## EUROBANK ERGASIAS S.A. Covered Bond II Programme

Investor Report

Report No: 103

Reporting Date: 20/12/2018

Period of Loan Data Reported: Starting Date Ending Date

1/11/2018 30/11/2018

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

# Eurobank

I	Programme Details

Series	Issue Date ISIN Moody's Rating Original Balance Interest Rate		Interest Pate	Ma	Maturity		
Series	issue Date	10114	Widody 3 Mating	(in Euro)	interest reate	Final	Extended Final
1	26-Apr-10	XS0505078237	Ba2	0.00	Euribor 3M + 1,25%		20-Dec-19
3	8-Jun-10	XS0515809662	Ba2	720,000,000.00	Euribor 3M + 1,25%	22-Jul-19	22-Jul-20
4	16-May-16	XS1410482951	Ba2	350,000,000.00	Euribor 3M + 1,25%	20-Feb-19	20-Feb-20
5	19-Mar-18	XS1795267514	Ba2	150,000,000.00	Euribor 3M + 1,25%	20-Mar-19	20-Mar-20
6	11-Jul-18	XS1855456106	Ba2	270,000,000.00	Euribor 3M + 1,25%	22-Jul-19	20-Jul-20
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Series	Interest Period			Current		Interest Accrued	Interest Paid	
Genes	Start date	End Date	Actual Days	Accrued Base	Interest Rate	interest Accided	interest i aid	
1	20-Sep-18	20-Dec-18	91	Act/360	0.9310%	0.00	0.00	
3	22-Oct-18	21-Jan-19	59	Act/360	0.9330%	1,100,940.00	-	
4	20-Nov-18	20-Feb-19	30	Act/360	0.9340%	272,416.67	-	
5	20-Sep-18	20-Dec-18	91	Act/360	0.9310%	353,004.17	353,004.17	
6	22-Oct-18	21-Jan-19	59	Act/360	0.9330%	412,852.50	-	

#### Summary Loan Portfolio - Status - Removals & Replenishments

#### Part 1 - Mortgage Asset Portfolio

			30/11/2018		As at Previous Report		
-A-	MORTGAGE POOL SUMMARY INFO	CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	<b>Total €</b> (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	433,648,336.82	1,679,427,010.77	2,061,832,951.53	522,374,702.66	1,983,048,684.17	2,441,312,306.12
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	432,260,214.97	1,653,206,868.81	2,034,388,716.23	522,374,702.66	1,954,924,195.99	2,413,187,817.94
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	362,252,482.77	1,335,655,929.14	1,655,102,562.98	379,041,968.74	1,749,122,278.95	2,081,644,402.59
A.4	Aggregate Original Principal O/S balance	498,706,898.97	2,607,628,117.32	3,106,335,016.29	537,491,532.17	3,551,430,634.35	4,088,922,166.52
A.5	Average Current Principal O/S balance	85,112.53	35,679.35	39,525.22	115,136.59	36,271.74	41,232.12
A.6	Average Original Principal O/S balance	97,881.63	55,398.94	59,548.26	118,468.49	64,958.86	69,059.13
A.7	Maximum Current Principal O/S balance	1,547,219.24	3,864,803.50	3,864,803.50	1,223,102.14	4,538,447.86	4,538,447.86
A.8	Maximum Original Principal O/S balance	1,300,000.00	5,000,000.00	5,000,000.00	1,100,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	5,095	47,070	52,165	4,537	54,672	59,209
A.10	Weighted Average Seasoning (years)	11.63	9.82	10.15	11.75	10.50	10.73
A.11	Weighted Average Remaining Maturity (years)	15.59	17.84	17.42	16.55	15.58	15.76
A.12	Weighted Average Current Indexed LTV percent (%)	85.44	87.51	87.13	109.19	69.70	77.11
A.13	Weighted Average Current Unindexed LTV percent (%)	55.98	53.88	54.27	68.57	43.95	48.57
A.14	Weighted Average Original LTV percent (%)	66.80	72.66	71.57	73.41	64.77	66.40
A.15	Weighted Average Interest Rate - Total (%)	0.59	1.88	1.64	0.59	2.15	1.86
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	0.60	1.32	1.06	0.57	1.25	0.95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	76.98	65.26	67.43	78.93	72.03	73.32
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	18.69	24.30	23.26	17.05	19.11	18.72
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	4.00	8.88	7.97	4.02	7.44	6.80
A.20	OS Principal of Perfoming Loans - 90+(%)	0.32	1.56	1.33	NULL	1.42	1.15
A.21	FX Rate	1.1340	-	-	1.1399	1.00	-

