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



 Report No:
 104

 Reporting Date:
 20/12/2018

Period of Loan Data Reported:	Starting Date 1/11/2018	Ending Date 30/11/2018

Servicer Provider: Issuer Event of Default: Covered Bond Event of Default:

EUROBANK NO NO

I

II

Programme Details

Series	Issue Date	ISIN	Balance	Balance Rating		Interest Rate	Final Maturity	Extended	
Genes	13300 Date		(in Euro)	S&P	Moody's	Interest Rate	interest itale 1 in	i inai maturity	Final Maturity
5	2-Nov-17	XS1709545641	500,000,000.00	BBB-	Ba2	2.75%	2-Nov-20	2-Nov-50	
			500,000,000.00						

Series	Interes	Period	Actual Davs	Accrued Base	Current	Interest Accrued	Interest Paid
Genes	Start date	End Date	Actual Days	Accided base	Interest Rate	Interest Accided	interest r alu
5	2-Nov-18	2-Nov-19	48	Act/Act	2.75%	1,808,219.18	-

Summary Loan Portfolio - Status - Removals & Replenishments - Swap Details

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As	at	At Issue (*)
	MORTGAGE FOOE SUMMART INFO	30/11/2018	31/10/2018	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	687,813,703.21	693,914,482.60	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	687,701,051.47	693,777,564.60	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index. LTV limit & Bucket<=3)	662,886,308.87	668,454,594.70	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,170,043,048.21	1,173,323,400.56	998,036,434.95
A.5	Average Current Principal O/S balance	46,311.18	46,602.72	54,726.18
A.6	Average Original Principal O/S balance	78,780.17	78,799.42	80,396.04
A.7	Maximum Current Principal O/S balance	800,112.78	802,129.25	808,018.69
A.8	Maximum Original Principal O/S balance	1,000,000.00	1,000,000.00	1,000,000.00
A.9	Total Number of Loans	14,852	14,890	12,414
A.10	Weighted Average Seasoning (years)	9.50	9.43	8.23
A.11	Weighted Average Remaining Maturity (years)	16.48	16.52	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	57.88	58.07	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	39.73	39.85	44.50
A.14	Weighted Average Original LTV percent (%)	57.46	57.48	60.15
A.15	Weighted Average Interest Rate - Total (%)	3.01	3.01	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.22	1.23	2.70
A.17	OS Principal of Current Loans (%)	89.07	89.64	88.83
A.18	OS Principal of Perfoming Loans - 0-29 dpd (%)	10.06	9.46	11.17
A.19	OS Principal of Perfoming Loans - 30-89 dpd (%)	0.85	0.88	0.00
A.20	OS Principal of Perfoming Loans - 90+(%)	0.02	0.02	0.00

(*) Bond issue date 2 November 2017

- P-	-B- Principal Receipts For Performing Or Delinquent / In Arrears Loans		Period	Previous Period	
-6-			Amount (Eur)	No Of Loans	Amount (Eur)
B.1	Scheduled And Paid Repayments	16,728	3,996,608.47	18,060	4,243,950.37
B.2	Partial Prepayments	43	507,877.00	49	500,283.50
B.3	Whole Prepayments	15	462,438.80	18	437,473.88
B.4	Total Principal Receipts (B1+B2+B3)	-	4,966,924.27	-	5,181,707.75

-C-	Non-Principal Receipts For Performing Or Delinguent / In Arrears Loans	Current	Period	Previous Period	
-0-	Non-Frincipal Receipts For Ferforming of Deiniquent / In Arrears Loans	No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
C.1	Interest From Installments	17,480	1,453,123.84	19,086	1,876,084.23
C.2	Interest From Overdues	2,630	1,412.71	2,658	2,051.34
C.3	Total Interest Receipts (C1+C2)	-	1,454,536.55	-	1,878,135.57
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

Part 2 - Portfolio Status

- ^-	-A- Portfolio Status		As at 30/11/2018		ous Period
	ronio Status	No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,739	681,860,697.26	14,784	687,697,870.74
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	110	5,840,354.21	104	6,079,693.86
A.3	Totals (A1+ A2)	14,849	687,701,051.47	14,888	693,777,564.60
A.4	In Arrears Loans 90 Days To 360 Days	3	112,651.74	2	136,918.00
A.5	Denounced Loans	0	0.00	0	0.00
A.6	Totals (A4+ A5)	3	112,651.74	2	136,918.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/11/2018		As at Previous Period	
-8-	-B- Breakdown of in Arrears Loans Number Of Days Past Due		Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	80	4,215,127.75	82	4,736,128.83
B.2	60 Days < Installment <= 89 Days	30	1,625,226.46	22	1,343,565.03
B.3	Total (B1+B2=A2)	110	5,840,354.21	104	6,079,693.86
B.4	90 Days < Installment <= 119 Days	3	112,651.74	2	136,918.00
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	3	112,651.74	2	136,918.00

Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,159,760.55
A.2	Number of Loans	0	21

III	Statutory Tests	as of 30/11/20	018
	Outstanding Bonds Principal	500,000,000.00	
	Outstanding Accrued Interest on Bonds ¹	1,092,465.75	
	Total Bonds Amount	501,092,465.75	
	Current Outstanding Balance of Loans	687,813,703.21	
A	Adjusted Outstanding Principal of Loans ²	662,886,308.87	
B.	Accrued Interest on Loans	1,809,927.71	
	Outstanding Principal & accrued Interest of Marketable Assets	0.00	
	Aggregate Amount standing to the Credit of Trans. Account - excl. Commingling Res.	0.00	
Ζ.	WAV CB maturity x OS principal amount x Neg. Carry Factor	4,881,944.44	
	Nominal Value (A+B+C+D-Z)	659,814,292.14	
	Bonds / Nominal Value Assets Percentage	626,365,582.19	
	Nominal Value Test Result		Pass
	Net Present Value Test		Pass
	Net Present Value	846,988,317.67	
	Net Present Value of Liabilities	529,189,237.64	
	Parallel shift +200bps of current interest rate curve		Pass
	Net Present Value	829,828,064.64	
	Net Present Value of Liabilities	509,619,119.83	
	Parallel shift -200bps of current interest rate curve		Pass
	Net Present Value	866,703,989.42	
	Net Present Value of Liabilities	549,935,697.52	
	Interest Rate Coverage Test		Pass
	Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	18, 153, 164. 11	
	Interest due on all series of covered bonds during 1st year	13,750,000.00	
	Parameters		
	LTV Cap	80.00%	
	Asset Percentage BoG	95.00%	
	Asset Percentage ³	80.00%	
	Negative carry Margin	0.50%	
	Reserve Ledger 4		
	Opening Balance	13,750,000.00	
	Required Reserve Amount	13,750,000.00	
	Amount credited to the account to bring balance to Required Amount	0.00	
	Available (Outstanding) Reserve Amount	13,750,000.00	

Outstanding Accrued Interest on Bonds as at end date of data 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.
 Committed Asset Percentage was replaced from 95,00% to 80% on 2015/03/10
 Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15.595.979,14)

