032	87.713.506,07	4,52%	2.224	3,13%	2,14%
2033	85.485.247,19	4,41%	2.033	2,86%	2,21%
2034	112.158.170,07	5,78%	2.356	3,31%	2,15%
2035	141.891.678,72	7,32%	3.031	4,26%	2,05%
2036	94.017.830,29	4,85%	1.886	2,65%	2,06%
2037	71.573.086,55	3,69%	1.379	1,94%	1,87%
2038	60.750.862,67	3,13%	1.102	1,55%	2,13%
2039	57.213.890,57	2,95%	918	1,29%	2,44%
2040	39.438.363,87	2,03%	628	0,88%	2,90%
2041	23.001.512,51	1,19%	367	0,52%	3,31%
2042	10.501.365,20	0,54%	178	0,25%	3,43%
2043	11.962.802,79	0,62%	188	0,26%	3,57%
2044	9.356.359,81	0,48%	140	0,20%	3,60%
2045	15.437.670,15	0,80%	201	0,28%	3,64%
2046	13.337.409,02	0,69%	172	0,24%	3,57%
2047	12.047.647,24	0,62%	166	0,23%	3,68%
2048	12.290.590,91	0,63%	168	0,24%	3,92%
2049	748.046,92	0,04%	12	0,02%	1,97%
2050	710.366,42	0,04%	13	0,02%	2,25%
2051	356.119,36	0,02%	9	0,01%	1,94%
2052	431.164,09	0,02%	10	0,01%	2,45%
2053	552.919,66	0,03%	5	0,01%	2,14%
2054	296.395,20	0,02%	5	0,01%	2,73%
2055	188.230,11	0,01%	2	0,00%	3,22%
2058	29.253,02	0,00%	1	0,00%	2,12%
2060	107.926,95	0,01%	1	0,00%	3,82%
2062	66.137,33	0,00%	1	0,00%	4,41%
2063	94.403,89	0,00%	1	0,00%	1,12%
2064	57.720,07	0,00%	1	0,00%	2,12%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</b>

### 6. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	20.485.747,83	1,06%	377	0,53%	3,79%
0.5 - 1.0	21.062.937,49	1,09%	427	0,60%	3,85%
1.0 - 1.5	17.662.328,65	0,91%	385	0,54%	3,78%
1.5 - 2.0	17.248.838,55	0,89%	372	0,52%	3,74%
2.0 - 2.5	22.512.000,36	1,16%	426	0,60%	3,71%
2.5 - 3.0	9.295.111,43	0,48%	182	0,26%	3,67%
3.0 - 4.0	35.326.362,04	1,82%	729	1,03%	3,72%
4.0 - 5.0	26.383.470,59	1,36%	578	0,81%	3,65%
5.0 - 6.0	13.469.669,26	0,69%	364	0,51%	3,82%
6.0 - 7.0	13.187.683,69	0,68%	388	0,55%	3,66%
7.0 - 8.0	60.368.165,69	3,11%	1.662	2,34%	3,60%
8.0 - 9.0	134.270.431,34	6,92%	3.776	5,31%	3,04%
9.0 - 10.0	242.603.813,24	12,51%	6.855	9,64%	2,36%
more - 10.0	1.305.823.563,38	67,32%	54.574	76,76%	1,97%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</b>

### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 58,27 %</b>					
less - 40.00%	420.697.490,39	21,69%	18.066	30,48%	2,51%
40.01% - 50.00%	292.179.293,94	15,06%	8.930	15,07%	2,36%
50.01% - 60.00%	305.751.477,19	15,76%	8.412	14,19%	2,31%
60.01% - 70.00%	324.089.410,89	16,71%	8.531	14,39%	2,33%
70.01% - 80.00%	375.261.797,57	19,35%	10.368	17,49%	2,23%
80.01% - 85.00%	62.295.409,12	3,21%	1.440	2,43%	2,04%
85.01% - 90.00%	67.794.830,15	3,50%	1.508	2,54%	1,82%
90.01% - 95.00%	24.750.603,95	1,28%	543	0,92%	2,03%
95.01% - 100.00%	28.171.053,70	1,45%	754	1,27%	2,23%
100.01% - 105.00%	6.077.750,23	0,31%	135	0,23%	2,55%
105.01% - 110.00%	4.230.340,52	0,22%	83	0,14%	2,33%
110.01% - 115.00%	3.816.955,07	0,20%	73	0,12%	3,00%
115.01% - 120.00%	2.562.537,78	0,13%	48	0,08%	2,54%
120.01% - 125.00%	3.329.957,27	0,17%	60	0,10%	2,63%
125.01% - 128.00%	1.818.287,00	0,09%	28	0,05%	2,85%
128.01% - more	16.872.928,77	0,87%	294	0,50%	2,93%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>59.273</b>	<b>100,%</b>	<b>2,33%</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: 48,24 %</b>					
less - 40.00%	736.529.183,98	37,97%	38.091	64,26%	2,40%
40.01% - 50.00%	277.062.231,48	14,28%	6.218	10,49%	2,28%
50.01% - 60.00%	275.981.791,09	14,23%	5.161	8,71%	2,28%
60.01% - 70.00%	254.326.686,74	13,11%	4.250	7,17%	2,32%
70.01% - 80.00%	240.717.578,50	12,41%	3.518	5,94%	2,34%
80.01% - 85.00%	99.380.630,60	5,12%	1.328	2,24%	2,13%
85.01% - 90.00%	42.439.736,36	2,19%	555	0,94%	2,13%
90.01% - 95.00%	851.491,63	0,04%	17	0,03%	2,58%
95.01% - 100.00%	1.468.953,43	0,08%	20	0,03%	1,90%
100.01% - 105.00%	1.205.691,77	0,06%	15	0,03%	1,48%
105.01% - 110.00%	3.042.301,65	0,16%	28	0,05%	2,03%
110.01% - 115.00%	1.782.871,83	0,09%	25	0,04%	1,88%
115.01% - 120.00%	4.603.494,68	0,24%	44	0,07%	1,65%
120.01% - 125.00%	58.530,43	0,00%	1	0,00%	2,03%
128.01% - more	248.949,37	0,01%	2	0,00%	2,24%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>59.273</b>	<b>100,%</b>	<b>2,33%</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	375.505.356,69	19,36%	31.859	53,75%	2,60%
25.000,00 - 50.000,00	567.024.503,49	29,23%	15.911	26,84%	2,38%
50.000,00 - 75.000,00	399.795.248,29	20,61%	6.574	11,09%	2,26%
75.000,00 - 100.000,00	213.049.409,13	10,98%	2.485	4,19%	2,25%
100.000,00 - 125.000,00	120.476.598,55	6,21%	1.087	1,83%	2,17%
125.000,00 - 150.000,00	75.105.379,61	3,87%	551	0,93%	2,13%
150.000,00 - 175.000,00	44.773.186,26	2,31%	277	0,47%	2,08%
175.000,00 - 200.000,00	31.989.951,29	1,65%	171	0,29%	1,99%
200.000,00 - 225.000,00	20.166.731,93	1,04%	95	0,16%	1,98%
225.000,00 - 250.000,00	17.430.140,67	0,90%	74	0,12%	1,93%
250.000,00 - 275.000,00	10.636.053,65	0,55%	41	0,07%	1,83%
275.000,00 - 300.000,00	9.207.370,39	0,47%	32	0,05%	1,90%
300.000,00 - 325.000,00	6.627.536,36	0,34%	21	0,04%	2,29%
325.000,00 - 350.000,00	5.779.016,35	0,30%	17	0,03%	1,89%
350.000,00 - 375.000,00	3.951.129,54	0,20%	11	0,02%	2,21%
375.000,00 - 400.000,00	5.407.571,42	0,28%	14	0,02%	1,74%
400.000,00 - 425.000,00	2.464.148,27	0,13%	6	0,01%	2,10%
425.000,00 - 450.000,00	3.488.750,87	0,18%	8	0,01%	1,64%
450.000,00 - 475.000,00	3.698.357,44	0,19%	8	0,01%	1,47%
475.000,00 - 500.000,00	4.395.507,76	0,23%	9	0,02%	2,38%
500.000,00 - 600.000,00	3.355.572,21	0,17%	6	0,01%	2,83%
600.000,00 - 700.000,00	3.803.197,02	0,20%	6	0,01%	1,80%
700.000,00 - 800.000,00					
800.000,00 - 900.000,00	1.719.938,28	0,09%	2	0,00%	3,82%
900.000,00 - 1.000.000,00	949.449,46	0,05%	1	0,00%	1,16%
1.000.000,00 - 1.250.000,00	4.473.239,63	0,23%	4	0,01%	2,84%
1.250.000,00 - 1.500.000,00	2.665.685,50	0,14%	2	0,00%	1,96%
1.500.000,00 - more	1.761.093,48	0,09%	1	0,00%	0,92%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>59.273</b>	<b>100,%</b>	<b>2,33%</b>

