EUROBANK ERGASIAS S.A. €5 billion Global Covered Bond Programme

Investor Report

Report No: Reporting Date: 22/1/2018



EUROBANK Servicer Provider: Issuer Event of Default: NO Covered Bond Event of Default: NO

Programme Details

Series	Issue Date	ISIN	Moody's Rating	Original Balance	Interest Rate	Ma	aturity
Genes	issue Date	10114	islin interest Rate (in Euro)		interest reac	Final	Extended Final
1	26-Apr-10	XS0505078237	B3	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	B3	900,000,000.00	Euribor 3M + 1,25%	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	B3	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-18	20-Feb-19

3,100,000,000.00

Series	Interes	Period			Current	Interest Accrued	Interest Paid
Selles	Start date	End Date	Actual Days	Accrued Base	Interest Rate	litterest Accided	interest Faid
1	20-Dec-17	20-Mar-18	33	Act/360	0.9210%	844,250.00	-
3	20-Oct-17	22-Jan-18	94	Act/360	0.9210%	2,164,350.00	2,164,350.00
4	20-Nov-17	20-Feb-18	63	Act/360	0.9210%	1,934,100.00	-
* As of 17/11/2017, we proceeded with cancellation	n of €100mln out of XS051	5809662 (Series 3)			<u> </u>	4,942,700.00	2,164,350.00

^{*} As of 17/11/2017, we proceeded with cancellation of €100mln out of XS0515809662 (Series 3)

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

		As at	31/12/2017			As at Previous Report	
-A-	MORTGAGE POOL SUMMARY INFO	CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	881,300,115.00	3,209,260,426.01	3,962,379,649.22	887,195,048.60	3,238,237,208.10	3,996,588,390.77
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	877,139,566.10	3,194,168,064.26	3,943,731,870.53	884,751,717.10	3,227,337,872.42	3,983,600,559.06
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	709,480,397.20	2,800,800,356.35	3,407,090,218.94	714,300,216.16	2,825,744,025.05	3,436,309,215.37
A.4	Aggregate Original Principal O/S balance	941,588,246.72	5,336,338,710.79	6,140,977,444.96	944,190,180.42	5,365,987,223.56	6,173,056,358.03
A.5	Average Current Principal O/S balance	107,083.85	42,199.90	47,015.03	107,408.60	42,320.49	47,142.37
A.6	Average Original Principal O/S balance	114,409.26	70,169.74	72,864.86	114,308.74	70,128.04	72,815.23
A.7	Maximum Current Principal O/S balance	1,254,384.69	4,870,181.45	4,870,181.45	1,254,384.69	4,879,965.35	4,879,965.35
A.8	Maximum Original Principal O/S balance	1,503,559.08	5,500,000.00	5,500,000.00	1,503,559.08	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	8,230	76,049	84,279	8,260	76,517	84,777
A.10	Weighted Average Seasoning (years)	11.39	10.26	10.47	11.30	10.18	10.39
A.11	Weighted Average Remaining Maturity (years)	16.04	17.19	16.98	16.08	17.23	17.01
A.12	Weighted Average Current LTV percent (%)	94.65	78.70	81.73	94.95	79.24	82.23
A.13	Weighted Average Original LTV percent (%)	68.07	68.87	68.72	68.07	68.88	68.73
A.14	Weighted Average Interest Rate - Total (%)	0.61	2.04	1.77	0.63	2.04	1.77
A.15	Weighted Average Interest Rate - (%) - Preferntial Rate	0.57	1.21	0.95	0.59	1.21	0.96
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	84.43	79.96	80.81	84.65	78.50	79.67
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	11.27	15.61	14.78	11.52	17.08	16.03
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.82	3.96	3.93	3.56	4.08	3.98
A.19	OS Principal of Perfoming Loans - 90+(%)	0.47	0.47	0.47	0.28	0.34	0.32
A.20	FX Rate	1.1702	-	-	1.1699		-



	Principal Receipts For Performing	As at 31/12/2017						
-B-	Or Delinquent / In Arrears Loans	CI	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
B.1	Scheduled And Paid Repayments	10,577	4,026,456.46	88,205	17,282,377.46	98,782	20,723,205.06	
B.2	Partial Prepayments	4	30,303.97	142	824,728.44	146	850,624.84	
B.3	Whole Prepayments	7	142,884.87	98	1,862,294.63	105	1,984,397.58	
B.4	Total Principal Receipts (B1+B2+B3)	-	4,199,645.30	-	19,969,400.53	-	23,558,227.48	

	Non-Principal Receipts For Performing	As at 31/12/2017						
-C-		CHF		EUR		Total € (Calculated using fixing F/X Rate)		
Or Delinquent / In Arrears Loans		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
C.1	Interest From Installments	9,651	444,807.80	89,251	4,975,337.36	98,902	5,355,449.99	
C.2	Interest From Overdues	3,279	2,600.66	29,077	21,975.12	32,356	24,197.53	
C.3	Total Interest Receipts (C1+C2)	-	447,408.46	-	4,997,312.48	-	5,379,647.52	
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-	