	Principal Receipts For Performing		As at 30/11/2018						
-B-	Or Delinquent / In Arrears Loans		CHF		EUR	Total € (Calculated using fixing F/X Rate)			
	Of Definiquent / III Arrears Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount		
B.1	Scheduled And Paid Repayments	5,743	1,943,045.24	58,275	9,700,097.58	64,018	11,413,541.35		
B.2	Partial Prepayments	3	12,450.61	47	510,565.00	50	521,544.37		
B.3	Whole Prepayments	3	46,371.27	89	1,195,799.46	92	1,236,691.23		
B.4	Total Principal Receipts (B1+B2+B3)	-	2,001,867.12	-	11,406,462.04	-	13,171,776.96		

	Non-Principal Receipts For Performing	As at 30/11/2018						
-C-	Or Delinquent / In Arrears Loans		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
C.1	Interest From Installments	5,080	251,618.09	58,750	3,161,219.49	63,830	3,383,104.93	
C.2	Interest From Overdues	2,192	1,608.13	21,322	18,131.60	23,514	19,549.70	
C.3	Total Interest Receipts (C1+C2)	-	253,226.22	-	3,179,351.09	-	3,402,654.63	
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-	

#### Part 2 - Portfolio Status

				As at	30/11/2018		
-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	4,913	414,903,820.42	40,602	1,504,098,113.01	45,515	1,869,974,497.86
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	167	17,356,394.55	5,790	149,108,755.80	5,957	164,414,218.37
A.3	Totals (A1+ A2)	5,080	432,260,214.97	46,392	1,653,206,868.81	51,472	2,034,388,716.23
A.4	In Arrears Loans 90 Days To 360 Days	15	1,388,121.85	678	26,220,141.96	693	27,444,235.30
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	15	1,388,121.85	678	26,220,141.96	693	27,444,235.30

				As at	30/11/2018		
-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	113	10,335,041.70	4,373	103,097,447.45	4,486	112,211,240.84
B.2	60 Days < Installment <= 89 Days	54	7,021,352.85	1,417	46,011,308.35	1,471	52,202,977.53
B.3	Total (B1+B2=A4)	167	17,356,394.55	5,790	149,108,755.80	5,957	164,414,218.37
B.4	90 Days < Installment <= 119 Days	15	1,388,121.85	382	13,853,554.38	397	15,077,647.72
B.5	120 Days < Installment <= 360 Days	0	0.00	296	12,366,587.58	296	12,366,587.58
B.6	Total (B4+B5=A4)	15	1,388,121.85	678	26,220,141.96	693	27,444,235.30

### Part 3 - Replenishment Loans - Removed Loans

	Loan Amounts During The Period	At November-18						
-A-		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	247,729,520.98	316,313,455.27	1,029,817,309.40	1,195,948,097.32	218,456,367.71	1,474,884,124.89	
A.2	Number of Loans	2,673	2,105	25,890	33,303	28,563	35,408	

Ш	III Statutory Tests	as of 30/11/2018

Outstanding Bonds Principal Outstanding Accrued Interest on Bonds <sup>1</sup> Total Bonds Amount	1,490,000,000.00 1,405,486.11 <b>1,491,405,486.11</b>	
Current Outstanding Balance of Loans	2,061,832,951.53	
A. Adjusted Outstanding Principal of Loans <sup>2</sup> B. Accrued Interest on Loans C. Outstanding Principal & accrued Interest of Marketable Assets D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res. Z. WAV CB maturity x OS principal amount x Neg. Carry Factor	1,655,102,562.98 3,671,838.19 0.00 0.00 3,845,277.78	
Nominal Value (A+B+C+D-Z)	1,654,929,123.39	
Bonds / Nominal Value Assets Percentage	1,603,661,813.02	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value Net Present Value of Liabilities	1,945,720,970.97 1,501,771,538.70	
Parallel shift +200bps of current interest rate curve Net Present Value Net Present Value of Liabilities	1,905,248,347.09 1,497,128,676.60	Pass
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value Net Present Value of Liabilities	2,024,351,425.51 1,512,056,464.14	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year Interest due on all series of covered bonds during 1st year	20,109,221.10 9,861,865.36	
Parameters		
LTV Cap Asset Percentage BoG Asset Percentage <sup>3</sup> Negative carry Margin	80.00% 95.00% 93.00% 0.50%	
Reserve Ledger <sup>4</sup>		
Opening Balance Required Reserve Amount Amount credited to the account (payment to BoNY) Available (Outstanding) Reserve Amount t	8,498,010.48 6,245,381.06 -2,252,629.41 6,245,381.06	

Outstanding Accrued interest on Bonds as at end date of data's 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%) no 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	5,095	9.77%	382,405,940.76	18.55%					
EUR	47,070	90.23%	1,679,427,010.77	81.45%					
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%					

