

Covered Bond Programme II

PUBLIC USE



Monthly Investor Report

November 2020

Bonds	ISIN	Ratings			Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Fitch	Moody's	S&P				
Series 08	XS1860479077	BBB+	Baa1	BBB+	EUR	200.000.000,00	1.850%	28-07-2023

Summary

All amounts in EURO	Current	At Issue
Reporting Date	30/11/2020	30/9/2017
Portfolio Cut off Date	30/11/2020	30/9/2017
Original Principal Balance	3.884.316.526,97	3.481.994.013,00
Principal Balance	1.480.565.091,90	1.458.920.025,00
Number of Borrowers	48.563	46.997
Number of Loanparts	58.811	55.021
Number of Properties	49.167	47.251
Average Principal Balance (borrower)	30.487,51	31.042,83
Average Principal Balance (parts)	25.174,97	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	58,64	54,73
Weighted Average Loan to Indexed Value	42,93	44,53
Seasoning (years): Weighted Average	11,60	10,32
Original Maturity (years): Weighted Average	12,18	22,01
Remaining Tenor (years): Weighted Average	11,32	11,73

Nominal Value Test

All amounts in EURO

Outstanding Bonds	200.000.000,00
Negative Carry	2.700.000,00
Outstanding Accrued Interest on Bonds	1.264.166,67
Current Outstanding Balance	1.480.565.091,90
Adjusted Nominal Value Assets *	1.477.904.462,85
Outstanding Accrued Interest on Assets	2.292.473,37
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	13,04%
<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.

Covered Bond Programme II Monthly Investor Report as of end of November 2020

1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.480.565.091,90	100,00%	58.811	100,00%	2,30%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	2.881.477,57	0,19%	50	0,09%	1,75%
Standard Amortising	1.477.683.614,33	99,81%	58.761	99,91%	2,30%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

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%	1.026.913.235,99	69,36%	41.390	70,37%	1,69%
2.5% - 2.99%	128.833.502,43	8,70%	5.272	8,96%	2,71%
3% - 3.49%	102.313.310,37	6,91%	3.498	5,95%	3,24%
3.5% - 3.99%	91.549.192,28	6,18%	2.109	3,59%	3,70%
4% - 4.49%	50.442.208,46	3,41%	1.291	2,20%	4,17%
4.5% - 4.99%	32.788.976,20	2,21%	2.672	4,54%	4,72%
5% - 5.49%	13.205.600,04	0,89%	778	1,32%	5,21%
5.5% - 5.99%	23.154.290,24	1,56%	1.180	2,01%	5,70%
6% - 6.49%	2.648.267,12	0,18%	102	0,17%	6,13%
6.5% - 6.99%	5.814.313,20	0,39%	350	0,60%	6,64%
7% - 7.49%	616.665,51	0,04%	52	0,09%	7,25%
7.5% - more	2.285.530,06	0,15%	117	0,20%	8,63%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	18.110,23	0,00%	5	0,01%	4,86%
1993	64.268,84	0,00%	14	0,02%	3,83%
1994	560,63	0,00%	2	0,00%	2,02%
1995	1.573,34	0,00%	6	0,01%	1,01%
1996	41.520,88	0,00%	47	0,08%	3,10%
1997	63.645,16	0,00%	28	0,05%	3,47%
1998	205.320,05	0,01%	55	0,09%	2,99%
1999	683.126,87	0,05%	114	0,19%	2,91%
2000	1.672.926,42	0,11%	283	0,48%	2,75%
2001	9.097.297,32	0,61%	1.627	2,77%	2,59%
2002	24.201.439,14	1,63%	2.088	3,55%	2,58%
2003	48.601.581,86	3,28%	2.766	4,70%	2,32%
2004	97.663.533,07	6,60%	4.180	7,11%	2,03%
2005	189.217.585,42	12,78%	7.379	12,54%	1,86%
2006	174.939.706,41	11,82%	8.598	14,62%	1,87%
2007	181.339.806,66	12,25%	8.000	13,60%	1,64%
2008	167.383.419,09	11,31%	6.489	11,03%	1,80%
2009	178.493.336,23	12,06%	5.564	9,46%	2,28%
2010	100.532.393,41	6,79%	3.064	5,21%	2,96%
2011	50.468.524,26	3,41%	1.653	2,81%	3,45%
2012	25.903.869,22	1,75%	962	1,64%	2,86%
2013	35.600.905,58	2,40%	1.232	2,09%	2,80%
2014	35.437.427,66	2,39%	954	1,62%	3,25%
2015	37.631.639,05	2,54%	932	1,58%	3,46%
2016	34.752.335,46	2,35%	799	1,36%	3,46%
2017	37.116.863,87	2,51%	912	1,55%	3,49%
2018	43.428.069,81	2,93%	872	1,48%	3,66%
2019	2.572.416,70	0,17%	81	0,14%	2,25%
2020	3.431.889,26	0,23%	105	0,18%	2,14%
	1.480.565.091,90	100,00%	58.811	100,%	2,30%

5. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	367.227,89	0,02%	775	1,32%	2,24%
2021	14.473.861,00	0,98%	5.142	8,74%	2,47%
2022	34.962.121,87	2,36%	5.129	8,72%	2,07%
2023	49.357.690,84	3,33%	4.547	7,73%	2,24%
2024	61.398.776,00	4,15%	4.251	7,23%	2,24%
2025	66.647.535,28	4,50%	3.961	6,74%	2,38%
2026	65.664.850,38	4,44%	3.494	5,94%	2,39%
2027	70.219.341,87	4,74%	3.204	5,45%	2,09%
2028	73.276.185,35	4,95%	2.845	4,84%	2,24%
2029	89.361.914,41	6,04%	3.019	5,13%	2,32%
2030	97.712.715,06	6,60%	3.068	5,22%	2,36%
2031	81.013.875,16	5,47%	2.249	3,82%	2,25%
2032	74.640.781,48	5,04%	2.168	3,69%	2,10%
2033	73.711.004,85	4,98%	1.968	3,35%	2,21%
2034	97.549.053,14	6,59%	2.301	3,91%	2,12%
2035	123.638.045,19	8,35%	2.962	5,04%	2,02%
2036	82.773.497,10	5,59%	1.862	3,17%	2,04%
2037	64.393.597,94	4,35%	1.376	2,34%	1,86%
2038	54.867.698,51	3,71%	1.087	1,85%	2,14%
2039	52.239.222,93	3,53%	918	1,56%	2,38%
2040	37.300.193,06	2,52%	638	1,08%	2,84%
2041	22.138.683,85	1,50%	382	0,65%	3,21%
2042	10.528.891,03	0,71%	192	0,33%	3,24%
2043	12.192.752,98	0,82%	197	0,33%	3,44%
2044	10.044.020,17	0,68%	167	0,28%	3,33%
2045	15.388.512,67	1,04%	227	0,39%	3,54%
2046	12.570.580,36	0,85%	179	0,30%	3,47%
2047	11.648.486,03	0,79%	179	0,30%	3,61%
2048	12.283.462,76	0,83%	166	0,28%	3,82%
2049	1.392.612,81	0,09%	25	0,04%	2,10%
2050	1.819.262,91	0,12%	34	0,06%	2,43%
2051	679.305,13	0,05%	18	0,03%	2,18%
2052	452.256,54	0,03%	14	0,02%	2,41%
2053	682.549,35	0,05%	9	0,02%	2,27%
2054	816.880,93	0,06%	14	0,02%	2,23%
2055	452.183,01	0,03%	8	0,01%	2,45%
2056	378.578,62	0,03%	2	0,00%	3,26%
2057	138.621,98	0,01%	4	0,01%	2,12%
2058	40.306,09	0,00%	2	0,00%	2,12%
2059	93.393,25	0,01%	3	0,01%	1,83%
2060	332.091,82	0,02%	7	0,01%	2,56%
2061	32.958,49	0,00%	1	0,00%	2,12%
2062	230.674,46	0,02%	4	0,01%	2,51%
2063	152.385,97	0,01%	4	0,01%	1,02%
2064	506.451,38	0,03%	9	0,02%	1,81%
	1.480.565.091,90	100,00%	58.811	100,0%	2,30%

6. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2.667.006,96	0,18%	87	0,15%	1,94%
0.5 - 1.0	906.291,53	0,06%	24	0,04%	2,82%
1.0 - 1.5	1.208.409,72	0,08%	34	0,06%	2,56%
1.5 - 2.0	1.475.501,29	0,10%	50	0,09%	1,98%
2.0 - 2.5	25.031.674,13	1,69%	484	0,82%	3,68%
2.5 - 3.0	20.743.966,99	1,40%	440	0,75%	3,66%
3.0 - 4.0	39.163.345,60	2,65%	947	1,61%	3,48%
4.0 - 5.0	32.637.408,72	2,20%	775	1,31%	3,45%
5.0 - 6.0	38.109.927,19	2,57%	939	1,60%	3,47%
6.0 - 7.0	35.094.755,03	2,37%	956	1,63%	3,23%
7.0 - 8.0	36.274.255,49	2,45%	1.261	2,14%	2,74%
8.0 - 9.0	24.696.768,06	1,67%	941	1,60%	2,95%
9.0 - 10.0	57.263.267,37	3,87%	1.817	3,09%	3,47%
more - 10.0	1.165.292.513,82	78,71%	50.056	85,12%	2,02%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