Part 2 - Portfolio Status

		As at 31/12/2017						
-A-	-A- Portfolio Status		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
A.1	Performing Loans	7,951	843,446,921.96	73,168	3,067,187,500.95	81,119	3,787,959,097.22	
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	244	33,692,644.14	2,542	126,980,563.31	2,786	155,772,773.31	
A.3	Totals (A1+ A2)	8,195	877,139,566.10	75,710	3,194,168,064.26	83,905	3,943,731,870.53	
A.4	In Arrears Loans 90 Days To 360 Days	35	4,160,548.90	339	15,092,361.75	374	18,647,778.69	
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00	
A.6	Totals (A4+ A5)	35	4,160,548.90	339	15,092,361.75	374	18,647,778.69	

				As at	31/12/2017		
-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	168	22,905,771.80	1,845	92,887,149.35	2,013	112,461,386.06
B.2	60 Days < Installment <= 89 Days	76	10,786,872.34	697	34,093,413.96	773	43,311,387.25
B.3	Total (B1+B2=A4)	244	33,692,644.14	2,542	126,980,563.31	2,786	155,772,773.31
B.4	90 Days < Installment <= 119 Days	26	2,850,978.77	237	10,284,695.10	263	12,721,012.63
B.5	120 Days < Installment <= 360 Days	9	1,309,570.13	102	4,807,666.65	111	5,926,766.06
B.6	Total (B4+B5=A4)	35	4,160,548.90	339	15,092,361.75	374	18,647,778.69

Part 3 - Replenishment Loans - Removed Loans

	- A -		At December-17						
		-A- Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)		
			Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	
A.	1	Total Outstanding Balance	0.00	1,599,580.22	0.00	9,201,854.72	0.00	10,568,783.64	
A.	2	Number of Loans	0	14	0	258	0	272	

Outstanding Bonds Principal Outstanding Accrued Interest on Bonds ¹	3,100,000,000.00 3,277,225.00	
Outstanding Accrued Interest on Bonds Total Bonds Amount	3,103,277,225.00	
Current Outstanding Balance of Loans	3,962,379,649.22	
A. Adjusted Outstanding Principal of Loans ²	3,407,090,218.94	
B. Accrued Interest on Loans	6,625,840.90	
C. Outstanding Principal & accrued Interest of Marketable Assets	0.00	
D, Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
Z. WAV CB maturity x OS principal amount x Neg. Carry Factor	8,279,166.67	
Nominal Value (A+B+C+D-Z)	3,405,436,893.17	
Bonds / Nominal Value Assets Percentage	3,336,857,231.18	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	3,970,840,249.04	
Net Present Value of Liabilities	3,122,784,424.10	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	3,918,592,431.94	
Net Present Value of Liabilities	3,113,688,959.97	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	4,102,363,985.30	
Net Present Value of Liabilities	3,147,932,528.18	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	48,199,048.00	
Interest due on all series of covered bonds during 1st year	18,376,875.12	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	11,368,965.99	
Required Reserve Amount	11,398,452.34	
Amount credited to the account (payment to BoNY)	29,486.35	
Available (Outstanding) Reserve Amount t	11,398,452.34	

Outstanding Accrued Interest on Bonds as at end date of reporting period
 The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.
 The maximum asset percentage amented to 93% (from 95%) on 2016/03/07
 Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

LOAN CURRENCY							
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal			
CHF	8,230	9.77%	753,119,223.21	19.01%			
EUR	76,049	90.23%	3,209,260,426.01	80.99%			
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%			

ORIGINAL LOAN AMOUNT	ORIGINAL LOAN AMOUNT								
	Num of Loans	% of loans	Principal	1/11/2017					
0 - 37.500	25,015	29.68%	550,168,122.91	8.96%					
37.501 - 75.000	28,711	34.07%	1,583,149,377.58	25.78%					
75.001 - 100.000	12,589	14.94%	1,105,291,765.75	18.00%					
100.001 - 150.000	11,279	13.38%	1,367,468,573.75	22.27%					
150.001 - 250.000	5,053	6.00%	922,308,787.60	15.02%					
250.001 - 500.000	1,420	1.68%	444,944,702.43	7.25%					
500.001 +	212	0.25%	167,646,114.94	2.73%					
Grand Total	84,279	100.00%	6,140,977,444.96	100.00%					

OUTSTANDING LOAN AMOUNT					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 37.500	47,283	56.10%	837,294,034.51	21.13%	
37.501 - 75.000	21,951	26.05%	1,168,665,988.37	29.49%	
75.001 - 100.000	6,610	7.84%	569,758,599.43	14.38%	
100.001 - 150.000	5,218	6.19%	627,688,641.24	15.84%	
150.001 - 250.000	2,410	2.86%	450,007,532.35	11.36%	
250.001 - 500.000	693	0.82%	223,874,513.41	5.65%	
500.001 +	114	0.14%	85,090,339.90	2.15%	
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%	