### 10. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
Other real estate	35.339.461,65	1,82%	1.161	1,96%	2,35%
Partial Professional Use	85.722.205,03	4,42%	1.645	2,78%	2,31%
Professional use with recourse to the borrower	3.264.908,27	0,17%	41	0,07%	2,42%
Residential (Flat/Apartment)	1.607.871.617,52	82,89%	51.965	87,67%	2,28%
Residential (House, detached or semi-detached)	207.501.931,07	10,70%	4.461	7,53%	2,71%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>59.273</b>	<b>100,%</b>	<b>2,33%</b>



## 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	51.286.977,36	2,64%	1.776	3,00%	2,49%
AITOLOAKARNANIA	21.413.349,13	1,10%	824	1,39%	2,68%
ARGOLIDA	17.627.313,94	0,91%	508	0,86%	2,45%
ARKADIA	12.213.709,60	0,63%	397	0,67%	2,40%
ARTA	5.640.500,47	0,29%	210	0,35%	2,52%
ATTICA	919.282.864,88	47,39%	26.154	44,12%	2,27%
CHALKIDIKI	18.205.977,07	0,94%	630	1,06%	2,50%
CHANIA	29.745.275,99	1,53%	817	1,38%	2,15%
CHIOS	14.080.769,42	0,73%	414	0,70%	2,37%
CORFU	18.681.994,65	0,96%	565	0,95%	2,40%
DODEKANISA	60.407.740,23	3,11%	1.426	2,41%	2,24%
DRAMA	9.879.465,97	0,51%	379	0,64%	2,27%
EVOIA	26.519.518,10	1,37%	963	1,62%	2,63%
EVKITANIA	1.794.880,64	0,09%	78	0,13%	2,82%
EVROS	17.757.689,68	0,92%	704	1,19%	2,52%
FLORINA	4.058.618,70	0,21%	162	0,27%	2,43%
FOKIDA	3.650.810,83	0,19%	121	0,20%	2,68%
FTHIOTIDA	22.304.386,26	1,15%	904	1,53%	2,48%
GREVENA	3.640.777,20	0,19%	129	0,22%	2,45%
HERAKLION	33.895.714,25	1,75%	877	1,48%	2,25%
ILEIA	16.674.659,35	0,86%	620	1,05%	2,49%
IMATHIA	11.588.271,73	0,60%	444	0,75%	2,57%
IOANNINA	33.049.887,55	1,70%	1.125	1,90%	2,26%
KARDITSA	14.218.221,49	0,73%	593	1,00%	2,49%
KASTORIA	5.051.757,06	0,26%	187	0,32%	2,54%
KAVALA	15.086.110,92	0,78%	538	0,91%	2,37%
KEFALLONIA	11.961.869,99	0,62%	317	0,53%	2,35%
KILKIS	8.084.107,41	0,42%	341	0,58%	2,22%
KORINTHIA	18.980.478,40	0,98%	592	1,00%	2,26%
KOZANI	17.695.938,15	0,91%	642	1,08%	2,42%
KYKLADES	32.671.400,69	1,68%	703	1,19%	2,17%
LAKONIA	14.891.810,95	0,77%	502	0,85%	2,50%
LARISA	42.927.145,08	2,21%	1.505	2,54%	2,41%
LASITHI	16.834.253,28	0,87%	476	0,80%	2,07%
LEFKADA	5.037.478,19	0,26%	156	0,26%	2,27%
LESBOS	24.159.257,89	1,25%	728	1,23%	2,64%
MAGNESIA	32.883.205,32	1,70%	1.043	1,76%	2,45%
MESSINIA	21.099.283,69	1,09%	630	1,06%	2,39%
PELLA	12.416.844,34	0,64%	438	0,74%	2,11%
PIERIA	19.228.925,43	0,99%	617	1,04%	2,29%
PREVEZA	12.427.118,03	0,64%	374	0,63%	2,32%
RETHYMNO	21.427.294,33	1,10%	672	1,13%	2,32%
RODOPI	11.538.353,85	0,59%	465	0,78%	2,45%
SAMOS	12.337.528,66	0,64%	350	0,59%	2,39%
SERRES	9.407.660,79	0,49%	362	0,61%	2,60%
THESPROTIA	7.287.522,74	0,38%	245	0,41%	2,44%