7. Loan to Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 58,64 %					
less - 40.00%	323.430.392,59	21,85%	16.414	27,91%	2,45%
40.01% - 50.00%	226.212.541,68	15,28%	8.368	14,23%	2,33%
50.01% - 60.00%	233.584.401,19	15,78%	8.154	13,86%	2,28%
60.01% - 70.00%	244.728.098,84	16,53%	8.560	14,56%	2,30%
70.01% - 80.00%	275.469.132,61	18,61%	10.516	17,88%	2,22%
80.01% - 85.00%	45.944.064,15	3,10%	1.931	3,28%	1,95%
85.01% - 90.00%	50.785.776,06	3,43%	2.071	3,52%	1,81%
90.01% - 95.00%	18.409.455,07	1,24%	713	1,21%	2,13%
95.01% - 100.00%	21.305.533,05	1,44%	786	1,34%	2,22%
100.01% - 105.00%	4.504.481,28	0,30%	193	0,33%	2,63%
105.01% - 110.00%	4.835.313,80	0,33%	171	0,29%	2,44%
110.01% - 115.00%	4.376.728,56	0,30%	144	0,24%	0,03%
115.01% - 120.00%	2.613.538,26	0,18%	89	0,15%	2,54%
120.01% - 125.00%	3.150.985,95	0,21%	93	0,16%	2,54%
125.01% - 128.00%	1.596.325,97	0,11%	51	0,09%	2,58%
128.01% - more	19.618.322,84	1,33%	557	0,95%	2,97%
	1.480.565.091,90	100,0%	49.167	100,0%	2,30%

8. Loan to Indexed Value

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
average: 42,93 %					
less - 40.00%	664.050.122,65	44,85%	39.244	66,73%	2,32%
40.01% - 50.00%	243.354.873,95	16,44%	6.771	11,51%	2,27%
50.01% - 60.00%	234.064.733,18	15,81%	5.779	9,82%	2,27%
60.01% - 70.00%	226.464.057,06	15,30%	4.814	8,19%	2,31%
70.01% - 80.00%	92.742.745,23	6,26%	1.778	3,02%	2,33%
80.01% - 85.00%	5.177.716,96	0,35%	116	0,20%	2,24%
85.01% - 90.00%	3.512.058,95	0,24%	72	0,12%	2,03%
90.01% - 95.00%	3.577.705,00	0,24%	81	0,14%	1,87%
95.01% - 100.00%	2.644.876,98	0,18%	64	0,11%	1,71%
100.01% - 105.00%	3.592.606,38	0,24%	68	0,12%	1,55%
105.01% - 110.00%	407.126,72	0,03%	9	0,02%	3,32%
110.01% - 115.00%	66.895,97	0,00%	1	0,00%	2,31%
115.01% - 120.00%	346.639,21	0,02%	5	0,01%	2,23%
120.01% - 125.00%	0,00	0,00%	0	0,00%	0,00%
125.01% - 128.00%	14.307,32	0,00%	1	0,00%	2,92%
128.01% - more	548.626,34	0,04%	8	0,01%	1,91%
	1.480.565.091,90	100,0%	49.167	100,0%	2,30%

