

# Covered Bond Programme II

PUBLIC USE



## Monthly Investor Report

December 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	31/12/2020	30/9/2017
Portfolio Cut off Date	31/12/2020	30/9/2017
Original Principal Balance	3.828.986.396,27	3.481.994.013,00
Principal Balance	1.464.480.370,77	1.458.920.025,00
Number of Borrowers	47.869	46.997
Number of Loanparts	57.927	55.021
Number of Properties	48.474	47.251
Average Principal Balance (borrower)	30.593,50	31.042,83
Average Principal Balance (parts)	25.281,48	26.515,69
Coupon: Weighted Average	2,3	2,3
Minimum	0,0	0
Maximum	15,5	8,50
Weighted Average Loan to Value	58,61	54,73
Weighted Average Loan to Indexed Value	42,82	44,53
Seasoning (years): Weighted Average	11,68	10,32
Original Maturity (years): Weighted Average	12,25	22,01
Remaining Tenor (years): Weighted Average	11,27	11,73

**Nominal Value Test**

All amounts in EURO

Outstanding Bonds	200.000.000,00
Negative Carry	2.600.000,00
Outstanding Accrued Interest on Bonds	1.582.777,78
Current Outstanding Balance	1.464.480.370,77
Adjusted Nominal Value Assets *	1.461.773.720,05
Outstanding Accrued Interest on Assets	1.337.304,41
Aggregate Amount Standing Credit to the Transaction Account	65.789.110,72
Nominal Value Test Current Value **	13,21%
<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 December 2020

### 1. Currency Type

Currency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euro	1.464.480.370,77	100,00%	57.927	100,00%	2,30%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</b>	<b>100,00%</b>	<b>2,30%</b>

### 2. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Other	2.856.910,89	0,19%	50	0,09%	1,75%
Standard Amortising	1.461.623.459,88	99,81%	57.877	99,91%	2,30%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</b>	<b>100,00%</b>	<b>2,30%</b>

### 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%	1.015.085.852,55	69,31%	40.755	70,35%	1,69%
2.5% - 2.99%	127.307.661,59	8,69%	5.180	8,94%	2,71%
3% - 3.49%	101.335.663,84	6,92%	3.441	5,94%	3,24%
3.5% - 3.99%	91.203.831,12	6,23%	2.102	3,63%	3,70%
4% - 4.49%	50.260.542,08	3,43%	1.286	2,22%	4,17%
4.5% - 4.99%	32.240.900,81	2,20%	2.621	4,52%	4,72%
5% - 5.49%	13.112.035,86	0,90%	774	1,34%	5,21%
5.5% - 5.99%	22.734.144,11	1,55%	1.167	2,01%	5,71%
6% - 6.49%	2.617.006,98	0,18%	101	0,17%	6,13%
6.5% - 6.99%	5.726.742,38	0,39%	333	0,57%	6,64%
7% - 7.49%	595.936,60	0,04%	51	0,09%	7,27%
7.5% - more	2.260.052,85	0,15%	116	0,20%	8,64%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</b>	<b>100,00%</b>	<b>2,30%</b>

