

Report No: **105**

Reporting Date: **20/2/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2019	31/1/2019

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

Programme Details

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
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	300,000,000.00	Euribor 3M + 1,25%	20-Feb-20	20-Feb-21
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
				1,440,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	21-Jan-19	22-Apr-19	30	Act/360	0.9420%	565,200.00	-
4	20-Nov-18	20-Feb-19	92	Act/360	0.9340%	826,330.56	826,330.56
5	20-Dec-18	20-Mar-19	62	Act/360	0.9390%	242,575.00	-
6	21-Jan-19	22-Apr-19	30	Act/360	0.9420%	211,950.00	-

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

A-	MORTGAGE POOL SUMMARY INFO	As at 31/1/2019			As at Previous Report		
		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	429,611,444.81	1,676,600,614.68	2,053,155,479.09	434,242,492.17	1,695,777,247.56	2,081,119,773.22
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	428,377,939.49	1,650,484,273.90	2,025,957,969.66	433,671,124.31	1,672,067,438.25	2,056,902,937.68
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	360,903,916.35	1,341,047,370.53	1,657,380,016.99	362,160,835.69	1,357,555,355.39	1,678,933,326.54
A.4	Aggregate Original Principal O/S balance	493,312,859.54	2,607,032,212.81	3,100,345,072.35	499,904,682.11	2,633,279,184.27	3,133,183,866.38
A.5	Average Current Principal O/S balance	85,291.13	35,689.82	39,473.13	85,262.61	35,732.92	39,602.66
A.6	Average Original Principal O/S balance	97,937.83	55,495.93	59,605.97	98,155.25	55,487.69	59,622.91
A.7	Maximum Current Principal O/S balance	1,177,451.62	3,775,374.31	3,775,374.31	1,178,577.90	3,779,914.81	3,779,914.81
A.8	Maximum Original Principal O/S balance	1,175,000.00	5,000,000.00	5,000,000.00	1,175,000.00	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	5,037	46,977	52,014	5,093	47,457	52,550
A.10	Weighted Average Seasoning (years)	11.79	9.87	10.23	11.71	9.80	10.16
A.11	Weighted Average Remaining Maturity (years)	15.55	17.78	17.37	15.58	17.83	17.41
A.12	Weighted Average Current Indexed LTV percent (%)	84.83	86.67	86.33	85.91	86.76	86.60
A.13	Weighted Average Current Unindexed LTV percent (%)	55.66	53.64	54.01	56.42	53.77	54.26
A.14	Weighted Average Original LTV percent (%)	66.70	72.65	71.56	66.76	72.56	71.49
A.15	Weighted Average Interest Rate - Total (%)	0.58	1.87	1.63	0.57	1.87	1.63
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.60	1.33	1.07	0.58	1.33	1.05
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	77.31	66.38	68.39	75.81	66.67	68.36
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	18.11	23.96	22.89	20.10	23.44	22.82
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	4.29	8.10	7.40	3.95	8.50	7.66
A.20	OS Principal of Performing Loans - 90+ (%)	0.29	1.56	1.32	0.13	1.40	1.16
A.21	FX Rate	1.1409	-	-	1.1269	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2019					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,222	1,670,847.14	48,588	5,442,016.10	54,810	6,906,515.30
B.2	Partial Prepayments	1	11,200.00	97	334,263.87	98	344,080.68
B.3	Whole Prepayments	5	701,623.23	52	619,628.83	57	1,234,602.30
B.4	Total Principal Receipts (B1+B2+B3)	-	2,383,670.37	-	6,395,908.80	-	8,485,198.28

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2019					
		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	5,234	195,419.46	49,153	2,458,035.42	54,387	2,629,320.77
C.2	Interest From Overdues	2,433	1,659.39	20,150	16,377.80	22,583	17,832.26
C.3	Total Interest Receipts (C1+C2)	-	197,078.85	-	2,474,413.22	-	2,647,153.03
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/1/2019					
		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	4,836	409,928,504.57	40,938	1,514,683,776.66	45,774	1,873,986,524.11
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	190	18,449,434.92	5,366	135,800,497.24	5,556	151,971,445.54
A.3	Totals (A1+ A2)	5,026	428,377,939.49	46,304	1,650,484,273.90	51,330	2,025,957,969.66
A.4	In Arrears Loans 90 Days To 360 Days	11	1,233,505.32	673	26,116,340.78	684	27,197,509.44
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	11	1,233,505.32	673	26,116,340.78	684	27,197,509.44

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/1/2019					
		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	132	12,672,167.64	4,303	91,517,706.76	4,435	102,624,874.47
B.2	60 Days < Installment <= 89 Days	58	5,777,267.28	1,063	44,282,790.48	1,121	49,346,571.07
B.3	Total (B1+B2=A4)	190	18,449,434.92	5,366	135,800,497.24	5,556	151,971,445.54
B.4	90 Days < Installment <= 119 Days	11	1,233,505.32	417	15,763,856.87	428	16,845,025.53
B.5	120 Days < Installment <= 360 Days	0	0.00	256	10,352,483.91	256	10,352,483.91
B.6	Total (B4+B5=A4)	11	1,233,505.32	673	26,116,340.78	684	27,197,509.44