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	409.023.519,20	27,63%	38.080	64,75%	2,39%
25.000,00 - 50.000,00	469.298.546,05	31,70%	13.391	22,77%	2,28%
50.000,00 - 75.000,00	275.264.581,41	18,59%	4.579	7,79%	2,27%
75.000,00 - 100.000,00	126.905.231,41	8,57%	1.481	2,52%	2,33%
100.000,00 - 125.000,00	66.749.095,30	4,51%	599	1,02%	2,30%
125.000,00 - 150.000,00	36.869.585,18	2,49%	271	0,46%	2,12%
150.000,00 - 175.000,00	24.176.320,01	1,63%	151	0,26%	2,02%
175.000,00 - 200.000,00	15.292.044,95	1,03%	82	0,14%	2,06%
200.000,00 - 225.000,00	10.357.538,12	0,70%	49	0,08%	1,92%
225.000,00 - 250.000,00	7.027.943,22	0,47%	30	0,05%	2,38%
250.000,00 - 275.000,00	5.193.300,43	0,35%	20	0,03%	1,83%
275.000,00 - 300.000,00	4.894.043,81	0,33%	17	0,03%	2,24%
300.000,00 - 325.000,00	3.754.741,53	0,25%	12	0,02%	2,30%
325.000,00 - 350.000,00	2.673.721,42	0,18%	8	0,01%	2,12%
350.000,00 - 375.000,00	2.841.334,37	0,19%	8	0,01%	1,96%
375.000,00 - 400.000,00	1.910.274,94	0,13%	5	0,01%	1,57%
400.000,00 - 425.000,00	841.449,54	0,06%	2	0,00%	2,58%
425.000,00 - 450.000,00	1.326.902,00	0,09%	3	0,01%	2,13%
450.000,00 - 475.000,00	2.295.525,61	0,16%	5	0,01%	2,64%
475.000,00 - 500.000,00	490.335,69	0,03%	1	0,00%	4,12%
500.000,00 - 600.000,00	3.807.831,44	0,26%	7	0,01%	1,92%
600.000,00 - 700.000,00	1.834.953,65	0,12%	3	0,01%	2,18%
700.000,00 - 800.000,00	774.375,47	0,05%	1	0,00%	3,57%
800.000,00 - 900.000,00	886.005,04	0,06%	1	0,00%	1,50%
900.000,00 - 1.000.000,00	961.315,94	0,06%	1	0,00%	1,57%
1.000.000,00 - 1.250.000,00	2.279.243,76	0,15%	2	0,00%	3,03%
1.250.000,00 - 1.500.000,00	1.250.816,66	0,08%	1	0,00%	2,77%
1.500.000,00 - more	1.584.515,75	0,11%	1	0,00%	0,92%
	1.480.565.091,90	100,00%	49.167	100,00%	2,30%

10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	27.482.620,44	1,86%	1.019	1,73%	2,28%
Partial Professional Use	74.400.206,07	5,03%	1.839	3,13%	2,27%
Residential (Flat/Apartment)	1.153.990.414,80	77,94%	49.931	84,90%	2,22%
Residential (House, detached or semi-detached)	224.691.850,59	15,18%	6.022	10,24%	2,69%
	1.480.565.091,90	100,00%	49.167	100,00%	2,30%

11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	41.828.637,77	2,83%	1.787	3,04%	2,45%
AITOLOAKARNANIA	15.831.270,47	1,07%	759	1,29%	2,73%
ARGOLIDA	14.541.860,00	0,98%	528	0,90%	2,36%
ARKADIA	9.034.752,08	0,61%	379	0,64%	2,41%
ARTA	4.549.842,72	0,31%	220	0,37%	2,52%
ATTICA	677.057.754,03	45,73%	25.607	43,54%	2,24%
CHALKIDIKI	18.831.012,82	1,27%	794	1,35%	2,41%
CHANIA	23.714.789,42	1,60%	827	1,41%	2,12%
CHIOS	10.801.325,73	0,73%	387	0,66%	2,32%
CORFU	15.037.357,74	1,02%	604	1,03%	2,38%
DODEKANISA	48.524.159,25	3,28%	1.500	2,55%	2,23%
DRAMA	6.744.734,38	0,46%	336	0,57%	2,21%
EVOIA	23.459.523,75	1,58%	1.040	1,77%	2,52%
EVKITANIA	1.439.587,41	0,10%	75	0,13%	2,50%
EVROS	12.924.238,20	0,87%	668	1,14%	2,52%
FLORINA	2.705.322,68	0,18%	129	0,22%	2,49%
FOKIDA	4.886.181,04	0,33%	194	0,33%	2,37%
FTHIOTIDA	16.280.271,86	1,10%	869	1,48%	2,44%
GREVENA	1.670.377,15	0,11%	100	0,17%	2,51%
HERAKLION	25.687.797,80	1,73%	923	1,57%	2,25%
ILEIA	12.683.287,03	0,86%	600	1,02%	2,48%
IMATHIA	7.632.756,83	0,52%	379	0,64%	2,61%
IOANNINA	24.682.281,18	1,67%	1.112	1,89%	2,27%
KARDITSA	10.538.880,34	0,71%	520	0,88%	2,55%
KASTORIA	3.348.907,88	0,23%	162	0,28%	2,55%
KAVALLA	11.428.542,78	0,77%	554	0,94%	2,34%
KEFALLONIA	9.645.950,82	0,65%	314	0,53%	2,26%
KILKIS	4.964.223,72	0,34%	268	0,46%	2,19%
KORINTHIA	18.607.539,56	1,26%	724	1,23%	2,27%
KOZANI	11.672.417,41	0,79%	560	0,95%	2,37%
KYKLADES	34.224.558,90	2,31%	900	1,53%	2,22%
LAKONIA	11.781.310,04	0,80%	506	0,86%	2,48%
LARISA	32.243.409,67	2,18%	1.495	2,54%	2,43%
LASITHI	13.185.472,45	0,89%	498	0,85%	2,11%
LEFKADA	4.052.781,36	0,27%	157	0,27%	2,20%
LESBOS	18.732.214,72	1,27%	762	1,30%	2,65%
MAGNESIA	26.094.940,42	1,76%	1.033	1,76%	2,42%
MESSINIA	17.119.356,39	1,16%	648	1,10%	2,36%
PELLA	8.054.678,87	0,54%	376	0,64%	2,13%
PIERIA	15.213.420,11	1,03%	623	1,06%	2,27%
PREVEZA	9.110.585,40	0,62%	348	0,59%	2,25%
RETHYMNO	16.513.403,42	1,12%	661	1,12%	2,32%
RODOPI	8.053.088,50	0,54%	431	0,73%	2,44%
SAMOS	9.870.457,95	0,67%	353	0,60%	2,35%
SERRES	6.897.698,19	0,47%	335	0,57%	2,53%
THESPROTIA	5.753.863,38	0,39%	243	0,41%	2,43%
THESSALONIKI	118.099.808,91	7,98%	4.893	8,32%	2,21%
TRIKALA	10.052.149,05	0,68%	424	0,72%	2,50%
VOIOTIA	9.805.728,28	0,66%	503	0,86%	2,62%
XANTHI	9.124.632,03	0,62%	513	0,87%	2,39%
ZAKYNTHOS	5.825.950,01	0,39%	190	0,32%	2,36%
	1.480.565.091,90	100,%	49.167	100,%	2,30%

