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

Investor Report

 Report No:
 97

 Reporting Date:
 20/6/2018



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

Programme Details

Series	Issue Date	Issue Date ISIN Moody's Ratir		Original Balance	Interest Rate	Maturity	
Selles	issue Date	IOIN	I Woody's Nating	(in Euro)	interest Nate	Final	Extended Final
1	26-Apr-10	XS0505078237	Ba2	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	Ba2	900,000,000.00	Euribor 3M + 1,25%	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	Ba2	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-19	20-Feb-20
5	19-Mar-18	XS1795267514	Ba2	200,000,000.00	Euribor 3M + 1,25%	20-Mar-19	20-Mar-20

Series	Interes	t Period			Current	Interest Accrued	Interest Paid	
Oenes	Start date	End Date	Actual Days	Accrued Base	Interest Rate	interest Accided	interest raid	
1	20-Mar-18	20-Jun-18	92	Act/360	0.9220%	2,356,222.22	2,356,222.22	
3	20-Apr-18	20-Jul-18	61	Act/360	0.9220%	1,406,050.00	-	
4	21-May-18	20-Aug-18	30	Act/360	0.9240%	924,000.00	-	
5	19-Mar-18	20-Jun-18	93	Act/360	0.9220%	476,366.67	476,366.67	

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

		As at	31/5/2018			As at Previous Report		
-A-	MORTGAGE POOL SUMMARY INFO	CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)	
A.1	Aggregate Current Principal O/S balance	923,496,086.41	3,369,839,598.44	4,171,068,200.22	932,487,876.06	3,417,429,691.68	4,196,580,657.64	
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	923,496,086.41	3,354,516,080.92	4,155,744,682.70	932,452,445.78	3,393,734,314.35	4,172,855,676.13	
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	724,130,148.10	2,986,033,027.62	3,614,291,007.93	745,993,925.50	3,017,157,363.93	3,640,481,165.3	
A.4	Aggregate Original Principal O/S balance	984,236,951.52	5,731,234,025.04	6,585,161,624.83	988,766,816.88	5,779,417,320.36	6,605,592,802.3	
A.5	Average Current Principal O/S balance	108,557.20	38,914.49	43,858.43	108,859.20	39,096.11	43,724.80	
A.6	Average Original Principal O/S balance	115,697.30	66,183.59	69,242.42	115,429.23	66,117.73	68,824.75	
A.7	Maximum Current Principal O/S balance	1,247,298.33	4,756,631.35	4,756,631.35	1,248,377.00	4,792,839.32	4,792,839.32	
A.8	Maximum Original Principal O/S balance	1,503,559.08	5,500,000.00	5,500,000.00	1,503,559.08	5,500,000.00	5,500,000.00	
A.9	Total Number of Loans	8,507	86,596.00	95,103	8,566	87,411	95,977	
A.10	Weighted Average Seasoning (years)	11.73	11.20	11.30	11.65	11.12	11.2	
A.11	Weighted Average Remaining Maturity (years)	16.06	16.70	16.58	16.12	16.75	16.63	
A.12	Weighted Average Current Indexed LTV percent (%)	99.80	75.18	79.91	96.44	75.60	79.47	
A.13	Weighted Average Current Unindexed LTV percent (%)	62.92	47.02	50.08	60.80	47.26	49.7	
A.14	Weighted Average Original LTV percent (%)	69.88	68.69	68.92	69.83	68.73	68.9	
A.15	Weighted Average Interest Rate - Total (%)	0.63	2.25	1.94	0.62	2.25	1.9	
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	0.59	1.22	0.94	0.58	1.22	0.9	
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	83.60	74.30	76.09	84.80	70.60	73.2	
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	13.17	21.00	19.49	11.74	21.26	19.5	
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.23	4.25	4.05	3.46	7.44	6.7	
A.20	OS Principal of Perfoming Loans - 90+(%)	0.00	0.45	0.37	0.00	0.69	0.5	
A.21	FX Rate	1.1526		-	1.1968	-		



	Principal Receipts For Performing	As at 31/5/2018						
-B-	-B- Or Delinquent / In Arrears Loans	CHF		EU	EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
B.1	Scheduled And Paid Repayments	11,052	4,122,865.48	111,318	19,028,341.13	122,370	22,605,354.39	
B.2	Partial Prepayments	7	151,642.14	106	689,862.55	113	821,427.83	
B.3	Whole Prepayments	5	193,832.43	127	3,530,459.40	132	3,698,629.13	
B.4	Total Principal Receipts (B1+B2+B3)	-	4,468,340.05	-	23,248,663.08	-	27,125,411.34	

	Non-Principal Receipts For Performing	As at 31/5/2018						
-C-	Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)		
	Or Delinquent / III Arrears Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
C.1	Interest From Installments	10,159	469,301.98	105,573	6,217,360.66	115,732	6,624,528.78	
C.2	Interest From Overdues	3,254	2,601.07	28,561	23,256.38	31,815	25,513.08	
C.3	Total Interest Receipts (C1+C2)	-	471,903.05	-	6,240,617.04	-	6,650,041.86	
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-	