	Portfolio St	tratifications		
ORIGINAL LOAN AMOUNT	Norma ()	0/ of los	Diskurge ed t	0/ - (D)
0 - 37.500	Num of loans 1,822	% of loans 12.27%	Disbursed Amount 53,420,406.39	% of Disburs
37.501 - 75.000	6,979	46.99%	393,981,129.42	
75.001 - 100.000	3,056	20.58%	272,266,904.01	
100.001 - 150.000	2,175	14.64%	269,330,208.99	
150.001 - 250.000	675	4.54%	127,943,707.70	
250.001 - 500.000	134	0.90%	45,182,444.70	
500.001 +	11	0.07%	7,918,247.00	
Grand Total	14,852	100.00%	1,170,043,048.21	1
OUTSTANDING LOAN AMOUNT				
0.07.500	Num of Loans	% of loans	OS_Principal	% of OS_Princ
0 - 37.500	7,642	51.45%	168,185,235.71	-
37.501 - 75.000	4,938	33.25%	259,004,346.46	
75.001 - 100.000	1,151	7.75%	99,032,722.68	
100.001 - 150.000	798	5.37%	95,022,602.80	
150.001 - 250.000	271	1.82%	49,303,857.10	
250.001 - 500.000	50	0.34%	15,703,064.85	
500.001 +	2	0.01%	1,561,873.61	
Grand Total	14,852	100.00%	687,813,703.21	1
ORIGINATION DATE				
1995-2004	Num of Loans	% of loans	OS_Principal 95.410.105.18	% of OS_Princ
	3,001	20.21%	95,410,105.18	
2005	2,091	14.08%	75,616,422.36	
2006	1,907	12.84%	68,665,056.55	
2007	850	5.72%	35,958,987.27	
2008	505	3.40%	24,757,115.49	
2009	782	5.27%	43,650,916.41	
2010	1,370	9.22%	87,452,976.12	
2011	1,463	9.85%	87,196,133.79	
2012	750	5.05%	40,650,090.99	
2013	479	3.23%	26,263,986.52	
2014	388	2.61%	23,471,758.12	
2015	464	3.12%	27,520,799.54	
2016	482	3.25%	30,510,388.09	
2017	301	2.03%	19,885,020.63	
2018	19	0.13%	803,946.15	
Grand Total	14,852	100.00%	687,813,703.21	1
MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Princ
2016 - 2020	718	4.83%	6,387,144.82	
2021 - 2025	3,201	21.55%	73,842,782.75	
2026 - 2030	3,612	24.32%	141,165,935.80	
2031 - 2035	3,045	20.50%	158,604,766.39	
2036 - 2040	2,006	13.51%	128,869,612.48	
2041 - 2045	1,379	9.28%	107,820,984.15	
2046 +	891	6.00%	71,122,476.82	
Grand Total	14,852	100.00%	687,813,703.21	1
REMAIN. TIME TO MATURITY	Num of Loo	0/ +/		W (100 D)
0 - 40 months	Num of Loans 1,641	% of loans 11.05%	OS_Principal 20,921,610.58	% of OS_Prine
40.01 - 60 months	778	5.24%	16,253,467.84	
60.01 - 90 months	1,787	12.03%	52,491,732.92	
90.01 - 120 months	1,787	9.87%	51,093,923.53	
120.01 - 120 months	2,078	9.87%	90,951,602.02	
150.01 - 180 months	1,427	9.61%	67,694,665.82	
over 180 months Grand Total	5,675 14,852	<u>38.21%</u> 100.00%	388,406,700.50 687,813,703.21	1
	•			
INTEREST RATE - EURO DENOMINATE	Num of Loans	% of loans	OS_Principal	% of OS_Princ
0.00% - 1.00%	161	1.08%	10,424,540.83	
1.01% - 2.00%	3,768	25.37%	148,202,616.92	
2.01% - 3.00%	4,298	28.94%	210,498,614.45	:
3.01% - 4.00%	2,705	18.21%	166,150,748.98	
4.01% - 5.00%	2,699	18.17%	115,177,572.25	
5.01% - 6.00%	959	6.46%	31,504,808.44	
6.01% - 7.00%	243	1.64%	5,534,963.97	
7.01% +	19	0.13%	319,837.37	
Grand Total	14,852	100.00%	687,813,703.21	1
CURRENT LTV_Indexed (Euro by Daily F/	X Rate)			
	Num of Loans	% of loans	OS_Principal	% of OS_Princ
0.00% - 20.00%	2,564	17.26%	43,702,932.45	
20.01% - 30.00%	2,134	14.37%	65,354,815.35	
	2,060	13.87%	85,071,807.73	
30.01% - 40.00%	4 000	12.97%	94,062,707.20	
	1,926			
30.01% - 40.00%	1,926	11.35%	95,152,364.51	
30.01% - 40.00% 40.01% - 50.00% 50.01% - 60.00%	1,686			
30.01% - 40.00% 40.01% - 50.00% 50.01% - 60.00% 60.01% - 70.00%	1,686 1,434	9.66%	90,600,222.13	
30.01% - 40.00% 40.01% - 50.00% 50.01% - 60.00% 60.01% - 70.00% 70.01% - 80.00%	1,686 1,434 1,121	9.66% 7.55%	90,600,222.13 77,539,050.53	
30.01% - 40.00% 40.01% - 50.00% 50.01% - 60.00% 60.01% - 70.00% 70.01% - 80.00% 80.01% - 90.00%	1,686 1,434 1,121 751	9.66% 7.55% 5.06%	90,600,222.13 77,539,050.53 52,083,295.74	
30.01% - 40.00% 40.01% - 50.00% 50.01% - 60.00% 60.01% - 70.00% 70.01% - 80.00%	1,686 1,434 1,121	9.66% 7.55%	90,600,222.13 77,539,050.53	