### 4. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	14.049,55	0,00%	5	0,01%	4,86%
1993	53.099,62	0,00%	14	0,02%	3,81%
1994	560,63	0,00%	2	0,00%	2,02%
1995	991,74	0,00%	5	0,01%	0,71%
1996	30.679,23	0,00%	43	0,07%	3,04%
1997	56.799,15	0,00%	27	0,05%	3,53%
1998	201.393,76	0,01%	55	0,09%	2,98%
1999	672.610,22	0,05%	114	0,20%	2,92%
2000	1.619.927,28	0,11%	243	0,42%	2,76%
2001	8.718.367,69	0,60%	1.607	2,77%	2,57%
2002	23.723.864,07	1,62%	2.071	3,58%	2,57%
2003	47.796.996,23	3,26%	2.749	4,75%	2,31%
2004	96.604.529,25	6,60%	4.169	7,20%	2,03%
2005	187.095.129,24	12,77%	6.752	11,65%	1,86%
2006	171.896.576,98	11,74%	8.562	14,78%	1,87%
2007	178.636.443,47	12,20%	7.968	13,76%	1,64%
2008	165.486.627,04	11,30%	6.471	11,17%	1,80%
2009	176.960.755,77	12,08%	5.557	9,59%	2,28%
2010	99.587.406,66	6,80%	3.018	5,21%	2,95%
2011	49.889.650,90	3,41%	1.648	2,85%	3,45%
2012	25.665.584,83	1,75%	955	1,65%	2,86%
2013	35.254.125,63	2,41%	1.222	2,11%	2,80%
2014	35.245.201,97	2,41%	953	1,65%	3,26%
2015	37.331.380,28	2,55%	927	1,60%	3,46%
2016	34.524.794,31	2,36%	795	1,37%	3,46%
2017	37.097.209,55	2,53%	916	1,58%	3,49%
2018	43.328.439,54	2,96%	872	1,51%	3,67%
2019	2.512.651,86	0,17%	80	0,14%	2,26%
2020	4.474.524,32	0,31%	127	0,22%	1,99%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</b>	<b>100,0%</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
2021	12.473.251,53	0,85%	5.111	8,82%	2,48%
2022	33.060.912,36	2,26%	5.108	8,82%	2,07%
2023	47.737.781,74	3,26%	4.533	7,83%	2,25%
2024	59.912.003,44	4,09%	4.244	7,33%	2,24%
2025	65.397.686,98	4,47%	3.951	6,82%	2,38%
2026	64.668.842,60	4,42%	3.489	6,02%	2,39%
2027	69.306.847,82	4,73%	3.199	5,52%	2,09%
2028	72.543.645,12	4,95%	2.844	4,91%	2,24%
2029	88.503.645,92	6,04%	3.017	5,20%	2,32%
2030	96.850.070,37	6,61%	3.062	5,29%	2,36%
2031	80.382.619,83	5,49%	2.246	3,88%	2,25%
2032	74.083.712,12	5,06%	2.164	3,74%	2,10%
2033	73.155.676,96	5,00%	1.960	3,38%	2,21%
2034	96.989.189,74	6,62%	2.299	3,97%	2,12%
2035	123.076.047,94	8,40%	2.962	5,11%	2,02%
2036	82.615.992,73	5,64%	1.862	3,21%	2,03%
2037	64.132.173,43	4,38%	1.376	2,38%	1,86%
2038	54.736.728,29	3,74%	1.090	1,88%	2,13%
2039	52.405.311,01	3,58%	922	1,59%	2,39%
2040	37.064.221,94	2,53%	637	1,10%	2,84%
2041	21.991.890,89	1,50%	380	0,66%	3,21%
2042	10.474.796,60	0,72%	192	0,33%	3,23%
2043	12.170.638,66	0,83%	197	0,34%	3,44%
2044	10.016.410,63	0,68%	167	0,29%	3,33%
2045	15.210.300,42	1,04%	226	0,39%	3,54%
2046	12.711.766,36	0,87%	182	0,31%	3,44%
2047	11.719.782,92	0,80%	177	0,31%	3,62%
2048	12.577.829,17	0,86%	168	0,29%	3,79%
2049	1.533.761,05	0,10%	27	0,05%	2,01%
2050	1.944.127,84	0,13%	35	0,06%	2,41%
2051	714.555,50	0,05%	19	0,03%	2,07%
2052	451.272,52	0,03%	14	0,02%	2,41%
2053	687.350,79	0,05%	9	0,02%	2,27%
2054	817.296,41	0,06%	14	0,02%	2,23%
2055	455.353,46	0,03%	8	0,01%	2,46%
2056	378.150,55	0,03%	2	0,00%	3,26%
2057	138.853,30	0,01%	4	0,01%	2,12%
2058	40.263,40	0,00%	2	0,00%	2,12%
2059	93.920,98	0,01%	3	0,01%	1,83%
2060	333.011,76	0,02%	7	0,01%	2,56%
2061	32.916,52	0,00%	1	0,00%	2,12%
2062	230.495,19	0,02%	4	0,01%	2,51%
2063	152.554,14	0,01%	4	0,01%	1,02%
2064	506.709,84	0,03%	9	0,02%	1,81%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</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	3.188.224,10	0,22%	98	0,17%	1,69%
0.5 - 1.0	1.286.300,22	0,09%	29	0,05%	2,73%
1.0 - 1.5	1.188.408,10	0,08%	36	0,06%	2,66%
1.5 - 2.0	1.324.243,76	0,09%	44	0,08%	1,89%
2.0 - 2.5	21.766.751,04	1,49%	416	0,72%	3,66%