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990	1	0.00%	2,847.42	0.00%
1991	2 7	0.00%	4,520.07	0.00%
1993	7	0.01%	10,965.62	0.00%
1994	82	0.10%	214,763.44	0.01%
1995	362	0.43%	2,071,934.35	0.05%
1996	291	0.35%	3,128,892.45	0.08%
1997	234	0.28%	4,480,243.06	0.11%
1998	287	0.34%	6,462,515.47	0.16%
1999	1,183	1.40%	17,389,468.56	0.44%
2000	1,585	1.88%	32,681,818.84	0.82%
2001	1,757	2.08%	41,337,267.05	1.04%
2002	2,515	2.98%	72,628,196.46	1.83%
2003	3,669	4.35%	102,946,408.92	2.60%
2004	5,929	7.03%	247,313,995.43	6.24%
2005	9,967	11.83%	520,849,917.33	13.14%
2006	14,443	17.14%	786,513,933.80	19.85%
2007	13,181	15.64%	727,417,850.61	18.36%
2008	7,979	9.47%	447,990,672.62	11.31%
2009	4,481	5.32%	247,569,025.47	6.25%
2010	4,409	5.23%	241,569,883.36	6.10%
2011	3,379	4.01%	146,053,140.79	3.69%
2012	3,815	4.53%	144,112,713.34	3.64%
2013	2,820	3.35%	95,464,070.38	2.41%
2014	993	1.18%	26,609,053.66	0.67%
2015	328	0.39%	10,896,154.58	0.27%
2016	206	0.24%	10,692,189.02	0.27%
2017	374	0.44%	25,967,207.12	0.66%
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,673	10.29%	68,324,612.66	1.72%
2021 - 2025	19,556	23.20%	529,284,468.51	13.36%
2026 - 2030	17,006	20.18%	766,933,894.67	19.36%
2031 - 2035	13,123	15.57%	755,233,838.13	19.06%
2036 - 2040	12,323	14.62%	886,398,364.40	22.37%
2041 - 2045	6,326	7.51%	448,925,285.44	11.33%
2046 +	7,272	8.63%	507,279,185.42	12.80%
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%

REMAIN. TIME TO MATURITY						
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
0 - 40 months	9,862	11.70%	86,967,517.54	2.19%		
40.01 - 60 months	7,313	8.68%	154,866,055.62	3.91%		
60.01 - 90 months	8,756	10.39%	276,035,480.27	6.97%		
90.01 - 120 months	9,149	10.86%	343,679,286.97	8.67%		
120.01 - 150 months	7,517	8.92%	366,985,671.76	9.26%		
150.01 - 180 months	8,455	10.03%	452,341,022.67	11.42%		
over 180 months	33,227	39.43%	2,281,504,614.39	57.58%		
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%		

INTEREST RATE							
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.			
0.00% - 1.00%	10,477	12.43%	922,658,112.06	23.29%			
1.01% - 2.00%	46,597	55.29%	2,292,353,534.64	57.85%			
2.01% - 3.00%	7,588	9.00%	247,844,555.79	6.25%			
3.01% - 4.00%	3,813	4.52%	151,586,137.92	3.83%			
4.01% - 5.00%	4,264	5.06%	117,917,862.26	2.98%			
5.01% - 6.00%	2,600	3.08%	70,467,863.43	1.78%			
6.01% - 7.00%	4,870	5.78%	81,460,952.34	2.06%			
7.01% +	4,070	4.83%	78,090,630.79	1.97%			
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%			