Part 2 - Portfolio Status

		As at 31/5/2018							
-A-	- Portfolio Status		CHF		EUR		g F/X Rate)		
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount		
A.1	Performing Loans	8,263	893,672,789.05	82,821	3,211,333,147.96	91,084	3,986,686,947.24		
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	244	29,823,297.36	3,421	143,182,932.96	3,665	169,057,735.46		
A.3	Totals (A1+ A2)	8,507	923,496,086.41	86,242	3,354,516,080.92	94,749	4,155,744,682.70		
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	354	15,323,517.52	354	15,323,517.52		
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00		
A.6	Totals (A4+ A5)	0	0.00	354	15,323,517.52	354	15,323,517.52		

		As at 31/5/2018					
-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EU	JR	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	191	24,068,590.45	2,532	107,850,702.06	2,723	128,732,699.67
B.2	60 Days < Installment <= 89 Days	53	5,754,706.91	889	35,332,230.90	942	40,325,035.78
B.3	Total (B1+B2=A4)	244	29,823,297.36	3,421	143,182,932.96	3,665	169,057,735.46
B.4	90 Days < Installment <= 119 Days	0	0.00	318	13,931,096.43	318	13,931,096.43
B.5	120 Days < Installment <= 360 Days	0	0.00	36	1,392,421.09	36	1,392,421.09
B.6	Total (B4+B5=A4)	0	0.00	354	15,323,517.52	354	15,323,517.52

Part 3 - Replenishment Loans - Removed Loans

		At May-18						
-A-	-A- Loan Amounts During The Period		F	EU	R	Total € (Calculated using fixin	g F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	
A.1	Total Outstanding Balance	0.00	4,536,590.94	0.00	24,719,966.48	0.00	28,655,929.47	
A.2	Number of Loans	0	41	0	595	0	636	

III <mark>.</mark>	Statutory Tests
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Outstanding Bonds Principal	3,300,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,555,555.56	
Total Bonds Amount	3,303,555,555.56	
Current Outstanding Balance of Loans	4,171,068,200.22	
A. Adjusted Outstanding Principal of Loans ²	3,614,291,007.93	
B. Accrued Interest on Loans	8,936,301.96	
C. Outstanding Principal & accrued Interest of Marketable Assets	0.00	
D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
Z, WAV CB maturity x OS principal amount x Neg. Carry Factor	8,675,000.00	
Nominal Value (A+B+C+D-Z)	3,614,552,309.88	
Bonds / Nominal Value Assets Percentage	3,552,210,274.79	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	4,244,448,074.14	
Net Present Value of Liabilities	3,324,104,209.25	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	4,189,947,808.48	
Net Present Value of Liabilities	3,315,033,985.09	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	4,373,030,930.64	7 400
Net Present Value of Liabilities	3,349,621,468.37	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	60,104,708.34	
Interest due on all series of covered bonds during 1st year	19,767,200.56	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	12,930,885.96	
Required Reserve Amount	13,205,267.55	
Amount credited to the account (payment to BoNY)	274,381.59	
Available (Outstanding) Reserve Amount t	13,205,267.55	