CURRENT LTV_Unindexed (Euro by Daily F	(V Boto)			
CORRENT LTV_ONINGEXED (EURO By Daily P	Num of Loans	% of loans	OS Principal	% of OS_Principal
0.00% - 20.00%	4,630	31.17%	105,931,886.14	15.40%
20.01% - 30.00%	2,899	19.52%	123,180,890.05	17.91%
30.01% - 40.00%	2,099	16.79%	127,957,274.93	18.60%
40.01% - 50.00%	2,493	13.98%	127,203,864.40	18.49%
50.01% - 60.00%	1,624	10.93%	110,453,022.08	16.06%
	927	6.24%		10.89%
60.01% - 70.00%			74,887,763.62	
70.01% - 80.00%	192	1.29%	17,380,107.61	2.53%
80.01% - 90.00%	9	0.06%	444,221.65	0.06%
90.01% - 100.00%	2	0.01%	374,672.73	0.05%
Grand Total	14,852	100.00%	687,813,703.21	100.00%
ORIGINAL LTV (Euro by Daily F/X Rate)				
Chronicke Erv (Euro by Dany Pix Rate)	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	415	2.79%	12.611.740.45	1.83%
20.01% - 30.00%	1,213	8.17%	41,051,474.94	5.97%
30.01% - 40.00%	2,047	13.78%	81,468,262.79	11.84%
40.01% - 50.00%	2,575	17.34%	114,144,407.86	16.60%
50.01% - 60.00%	2,670	17.98%		
			132,601,205.95	19.28%
60.01% - 70.00%	2,609	17.57%	131,504,673.94	19.12%
70.01% - 80.00%	2,308	15.54%	116,628,125.18	16.96%
80.01% - 90.00%	720	4.85%	41,637,984.16	6.05%
90.01% - 100.00%	256	1.72%	14,589,646.13	2.12%
100.00% +	39	0.26%	1,576,181.81	0.23%
Grand Total	14,852	100.00%	687,813,703.21	100.00%
LOCATION OF PROPERTY				
	Num of Loans	% of loans	OS Principal	% of OS_Principal
Attica	6,132	% of loans 41.29%	316,469,586.31	46.01%
Aπica Thessaloniki				
	2,045	13.77%	88,155,129.01	12.82%
Macedonia	1,738	11.70%	67,909,020.94	9.87%
Peloponnese	1,041	7.01%	43,926,719.40	6.39%
Thessaly	1,018	6.85%	40,557,879.03	5.90%
Sterea Ellada	790	5.32%	32,668,282.19	4.75%
Creta Island	505	3.40%	24,733,095.65	3.60%
Ionian Islands	239	1.61%	11,326,547.89	1.65%
Thrace	524	3.53%	21,133,072.92	3.07%
Epirus	377	2.54%	15,991,149.93	2.32%
Aegean Islands	443	2.98%	24,943,219.94	3.63%
Grand Total	14,852	100.00%	687,813,703.21	100.00%
SEASONING				
	Num of Loops	% of loans	OS Principal	% of OS Principal
0 12	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	21	0.14%	874,367.37	0.13%
12 - 24	21 334	0.14% 2.25%	874,367.37 22,391,264.18	0.13% 3.26%
12 - 24 24 - 36	21 334 483	0.14% 2.25% 3.25%	874,367.37 22,391,264.18 30,976,254.64	0.13% 3.26% 4.50%
12 - 24 24 - 36 36 - 60	21 334 483 825	0.14% 2.25% 3.25% 5.55%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27	0.13% 3.26% 4.50% 7.02%
12 - 24 24 - 36 36 - 60 60 - 96	21 334 483 825 2,658	0.14% 2.25% 3.25% 5.55% 17.90%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45	0.13% 3.26% 4.50% 7.02% 22.19%
12 - 24 24 - 36 36 - 60 60 - 96 over 96	21 334 483 825 2,658 10,531	0.14% 2.25% 3.25% 5.55% 17.90% 70.91%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30	0.13% 3.26% 4.50% 7.02% 22.19% 62.91%
12 - 24 24 - 36 36 - 60 60 - 96	21 334 483 825 2,658	0.14% 2.25% 3.25% 5.55% 17.90%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45	0.13% 3.26% 4.50% 7.02% 22.19%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total	21 334 483 825 2,658 10,531	0.14% 2.25% 3.25% 5.55% 17.90% 70.91%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30	0.13% 3.26% 4.50% 7.02% 22.19% 62.91%
12 - 24 24 - 36 36 - 60 60 - 96 over 96	21 334 483 825 2,658 10,531 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total	21 334 483 825 2,658 10,531 14,852 Num of Loans	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal	0.13% 3.26% 7.02% 22.19% 62.91% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 374,780.30	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 374,780.30 7,977,283.80	0.13% 3.26% 4.50% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586	0.14% 2.25% 3.25% 5.55% 70.91% 100.00% % of loans 0.11% 2.77% 17.41%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 374,780.30 7,977,283.80 62,555,917.80	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714	0.14% 2.25% 3.25% 5.55% 77.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 15 - 20 years 20 - 25 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 25.01% 20.29%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 25 - 30 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% 11% 2.77% 17.41% 25.01% 20.29% 24.56%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46	0.13% 3.26% (4.50% 7.02% 22.19% (62.91%) 100.00% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07%
12 - 24 24 - 36 36 - 60 60 - 96 Over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695	0.14% 2.25% 3.25% 5.55% 70.91% 100.00% 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 05 Principal 05 Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,155.94	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years +	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46%