ORIGINAL LOAN AMOUNT					
	Num of Loans	% of loans	Principal	% of Principal	
0 - 37.500	24,740	47.43%	488,924,684.10	15.74%	
37.501 - 75.000	13,914	26.67%	759,183,247.09	24.44%	
75.001 - 100.000	5,384	10.32%	475,683,854.85	15.31%	
100.001 - 150.000	4,797	9.20%	595,995,133.85	19.19%	
150.001 - 250.000	2,535	4.86%	481,841,226.47	15.51%	
250.001 - 500.000	697	1.34%	227,714,087.06	7.33%	
500.001 +	98	0.19%	76,992,782.87	2.48%	
Grand Total	52,165	100.00%	3,106,335,016.29	100.00%	

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,108	65.38%	529,148,017.51	25.66%
37.501 - 75.000	10,686	20.48%	570,231,291.53	27.66%
75.001 - 100.000	3,152	6.04%	272,101,858.81	13.20%
100.001 - 150.000	2,582	4.95%	311,269,102.80	15.10%
150.001 - 250.000	1,257	2.41%	235,117,553.30	11.40%
250.001 - 500.000	323	0.62%	102,785,973.68	4.99%
500.001 +	57	0.11%	41,179,153.89	2.00%
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,711	24.37%	285,449,716.00	13.84%
2005	4,030	7.73%	213,939,577.00	10.38%
2006	5,876	11.26%	333,087,665.78	16.15%
2007	5,267	10.10%	305,482,485.29	14.82%
2008	3,036	5.82%	190,204,767.74	9.23%
2009	1,682	3.22%	94,796,020.30	4.60%
2010	1,663	3.19%	85,953,596.86	4.17%
2011	2,282	4.37%	84,571,059.43	4.10%
2012	3,345	6.41%	102,921,960.64	4.99%
2013	2,144	4.11%	58,537,230.64	2.84%
2014	683	1.31%	14,924,363.98	0.72%
2015	316	0.61%	8,043,201.95	0.39%
2016	5,189	9.95%	164,877,928.76	8.00%
2017	3,158	6.05%	97,080,233.33	4.71%
2018	783	1.50%	21,963,143.82	1.07%
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,882	17.03%	161,502,011.14	7.83%
2021 - 2025	9,459	18.13%	212,912,886.52	10.33%
2026 - 2030	7,720	14.80%	259,208,881.49	12.57%
2031 - 2035	5,887	11.29%	286,838,044.96	13.91%
2036 - 2040	6,670	12.79%	403,647,607.70	19.58%
2041 - 2045	5,570	10.68%	303,703,148.55	14.73%
2046 +	7,977	15.29%	434,020,371.16	21.05%
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	13,338	25.57%	272,074,547.75	13.20%
40.01 - 60 months	2,061	3.95%	39,983,493.14	1.94%
60.01 - 90 months	3,263	6.26%	73,614,134.92	3.57%
90.01 - 120 months	4,645	8.90%	126,144,448.16	6.12%
120.01 - 150 months	3,066	5.88%	138,399,137.70	6.71%
150.01 - 180 months	3,125	5.99%	150,448,785.11	7.30%
over 180 months	22,667	43.45%	1,261,168,404.74	61.17%
Grand Total	52.165	100.00%	2.061.832.951.53	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14,649	28.08%	720,777,499.88	34.96%
1.01% - 2.00%	15,924	30.53%	830,417,943.75	40.28%
2.01% - 3.00%	5,026	9.63%	183,195,384.57	8.89%
3.01% - 4.00%	5,907	11.32%	159,454,561.59	7.73%
4.01% - 5.00%	5,611	10.76%	74,962,042.43	3.64%
5.01% - 6.00%	1,089	2.09%	31,368,568.85	1.52%
6.01% - 7.00%	1,883	3.61%	26,052,215.62	1.26%
7.01% +	2,076	3.98%	35,604,734.83	1.73%
Grand Total	52.165	100.00%	2.061.832.951.53	100.00%

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,237	25.38%	132,534,079.31	6.43%
20.01% - 30.00%	3,372	6.46%	82,231,451.49	3.99%
30.01% - 40.00%	3,576	6.86%	104,998,874.95	5.09%
40.01% - 50.00%	3,464	6.64%	121,173,698.09	5.88%
50.01% - 60.00%	3,504	6.72%	140,123,241.80	6.80%
60.01% - 70.00%	3,383	6.49%	149,969,425.60	7.27%
70.01% - 80.00%	3,394	6.51%	171,253,861.80	8.31%
80.01% - 90.00%	2,933	5.62%	157,598,498.33	7.64%
90.01% - 100.00%	2,784	5.34%	161,837,639.07	7.85%
100.00% +	12,518	24.00%	840,112,181.09	40.75%
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%