2.5 - 3.0	21.561.688,50	1,47%	456	0,79%	3,67%
3.0 - 4.0	37.097.209,55	2,53%	916	1,58%	3,49%
4.0 - 5.0	34.524.794,31	2,36%	795	1,37%	3,46%
5.0 - 6.0	37.331.380,28	2,55%	927	1,60%	3,46%
6.0 - 7.0	35.293.359,49	2,41%	955	1,65%	3,26%
7.0 - 8.0	35.168.992,59	2,40%	1.220	2,11%	2,80%
8.0 - 9.0	25.750.717,87	1,76%	957	1,65%	2,86%
9.0 - 10.0	49.889.650,90	3,41%	1.648	2,85%	3,45%
more - 10.0	1.159.108.650,06	79,15%	49.430	85,33%	2,03%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</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: 58,61 %</b>					
less - 40.00%	320.437.006,97	21,88%	13.578	28,01%	2,44%
40.01% - 50.00%	223.616.842,41	15,27%	6.917	14,27%	2,33%
50.01% - 60.00%	231.556.851,09	15,81%	6.714	13,85%	2,27%
60.01% - 70.00%	242.092.396,62	16,53%	7.072	14,59%	2,30%
70.01% - 80.00%	272.614.123,82	18,62%	8.657	17,86%	2,22%
80.01% - 85.00%	44.962.615,95	3,07%	1.585	3,26%	1,95%
85.01% - 90.00%	49.528.436,78	3,38%	1.682	3,47%	1,80%
90.01% - 95.00%	17.575.436,31	1,20%	567	1,17%	2,12%
95.01% - 100.00%	21.116.941,49	1,44%	630	1,30%	2,22%
100.01% - 105.00%	4.740.758,05	0,32%	160	0,33%	2,60%
105.01% - 110.00%	4.729.232,89	0,32%	141	0,29%	2,51%
110.01% - 115.00%	4.384.256,59	0,30%	116	0,24%	2,81%
115.01% - 120.00%	2.600.860,77	0,18%	73	0,15%	2,60%
120.01% - 125.00%	3.372.374,87	0,23%	82	0,17%	2,62%
125.01% - 128.00%	1.705.193,88	0,12%	44	0,09%	2,62%
128.01% - more	19.447.042,28	1,33%	456	0,94%	2,95%
	<b>1.464.480.370,77</b>	<b>100,0%</b>	<b>48.474</b>	<b>100,0%</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: 42,82 %</b>					
less - 40.00%	659.744.018,91	45,05%	32.347	66,73%	2,32%
40.01% - 50.00%	241.396.117,20	16,48%	5.667	11,69%	2,26%
50.01% - 60.00%	231.153.980,51	15,78%	4.741	9,78%	2,28%
60.01% - 70.00%	224.017.560,27	15,30%	3.960	8,17%	2,32%
70.01% - 80.00%	87.421.413,44	5,97%	1.401	2,89%	2,34%
80.01% - 85.00%	5.651.491,78	0,39%	97	0,20%	2,24%
85.01% - 90.00%	3.732.453,50	0,25%	63	0,13%	2,09%
90.01% - 95.00%	3.405.012,62	0,23%	63	0,13%	1,67%
95.01% - 100.00%	2.381.924,92	0,16%	48	0,10%	1,70%
100.01% - 105.00%	3.568.098,11	0,24%	53	0,11%	1,60%
105.01% - 110.00%	673.901,97	0,05%	10	0,02%	2,73%
110.01% - 115.00%	95.019,84	0,01%	4	0,00%	2,17%
115.01% - 120.00%	362.622,73	0,02%	5	0,01%	2,26%
120.01% - 125.00%	80.681,46	0,01%	2	0,00%	2,62%
125.01% - 128.00%	122.752,93	0,01%	5	0,01%	2,49%
128.01% - more	673.320,58	0,05%	8	0,02%	1,97%
	<b>1.464.480.370,77</b>	<b>100,0%</b>	<b>48.474</b>	<b>100,0%</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	405.295.210,34	27,68%	31.338	64,65%	2,39%
25.000,00 - 50.000,00	463.638.001,81	31,66%	11.067	22,83%	2,28%
50.000,00 - 75.000,00	271.781.816,70	18,56%	3.781	7,80%	2,27%
75.000,00 - 100.000,00	124.863.363,32	8,53%	1.222	2,52%	2,35%
100.000,00 - 125.000,00	66.712.074,51	4,56%	499	1,03%	2,30%
125.000,00 - 150.000,00	37.670.025,52	2,57%	233	0,48%	2,12%
150.000,00 - 175.000,00	22.146.832,66	1,51%	116	0,24%	1,99%
175.000,00 - 200.000,00	15.429.804,62	1,05%	68	0,14%	2,02%
200.000,00 - 225.000,00	10.347.494,93	0,71%	39	0,08%	1,99%
225.000,00 - 250.000,00	7.259.496,57	0,50%	24	0,05%	2,37%
250.000,00 - 275.000,00	4.917.562,86	0,34%	15	0,03%	1,82%
275.000,00 - 300.000,00	4.875.417,86	0,33%	15	0,03%	2,24%
300.000,00 - 325.000,00	4.066.693,32	0,28%	10	0,02%	2,19%
325.000,00 - 350.000,00	2.690.662,56	0,18%	5	0,01%	2,51%
350.000,00 - 375.000,00	2.492.375,79	0,17%	5	0,01%	1,66%
375.000,00 - 400.000,00	1.901.521,81	0,13%	5	0,01%	1,57%