12 - 24 24 - 36 36 - 60 60 - 96 Over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695	0.14% 2.25% 3.25% 5.55% 70.91% 100.00% 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 05 Principal 05 Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,155.94	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years +	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 0S_Principal 374,780.30 62,555,917.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% (0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 15 - 20 years 25 - 30 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,014 3,014 3,014 3,014 3,651 695 764 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 687,813,703.21	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 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	21 334 483 825 2,658 10,531 14,852 Num of Loans 77 411 2,586 3,714 3,014 3,651 695 764 14,852	0.14% 2.25% 3.25% 5.55% 70.91% 0000% 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans % of loans 77.09%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 374,780.30 62,555,917.80 136,581,403.35 152,293,218,35 152,293,218,35 152,293,217,293,218,35 152,293,218,35 152,293,218,35 152,293,218,35 152,293,29	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 9.09% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 25 - 30 years 25 - 30 years 25 - 30 years 30 - 35 years 35 years 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total	21 334 483 825 2,658 10,531 14,852 Num of Loans 774 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS_Principal 05_Principal 05_255,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839,21 687,813,703.21 OS_Principal 499,870,536.55 187,943,166.66	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.46% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,248,39.21 687,813,703.21 OS_Principal 499,870,536.55 187,943,166.66 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 25 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE	21 334 483 825 2,658 10,531 14,852 Num of Loans 764 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 0S_Principal 374,780.30 62,555,917.80 62,555,917.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 687,813,703.21 0S_Principal 0S_Principal 0S_Principal	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.16% 100.00% % of OS_Principal 72.68% 27.32% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 25 - 30 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction	21 334 483 825 2,658 10,531 14,852 Num of Loans 764 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 0.00% 0.11% 2.01% 2.501% 2.4.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 0S_Principal 499,870,536.55 187,943,166.66 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% (62.91%) 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 35 years 35 years 35 years 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.45% 4.68% 5.14% 5.14% 100.00% 2.2.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 0374,780.30 7,977,283.80 136,581,403.35 152,293,218.35 152,293,218.35 152,293,218.35 152,24,839.21 687,813,703.21 OS Principal 499,870,536.55 187,943,166.66 687,813,703.21 OS Principal 499,870,536.55	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00% % of OS_Principal 72.68% 27.32% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 25 years 20 - 25 years 20 - 25 years 20 - 35 years 30 - 35 years Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair	21 334 483 825 2,658 10,531 14,852 Num of Loans 764 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 0S_Principal 499,870,536.55 187,943,166.66 687,813,703.21	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.16% 7.46% 100.00% % of OS_Principal % of OS_Principal 72.68% 27.32% 100.00% 1.58%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 35 years 35 years 35 years 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.77% 2.45% 4.68% 5.14% 5.14% 100.00% 2.2.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 0374,780.30 7,977,283.80 136,581,403.35 152,293,218.35 152,293,218.35 152,293,218.35 152,24,839.21 687,813,703.21 OS Principal 499,870,536.55 187,943,166.66 687,813,703.21 OS Principal 499,870,536.55	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 7.05% 1.98% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00% % of OS_Principal 3.67% 63.50%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years 30 - 35 years 30 - 35 years Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair	21 334 483 825 2,658 10,531 14,852 Num of Loans 764 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 162,780,118.33 436,762,048.97 79,640,174.82	0.13% 3.26% 4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.16% 7.46% 100.00% % of OS_Principal % of OS_Principal 72.68% 27.32% 100.00% 1.58%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years 30 - 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage)	21 334 483 825 2,658 10,531 14,852 Num of Loans 77 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 3,403 9,043 2,190 20 124 42	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00% % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 0S_Principal 687,813,703.21 0S_Principal 499,870,536.55 187,943,166.66 687,813,703.21 0S_Principal 162,780,118.33 436,762,048.97 79,640,174.82 877,123.55	0.13% 3.26% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00% % of OS_Principal 72.68% 0.7.32% 100.00% 0.367% 63.50% 63.50% 0.158% 0.13% 0.27%