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	16,092	19.09%	193,699,267.53	4.89
20.01% - 30.00%	8,361	9.92%	213,796,023.30	5.40
30.01% - 40.00%	7,918	9.39%	272,064,931.51	6.87
40.01% - 50.00%	7,760	9.21%	319,797,131.96	8.07
50.01% - 60.00%	6,985	8.29%	337,065,720.86	8.51
60.01% - 70.00%	6,592	7.82%	360,192,551.10	9.09
70.01% - 80.00%	5,703	6.77%	334,348,616.62	8.44
80.01% - 90.00%	4,840	5.74%	324,402,967.90	8.19
90.01% - 100.00%	4,455	5.29%	313,619,192.51	7.91
100.00% +	15,573	18.48%	1,293,393,245.93	32.64
Grand Total	84,279	100.00%	3,962,379,649.22	100.00
ORIGINAL LTV				
ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	6,200	7.36%	111,305,042.91	2.81
20.01% - 30.00%	6,485	7.69%	181,870,176.52	4.59
30.01% - 40.00%	8,023	9.52%	279,504,090.65	7.05
40.01% - 50.00%	9,045	10.73%	366,915,203.54	9.26
50.01% - 60.00%	10,238	12.15%	474,588,731.13	11.98
60.01% - 70.00%	10,180	12.08%	524,773,605.67	13.24
70.01% - 80.00%				
	13,088	15.53%	697,348,824.01	17.60
30.01% - 90.00%	8,989	10.67%	551,890,847.30	13.93
90.01% - 100.00%	10,669	12.66%	673,258,109.18	16.99
100.00% +	1,362	1.62%	100,925,018.31	2.55
Grand Total	84,279	100.00%	3,962,379,649.22	100.00
OCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equi
Attica	36,172	42.92%	2,037,377,894.74	51.42
Thessaloniki	12,897	15.30%	544,941,235.19	13.75
Macedonia	8,790	10.43%	296,160,722.31	7.47
Peloponnese	5,901	7.00%	244,982,106.77	6.18
Thessaly	5,688	6.75%	194,426,729.26	4.91
Sterea Ellada	4,262	5.06%	165,662,019.41	4.18
Aegean Islands	2,052	2.43%	120,679,655.83	3.05
Creta Island	2,989	3.55%	143,334,136.23	3.62
onian Islands	1,309	1.55%	63,291,653.63	1.60
Thrace	2,111	2.50%	72,552,407.78	1.83
Epirus	2,108	2.50%	78,971,088.08	1.99
Grand Total	84,279	100.00%	3,962,379,649.22	100.00
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SEASONING				
0 - 12	Num of Loans 374	% of loans 0.44%	Principal Euro Equiv. 25,967,207.12	% of Principal Euro Equiv 0.66
12 - 24	205	0.24%	10,641,163.24	0.27
24 - 36	315	0.37%	10,633,383.95	0.27
	3,616	4.29%	115,520,022.46	2.92
36 - 60	3,616 11,287	4.29% 13.39%		
36 - 60 60 - 96 over 96			115,520,022.46 507,089,465.15 3,292,528,407.30	2.92 12.80 83.09
36 - 60 60 - 96	11,287	13.39%	507,089,465.15	12.80
36 - 60 50 - 96 over 96 Grand Total	11,287 68,482	13.39% 81.26%	507,089,465.15 3,292,528,407.30	12.80 83.09
36 - 60 50 - 96 over 96 Grand Total	11,287 68,482 84,279	13.39% 81.26% 100.00 %	507,089,465.15 3,292,528,407.30 3,962,379,649.22	12.80 83.09 100.0 0
36 - 60 50 - 96 yover 96 Grand Total LEGAL LOAN TERM	11,287 68,482 84,279 Num of Loans	13.39% 81.26% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv.	12.80 83.05 100.00
36 - 60 50 - 96 50 - 96 Syder 96 Grand Total LEGAL LOAN TERM 0 - 5 years	11,287 68,482 84,279 Num of Loans	13.39% 81.26% 100.00% % of loans 0.08%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30	12.80 83.09 100.00 % of Principal Euro Equi
36 - 60 30 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years	11,287 68,482 84,279 Num of Loans 65 2,374	13.39% 81.26% 100.00% % of loans 0.08% 2.82%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14	12.80 83.05 100.00 % of Principal Euro Equi 0.07 0.67
36 - 60 30 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years	11,287 68,482 84,279 Num of Loans	13.39% 81.26% 100.00% % of loans 0.08%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30	12.80 83.05 100.00 % of Principal Euro Equi 0.01 0.67
36 - 60 50 - 96 50 - 96 50 - 96 50 - 90 - 90 50 - 50 - 90 - 90 - 90 50 - 10 years 10 - 15 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.77%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.50
36 - 60 50 - 96 50 - 9	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.70% 19.84%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76
36 - 60 30 - 96 Over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.70% 19.84% 18.54%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10	12.80 83.05 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.96
36 - 60 50 - 96 50 - 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.77% 19.84% 18.54% 19.68%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.55 14.76 20.96 27.21
36 - 60 60 - 96 over 96	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.70% 19.84% 18.54%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.55 14.76 20.96 27.21
36 - 60 50 - 96 over 96 Grand Total LEGAL LOAN TERM D - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.77% 19.84% 18.54% 19.68% 8.16%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15	12.8(83.05 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.96 27.21 11.61
36 - 60 50 - 96 50 - 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.77% 19.84% 18.54% 19.68%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.99 27.21 11.61
16 - 60 60 - 96 Ever 96 Frand Total LEGAL LOAN TERM 10 - 5 years 6 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 20 - 30 years 30 - 30 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574	13,39% 81,26% 100.00% % of loans 0.08% 2,82% 20,70% 19,84% 19,88% 8,16% 10,17%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.99 27.21 11.61
16 - 60 60 - 96 Ever 96 Frand Total LEGAL LOAN TERM 10 - 5 years 6 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 20 - 30 years 30 - 30 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2,82% 20,70% 19,84% 19,88% 8,16% 10,17% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22	12.8(83.09 100.00 % of Principal Euro Equi 0.0° 0.6° 9.50 14.76 20.99 27.2° 11.6° 15.22 100.00
16 - 60 50 - 96 50 - 96 Grand Total EGAL LOAN TERM 0 - 5 years - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 35 years 20 - 35 years 30 - 35 years 310 - 35 years 410 - 35 years 425 - 30 years 437 years 447 years 448 years 449 years 458 years 459 years 458 years	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574	13,39% 81,26% 100.00% % of loans 0.08% 2,82% 20,70% 19,84% 19,88% 8,16% 10,17%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.55 14.76 20.96 27.21 11.61 15.28 100.00
16 - 60 60 - 96 6ver 96 Grand Total LEGAL LOAN TERM 1 - 5 years 6 - 10 years 0 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 25 - 30 years 15 - 30 years 16 - 35 years 17 - 35 years 18 - 36 years 18 - 37 years 18 - 37 years 18 - 38 years 19 - 38	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279	13.39% 81.26% 100.00% % of loans 0.08% 2.82% 20.77% 19.84% 18.54% 19.68% 8.16% 10.17% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13	12.8(83.05 100.00 % of Principal Euro Equi 0.01 0.67 9.55 14.76 20.96 27.22 11.61 15.26 100.00
36 - 60 30 - 96 3rand Total EGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years 45 years 46 - 35 years 47 years 48 years 49 years 49 years 49 years 40 - 35 y	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279	13.39% 81.26% 100.00% ** of loans 0.08% 2.82% 20.70% 19.84% 18.54% 19.58% 8.16% 10.17% 100.00% ** of loans 76.18%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv.	12.80 83.09
36 - 60 30 - 96 3rand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + 3rand Total REAL ESTATE TYPE Tats Flats Jouses Grand Total	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 419,68% 8.16% 10,17% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.44 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.55 14.76 20.99 27.21 11.61 15.22 100.00 % of Principal Euro Equi 72.03 27.91