CURRENT LTV_Unindexed	T N 0	0/ //	0	W (D: : 15 5 :
0.00% - 20.00%	Num of Loans	% of loans 30.05%	Principal Euro Equiv.	% of Principal Euro Equiv.
	15,676		202,649,704.71	9.839
20.01% - 30.00%	6,132	11.76%	175,174,656.43	8.509
30.01% - 40.00%	5,936	11.38%	235,446,840.61	11.429
40.01% - 50.00%	5,644	10.82%	262,835,589.41	12.759
50.01% - 60.00%	5,224	10.01%	283,928,697.32	13.779
60.01% - 70.00%	5,480	10.51%	339,806,211.38	16.489
70.01% - 80.00%	4,847	9.29%	325,701,754.48	15.80
80.01% - 90.00%	2,129	4.08%	144,795,603.19	7.02
90.01% - 100.00%	686	1.32%	52,277,233.96	2.54
100.00% + Grand Total	411 <b>52,165</b>	0.79% <b>100.00</b> %	39,216,660.06 <b>2,061,832,951.53</b>	1.90 <sup>0</sup>
	02,100	10010070	2,001,002,001100	
ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	6,011	11.52%	82,166,235.48	3.99
20.01% - 30.00%	5,523	10.59%	105,468,069.82	5.12
30.01% - 40.00%	5,523	10.59%	142,634,440.16	6.92
40.01% - 50.00%	5,614	10.76%	191,699,630.81	9.30
50.01% - 60.00%	5,178	9.93%	221,347,407.72	10.74
60.01% - 70.00%	4,984		232,710,526.04	11.29
		9.55%		
70.01% - 80.00%	5,409	10.37%	294,767,851.08	14.30
80.01% - 90.00%	5,009	9.60%	280,870,122.39	13.62
90.01% - 100.00%	4,016	7.70%	280,833,192.27	13.62
100.00% +	4,898	9.39%	229,335,475.76	11.12
Grand Total	52,165	100.00%	2,061,832,951.53	100.00
LOCATION OF PROPERTY	N. C	0/ //	B	N/ (B: : : = = = :
Attica	Num of Loans 22,401	% of loans 42.94%	Principal Euro Equiv. 1,076,023,580.31	% of Principal Euro Equiv 52.19
Attica Thessaloniki				
	7,380	14.15%	284,420,870.19	13.79
Macedonia	5,370	10.29%	147,986,288.86	7.18
Peloponnese	4,010	7.69%	129,625,756.50	6.29
Thessaly	3,531	6.77%	97,446,006.51	4.73
Sterea Ellada	2,912	5.58%	89,926,518.82	4.36
Creta Island	1,881	3.61%	68,064,485.56	3.30
Ionian Islands	774	1.48%	27,141,542.67	1.32
Thrace	1,113	2.13%	35,455,117.40	1.72
Epirus	1,338	2.56%	36,625,247.17	1.78
Aegean Islands Grand Total	1,455 <b>52,165</b>	2.79% 100.00%	69,117,537.52 <b>2,061,832,951.53</b>	3.35 100.00
Grand Total	32,103	100.00 /6	2,001,032,931.33	100.00
SEASONING		0/ //	D: : 15	W (D: : 15 5 :
0 - 12	Num of Loans 880	% of loans 1.69%	Principal Euro Equiv. 25,199,507.34	% of Principal Euro Equiv 1.22
12 - 24	3 525			
12 - 24 24 - 36	3,525 4,770	6.76%	110,425,806.66	5.36
24 - 36	4,770	6.76% 9.14%	110,425,806.66 149,004,276.43	5.36 7.23
24 - 36 36 - 60	4,770 990	6.76% 9.14% 1.90%	110,425,806.66 149,004,276.43 23,265,582.55	5.36 7.23 1.13
24 - 36 36 - 60 60 - 96	4,770 990 7,706	6.76% 9.14% 1.90% 14.77%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45	5.36 7.23 1.13 11.83
24 - 36 36 - 60 60 - 96 over 96	4,770 990	6.76% 9.14% 1.90%	110,425,806.66 149,004,276.43 23,265,582.55	5.36
24 - 36 36 - 60 36 - 96 over 96 Grand Total	4,770 990 7,706 34,294	6.76% 9.14% 1.90% 14.77% 65.74%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10	5.36 7.23 1.13 11.83 73.24
24 - 36 36 - 60	4,770 990 7,706 34,294 52,165	6.76% 9.14% 1.90% 14.77% 65.74% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00
24 - 36 36 - 60 36 - 96 over 96 Grand Total	4,770 990 7,706 34,294	6.76% 9.14% 1.90% 14.77% 65.74%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10	5.36 7.23 1.13 11.83 73.24 100.00
24 - 36 36 - 60 36 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years	4,770 990 7,706 34,294 52,165	6.76% 9.14% 1.90% 14.77% 65.74% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53 Principal Euro Equiv. 234,107,350.98	5.36 7.23 1.13 11.83 73.24
24 - 36 36 - 60 36 - 96 50 - 96 50 - 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139	6.76% 9.14% 1.90% 14.77% 65.74% 100.00% % of loans 14.57% 2.18%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1.510,023,481.00 2,061,832,951.53 Principal Euro Equiv. 234,107,350.98 10,537,846.05	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equit 11.35 0.51
24 - 36 36 - 60 36 - 60 50 - 96 over 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 10 - 15 years	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361	6,7% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51
24 - 36 36 - 60 50 - 96 5ver 96  Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088	6.76% 9.14% 1.90% 14.77% 65.74% 100.00% % of loans 14.57% 2.18% 8.36% 11.67%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34
24 - 36 36 - 60 36 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 5 years 50 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429	6,76% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36% 11,67% 14,24%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61
24 - 36 36 - 60 30 - 96 50r - 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 25 - 25 years 26 - 30 years	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606	6,76% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20.33%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,551.23	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88
24 - 36 16 - 60 16 - 60 17 - 60 18 - 6	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082	6.76% 9.14% 1.90% 14.77% 65.74% 100.00% 8 of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.84	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88
24 - 36 36 - 60 30 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 96 50 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years 35 years	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606	6,76% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20.33%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,551.23	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58
24 - 36 36 - 60 50 - 96 50 - 9	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857	6,76% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 16,96%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.84 508,580,297.11	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58
24 - 36 36 - 60 50 - 96 5ver 96  Grand Total  EGAL LOAN TERM  ) - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years +  Grand Total	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165	6,76% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 16,96%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.40 471,821,561.23 300,672,870.84 508,580,297.11 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.66 22.88 14.58 24.67
24 - 36 36 - 60 36 - 60 36 - 96 5ver 96  Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years 35 rand Total  REAL ESTATE TYPE	4,770 990 7,706 34,294 52,165 Num of Loans  7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165	6.76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,551.23 300,672,870.84 508,580,297.11 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00
24 - 36 36 - 60 36 - 60 50 - 96 5ver 96  Grand Total  LEGAL LOAN TERM  ) - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 45 years +  Grand Total  REAL ESTATE TYPE	4,770 990 7,706 34,294 52,165 Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165	6,76% 9.14% 1.90% 14,77% 65,74% 100.00% % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 16,98% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.34 508,580,297.11 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 24.67 100.00