400.000,00 - 425.000,00	837.094,21	0,06%	2	0,00%	2,58%
425.000,00 - 450.000,00	886.004,36	0,06%	2	0,00%	1,87%
450.000,00 - 475.000,00	2.746.044,01	0,19%	5	0,01%	2,64%
475.000,00 - 500.000,00	0,00	0,00%	0	0,00%	0,00%
500.000,00 - 600.000,00	4.301.211,38	0,29%	5	0,01%	2,18%
600.000,00 - 700.000,00	1.842.850,97	0,13%	5	0,01%	2,18%
700.000,00 - 800.000,00	792.713,01	0,05%	2	0,00%	3,57%
800.000,00 - 900.000,00	879.563,38	0,06%	2	0,00%	1,50%
900.000,00 - 1.000.000,00	956.195,93	0,07%	2	0,00%	1,57%
1.000.000,00 - 1.250.000,00	3.577.143,72	0,24%	5	0,01%	2,96%
1.250.000,00 - 1.500.000,00	0,00	0,00%	0	0,00%	0,00%
1.500.000,00 - more	1.573.194,62	0,11%	2	0,00%	0,92%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>48.474</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	27.173.485,93	1,86%	848	1,75%	2,28%
Partial Professional Use	73.807.387,71	5,04%	1.522	3,14%	2,28%
Residential (Flat/Apartment)	1.137.409.921,67	77,67%	40.990	84,56%	2,22%
Residential (House, detached or semi-detached)	226.089.575,46	15,44%	5.114	10,55%	2,68%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>48.474</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	41.420.020,39	2,83%	1.464	3,02%	2,45%
AITOLOAKARNANIA	15.630.573,35	1,07%	620	1,28%	2,74%
ARGOLIDA	14.400.851,67	0,98%	441	0,91%	2,36%
ARKADIA	8.866.076,85	0,61%	310	0,64%	2,40%
ARTA	4.550.698,45	0,31%	184	0,38%	2,52%
ATTICA	668.891.977,17	45,67%	21.081	43,49%	2,24%
CHALKIDIKI	18.653.808,21	1,27%	659	1,36%	2,41%
CHANIA	23.489.895,49	1,60%	683	1,41%	2,12%
CHIOS	10.683.963,97	0,73%	320	0,66%	2,32%
CORFU	14.892.995,75	1,02%	499	1,03%	2,38%
DODEKANISA	48.170.270,85	3,29%	1.236	2,55%	2,23%
DRAMA	6.659.399,54	0,45%	276	0,57%	2,21%
EVOIA	23.201.359,44	1,58%	858	1,77%	2,52%
EVKITANIA	1.433.604,62	0,10%	63	0,13%	2,43%
EVROS	12.746.113,31	0,87%	553	1,14%	2,53%
FLORINA	2.678.760,34	0,18%	107	0,22%	2,49%
FOKIDA	4.845.621,92	0,33%	160	0,33%	2,37%
FTHIOTIDA	16.163.229,32	1,10%	713	1,47%	2,45%
GREVENA	1.624.002,12	0,11%	82	0,17%	2,52%
HERAKLION	25.494.652,01	1,74%	761	1,57%	2,25%
ILEIA	12.658.553,90	0,86%	494	1,02%	2,50%
IMATHIA	7.611.368,41	0,52%	310	0,64%	2,61%
IOANNINA	24.403.607,19	1,67%	921	1,90%	2,27%
KARDITSA	10.399.286,45	0,71%	431	0,89%	2,55%
KASTORIA	3.311.313,06	0,23%	136	0,28%	2,55%
KAVALLA	11.296.790,86	0,77%	456	0,94%	2,34%
KEFALLONIA	9.570.575,53	0,65%	262	0,54%	2,26%
KILKIS	4.904.460,37	0,33%	223	0,46%	2,19%
KORINTHIA	18.437.718,54	1,26%	601	1,24%	2,27%
KOZANI	11.513.720,04	0,79%	461	0,95%	2,37%
KYKLADES	34.119.754,33	2,33%	746	1,54%	2,21%
LAKONIA	11.627.133,47	0,79%	417	0,86%	2,49%
LARISA	31.895.481,67	2,18%	1.231	2,54%	2,43%
LASITHI	13.054.800,94	0,89%	412	0,85%	2,11%
LEFKADA	4.020.327,82	0,27%	131	0,27%	2,20%
LESBOS	18.610.998,19	1,27%	635	1,31%	2,65%
MAGNESIA	25.938.153,35	1,77%	848	1,75%	2,41%
MESSINIA	16.932.765,72	1,16%	533	1,10%	2,36%
PELLA	7.968.137,31	0,54%	310	0,64%	2,13%
PIERIA	15.068.077,97	1,03%	519	1,07%	2,27%
PREVEZA	9.010.069,93	0,62%	286	0,59%	2,25%
RETHYMNO	16.424.276,20	1,12%	548	1,13%	2,32%
RODOPI	7.934.181,46	0,54%	349	0,72%	2,44%
SAMOS	9.783.540,67	0,67%	291	0,60%	2,35%
SERRES	6.899.231,57	0,47%	276	0,57%	2,52%
THESPROTIA	5.744.677,31	0,39%	204	0,42%	2,44%
THESSALONIKI	116.591.060,22	7,96%	4.028	8,31%	2,21%
TRIKALA	9.988.885,81	0,68%	344	0,71%	2,52%
VOIOTIA	9.506.501,71	0,65%	424	0,86%	2,61%
XANTHI	8.972.944,04	0,61%	422	0,87%	2,38%
ZAKYNTHOS	5.784.101,96	0,39%	155	0,32%	2,36%
	<b>1.464.480.370,77</b>	<b>100,%</b>	<b>48.474</b>	<b>100,%</b>	<b>2,30%</b>