12 - 24 24 - 36 36 - 60 60 - 96 Over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage)	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 11,450 3,402 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 00.00% 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% 0.14% 2.91% 100.00% 0.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 0S_Principal 374,780.30 136,581,403.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 152,293,218.35 187,943,166.66 687,813,703.21 0S_Principal 162,780,118.33 436,762,048.97 79,640,174.82 877,123,65 5,905,400.76	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 0.00% % of OS_Principal 0.05% 1.16% 7.05% 1.9.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00% % of OS_Principal 72.367% 63.50% 11.58% 0.13% 0.86%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Grand Total	21 334 483 825 2,658 10,531 14,852 Num of Loans 77 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 3,403 9,043 2,190 20 124 42	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00% % of loans 77.09% 22.91% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 499,870,536.55 187,943,166.66 687,813,703.21 0S_Principal 162,780,118.33 436,6762,048.97 79,640,174.82 877,123,65 5,905,409,76 1,848,827.68	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00% % of OS_Principal 72.68% 27.32% 100.00% (3.50% 11.58% 0.13% 0.86% 0.27%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years 30 - 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage)	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 3,433 9,043 2,190 20 124 42 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00% % of loans % of loans 14.75% 0.13% 0.83% 0.28%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 OS Principal 374,780.30 7,977,283.80 136,581,403.35 152,293,218.35 227,452,101.46 49,254,158.94 51,324,839.21 687,813,703.21 OS Principal 499,870,536.55 187,943,166.66 687,813,703.21 OS Principal 162,780,118.33 436,762,048.97 79,640,174.82 877,123.65 5,905,409.76 1,848,827.68 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal 72.68% 27.32% 100.00% % of OS_Principal 33.67% 63.50% 11.58% 0.13% 0.86% 0.27%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years 33 years 35 years 35 years 5 - 20 years 26 - 30 years 30 - 35 years 35 years 36 - 30 years 37 - 30 years 38 years 39 - 35 years 30 -	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 20 124 42 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00% % of loans % of loans 14.75% 0.13% 0.28% 140.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 162,780,118.33 436,762,048.97 79,640,174.82 877,123.65 5,905,409.76 1,848,827.68 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.16% 7.16% 7.46% 100.00% % of OS_Principal % of OS_Principal 23.67% 63.50% 63.50% 0.13% 0.13% 0.27% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 25 - 30 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction Purchase (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 2,190 2	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 0.00% % of loans 0.11% 2.77% 17.41% 25.01% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 0.02% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00% % of loans % of loans 100.00% 0.13% 0.83% 0.28% 100.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 374,780.30 7,977,283.80 62,555,917.80 136,581,403.35 152,293,218.35 1687,813,703.21 0S_Principal 162,780,118.33 436,762,048.97 79,640,174.82 877,123.65 5,905,409,76 1,848,827.88 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.46% 100.00% % of OS_Principal % of OS_Principal 2.3.67% 63.50% 11.58% 0.13% 0.86% 0.27% 100.00%
12 - 24 24 - 36 36 - 60 60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years 33 years 35 years 35 years 5 - 20 years 26 - 30 years 30 - 35 years 35 years 36 - 30 years 37 - 30 years 38 years 39 - 35 years 30 -	21 334 483 825 2,658 10,531 14,852 Num of Loans 17 411 2,586 3,714 3,014 3,651 695 764 14,852 Num of Loans 11,450 3,402 14,852 Num of Loans 20 124 42 14,852	0.14% 2.25% 3.25% 5.55% 17.90% 70.91% 100.00% % of loans 0.11% 2.77% 17.41% 25.01% 20.29% 24.58% 4.68% 5.14% 100.00% % of loans 77.09% 22.91% 100.00% % of loans % of loans 14.75% 0.13% 0.28% 140.00%	874,367.37 22,391,264.18 30,976,254.64 48,296,544.27 152,595,054.45 432,680,218.30 687,813,703.21 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 0S_Principal 162,780,118.33 436,762,048.97 79,640,174.82 877,123.65 5,905,409.76 1,848,827.68 687,813,703.21	0.13% 3.26% (4.50% 7.02% 22.19% 62.91% 100.00% % of OS_Principal 0.05% 1.16% 9.09% 19.86% 22.14% 33.07% 7.16% 7.16% 7.46% 100.00% % of OS_Principal % of OS_Principal 23.67% 63.50% 63.50% 63.50% 0.11.58% 0.13% 0.27% 100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,371	96.76%	669,408,268.96	97.32%