24 - 36 36 - 60 30 - 96 50rer 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + Grand Total  REAL ESTATE TYPE  Flats Houses	4,770 990 7,706 34,294 52,165 Num of Loans  7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165	6.76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,551.23 300,672,870.84 508,580,297.11 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67
24 - 36 36 - 60 36 - 60 50 - 96 Over 96  Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 22 - 30 years 30 - 35 years 33 - years 45 Grand Total  REAL ESTATE TYPE  Flats Houses Grand Total	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100,00%  % of loans 72,33% 27,67%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.40 471,821,561.23 300,672,870.84 4508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equiv 11.35 0.51
24 - 36 36 - 60 30 - 96 50rer 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + Grand Total  REAL ESTATE TYPE  Flats Houses	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100,00%  % of loans 72,33% 27,67%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.40 471,821,561.23 300,672,870.84 4508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00
24 - 36 36 - 60 36 - 60 36 - 96 50s - 96 50s - 96 Grand Total  LEGAL LOAN TERM  0 - 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  Filats Houses Grand Total  LOAN PURPOSE	4,770 990 7,706 34,294 52,165  Num of Loans  7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans  Num of Loans  37,732 14,433 52,165	6,76% 9.14% 1.90% 14,77% 65.74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 16,98% 100.00%  % of loans 72,33% 27,67% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,551.23 300,672,870.84 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.56 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00
24 - 36	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433 52,165	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,68% 100.00%  % of loans 72,33% 27,67% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,878.45 2061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00 % of Principal Euro Equi 70.33 29.67 100.00 % of Principal Euro Equi 9.67
24 - 36 36 - 60 30 - 96 50r - 97 50r -	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433 52,165	6,76% 9.14% 1.90% 14,77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.44 471,821,561.23 300,672,870.84 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 90.33 90.67 100.00
24 - 36 36 - 60 36 - 60 30 - 96 Syer 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + Grand Total  REAL ESTATE TYPE  Flats Jouses Grand Total  COAN PURPOSE  Construction Purchase Repair	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433 52,165  Num of Loans 10,066 19,850 11,041	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1.510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,878.45 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320,94 964,680,534.76 445,297,623.88	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 24.67 100.00 % of Principal Euro Equi 70.33 29.67 100.00 % of Principal Euro Equi 90.33 29.67 100.00
24 - 36 66 - 60 60 - 96 60 - 9	A,770   990   7,706   34,294   52,165	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100,00%  % of loans 72,33% 27,67% 100,00%  % of loans	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.84 4508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.86 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 46.75 21.60 0.44
24 - 36 60 - 60 60 - 96 60 - 96 Grand Total  EGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 20 - 25 years 21 - 25 years 25 - 30 years 30 - 35 years 35 years + 5 rand Total  REAL ESTATE TYPE  Flats	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433 52,165  Num of Loans 10,066 19,850 11,041 153 700	6,7% 9.14% 1.90% 14,77% 65.74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100,00%  % of loans 72,33% 27,67% 100,00%  % of loans 19,30% 38,05% 21,17% 0.29% 1,34%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.44 471,821,561.23 300,672,870.84 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.33 0.51 3.06 8.34 14.66 22.88 14.56 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 9.16 46.77 21.60 0.43 1.77
24 - 36 66 - 60 60 - 60 60 - 96 60 - 9	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433 52,165  Num of Loans 10,066 19,850 11,041 153 700 496	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.44 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25	5.36 7.23 1.18 7.23 1.18 11.83 7.32 100.00  % of Principal Euro Equi 11.33 0.51 3.06 8.34 14.61 22.88 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 19.18 46.78 21.66 0.43 1.73
24 - 36 66 - 60 60 - 96 60 - 9	A,770   990   7,706   34,294   52,165	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100.00%  % of loans 72,33% 27,67% 100.00%  % of loans 19,30% 38,05% 21,17% 0,29% 1,34% 0,95% 18,90%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.84 4508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14	5.34 7.23 1.18 11.83 73.24 100.00  % of Principal Euro Equi 11.33 0.55 3.06 8.34 14.66 22.88 14.58 24.66 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 46.79 21.60 0.44 1.73 1.11 9.11
24 - 36 66 - 60 60 - 96 60 - 9	4,770 990 7,706 34,294 52,165  Num of Loans 7,603 1,139 4,361 6,088 7,429 10,606 6,082 8,857 52,165  Num of Loans 37,732 14,433 52,165  Num of Loans 10,066 19,850 11,041 153 700 496	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.44 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25	5.34 7.22 1.11 11.83 73.22 100.00  % of Principal Euro Equi 11.33 0.55 3.06 8.33 14.66 22.88 14.56 22.66 100.00  % of Principal Euro Equi 70.33 29.66 100.00  % of Principal Euro Equi 46.79 21.60 0.44 1.77 1.11 9.11
24 - 36 66 - 60 60 - 60 60 - 96 60 - 9	A,770   990   7,706   34,294   52,165	6,76% 9.14% 1.90% 14,77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans 19.30% 38.05% 21.17% 0.29% 1.34% 0.95% 18.90% 1.34% 1.34% 1.34% 1.34% 1.35% 1.34% 1.35% 1.30% 1.34% 1.35% 1.34% 1.35% 1.34% 1.35% 1.30% 1.34%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.84 4508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 946,680,534.76 445,297,623.88 8,775,324,33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53	5.36 7.21 1.18 7.22 1.11 1.1.83 7.3.24 100.00  % of Principal Euro Equ 11.33 0.55 3.06 8.34 14.66 22.88 14.56 24.66 100.00  % of Principal Euro Equ 70.33 29.66 100.00  % of Principal Euro Equ 19.11 46.75 21.60 0.44 1.77 1.11 9.11