Outstanding Accrued Interest on Bonds as at end date of reporting period
 The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.
 The maximum asset percentage amented to 93% (from 95%) 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	8,507	8.95%	801,228,601.78	19.21%
EUR	86,596	91.05%	3,369,839,598.44	80.79%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/11/2017
0 - 37.500	31,227	32.83%	691,540,647.68	10.50%
37.501 - 75.000	32,427	34.10%	1,805,605,472.87	27.42%
75.001 - 100.000	13,378	14.07%	1,174,880,940.15	17.84%
100.001 - 150.000	11,396	11.98%	1,382,079,103.40	20.99%
150.001 - 250.000	5,039	5.30%	921,834,013.93	14.00%
250.001 - 500.000	1,424	1.50%	445,294,542.53	6.76%
500.001 +	212	0.22%	163,926,904.27	2.49%
Grand Total	95,103	100.00%	6,585,161,624.83	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	56,138	59.03%	959,287,605.75	23.00%
37.501 - 75.000	24,082	25.32%	1,271,258,277.51	30.48%
75.001 - 100.000	6,534	6.87%	562,902,136.19	13.50%
100.001 - 150.000	5,104	5.37%	614,393,517.61	14.73%
150.001 - 250.000	2,403	2.53%	447,976,566.53	10.74%
250.001 - 500.000	730	0.77%	235,092,692.87	5.64%
500.001 +	112	0.12%	80,157,403.76	1.92%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	29,328	30.84%	790,445,479.90	18.95%
2005	9,771	10.27%	505,835,296.37	12.13%
2006	14,309	15.05%	771,743,217.23	18.50%
2007	13,135	13.81%	731,553,146.35	17.54%
2008	7,848	8.25%	444,818,512.53	10.66%
2009	4,437	4.67%	240,009,800.99	5.75%
2010	4,329	4.55%	231,375,340.77	5.55%
2011	3,314	3.48%	136,909,129.01	3.28%
2012	3,737	3.93%	138,456,160.46	3.32%
2013	2,779	2.92%	93,275,611.27	2.24%
2014	980	1.03%	25,732,281.15	0.62%
2015	315	0.33%	10,638,113.34	0.26%
2016	209	0.22%	10,745,281.28	0.26%
2017	471	0.50%	29,497,980.25	0.71%
2018	141	0.15%	10,032,849.32	0.24%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,548	8.99%	54,034,644.78	1.30%
2021 - 2025	20,690	21.76%	502,300,191.03	12.04%
2026 - 2030	23,532	24.74%	873,447,252.91	20.94%
2031 - 2035	15,657	16.46%	851,992,286.97	20.43%
2036 - 2040	12,752	13.41%	913,015,338.08	21.89%
2041 - 2045	6,517	6.85%	460,019,367.05	11.03%
2046 +	7,407	7.79%	516,259,119.40	12.38%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11,319	11.90%	95,386,041.49	2.29%
40.01 - 60 months	7,597	7.99%	160,340,685.68	3.84%
60.01 - 90 months	8,501	8.94%	271,478,731.84	6.51%
90.01 - 120 months	12,892	13.56%	371,658,083.84	8.91%
120.01 - 150 months	10,403	10.94%	446,408,798.43	10.70%
150.01 - 180 months	10,949	11.51%	534,615,589.10	12.82%
over 180 months	33,442	35.16%	2,291,180,269.84	54.93%
Grand Total	95.103	100.00%	4.171.068.200.22	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	10,617	11.16%	954,394,477.36	22.88%
1.01% - 2.00%	45,628	47.98%	2,202,086,541.15	52.79%
2.01% - 3.00%	7,564	7.95%	250,473,812.15	6.01%
3.01% - 4.00%	4,002	4.21%	156,142,159.64	3.74%
4.01% - 5.00%	16,186	17.02%	393,445,809.54	9.43%
5.01% - 6.00%	2,605	2.74%	65,617,899.74	1.57%
6.01% - 7.00%	4,579	4.81%	75,437,236.59	1.81%
7.01% +	3,922	4.12%	73,470,264.04	1.76%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,528	21.59%	228,446,442.81	5.48%
20.01% - 30.00%	10,286	10.82%	248,831,165.41	5.97%
30.01% - 40.00%	9,300	9.78%	301,955,403.37	7.24%
40.01% - 50.00%	9,056	9.52%	357,540,818.67	8.57%
50.01% - 60.00%	8,169	8.59%	380,980,669.23	9.13%
60.01% - 70.00%	7,375	7.75%	391,074,982.94	9.38%
70.01% - 80.00%	5,974	6.28%	348,469,408.16	8.35%
80.01% - 90.00%	4,851	5.10%	318,303,582.63	7.63%
90.01% - 100.00%	4,302	4.52%	302,430,757.43	7.25%
100.00% +	15,262	16.05%	1,293,034,969.57	31.00%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	Num of Loans 28,300	29.76%	447,282,758.89	10.729
20.01% - 30.00%	14,737	15.50%	490,161,305.26	11.759
30.01% - 40.00%	14,085	14.81%	598,542,778.30	14.359
40.01% - 50.00%	12,398	13.04%	646,858,331.82	15.519
50.01% - 60.00%	9,535	10.03%	600,365,352.56	14.399
60.01% - 70.00%	7,082	7.45%	536,000,893.24	12.85%
70.01% - 80.00%	5,319	5.59%	439,689,825.16	10.54
80.01% - 90.00%	2,303	2.42%	237,488,468.74	5.69
90.01% - 100.00%	886	0.93%	108,876,961.73	2.61
100.00% +	458	0.48%	65,801,524.53	1.589
Grand Total	95,103	100.00%	4,171,068,200.22	100.00
ORIGINAL LTV				
ORIGINAL LIV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	6,449	6.78%	110,095,062.27	2.64
20.01% - 30.00%	7,308	7.68%	184,365,663.03	4.42
30.01% - 40.00%	9,200	9.67%	285,879,561.08	6.85
10.01% - 50.00%	10,338	10.87%	381,560,114.03	9.15
50.01% - 60.00%	11,661	12.26%	495,789,903.29	11.89
60.01% - 70.00%	11,703	12.31%	559,688,706.57	13.42
70.01% - 80.00%	15,104	15.88%	761,419,159.53	18.25
80.01% - 90.00%	10,902	11.46%	610,298,086.78	14.63
90.01% - 100.00%	11,024	11.59%	684,520,044.02	16.41
100.00% +	1,414	1.49%	97,451,899.62	2.34
Grand Total	95,103	100.00%	4,171,068,200.22	100.00
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LOCATION OF PROPERTY	Num of Leans	9/ of loans	Principal Fusa Fault	% of Principal Euro Equiv
Attica	Num of Loans 39,225	% of loans 41.24%	Principal Euro Equiv. 2,090,953,973.19	% of Principal Euro Equiv 50.13
Thessaloniki	13,700	14.41%	557,855,701.30	13.37
Macedonia	10,689	11.24%	336,696,629.25	8.07
Peloponnese	7,049	7.41%	266,798,217.63	6.40
Thessaly	6,759	7.11%	214,254,588.93	5.14
Sterea Ellada		5.49%		4.43
	5,219		184,826,728.35	
Aegean Islands	2,251	2.37%	123,874,916.48	2.97
Creta Island	3,650	3.84%	157,610,244.15	3.78
lonian Islands	1,505	1.58%	66,893,956.62	1.60
Thrace	2,230	2.34%	77,590,489.91	1.86
Epirus	2,826	2.97%	93,712,754.42	2.25
Grand Total	95,103	100.00%	4,171,068,200.22	100.00
SEASONING				
3.40	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equi
0 - 12	480	0.50%	31,854,976.28	0.76
12 - 24	285	0.30%	14,929,371.00	0.36
24 - 36 36 - 60	138	0.15%	6,991,371.87	0.17
	2,441	2.57%	74,728,752.19	
60 - 96	10,427	10.96%	417,049,424.99	10.00
60 - 96 over 96	10,427 81,332	10.96% 85.52%	417,049,424.99 3,625,514,303.89	1.79 10.00 86.92
60 - 96	10,427	10.96%	417,049,424.99	10.00
50 - 96 over 96 Grand Total	10,427 81,332 95,103	10.96% 85.52% 100.00%	417,049,424.99 3,625,514,303.89 4,171,068,200.22	10.00 86.92 100.00
50 - 96 over 96 Grand Total LEGAL LOAN TERM	10,427 81,332 95,103	10.96% 85.52% 100.00%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv.	10.00 86.92 100.00 % of Principal Euro Equi
60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years	10,427 81,332 95,103 Num of Loans	10.96% 85.52% 100.00% % of loans 0.06%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28	10.00 86.92 100.00 % of Principal Euro Equi 0.01
50 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years	10,427 81,332 95,103 Num of Loans 61 2,134	10.96% 85.52% 100.00% % of loans 0.06% 2.24%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56