Fixed Converting to Floating	385	2.59%	15,984,016.21	2.32%
Fixed to Maturity	96	0.65%	2,421,418.04	0.35%
Grand Total	14,852	100.00%	687,813,703.21	100.00%
NDEX TYPE (FLOATING)				
ECB Tracker	Num of Loans 4,823	% of loans 33.56%	OS_Principal	% of OS_Principal
Euribor 1 Month	4,823	2.47%	165,421,149.19	24.719 2.279
Euribor 3 Months	6,468	45.01%	15,226,542.87	57.58
Libor 1 Month (Euro)	6,468	0.27%	385,462,768.67 1,051,703.21	0.16
Originator Rate	2,682	18.66%	102,160,221.27	15.26
Euribor 6 Months Grand Total	4	0.03%	85,883.75 669,408,268.96	0.019
NDEX TYPE (FIXED CONVERTING TO FL	OATING) Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	120	31.17%	5,064,311.27	31.68
Euribor 1 Month	55	14.29%	1,857,242.34	11.62
Euribor 3 Months	69	17.92%	2,743,311.99	17.16
Driginator Rate	141	36.62%	6,319,150.61	39.53
Grand Total	385	100.00%	15,984,016.21	100.00
	•		10,001,010121	
FIXED CONVERTING TO FLOATING - END	O OF FIXED RATE PER. Num of Loans	% of loans	OS_Principal	% of OS_Principal
1 Jan 2016 - 31 Dec 2020	Num of Loans 44	% of loans 11.43%	1,161,926.55	% of OS_Principal 7.27%
1 Jan 2021 +	340	88.31%	14,776,283.93	92.449
Grand Total	385	100.00%	15,984,016.21	100.00
SUBSIDISED VS. NON-SUBSIDISED LOAI				
SUBSIDISED VS. NON-SUBSIDISED LOAN Subsidised flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,852	100.00%	687,813,703.21	100.00
Y	0	0.00%	0.00	0.00
Grand Total	14,852	100.00%	687,813,703.21	100.00
	. , .			
SUBSIDISED LOANS	Num of Loans	% of loans	OS Principal	% of OS Principal
Greek Government Subsidy	0	0.00%	0.00	0.00
DEK Subsidy	Ő	0.00%	0.00	0.00
Greek Government & OEK Subsidy	ő	0.00%	0.00	0.00
Grand Total	Ŭ	0.00%	0.00	0.00
COMBINED LOANS	Num of Loans	% of loans	OS_Principal	% of OS Principal
N	14,326	96,46%	666,376,310.49	96.88
Y	526	3.54%	21,437,392.72	3.12
Grand Total	14,852	100.00%	687,813,703.21	100.00
PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,694	98.94%	680,336,873.83	98.919
Y	158	1.06%	7,476,829.38	1.099
Grand Total	14,852	100.00%	687,813,703.21	100.00
STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,852	100.00%	687,813,703.21	100.009
Y Grand Total	0 14,852	0.00% 100.00%	0.00 687,813,703.21	0.009
	,			
	· · ·	0/ of loops		
ADD-ON LOANS	Num of Loans	% of loans 97.25%	OS_Principal 674.635.256.91	% of OS_Principal 98.08
ADD-ON LOANS	· · ·	% of loans 97.25% 2.75%	OS_Principal 674,635,256.91 13,178,446.30	98.089
ADD-ON LOANS N Y	Num of Loans 14,443	97.25%	674,635,256.91	% of OS_Principal 98.08 1.92 100.00
ADD-ON LOANS N Y Grand Total	Num of Loans 14,443 409	97.25% 2.75%	674,635,256.91 13,178,446.30	98.08
ADD-ON LOANS Y Grand Total Top 15 Profession Euro Professions	Num of Loans 14,443 409 14,852 Num of Loans	97.25% 2.75% 100.00% % of loans	674,635,256.91 13,178,446.30 687,813,703.21 OS_Principal	98.08 1.92 100.00 % of OS_Principal
ADD-ON LOANS Y Grand Total Top 15 Profession Euro Professions Other Professions	Num of Loans 14,443 409 14,852 Num of Loans 4,309	97.25% 2.75% 100.00% % of loans 29.01%	674,635,256.91 13,178,446.30 687,813,703.21 OS Principal 223,819,991.01	98.08 1.92 100.00 % of OS_Principal 32.54
ADD-ON LOANS V Grand Total Fop 15 Profession Euro Professions Other Professions Pensioner	Num of Loans 14,443 409 14,852 Num of Loans	97.25% 2.75% 100.00% % of loans	674,635,256.91 13,178,446.30 687,813,703.21 OS_Principal	98.08 1.92 100.00 % of OS_Principal 32.54
ADD-ON LOANS	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38%	674,635,256.91 13,178,446.30 687,813,703.21 OS Principal 223,819,991.01	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94
ADD-ON LOANS Sand Total Top 15 Profession Euro Professions Other Professions Pensioner Viher Private Employees Divil Servant	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485	97.25% 2.75% 100.00% % of loans 29.01% 16.73%	674,635,256.91 13,178,446.30 687,813,703.21 OS Principal 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94
ADD-ON LOANS N / Grand Total Top 15 Profession Euro Professions Professions Pensioner Dither Private Employees Divit Servant	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38%	674,635,256.91 13,178,446.30 687,813,703.21 OS_Principal 223,819,991.01 87,420,553.43 102,761,074.42	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58
ADD-ON LOANS	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45%	674,635,256.91 13,178,446.30 687,813,703.21 OS Principal 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10	98.08 1.92 100.00 % of OS Principal 32.54 12.71 14.94 9.58 6.52