36 - 60 30 - 96 3rand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + 3rand Total REAL ESTATE TYPE Tats Flats Jouses Grand Total	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.70% 19,84% 19,68% 8.16% 10,17% 100,00% % of loans 76,18% 23,82% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.41 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.55 14.76 20.99 27.21 11.61 15.22 100.00 % of Principal Euro Equi 72.03 27.99
36 - 60 50 - 96 over 96 Grand Total LEGAL LOAN TERM D - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2,82% 20,77% 19,84% 18,54% 19,68% 8,16% 10,17% 100,00% % of loans 76,18% 23,82% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv.	## 12.86 ## of Principal Euro Equi ## of Principal Euro Equi ## 0.01 ## 0.67 ## 0.95 ## 10.00 ## 0f Principal Euro Equi
36 - 60 30 - 96 Sver 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279 Num of Loans 17,296	13,39% 81,26% 100.00% % of loans 2,82% 20,70% 19,84% 19,86% 8,16% 10,17% 100,00% % of loans 76,18% 23,82% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.99 27.21 11.66 15.28 100.00 % of Principal Euro Equi 72.00 27.97 100.00
16 - 60 160 - 96 160	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 19,68% 8.16% 101,17% 100,00% % of loans 76,18% 23,82% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.15 605,390,243.15 63,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38	## 12.86 ## 33.09 ## of Principal Euro Equition ## of Principal Euro Equition ## 15.22 ## 100.00 ## of Principal Euro Equition ## 0.09 ## of Principal Euro Equition ## 0.09 ## 0.09 ## 0.00
16 - 60 60 - 96 Ever 96 Frand Total LEGAL LOAN TERM 10 - 5 years 6 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 25 years 10 - 2	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279 Num of Loans 17,296 38,318 19,316	13,39% 81,26% 100.00% % of loans 2,82% 20,70% 19,84% 19,86% 8,16% 10,17% 100,00% % of loans 76,18% 23,82% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48	\$3.08 \$100.00 \$\text{\te\tin\text{\tex{\tex
16 - 60 60 - 96 Ever 96 Frand Total LEGAL LOAN TERM 10 - 5 years 6 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 25 years 10 - 2	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 19,68% 8.16% 101,17% 100,00% % of loans 76,18% 23,82% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.15 605,390,243.15 63,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38	\$3.08 \$100.00 \$\text{\te\tin\text{\tex{\tex
16 - 60 60 - 96 Forand Total LEGAL LOAN TERM D - 5 years - 10 years - 10 years 0 - 15 years 20 - 25 years 20 - 25 years 21 - 20 years 22 years 23 years 24 years 25 - 30 years 26 years 27 years 28 years 29 - 25 years 20 - 25 years 20 - 25 years 20 - 25 years 20 - 35 years 20 - 35 years 20 - 35 years 25 - 30 years 25 years + Frand Total REAL ESTATE TYPE Flats - Houses Frand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage)	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279 Num of Loans 17,296 38,318 19,316 247	13,39% 81,26% 100.00% % of loans 0.08% 2,82% 20,70% 19,84% 18,54% 19,88% 8,16% 10,17% 100,00% % of loans 76,18% 23,82% 100,00% % of loans 20,52% 45,47% 22,92% 0,29%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.41 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,330.38 779,804,360.48 17,940,841.60	12.86 83.09 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.99 27.21 11.61 15.22 100.00 % of Principal Euro Equi 72.03 27.97 100.00 % of Principal Euro Equi 72.10 10.10
16 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 10 - 5 years 63 - 10 years 70 - 15 years 70 - 15 years 70 - 15 years 70 - 25 years 70 -	Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 17,296 38,318 19,316 247 1,163	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 19,68% 8.16% 10,17% 100.00% % of loans 76,18% 23,82% 100.00% % of loans 20,52% 45,47% 22,92% 0,29% 1,38%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.15 605,390,243.15 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66	## 12.86 ## 83.09 ## of Principal Euro Equi ## 0.00 ## of Principal Euro Equi ## 15.22 ## 100.00 ## of Principal Euro Equi ## 72.03 ## of Principal Euro Equi ## 07.00
16 - 60 60 - 96 6over 96 Frand Total LEGAL LOAN TERM 1 - 5 years 6 - 10 years 7 - 10 years 10 - 15 years 10 - 35 years 10 - 35 years 15 years 15 years 15 years 15 years 15 years 15 years 16 rand Total REAL ESTATE TYPE Flats Houses Frand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage)	Num of Loans Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 10,078 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790	13,39% 81.26% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43	** of Principal Euro Equi ** of Principal Euro Equi ** of Principal Euro Equi ** of Principal Euro ** of P
16 - 60 10 - 96 10 - 9	Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 17,296 38,318 19,316 247 1,163	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 19,68% 8.16% 10,17% 100.00% % of loans 76,18% 23,82% 100.00% % of loans 20,52% 45,47% 22,92% 0,29% 1,38%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.15 605,390,243.15 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66	## 12.86 ## 100.00 ## of Principal Euro Equi 0.01 0.67 9.50 14.76 20.99 27.22 11.61 15.22 100.00 ## of Principal Euro Equi 72.03 27.97 100.00 ## of Principal Euro Equi 72.03 20.99 51.72 19.66 0.44 1.67 1.05 4.33
16 - 60 10 - 96 10 - 9	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.70% 19,84% 18,54% 19,68% 8.16% 10.17% 100.00% % of loans 76,18% 23,82% 100.00% % of loans 20,52% 45,47% 22,92% 0,29% 1,38% 0,94% 8.88%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.4 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09	## 12.86 ## 100.00 ## of Principal Euro Equition ## of Principal Euro Equition ## 100.00 ## of Principal Euro Equition
16 - 60 60 - 96 Forand Total LEGAL LOAN TERM 10 - 5 years 10 - 15 years 10 - 25 years 10 - 25 years 10 - 35 years 15 years 15 years 15 years 15 years 15 years 15 years 16 Total REAL ESTATE TYPE Flats Houses 17 Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage)	Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.70% 19,84% 18,54% 19,68% 8.16% 101,17% 100.00% % of loans 76,18% 23,82% 100.00% % of loans 20,52% 45,47% 22,92% 0,29% 1,38% 0,94% 8.48% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.4 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22	## 12.86 ## 3.00 ## of Principal Euro Equition ## of Princi
36 - 60 30 - 96 30 - 9	Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 19,68% 8.16% 101,17% 100.00% % of loans 76,18% 23,82% 100.00% % of loans 20,52% 45,47% 22,92% 0,29% 1,38% 0,34% 8,48% 100.00% % of loans	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045,10 1,078,113,629.33 459,898,201.15 605,390,243.15 605,390,243.15 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv.	## 12.86 ## 3.09 ## of Principal Euro Equi ## 0.00 ## of Principal Euro Equi ## 15.25 ## 100.00 ## of Principal Euro Equi ## 72.03 ## of Principal Euro Equi ## 20.99 ## 51.77 ## 19.66 ## 0.48 ## 1.66 ## 1.00 ## 4.38 ## 100.00 ## of Principal Euro Equi ## 0.49 ## 1.66 ## 1.00 ## 4.38 ## 100.00 ## of Principal Euro Equi ## 1.00 ## 0.00
16 - 60 60 - 96 6over 96 Frand Total LEGAL LOAN TERM 10 - 5 years 10 - 15 years 15 years 15 years 15 years 16 years 16 years 16 years 17 years 18 years 18 years 19 years 19 years 19 years 10 years 10 - 15 years	Num of Loans Num of Loans Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 10,078 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans Num of Loans 83,901	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20,70% 19,84% 18,54% 19,68% 8.16% 10,17% 100.00% % of loans 76,18% 23,82% 100.00% % of loans 20,52% 45,47% 22,92% 1,38% 0,29% 1,38% 0,194% 8,48% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22	12.8(83.09 100.00 % of Principal Euro Equi 0.0° 0.6° 9.50 14.76 20.99 27.2° 11.6° 15.22 100.00 % of Principal Euro Equi 72.0° 27.99 100.00 % of Principal Euro Equi 1.6° 1.6° 1.6° 1.6° 1.0° 4.38 100.00