50 - 96 Over 96 Grand Total LEGAL LOAN TERM D - 5 years 10 - 15 years	10,427 81,332 95,103 Num of Loans 61 2,134 16,469	10.96% 85.52% 100.00% % of loans 0.06% 2.24% 17.32%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.06
60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890	10,98%, 85,52%, 100,00%, % of loans 0.06%, 2.24%, 17,32%, 17,76%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.066 13.48
60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858	10.96% 85.52% 100.00% % of loans 0.06% 17.32% 17.76% 17.73%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 2321,506.10 336,379,774.68 562,389,703.71 822,271,186.32	10.00 86.92 100.00 % of Principal Euro Equi 0.56 8.06 13.48 19.71
50 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858 26,362	10,96% 85,52% 100,00% % of loans 0,06% 2,24% 17,73% 17,76% 17,73% 27,72%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.48 19.71 31.69
60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 20 - 25 years 20 - 25 years 30 - 35 years 30 - 35 years	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312	10,98% 85,52% 100,00% % of loans 0.06% 2.24% 17,73% 17,76% 17,73% 27,72% 7,69%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.066 13.49 19.71 31.69
50 - 96 over 96 Grand Total LEGAL LOAN TERM 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 35 years 35 years	Num of Loans Num of Loans 61 2,134 16,469 16,858 26,362 7,312 9,017	10,96%, 85,52%, 100,00%, % of loans 0.06%, 2,24%, 17,73%, 27,72%, 7,69%, 9,48%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,21,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411,94	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.55 8.06 13.48 19.77 31.69 11.47
50 - 96 over 96 Grand Total LEGAL LOAN TERM 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 35 years 35 years	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312	10,98% 85,52% 100,00% % of loans 0.06% 2.24% 17,73% 17,76% 17,73% 27,72% 7,69%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.55 8.06 13.48 19.77 31.69 11.47
60 - 96 over 96	Num of Loans Num of Loans 61 2,134 16,469 16,858 26,362 7,312 9,017	10,96%, 85,52%, 100,00%, % of loans 0.06%, 2,24%, 17,73%, 27,72%, 7,69%, 9,48%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,21,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411,94	10.00 86.92
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 20 - 35 years 30 - 35 years 33 - 35 years + Grand Total REAL ESTATE TYPE	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103	10,96% 85,52% 100,00% 	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv.	\$6.92 100.00 \$6.92 100.00 \$6.92 100.00 \$6.92 100.00 \$6.92 \$6
60 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 80 - 35 years 85 years + Grand Total REAL ESTATE TYPE	10,427 81,332 95,103 Num of Loans 61 2,134 16,489 16,890 16,858 26,362 7,312 9,017 95,103	10,96% 85,52% 100.00% % of loans 0.06% 2.24% 17,73% 17,76% 17,73% 7,69% 9,48% 100.00% % of loans 76,19%	417,049,424,99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,805.55 478,275,043.64 625,955,411.94 4,171,068,200.22	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.48 19.71 31.68 11.47 15.01 100.00
50 - 96	Num of Loans Num of Loans 61 2,134 16,469 16,890 16,888 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645	10,96%, 85,52%, 100.00%, 85,52%, 100.00	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43	10.00 86.92 100.00 % of Principal Euro Equit 0.56 8.06 13.48 19.77 31.69 11.47 15.01 100.00 % of Principal Euro Equit 72.57
50 - 96 Over 96 Grand Total LEGAL LOAN TERM 0) - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 25 - 30 years 36 - 35 years 36 years + Grand Total REAL ESTATE TYPE Flats Flouses Frand Total	10,427 81,332 95,103 Num of Loans 61 2,134 16,489 16,890 16,858 26,362 7,312 9,017 95,103	10,96% 85,52% 100.00% % of loans 0.06% 2.24% 17,73% 17,76% 17,73% 7,69% 9,48% 100.00% % of loans 76,19%	417,049,424,99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,805.55 478,275,043.64 625,955,411.94 4,171,068,200.22	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.55 8.06 13.48 19.77 31.69 11.47
50 - 96 Over 96 Grand Total LEGAL LOAN TERM 0) - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 25 - 30 years 36 - 35 years 36 years + Grand Total REAL ESTATE TYPE Flats Flouses Frand Total	Num of Loans Num of Loans 61 2.134 16,469 16,890 16,888 26,362 7.312 9,017 95,103 Num of Loans 72,458 22,645 95,103	10,96%, 85,52%, 100.00%, 85,52%, 100.00%, 86,52%, 100.00%, 2,24%, 17,73%, 27,72%, 7,69%, 9,48%, 100.00	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411,04 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.48 19.77 31.69 11.47 15.01 100.00 % of Principal Euro Equi 72.57 27.43 100.00
50 - 96 over 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 30 - 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103	10,96%, 85,52%, 100.00%, 85,52%, 100.00%, 85,52%, 100.00%, 2,24%, 17,73%, 17,76%, 17,73%, 7,69%, 9,48%, 100.00%, 23,81%, 100.00%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64 625,955,411,94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv.	\$6.92 100.00 86.92 100.00 \$6.92 100.00 \$6.92 100.00 \$9.00 of Principal Euro Equi 10.01 100.00 \$9.00 of Principal Euro Equi 72.57 27.43 100.00 \$9.00 of Principal Euro Equi 9.00 of Principal Euro Equi
50 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 25 years 20 - 25 years 25 - 30 years 25 - 30 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction	Num of Loans Num of Loans Num of Loans 61 2,134 16,469 16,850 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.55 478,275,043.64 4625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.48 19.77 31.69 11.47 15.01 100.00 % of Principal Euro Equi 72.57 27.43 100.00
80 - 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 25 years 20 - 25 years 20 - 25 years 20 - 35 years 30 - 35 years 40 - 35 years 51 years + Grand Total REAL ESTATE TYPE Flats	Num of Loans Num of Loans 16,489 16,890 16,888 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans Num of Loans 20,726 45,975	10,96%, 85,52%, 100.00%, 85,52%, 100.00%, 85,52%, 100.00%, 2,24%, 17,32%, 17,76%, 27,72%, 7,69%, 9,48%, 100.00%, 80 of loans 76,19%, 23,81%, 100.00%, 80 of loans 21,79%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 48,34%, 25,2%, 26,2%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi 10.01 .56 8.06 13.48 19.77 31.69 11.47 15.01 100.00 ## of Principal Euro Equi 72.57 27.43 100.00 ## of Principal Euro Equi 21.37 53.17 53.17