ADD-ON LOANS	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47%	674,635,256.91 13,178,446.30 687,813,703.21 0S_Principal 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01
ADD-ON LOANS A A A A A A A A A A A A A A A A A A	Num of Loans 14,443 409 14,852 Num of Loans 2,485 2,284 1,404 812 569 530	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57%	674,635,256.91 13,178,446.30 687,813,703.21 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48 27,369,675.27	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98
ADD-ON LOANS ADD-ON LOANS A Grand Total Fop 15 Profession Euro Professions Pensioner Other Professions Pensioner Dther Private Employees Dther Self Employed Jnemployed Divil Servant - Policeman Feacher	Num of Loans 14,443 409 14,852 14,852 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 481	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.67% 3.57% 3.24%	674,635,256.91 13,178,446.30 687,813,703.21 0S Principal 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48 27,369,675.27 20,677,560.96	98.08 1.92 100.00 % of OS Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01
ADD-ON LOANS A ADD-ON LOANS A Grand Total Fop 15 Profession Euro Professions Other Professions Other Private Employees Dither Servant Dither Servant Dither Servant - Policeman Feacher Iditary Personnel	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 431	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.24% 2.79%	674,635,256.91 13,178,446.30 687,813,703.21 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48 27,369,675.27 20,677,560.96 21,483,053.94	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01 3.98 3.01 3.98
ADD-ON LOANS N Y Grand Total fop 15 Profession Euro Professions Dther Professions Pensioner Dther Private Employees Divil Servant Dther Self Employed Johenployed Divil Servant - Policeman Feacher Williary Personnel Salesman	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 415 355	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.24% 2.79% 2.39%	674,635,256.91 13,178,446.30 687,813,703.21 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,677,560.48 27,369,675.27 20,677,560.96 21,483,053.94 15,496,677.54	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01 3.12 2.25
ADD-ON LOANS Y Grand Total Fop 15 Profession Euro Professions Pensioner Other Professions Pensioner Other Private Employees Dither Self Employed Jnemployed Civil Servant - Policeman Feacher Willtary Personnel Salesman Jousewife	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 415 355 331	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.24% 2.79% 2.39% 2.23%	674,635,256.91 13,178,446.30 687,813,703.21 0S Principal 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,677,504.48 27,369,675.27 20,677,504.96 21,483,053.94 15,496,677.54 13,490,986.36	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01 3.12 2.25 1.96
ADD-ON LOANS	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 415 355 331 297	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.24% 2.79% 2.39% 2.39% 2.23% 2.00%	674,635,256.91 13,178,446.30 687,813,703.21 0S Principal 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48 27,369,675.27 20,677,560.96 21,483,053.94 15,496,677.54 13,490,986.36 13,639,608.08	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01 3.98 3.01 3.12 2.25 1.96 1.98
ADD-ON LOANS	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 415 355 331 297 216	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.83% 3.57% 3.24% 2.79% 2.39% 2.23% 2.00% 1.45%	674,635,256.91 13,178,446.30 687,813,703.21 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48 27,369,675.27 20,677,560.96 21,483,053.94 15,496,677.54 13,490,986.36 13,639,608.08 10,622,606.59	98.08 1.92 100.00 % of OS_Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01 3.98 3.01 3.98 3.01 3.12 2.25 1.96 1.98 1.95
ADD-ON LOANS	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 415 355 331 297 216 188	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.24% 2.79% 2.33% 2.23% 2.00% 1.45% 1.27%	674,635,256.91 13,178,446.30 687,813,703.21 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,677,504.48 27,369,675.27 20,677,560.48 21,483,053.94 15,496,677.54 13,490,986.36 13,639,608.08 10,628,606.59 8,945,770.64	98.08 1.92 100.00 % of OS Principal 32.54 12.71 14.94 9.58 6.52 3.01 3.98 3.01 3.98 3.01 3.12 2.255 1.96 1.98 1.55 1.30
ADD-ON LOANS N Y Grand Total Top 15 Profession Euro	Num of Loans 14,443 409 14,852 Num of Loans 4,309 2,485 2,284 1,404 812 569 530 481 415 355 331 297 216	97.25% 2.75% 100.00% % of loans 29.01% 16.73% 15.38% 9.45% 5.47% 3.83% 3.57% 3.83% 3.57% 3.24% 2.79% 2.39% 2.23% 2.00% 1.45%	674,635,256.91 13,178,446.30 687,813,703.21 223,819,991.01 87,420,553.43 102,761,074.42 65,895,481.10 44,841,403.57 20,675,504.48 27,369,675.27 20,677,560.96 21,483,053.94 15,496,677.54 13,490,986.36 13,639,608.08 10,622,606.59	98.08 1.92 100.00