36 - 60 30 - 96 Syer 96 Srand Total LEGAL LOAN TERM D - 5 years - 10 years 10 - 15 years 20 - 25 years 20 - 25 years 21 - 25 years 22 - 25 years 23 years 24 years 25 - 30 years 30 - 35 years 35 years + 3rand Total REAL ESTATE TYPE Telats Houses Grand Total COAN PURPOSE Construction Purchase (re-mortgage) Purchase (re-mortgage) Equity Release Grand Total NTEREST PAYMENT FREQUENCY FA Balloon	Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans Num of Loans 38,318 19,316 247 1,163 790 7,149 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.70% 19,84% 18,54% 19,68% 8.16% 101,17% 100,00% % of loans 76,18% 23,82% 100,00% % of loans 20,52% 45,47% 22,92% 0.29% 1,38% 0.94% 8.48% 100,00% % of loans 99,55% 0,43%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.41 376,562,619.47 584,817,843.56 830,426,045,10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 3,929,649,898.97 28,833,550.45	## 12.86 ## 33.09 ## of Principal Euro Equition ## of Princ
36 - 60 30 - 96 30 - 9	Num of Loans Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans Num of Loans 17,296 38,318 19,316 2,47 1,163 790 7,149 84,279 Num of Loans Num of Loans 17,296 38,318 19,316 2,47 1,163 790 7,149 84,279	13,39% 81.26% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,888,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,393.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22	## 12.86 ## 83.08 ## 100.00 ## of Principal Euro Equi 0.01 0.67 9.56 14.76 20.98 27.21 11.66 15.28 100.00 ## of Principal Euro Equi 72.00 27.97 100.00 ## of Principal Euro Equi 0.44 1.67 1.00 4.38 100.00 ## of Principal Euro Equi 0.48 1.67 1.00 4.38 100.00 ## of Principal Euro Equi 0.48 1.67 1.00 4.38 100.00 ## of Principal Euro Equi 0.47 0.73 0.73 0.74
16 - 60 10 - 96 Iver 96 Frand Total LEGAL LOAN TERM 10 - 5 years 10 - 10 years 10 - 10 years 10 - 10 years 10 - 25 years 10 - 35 years 15 years 15 years + 15 rand Total REAL ESTATE TYPE Plats Idus COAN PURPOSE Construction Purchase Repair Construction Purchase (re-mortgage) Repair (re-mortgage) Re	Num of Loans Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans Num of Loans 38,318 19,316 247 1,163 790 7,149 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.70% 19,84% 18,54% 19,68% 8.16% 101,17% 100,00% % of loans 76,18% 23,82% 100,00% % of loans 20,52% 45,47% 22,92% 0.29% 1,38% 0.94% 8.48% 100,00% % of loans 99,55% 0,43%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.41 376,562,619.47 584,817,843.56 830,426,045,10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 3,929,649,898.97 28,833,550.45	12.8(83.08 100.00 % of Principal Euro Equi 0.0° 0.6° 9.56 14.76 20.96 27.2° 11.6° 15.28 100.00 % of Principal Euro Equi 72.0° 27.99 100.00 % of Principal Euro Equi 0.44 1.6° 1.00 4.33 100.00 % of Principal Euro Equi 99.17 0.76 0.77
16 - 60 10 - 96 EVERY 96 Frand Total LEGAL LOAN TERM 1 - 5 years 1 - 10 years 2 - 10 years 3 - 10 years 3 - 10 years 4 - 25 years 5 - 20 years 5 - 20 years 10 - 25 years 10 - 25 years 15 - 30 years 16 - 35 years 15 years 16 - 35 years 17 - 25 years 18 years 19 - 25	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 10,078 84,279 Num of Loans 17,296 38,318 19,316 2,47 1,163 790 7,149 84,279 Num of Loans Num of Loans 83,901 360 18 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2,82% 20,70% 19,84% 18,54% 19,68% 8,16% 101,7% 100.00% % of loans 20,52% 45,47% 22,92% 1,38% 0,29% 1,38% 100.00% % of loans 99,55% 0,43% 0,02% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,888,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.49 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22	12.86 83.08 100.00 % of Principal Euro Equi 0.01 0.67 9.56 14.76 20.99 27.21 11.67 15.28 100.00 % of Principal Euro Equi 72.00 27.99 100.00 % of Principal Euro Equi 0.44 1.67 1.05 4.38 100.00 % of Principal Euro Equi 0.49 1.07 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 0.4
16 - 60 10 - 96 10 - 9	Num of Loans Num of Loans Num of Loans 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans	13,39% 81.26% 100.00% % of loans 0.08% 2.82% 20.70% 19.84% 18.85% 19.88% 8.16% 10.17% 100.00% % of loans 76.18% 23.82% 100.00% % of loans 20.52% 45.47% 22.92% 0.29% 1.38% 0.43% 0.02% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.4 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 3,929,649,898.97 28,833,580.45 3,896,169.81 3,962,379,649.22	12.86 83.08 100.00 % of Principal Euro Equi 0.01 0.67 9.50 14.76 20.99 27.21 11.61 15.22 100.00 % of Principal Euro Equi 72.03 27.97 100.00 % of Principal Euro Equi 20.99 51.77 19.68 0.44 1.67 1.00 4.38 100.00 % of Principal Euro Equi 99.17 0.77 0.10 100.00
16 - 60 10 - 96 Iver 96 Frand Total LEGAL LOAN TERM 10 - 5 years 10 - 10 years 10 - 10 years 10 - 10 years 10 - 25 years 10 - 35 years 15 years 15 years 16 - 30 years 16 - 30 years 17 - 30 years 18 years 19 - 30 years 19 - 30 years 10 - 35 years 10 - 30 years 10 - 3	11,287 68,482 84,279 Num of Loans 65 2,374 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 64,201 20,078 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans 83,901 360 18 84,279 Num of Loans 83,901 360 18 84,279	13,39% 81,26% 100.00% % of loans 0.08% 2.82% 20.77% 19,84% 18,54% 19,68% 8.16% 101,17% 100,00% % of loans 20,52% 45,47% 22,92% 0.29% 0.29% 1.38% 0.94% 8.48% 100,00% % of loans 99,55% 0,43% 0,02% 100,00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.14 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 3,929,649,889.97 28,833,580.45 3,896,169.81 3,962,379,649.22	## 12.86 ## 33.09 ## of Principal Euro Equition ## of Princ
6 - 60 0 - 96 0 - 96 ver 96 Frand Total EGAL LOAN TERM 1 - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 20 years 0 - 35 years 5 years + Frand Total EEAL ESTATE TYPE Talats Found Total COAN PURPOSE Construction Furchase Repair (e-mortgage) Furchase (re-mortgage) Furchase (re-mortgage) Figuity Release Frand Total NTEREST PAYMENT FREQUENCY Figuilly Release Frand Total	Num of Loans Num of Loans Num of Loans 17,449 16,724 15,629 16,587 6,877 8,574 84,279 Num of Loans 17,296 38,318 19,316 247 1,163 790 7,149 84,279 Num of Loans	13,39% 81.26% 100.00% % of loans 0.08% 2.82% 20.70% 19.84% 18.85% 19.88% 8.16% 10.17% 100.00% % of loans 76.18% 23.82% 100.00% % of loans 20.52% 45.47% 22.92% 0.29% 1.38% 0.43% 0.02% 100.00%	507,089,465.15 3,292,528,407.30 3,962,379,649.22 Principal Euro Equiv. 574,149.30 26,596,918.4 376,562,619.47 584,817,843.56 830,426,045.10 1,078,113,629.33 459,898,201.15 605,390,243.16 3,962,379,649.22 Principal Euro Equiv. 2,854,115,234.13 1,108,264,415.09 3,962,379,649.22 Principal Euro Equiv. 831,767,323.57 2,049,423,930.38 779,804,360.48 17,940,841.60 66,168,893.66 43,355,090.43 173,919,209.09 3,962,379,649.22 Principal Euro Equiv. 3,929,649,898.97 28,833,580.45 3,896,169.81 3,962,379,649.22	12.86 83.08 100.00 % of Principal Euro Equi 0.01 0.67 9.56 14.76 20.99 27.21 11.67 15.28 100.00 % of Principal Euro Equi 72.00 27.99 100.00 % of Principal Euro Equi 0.44 1.67 1.05 4.38 100.00 % of Principal Euro Equi 0.49 1.07 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 1.00 0.40 0.4