50 - 96 over 96 Trand Total LEGAL LOAN TERM 1 - 5 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + Trand Total REAL ESTATE TYPE Tlats Houses Grand Total COAN PURPOSE Construction Durchase Repair	10,427 81,332 95,103 Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103	10,96%, 85,52%, 100.00%, 85,52%, 100.00%, 85,52%, 100.00%, 2,24%, 17,73%, 17,73%, 7,69%, 9,48%, 100.00%, 23,81%, 100.00%, 23,81%, 100.00%, 48,34%, 20,21%, 48,34%, 20,21%, 100.00%, 100	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90	% of Principal Euro Equi 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.44 19.71 31.66 11.47 15.01 100.00 % of Principal Euro Equi 72.57 27.43 100.00 % of Principal Euro Equi 21.37 53.17 18.38
igo - 96 over 96 over 96 Frand Total FEGAL LOAN TERM 1 - 5 years	Num of Loans 20,726 45,975 19,219 246	10,96%, 85,52%, 100,00%, 85,52%, 100,00%, 80,52%, 100,00%, 10,25%, 100,00%, 10,25%, 10,25%, 10,25%, 10,25%, 100,00%, 10,25%, 100,25%, 100,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,25%, 100,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 10,25%, 100,00%, 100,25%, 100,00%, 100,25%, 100,00%, 100,25%, 100,00%, 100,25%, 100,00%, 100,25%, 100,00%, 100,25%, 100,00%, 100,25%, 100,25%, 100,00	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,21,506.10 336,379,774.68 562,389,703.71 822,271,186.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.44	10,00 86,92 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.44 19.77 31.66 11.47 15.00 100.00 % of Principal Euro Equi 72.57 27.43 100.00 % of Principal Euro Equi 21.37 53.17 18.38 0.44
ii0 - 96 ver 96 ver 96 Frand Total EGAL LOAN TERM 1- 5 years 1- 10 years 0 - 15 years 0 - 15 years 5 - 20 years 0 - 25 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 years + Brand Total REAL ESTATE TYPE Filats Houses Brand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage)	Num of Loans Num of Loans 16,489 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans 20,726 45,975 19,219 246 1,168	10,96%, 85,52%, 100,00%, 85,52%, 100,00%, 85,52%, 100,00%, 2,24%, 17,73%, 27,72%, 7,69%, 9,48%, 100,00	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi ## 19.77 ## 15.00 ## of Principal Euro Equi ## 15.00 ## of Principal Euro Equi ## 10.00 ## of Principal Euro Equi ## 10.00 ## of Principal Euro Equi ## 18.33 ## 18.33 ## 1.64 ## 1.66
ii0 - 96 ver 96 ver 96 rand Total EGAL LOAN TERM 1 - 5 years	Num of Loans Num of Loans Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans 20,726 45,975 19,219 246 1,168 778	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 17.73%, 17.73%, 27.72%, 7.69%, 9.48%, 100.00%, 80.60%, 100.00%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.35 478,275,043.54 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.55 8.06 13.44 19.77 31.66 11.44 15.01 100.00 % of Principal Euro Equi 72.57 27.43 100.00 % of Principal Euro Equi 18.33 53.17 18.33 0.44 1.66 1.00
igo - 96 ever 96 Frand Total FEGAL LOAN TERM 1- 5 years 5 - 10 years 0 - 15 years 5 - 20 years 10 - 25 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 years + Frand Total REAL ESTATE TYPE Flats Houses Frand Total COAN PURPOSE Construction Purchase Repair (re-mortgage) Purchase (re-mortgage) Equity Release	Num of Loans 10,890 16	10,96%, 85,52%, 100,00%, 85,52%, 100,00%, 85,52%, 100,00%, 2,24%, 17,32%, 17,76%, 27,72%, 7,69%, 9,48%, 100,00%, 80 f loans 76,19%, 23,81%, 100,00%, 48,34%, 20,21%, 0,26%, 1,23%, 0,82%, 7,35%, 85,52%, 100,00%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 12,3%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 1	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.40 66,800,531.84 43,844,077.67 166,307,085.63	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi ## 0.00 ##
igo - 96 ever 96 Frand Total FEGAL LOAN TERM 1- 5 years 5 - 10 years 0 - 15 years 5 - 20 years 10 - 25 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 years + Frand Total REAL ESTATE TYPE Flats Houses Frand Total COAN PURPOSE Construction Purchase Repair (re-mortgage) Purchase (re-mortgage) Equity Release	Num of Loans Num of Loans Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans 20,726 45,975 19,219 246 1,168 778	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 17.73%, 17.73%, 27.72%, 7.69%, 9.48%, 100.00%, 80.60%, 100.00%	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.35 478,275,043.54 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi ## 0.00 ##
50 - 96 Over 96 Grand Total EGAL LOAN TERM 1 - 5 years 5 - 10 years 10 - 15 years 5 - 20 years 20 - 25 years 25 - 30 years 36 - 35 years 36 - 35 years 36 years + Grand Total REAL ESTATE TYPE Flats Houses Frand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Copity Release Grand Total	Num of Loans 10,830 20,362 7,312 9,017 95,103	10,96%, 85,52%, 100,00%, 85,52%, 100,00%, 85,52%, 100,00%, 2,24%, 17,32%, 17,76%, 27,72%, 7,69%, 9,48%, 100,00%, 80 f loans 76,19%, 23,81%, 100,00%, 48,34%, 20,21%, 0,26%, 1,23%, 0,82%, 7,35%, 85,52%, 100,00%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 12,3%, 12,3%, 12,3%, 12,3%, 100,00%, 12,3%, 1	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.40 66,800,531.84 43,844,077.67 166,307,085.63	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi ## 19.77 ## 31.69 ## 100.00 ## of Principal Euro Equi ## 72.57 ## 100.00 ## of Principal Euro Equi ## 21.33 ## 33.17 ## 33.17 ## 33.18 ## 34.
50 - 96 over 96 over 96 Grand Total FGAL LOAN TERM 0 - 5 years 0 - 15 years 10 - 15 years 10 - 15 years 10 - 25 years 20 - 35 years 30 - 35 years 30 - 35 years 40 - 35 years 51 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Equity Release Grand Total NTEREST PAYMENT FREQUENCY	Num of Loans Num of Loans Num of Loans 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans Num of Loans 10,726 45,975 19,219 246 1,168 778 6,991 95,103	10,96%, 85,52%, 100,00%, 85,52%, 100,00%, 85,52%, 100,00%, 2,24%, 17,73%, 17,76%, 17,76%, 17,73%, 27,72%, 7,69%, 9,48%, 100,00%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64 625,955,411,94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.73 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.44 66,800,531.84 43,844,077.67 166,307,085.63 4,171,068,200.22 Principal Euro Equiv.	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi ## 19.77 ## 31.68 ## 11.47 ## 15.00 ## of Principal Euro Equi ## 72.57 ## 27.45 ## 27
50 - 96 over 96 Grand Total LEGAL LOAN TERM 1) - 5 years	Num of Loans	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 2.24%, 7.32%, 7.72%, 7.69%, 9.45%, 100.00%, 8.26%, 23.81%, 100.00%, 1.23%, 0.26%, 7.35%, 100.00%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 2,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.44 66,800,531.84 43,844,077,166,200.22 Principal Euro Equiv. 4,139,638,387.10	## 10,00 ## 100,00 ## of Principal Euro Equi ## 07 Principal Euro Equi ## 08 Principal Euro Equi ## 07 Principal Euro Equi