24 - 36 36 - 60 36 - 60 36 - 96 Sover 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 35 years 45 - 30 years 40 - 35 years 57 and Total  REAL ESTATE TYPE  Tats Houses Grand Total  LOAN PURPOSE  Construction Purchase Repair Construction (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Regair (re-mortgage)	A,770   990   7,706   34,294   52,165     Num of Loans   7,603   1,139   4,361   6,088   7,429   10,606   6,082   8,857   52,165     Num of Loans   37,732   14,433   52,165     Num of Loans   10,066   19,850   11,041   153   7700   496   9,859   52,165     Num of Loans   Num of Loans   1,041	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans  14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%  % of loans  72.33% 27.67% 100.00%  % of loans  19.30% 38.05% 21.17% 0.29% 1.34% 0.95% 18.90% 18.90%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1.510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,995,369.11 301,177,478.04 471,821,561.23 300,672,878.45 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53	5.36 7.21 11.81 7.22 11.81 7.32 100.00  % of Principal Euro Equ 11.33 0.55 3.00 8.33 14.66 22.86 14.51 24.66 100.00  % of Principal Euro Equ 70.33 29.66 100.00  % of Principal Euro Equ 19.11 46.77 21.66 0.44 1.77 1.11 9.12 100.00
24 - 36 36 - 60 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 97 30 - 98 30 - 30 30 - 3	A,770   990   7,706   34,294   52,165	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.68% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans 19.30% 38.05% 21.17% 0.29% 1.34% 0.95% 18.90% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,878.45 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623,88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.66 22.86 14.55 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 19.15 46.75 21.66 0.43 1.73 1.19 9.12
24 - 36 36 - 60 30 - 96 50r - 96 50r - 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 5 - 10 years 10 - 15 years 20 - 25 years 20 - 25 years 30 - 35 years 33 - 35 years + Grand Total  REAL ESTATE TYPE Flats Houses Grand Total  LOAN PURPOSE  Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage)	A,770   990   7,706   34,294   52,165     Num of Loans   7,603   1,139   4,361   6,088   7,429   10,606   6,082   8,857   52,165     Num of Loans   37,732   14,433   52,165     Num of Loans   10,066   19,850   11,041   153   7700   496   9,859   52,165     Num of Loans   Num of Loans   1,041	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans  14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%  % of loans  72.33% 27.67% 100.00%  % of loans  19.30% 38.05% 21.17% 0.29% 1.34% 0.95% 18.90% 18.90%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1.510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,995,369.11 301,177,478.04 471,821,561.23 300,672,878.45 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 19.15 46.79 21.60 0.43 1.73 1.19 9.12
24 - 36 36 - 60 30 - 96 50ver 96 Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 25 - 30 years 20 - 25 years 25 - 30 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) Equity Release Grand Total  INTEREST PAYMENT FREQUENCY  FA Balloon Grand Total	Num of Loans	6,76% 9.14% 1.90% 14,77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans 19.30% 38.05% 21.17% 0.29% 1.34% 0.95% 1.34% 1.95% 1.00.00%  % of loans	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350,98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.10 471,821,561.23 300,672,870.84 4508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00 % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00 % of Principal Euro Equi 70.33 29.67 100.00 % of Principal Euro Equi 9.67
24 - 36 36 - 60 36 - 60 50 - 96 Over 96  Grand Total  LEGAL LOAN TERM  0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 22 - 30 years 30 - 35 years 33 - years 45 Grand Total  REAL ESTATE TYPE  Flats Houses Grand Total	Num of Loans	6,76% 9.14% 1.90% 14,77% 65.74% 100.00%  % of loans 14,57% 2.18% 8.36% 11.67% 14,24% 20,33% 11.66% 100.00%  % of loans 72,33% 27,67% 100.00%  % of loans 19,30% 38,05% 21,17% 0,25% 1,34% 0,95% 11,34% 10,95% 18,90% 100,00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.44 471,821,561.23 300,672,870.84 471,821,561.23 300,672,870.84 12,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.23 24,548,756.25 187,968,818.14 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 19.15 46.79 21.60 0.43 1.73 1.19 9.12 100.00  % of Principal Euro Equi 86.39 13.61 100.00
24 - 36 36 - 60 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 96 30 - 98 30 - 35 years 40 - 35 years 52 - 90 years 40 - 35 years 53 years 54 - 90 years 55 years +  Grand Total  REAL ESTATE TYPE Flats 4-ouses Grand Total  LOAN PURPOSE  Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Regair (re-mortgage) Regair (re-mortgage) Regair (re-mortgage) Regair (re-mortgage) Regair Total  NTEREST PAYMENT FREQUENCY  FA 3alloon Grand Total  NTEREST RATE TYPE Floating	Num of Loans	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100,00%  % of loans 72,33% 27,67% 100,00%  % of loans 19,30% 38,05% 21,17% 0,29% 1,34% 0,35% 41,16% 18,90% 100,00%  % of loans 95,85%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.44 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53  Principal Euro Equiv. 1,781,126,845.50 280,706,106.03 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 1.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 9.67 100.00  % of Principal Euro Equi 9.6.85 9.63 1.181 100.00  % of Principal Euro Equi 96.85
24 - 36 66 - 60 60 - 96 60 - 9	Num of Loans	6,76% 9.14% 1.90% 14.77% 65.74% 100.00%  % of loans 14.57% 2.18% 8.36% 11.67% 14.24% 20.33% 11.66% 16.98% 100.00%  % of loans 72.33% 27.67% 100.00%  % of loans 19.30% 38.05% 21.17% 0.29% 1.34% 0.95% 18.90% 100.00%  % of loans 95.85% 100.00%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.43 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,995,369.11 301,177,478.04 471,821,561.23 300,672,878.04 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53  Principal Euro Equiv. 1,781,126,845.50 280,706,106.03 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.55 3.06 8.34 14.66 22.88 14.55 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 19.15 46.77 21.60 0.44 1.73 1.15 9.12 100.00  % of Principal Euro Equi 86.38 13.66 100.00  % of Principal Euro Equi 96.85 3.304
24 - 36 66 - 60 60 - 96 60 - 9	Num of Loans	6,76% 9.14% 1.90% 14,77% 65,74% 100.00%  % of loans 14,57% 2.18% 8.36% 11,67% 14,24% 20,33% 11,66% 100,00%  % of loans 72,33% 27,67% 100,00%  % of loans 19,30% 38,05% 21,17% 0,29% 1,34% 0,35% 41,16% 18,90% 100,00%  % of loans 95,85%	110,425,806.66 149,004,276.43 23,265,582.55 243,914,297.45 1,510,023,481.10 2,061,832,951.53  Principal Euro Equiv. 234,107,350.98 10,537,846.05 63,030,178.16 171,905,369.11 301,177,478.04 471,821,561.23 300,672,870.44 508,580,297.11 2,061,832,951.53  Principal Euro Equiv. 1,450,096,458.02 611,736,493.51 2,061,832,951.53  Principal Euro Equiv. 394,878,320.94 964,680,534.76 445,297,623.88 8,775,324.33 35,683,573.23 24,548,756.25 187,968,818.14 2,061,832,951.53  Principal Euro Equiv. 1,781,126,845.50 280,706,106.03 2,061,832,951.53	5.36 7.23 1.13 11.83 73.24 100.00  % of Principal Euro Equi 11.35 0.51 3.06 8.34 14.61 22.88 14.58 24.67 100.00  % of Principal Euro Equi 70.33 29.67 100.00  % of Principal Euro Equi 19.15 46.79 21.60 0.43 1.73 1.19 9.12