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7,119	8.61%	654,424,607.19	16.75%
Libor 3 Months (CHF)	969	1.17%	91,543,976.56	2.34%
ECB Tracker	42,203	51.06%	1,900,661,952.68	48.65%
Euribor 1 Month	4,560	5.52%	269,806,624.40	6.91%
Euribor 3 Months	14,704	17.79%	724,606,682.01	18.55%
Libor 1 Month (Euro)	221	0.27%	4,502,627.73	0.12%
Eurobank OEK's Rate	762	0.92%	10,861,628.02	0.28%
Euribor 6 Months	13	0.02%	157,306.89	0.00%
TBank OEK's Rate	422	0.51%	5,005,799.06	0.13%
TBank GG Rate	53	0.06%	979,308.34	0.03%
Originator Rate	11,620	14.06%	244,129,024.80	6.25%
Grand Total	82,646	100.00%	3,906,679,537.68	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)						
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
Libor 3 Months (CHF)	2	0.19%	185,144.70	0.38%		
ECB Tracker	171	16.62%	8,458,674.46	17.46%		
Euribor 1 Month	247	24.00%	11,173,884.67	23.07%		
Euribor 3 Months	153	14.87%	8,655,577.99	17.87%		
Originator Rate	456	44.31%	19,965,350.61	41.22%		
Grand Total	1,029	100.00%	48,438,632.43	100.00%		