igo - 96 over 96 over 96 over 96 over 97 over 96 over 97 over 98 over	Num of Loans	10,96%, 85,52%, 100.00%, 85,52%, 100.00%, 85,52%, 100.00%, 2,24%, 17,32%, 17,76%, 27,72%, 7,69%, 9,48%, 100.00%, 80 f loans 76,19%, 23,81%, 100.00%, 26%, 2,26%, 1,23%, 0,82%, 7,35%, 100.00%, 1	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.67 166,307,085.33 4,171,068,200.22 Principal Euro Equiv. 4,384,077.67 166,307,085.33 4,171,068,200.22	## 10.00 ## of Principal Euro Equi ## of Principal Euro Equi ## 19.77 ## 31.69 ## 15.00 ## of Principal Euro Equi ## 72.57 ## 27.44 ## 100.00 ## of Principal Euro Equi ## 35.17 ## 3.30 ## 3.31 ## 3.31 ## 3.32 ## 3.32 ## 3.33 ## 3.34 ## 3.35 ## 3.34 ## 3.35 ## 3.35 ## 3.36 ##
## 100 - 96 ## 100 - 96 ## 100 - 96 ## 100 - 5 years ## 100 - 15 y	Num of Loans Num of Loans Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans 20,726 45,975 19,219 246 1,168 778 6,991 95,103	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 17.73%, 17.73%, 27.72%, 7.69%, 9.48%, 100.00%, 80.60%, 100.00%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 1	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,21,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,550,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,161,560,708.80 767,16	## 10.00 ## 100.00 ## of Principal Euro Equi 0.01 0.05 8.00 13.44 19.77 31.66 11.44 15.01 100.00 ## of Principal Euro Equi 72.57 27.43 100.00 ## of Principal Euro Equi 18.33 0.44 1.60 1.00 3.99 100.00 ## of Principal Euro Equi 99.22 0.77 0.05
50 - 96 over 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 25 years 20 - 25 years 20 - 25 years 20 - 35 years 30 - 35 years 30 - 35 years 31 - 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair Total NTEREST PAYMENT FREQUENCY FA Balloon Inter only Grand Total	Num of Loans	10,96%, 85,52%, 100.00%, 85,52%, 100.00%, 85,52%, 100.00%, 2,24%, 17,32%, 17,76%, 27,72%, 7,69%, 9,48%, 100.00%, 80 f loans 76,19%, 23,81%, 100.00%, 26%, 2,26%, 1,23%, 0,82%, 7,35%, 100.00%, 1	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.67 166,307,085.33 4,171,068,200.22 Principal Euro Equiv. 4,384,077.67 166,307,085.33 4,171,068,200.22	## 10.00 ## 10.00 ## of Principal Euro Equi ## 0.00 ## of Principal Euro Equi ## 15.01 ## 10.00 ## of Principal Euro Equi ## 72.57 ## 27.43 ## 100.00 ## of Principal Euro Equi ## 1.47 ## 1.50 ## 10.00 ## of Principal Euro Equi ## 1.50 ## 10.00 ## of Principal Euro Equi ## 1.50 ## 10.00 ## of Principal Euro Equi ## 1.50 ## 10.00 ## of Principal Euro Equi ## 10.00 ## 10.00 ## of Principal Euro Equi ## 10.00
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 20 - 35 years 30 - 35 years 35 years + Grand Total	Num of Loans Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans 20,726 45,975 19,219 246 1,168 778 6,991 95,103 Num of Loans 94,727 359 17 95,103	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 17.73%, 27.72%, 7.69%, 9.48%, 100.00%, 100.00%, 100.00%, 123%, 100.00%, 123%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 12	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 2,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.46 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,550,708.80 767,161,550,708.80 767,161,550,708.80 767,161,550,708.80 763,030,331,408,340,77.67 166,307,085.63 4,171,068,200.22	10.00 86.92 100.00 % of Principal Euro Equi 0.05 8.06 13.48 19.77 31.69 11.47 15.01 100.00 % of Principal Euro Equi 72.57 27.43 100.00 % of Principal Euro Equi 9.1.57 53.17 18.39 0.43 1.60 1.05 3.99 100.00 % of Principal Euro Equi 99.25 0.70 0.056
50 - 96 yever 96 Grand Total JEGAL 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 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Equity Release Grand Total NTEREST PAYMENT FREQUENCY FA Balloon Inter only Grand Total NTEREST RATE TYPE	Num of Loans	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 2.24%, 7.32%, 7.69%, 9.48%, 100.00%, 8.381%, 100.00%, 1.23%, 7.35%, 100.00%, 1.23%, 7.35%, 100.00%, 1.23%, 0.22%, 0.26%, 7.35%, 100.00%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.23%, 0.22%, 1.20%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%, 0.22%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 2,321,506.10 336,379,774.68 562,389,703.71 822,271,186.55 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.44 66,800,531.84 43,844,077.67 166,307,085.63 4,171,068,200.22 Principal Euro Equiv. 4,139,638,387.10 2,9403,116.99 2,026,696.13 4,171,068,200.22 Principal Euro Equiv.	10.00 86.92 100.00 % of Principal Euro Equit 0.01 0.56 8.06 13.48 19.77 31.69 11.47 15.01 100.00 % of Principal Euro Equit 72.57 27.43 100.00 % of Principal Euro Equit 18.39 0.43 1.60 1.05 3.99 100.00 % of Principal Euro Equit 99.25 0.70 0.05 100.00
50 - 96 over 96 over 96 Grand Total LEGAL LOAN TERM 0 - 5 years 50 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years 30 - 35 years 31 - 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total CON PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Re	Num of Loans Num of Loans 61 2,134 16,469 16,890 16,858 26,362 7,312 9,017 95,103 Num of Loans 72,458 22,645 95,103 Num of Loans 20,726 45,975 19,219 246 1,168 778 6,991 95,103 Num of Loans 94,727 359 17 95,103	10,96%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 85.52%, 100.00%, 17.73%, 27.72%, 7.69%, 9.48%, 100.00%, 100.00%, 100.00%, 123%, 100.00%, 123%, 123%, 123%, 100.00%, 123%, 123%, 100.00%, 123%, 12	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 2,321,506.10 336,379,774.68 562,389,703.71 822,271,186.32 1,322,011,860.55 478,275,043.46 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,555,708.80 767,161,550,708.80 767,161,550,708.80 767,161,550,708.80 767,161,550,708.80 763,030,331,408,340,77.67 166,307,085.63 4,171,068,200.22	## 10.00 ## of Principal Euro Equi ## 15.01 ## of Principal Euro Equi ## 15.01 ## of Principal Euro Equi ## 10.00 ## 07 Principa
50 - 96 over 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 25 - 30 years 30 - 35 years 30 - 35 years 31 - 35 years 4 Grand Total REAL ESTATE TYPE Flats	Num of Loans	10,96%, 85,52%, 100,00%, 85,52%, 100,00%, 85,52%, 100,00%, 2,24%, 17,32%, 17,76%, 27,72%, 7,69%, 9,48%, 100,00%, 40,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 100,00%, 20,26%, 20,00%,	417,049,424.99 3,625,514,303.89 4,171,068,200.22 Principal Euro Equiv. 463,713.28 23,321,506.10 336,379,774.68 562,389,703.71 822,271,186.25 478,275,043.64 625,955,411.94 4,171,068,200.22 Principal Euro Equiv. 3,026,995,481.78 1,144,072,718.43 4,171,068,200.22 Principal Euro Equiv. 891,154,322.94 2,217,765,708.80 767,161,555.90 18,034,917.67 166,307,085.33 4,171,068,200.22 Principal Euro Equiv. 4,139,638,387.10 29,403,116.99 2,026,696.13 4,171,068,200.22	10.00 86.92 100.00 % of Principal Euro Equi 0.01 0.56 8.06 13.48 19.77 31.69 11.47 15.01 100.00 % of Principal Euro Equi 72.57 27.43 100.00 % of Principal Euro Equi 9.13 18.33 0.43 1.60 1.05 3.99 100.00 % of Principal Euro Equi 99.25 0.77 0.056