THESSALONIKI	151.630.371,16	7,82%	4.731	7,98%	2,26%
TRIKALA	12.690.973,22	0,65%	448	0,76%	2,50%
VOIOTIA	14.655.720,07	0,76%	640	1,08%	2,67%
XANTHI	12.875.953,77	0,66%	555	0,94%	2,39%
ZAKYNTHOS	6.792.385,64	0,35%	196	0,33%	2,34%
<b>TOTAL</b>	<b>1.939.700.123,54</b>	<b>100,0%</b>	<b>59.273</b>	<b>100,0%</b>	<b>2,33%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.939.700.123,54	100,00%	71.095	100,00%	2,33%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</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	922.707.596,14	47,57%	36.751	51,69%	1,71%
Euribor 1M Linked	130.469.704,50	6,73%	3.957	5,57%	1,55%
Euribor 3M Linked	652.286.726,92	33,63%	18.314	25,76%	2,93%
Fixed	176.259.147,43	9,09%	7.236	10,18%	3,31%
Hellenic Government Bond	12.616,21	0,00%	3	0,00%	2,21%
Originator Rate	57.964.332,34	2,99%	4.834	6,80%	4,16%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</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)	70.458	<b>945.919,26</b>	1.922.795.567,28	99,10%	99,13%
31-60 days past due	509	<b>274.429,64</b>	13.551.776,85	0,72%	0,70%
61-90 days past due	128	<b>95.381,03</b>	3.352.779,41	0,18%	0,17%
91+ days past due	0	<b>0,00</b>	0,00	0,00%	0,00%
	<b>71.095</b>	<b>1.315.729,93</b>	<b>1.939.700.123,54</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	1.798.887,14	0,09%	41	0,06%	4,18%
Buy Primary	882.381.232,67	45,49%	32.956	46,35%	2,35%
Refinancing loans	39.150.058,09	2,02%	1.989	2,80%	1,74%
Buy Secondary	437.556.643,30	22,56%	10.750	15,12%	2,18%
Professional use	34.092.325,43	1,76%	719	1,01%	2,52%
Renovating	529.273.731,83	27,29%	24.265	34,13%	2,36%
Other	15.447.245,08	0,80%	375	0,53%	5,21%
	<b>1.939.700.123,54</b>	<b>100,0%</b>	<b>71.095</b>	<b>100,0%</b>	<b>2,33%</b>

### 16. Subsidized Loans

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Non-Subsidized Loans	1.939.700.123,54	100,00%	71.095	100,00%	2,33%
	<b>1.939.700.123,54</b>	<b>100,0%</b>	<b>71.095</b>	<b>100,0%</b>	<b>2,33%</b>

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	896.755.930,27	46,23%	26.953	46,06%	2,39%
Self Employed	496.737.728,47	25,61%	11.058	18,90%	2,25%
Unemployed	136.922.587,07	7,06%	5.173	8,84%	2,31%
Retired	394.117.097,06	20,32%	14.755	25,21%	2,28%
N/A	15.166.780,68	0,78%	583	1,00%	2,22%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>58.522</b>	<b>100,%</b>	<b>2,33%</b>

### 18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.939.700.123,54	100,00%	71.095	100,00%	2,33%
	<b>1.939.700.123,54</b>	<b>100,%</b>	<b>71.095</b>	<b>100,%</b>	<b>2,33%</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.