## Covered Bond Programme II Monthly Investor Report as of end of December 2020

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	1.464.480.370,77	100,00%	57.927	100,00%	2,30%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</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	654.069.369,65	44,66%	29.004	50,07%	1,68%
Euribor 1M Linked	100.694.917,53	6,88%	3.606	6,23%	1,52%
Euribor 3M Linked	546.441.100,85	37,31%	16.506	28,49%	2,94%
Fixed	129.571.748,40	8,85%	5.865	10,12%	2,93%
Hellenic Government Bond	8.891,45	0,00%	1	0,00%	1,37%
Originator Rate	33.694.342,89	2,30%	2.945	5,08%	3,94%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</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)	57.529	509.136,56	1.455.607.938,07	99,31%	99,39%
31-60 days past due	297	129.890,59	6.569.632,74	0,51%	0,45%
61-90 days past due	101	84.380,25	2.302.799,96	0,17%	0,16%
91+ days past due	0	0,00	0,00	0,00%	0,00%
	<b>57.927</b>	<b>723.407</b>	<b>1.464.480.371</b>	<b>100%</b>	<b>100%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	439.269.441,73	29,99%	18.173	31,37%	2,41%
Refinancing loans	41.725.272,47	2,85%	2.069	3,57%	1,70%
Buy Secondary	159.629.364,17	10,90%	4.109	7,09%	2,26%
Professional use	26.498.720,88	1,81%	615	1,06%	2,50%
Renovating	793.012.557,69	54,15%	32.840	56,69%	2,24%
Other	4.345.013,83	0,30%	121	0,21%	6,93%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</b>	<b>100,0%</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	1.464.480.370,77	100,00%	57.927	100,00%	2,30%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</b>	<b>100,00%</b>	<b>2,30%</b>

## Covered Bond Programme II Monthly Investor Report as of end of December 2020

### 17. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	678.848.803,48	46,37%	21.876	45,70%	2,40%
Self Employed	341.253.166,41	23,31%	8.406	17,56%	2,23%
Unemployed	134.057.889,05	9,16%	4.758	9,94%	2,22%
Retired	304.412.487,34	20,80%	12.680	26,49%	2,18%
N/A	5.908.024,49	0,40%	149	0,31%	2,02%
	<b>1.464.480.370,77</b>	<b>100,0%</b>	<b>47.869</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	1.464.480.370,77	100,00%	57.927	100,00%	2,30%
	<b>1.464.480.370,77</b>	<b>100,00%</b>	<b>57.927</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.