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,245	6.49%	274,726,180.90	13.76%
Libor 3 Months (CHF)	1,092	2.18%	73,280,838.45	3.67%
ECB Tracker	11,712	23.42%	569,752,674.19	28.53%
Euribor 1 Month	2,487	4.97%	155,434,877.16	7.78%
Euribor 3 Months	14,492	28.98%	562,468,593.65	28.17%
Libor 1 Month (Euro)	125	0.25%	2,381,798.90	0.12%
Eurobank OEK's Rate	248	0.50%	3,315,182.70	0.17%
Euribor 6 Months	3	0.01%	53,590.66	0.00%
TBank OEK's Rate	75	0.15%	827,930.13	0.04%
TBank GG Rate	15	0.03%	182,810.65	0.01%
Originator Rate	16,505	33.01%	354,423,148.69	17.75%
Grand Total	49,999	100.00%	1.996.847.626.08	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.37%	239,856.46	0.38%
Libor 3 Months (CHF)	85	4.52%	3,404,166.07	5.43%
ECB Tracker	84	4.47%	4,848,603.71	7.73%
Euribor 1 Month	201	10.69%	8,757,256.96	13.96%
Euribor 3 Months	1,373	72.99%	38,970,483.39	62.13%
Originator Rate	131	6.96%	6,502,914.37	10.37%
Grand Total	1,881	100.00%	62,723,280.95	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	260	13.82%	9,676,728.69	15.43%	
1 Jan 2021 +	1,621	86.18%	53,046,552.26	84.57%	
Grand Total	1,881	100.00%	62,723,280.95	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,114	99.90%	2,059,475,067.14	99.89%	
Υ	51	0.10%	2,357,884.39	0.11%	
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%	