Covered Bond Programme II Monthly Investor Report as of end of November 2020

12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.480.565.091,90	100,00%	58.811	100,00%	2,30%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

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	663.797.080,67	44,83%	29.661	50,43%	1,68%
Euribor 1M Linked	101.777.591,32	6,87%	3.629	6,17%	1,52%
Euribor 3M Linked	549.940.596,54	37,14%	16.581	28,19%	2,93%
Fixed	130.600.966,75	8,82%	5.934	10,09%	2,95%
Hellenic Government Bond	8.958,16	0,00%	1	0,00%	1,37%
Originator Rate	34.439.898,46	2,33%	3.005	5,11%	3,94%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

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)	58.291	1.155.451,79	1.469.450.356,04	99,11%	99,25%
31-60 days past due	401	193.662,05	8.705.856,71	0,68%	0,59%
61-90 days past due	119	101.610,46	2.408.879,15	0,20%	0,16%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	58.811	1.450.724	1.480.565.092	100%	100%

15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	445.263.013,81	30,07%	18.502	31,46%	2,41%
Refinancing loans	41.291.727,42	2,79%	2.075	3,52%	1,72%
Buy Secondary	161.049.516,63	10,88%	4.189	7,12%	2,26%
Professional use	26.740.125,50	1,81%	619	1,05%	2,50%
Renovating	801.878.400,65	54,16%	33.305	56,63%	2,24%
Other	4.342.307,89	0,29%	121	0,21%	6,95%
	1.480.565.091,90	100,00%	58.811	100,0%	2,30%

16. Subsidized Loans

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Non-Subsidized Loans	1.480.565.091,90	100,00%	58.811	100,00%	2,30%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

Covered Bond Programme II Monthly Investor Report as of end of November 2020

17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	687.387.266,40	46,47%	26.942	45,81%	2,40%
Self Employed	344.467.922,97	23,29%	10.297	17,51%	2,23%
Unemployed	135.830.061,75	9,19%	5.835	9,92%	2,22%
Retired	306.893.209,21	20,74%	15.548	26,44%	2,19%
N/A	5.986.631,57	0,40%	189	0,32%	2,03%
	1.480.565.091,90	100,0%	48.563	100,0%	2,30%

18. Loans to Personnel

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Employee	1.480.565.091,90	100,00%	58.811	100,00%	2,30%
	1.480.565.091,90	100,00%	58.811	100,00%	2,30%

* 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.