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7,359	7.86%	696,457,231.56	16.90%
Libor 3 Months (CHF)	1,011	1.08%	97,303,217.88	2.36%
ECB Tracker	41,276	44.11%	1,819,379,781.95	44.16%
Euribor 1 Month	4,445	4.75%	261,646,087.92	6.35%
Euribor 3 Months	14,868	15.89%	716,727,498.91	17.40%
Libor 1 Month (Euro)	212	0.23%	4,138,239.31	0.10%
Eurobank OEK's Rate	685	0.73%	9,583,753.47	0.23%
Euribor 6 Months	11	0.01%	136,309.63	0.00%
TBank OEK's Rate	360	0.38%	4,241,567.36	0.10%
TBank GG Rate	48	0.05%	890,705.28	0.02%
Originator Rate	23,307	24.91%	509,584,646.06	12.37%
Grand Total	93.582	100.00%	4.120.089.039.33	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 3 Months (CHF)	2	0.21%	187,728.90	0.42%	
ECB Tracker	169	18.13%	8,361,041.35	18.90%	
Euribor 1 Month	199	21.35%	9,515,627.02	21.51%	
Euribor 3 Months	149	15.99%	8,028,043.24	18.15%	
Originator Rate	413	44.31%	18,142,042.87	41.01%	
Grand Total	932	100.00%	44,234,483.38	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	243	26.07%	8,675,224.18	19.61%	
1 Jan 2021 +	687	73.71%	35,515,253.76	80.29%	
Grand Total	932	100.00%	44,234,483.38	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised_flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	93,507	98.32%	4,093,499,694.24	98.14%	
Υ	1,596	1.68%	77,568,505.98	1.86%	
Grand Total	95.103	100.00%	4.171.068.200.22	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	86	5.39%	3,776,074.54	4.87%	
OEK Subsidy	1,507	94.42%	73,707,593.66	95.02%	
Greek Government & OEK Subsidy	3	0.19%	84,837.78	0.11%	
Grand Total	1,596	100.00%	77.568.505.98	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N		76,311	80.24%	3,602,835,869.70	86.38%
Υ		18,792	19.76%	568,232,330.52	13.62%
Grand Total		95,103	100.00%	4,171,068,200.22	100.00%