SUBSIDISED LOANS						
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
Greek Government	9	17.65%	307,618.77	13.05%		
OEK Subsidy	42	82.35%	2,050,265.62	86.95%		
Grand Total	51	100.00%	2,357,884.39	100.00%		

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	30,037	57.58%	1,366,898,092.01	66.30%	
Υ	22,128	42.42%	694,934,859.52	33.70%	
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%	

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,102	96.05%	1,900,250,430.71	92.16%
Υ	2,063	3.95%	161,582,520.81	7.84%
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N		49,895	95.65%	1,906,948,598.53	92.49%
S		2,270	4.35%	154,884,353.00	7.51%
Grand Total		52,165	100.00%	2,061,832,951.53	100.00%
	•	-			

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,261	88.68%	1,886,114,790.98	91.48%
Υ	5,904	11.32%	175,718,160.55	8.52%
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%

Top 15 Profession Euro						
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
Other Professions	12,563	24.08%	618,980,987.19	30.02%		
Pensioner	10,283	19.71%	270,282,061.94	13.11%		
Other Private Employees	6,406	12.28%	271,939,035.42	13.19%		
Unemployed	5,250	10.06%	170,175,250.53	8.25%		
Civil Servant	4,991	9.57%	151,274,326.87	7.34%		
Other Self Employed	3,348	6.42%	164,313,886.22	7.97%		
Bank Employee	1,822	3.49%	124,437,418.23	6.04%		
Housewife	1,419	2.72%	48,409,319.44	2.35%		
Teacher	1,154	2.21%	38,731,129.81	1.88%		
Salesman	1,076	2.06%	41,506,446.27	2.01%		
Farmer	853	1.64%	22,987,873.40	1.11%		
Civil Servant - Policeman	814	1.56%	40,894,243.59	1.98%		
Civil Servant - Primary School Teachers	785	1.50%	21,934,106.22	1.06%		
Military Personnel	710	1.36%	37,125,417.63	1.80%		
Independent Means	691	1.32%	38,841,448.76	1.88%		
Grand Total	52,165	100.00%	2,061,832,951.53	100.00%		