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.						
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
1 Jan 2016 - 31 Dec 2020	325	31.58%	11,234,726.51	23.19%		
1 Jan 2021 +	704	68.42%	37,203,905.92	76.81%		
Grand Total	1,029	100.00%	48,438,632.43	100.00%		

SUBSIDISED VS. NON-SUBSIDISED LOANS						
Subsidised_flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
N	82,091	97.40%	3,854,812,623.79	97.29%		
Υ	2,188	2.60%	107,567,025.43	2.71%		
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%		

SUBSIDISED LOANS						
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
Greek Government	124	5.67%	5,431,039.25	5.05%		
OEK Subsidy	2,050	93.69%	101,678,916.64	94.53%		
Greek Government & OEK Subsidy	14	0.64%	457,069.54	0.42%		
Grand Total	2.188	100.00%	107.567.025.43	100.00%		

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N		69,341	82.28%	3,443,312,836.04	86.90%
Υ		14,938	17.72%	519,066,813.18	13.10%
Grand Total		84,279	100.00%	3,962,379,649.22	100.00%

Preferential Rate Euro						
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.	
N		79,896	94.80%	3,626,242,156.81	91.52%	
Υ		4,383	5.20%	336,137,492.41	8.48%	
Grand Total		84.279	100.00%	3.962.379.649.22	100.00%	

STAFF LOANS						
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.	
N		81,825	97.09%	3,779,836,941.78	95.39%	
S		2,454	2.91%	182,542,707.44	4.61%	
Grand Total		84.279	100.00%	3.962.379.649.22	100.00%	

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	74,439	88.32%	3,644,807,061.75	91.99%
Υ	9,840	11.68%	317,572,587.47	8.01%
Grand Total	84,279	100.00%	3,962,379,649.22	100.00%

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Proffessions	23,5	79	27.98%	1,246,692,138.07	31.46%
Other Private Employees	14,0	83	16.71%	627,690,269.29	15.84%
Pensioner	13,2	62	15.74%	445,677,723.36	11.25%
Civil servant	7,3	87	8.76%	328,937,397.99	8.30%
Other Self employed	5,2	11	6.18%	301,630,923.81	7.61%
Unemployed	5,3	53	6.35%	207,476,941.28	5.24%
Bank employee	2,2	01	2.61%	160,826,035.42	4.06%
Civil Servant - Policeman	2,0	80	2.47%	109,116,418.59	2.75%
Military personnel	1,8	33	2.17%	95,162,714.54	2.40%
Teacher	2,1	24	2.52%	94,301,412.98	2.38%
Salesman	2,1	64	2.57%	83,041,173.45	2.10%
Housewife	2,0	21	2.40%	79,982,503.07	2.02%
Lawyers - Jurists	8	80	1.04%	63,927,583.37	1.61%
Independent means	g	69	1.15%	63,270,967.78	1.60%
Accountant	1,1	32	1.34%	54,645,446.22	1.38%
Grand Total	84,2	79	100.00%	3,962,379,649.22	100.00%