Preferential Rate Euro							
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.		
N		90,715	95.39%	3,826,667,294.47	91.74%		
Υ		4,388	4.61%	344,400,905.75	8.26%		
Grand Total		95.103	100.00%	4.171.068.200.22	100.00%		

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N		92,673	97.44%	3,990,756,170.16	95.68%
S		2,430	2.56%	180,312,030.06	4.32%
Grand Total		95.103	100.00%	4.171.068.200.22	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	85,084	89.47%	3,856,464,490.20	92.46%
Υ	10,019	10.53%	314,603,710.02	7.54%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Proffessions	24,394	25.65%	1,271,112,406.16	30.47%
Other Private Employees	13,828	14.54%	609,824,941.43	14.62%
Pensioner	16,679	17.54%	514,860,283.59	12.34%
Civil servant	11,774	12.38%	415,286,567.03	9.96%
Other Self employed	5,164	5.43%	291,465,402.49	6.99%
Unemployed	5,309	5.58%	205,642,537.34	4.93%
Bank employee	2,235	2.35%	162,579,233.13	3.90%
Civil Servant - Policeman	2,437	2.56%	120,860,576.61	2.90%
Teacher	3,111	3.27%	116,897,351.41	2.80%
Military personnel	2,011	2.11%	100,384,372.44	2.41%
Salesman	2,150	2.26%	82,114,615.96	1.97%
Housewife	1,984	2.09%	80,689,132.25	1.93%
Civil Servant - Primary School Teachers	2,199	2.31%	73,525,872.33	1.76%
Lawyers - Jurists	876	0.92%	63,746,243.11	1.53%
Independent means	952	1.00%	62,078,664.92	1.49%
Grand Total	95,103	100.00%	4,171,068,200.22	100.00%