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At January-19					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	2,416,319.73	0.00	13,494,316.09	0.00	15,612,222.77
A.2	Number of Loans	0	32	0	331	0	363



Statutory Tests

as of 31/1/2019

Outstanding Bonds Principal	1,490,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,116,073.06	
Total Bonds Amount	1,491,116,073.06	
Current Outstanding Balance of Loans	2,053,155,479.09	
A. Adjusted Outstanding Principal of Loans ²	1,657,380,016.99	
B. Accrued Interest on Loans	3,587,361.36	
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	4,336,527.78	
Nominal Value (A+B+C+D-Z)	1,656,630,850.57	
Bonds / Nominal Value Assets Percentage	1,603,350,616.19	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,951,349,871.08	
Net Present Value of Liabilities	1,501,204,980.32	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,883,842,899.05	
Net Present Value of Liabilities	1,495,997,965.99	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,035,908,442.29	
Net Present Value of Liabilities	1,514,064,358.74	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	20,209,732.46	
Interest due on all series of covered bonds during 1st year	8,346,574.01	
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	6,245,381.06	
Required Reserve Amount	6,728,484.44	
Amount credited to the account (payment to BoNY)	483,103.37	
Available (Outstanding) Reserve Amount t	6,728,484.44	

¹ Outstanding Accrued Interest on Bonds as at end date of data's reporting period

² The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

³ The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	5,037	9.68%	376,554,864.41	18.34%
EUR	46,977	90.32%	1,676,600,614.68	81.66%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	24,667	47.42%	486,967,786.89	15.71%
37.501 - 75.000	13,803	26.54%	753,556,405.40	24.31%
75.001 - 100.000	5,417	10.41%	478,624,870.71	15.44%
100.001 - 150.000	4,808	9.24%	597,676,901.25	19.28%
150.001 - 250.000	2,521	4.85%	479,378,410.99	15.46%
250.001 - 500.000	704	1.35%	230,185,751.56	7.42%
500.001 +	94	0.18%	73,954,945.55	2.39%
Grand Total	52,014	100.00%	3,100,345,072.35	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,012	65.39%	529,907,825.48	25.81%
37.501 - 75.000	10,668	20.51%	568,844,416.83	27.71%
75.001 - 100.000	3,168	6.09%	273,321,311.57	13.31%
100.001 - 150.000	2,561	4.92%	309,211,258.74	15.06%
150.001 - 250.000	1,232	2.37%	231,178,630.58	11.26%
250.001 - 500.000	319	0.61%	101,738,162.02	4.96%
500.001 +	54	0.10%	38,953,873.87	1.90%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,521	24.07%	282,222,057.56	13.75%
2005	3,994	7.68%	209,628,647.69	10.21%
2006	5,809	11.17%	327,761,821.56	15.96%
2007	5,246	10.09%	301,189,247.73	14.67%
2008	3,017	5.80%	189,897,763.56	9.25%
2009	1,665	3.20%	93,608,612.36	4.56%
2010	1,649	3.17%	84,492,995.34	4.12%
2011	2,240	4.31%	82,191,014.48	4.00%
2012	3,294	6.33%	100,815,933.07	4.91%
2013	2,089	4.02%	56,534,095.82	2.75%
2014	674	1.30%	14,676,877.06	0.71%
2015	314	0.60%	7,982,389.46	0.39%
2016	5,183	9.96%	165,381,856.69	8.06%
2017	3,143	6.04%	96,708,950.61	4.71%
2018	1,176	2.26%	40,063,218.10	1.95%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,460	16.26%	159,542,914.32	7.77%
2021 - 2025	9,398	18.07%	207,240,645.82	10.09%
2026 - 2030	7,799	14.99%	256,753,568.17	12.51%
2031 - 2035	5,928	11.40%	282,848,762.06	13.78%
2036 - 2040	6,692	12.87%	401,759,271.06	19.57%
2041 - 2045	5,631	10.83%	306,210,862.21	14.91%
2046 +	8,106	15.58%	438,799,455.45	21.37%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	13,097	25.18%	271,360,573.65	13.22%
40.01 - 60 months	1,992	3.83%	38,820,434.27	1.89%
60.01 - 90 months	3,242	6.23%	72,977,961.87	3.55%
90.01 - 120 months	4,689	9.01%	125,157,953.81	6.10%
120.01 - 150 months	3,130	6.02%	138,236,109.86	6.73%
150.01 - 180 months	3,167	6.09%	148,929,132.05	7.25%
over 180 months	22,697	43.64%	1,257,673,313.58	61.26%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14,786	28.43%	721,155,515.08	35.12%
1.01% - 2.00%	15,772	30.32%	818,942,218.59	39.89%
2.01% - 3.00%	4,980	9.57%	181,586,246.40	8.84%
3.01% - 4.00%	6,001	11.54%	167,962,026.88	8.18%
4.01% - 5.00%	5,673	10.91%	76,145,794.04	3.71%
5.01% - 6.00%	1,019	1.96%	29,881,038.61	1.46%
6.01% - 7.00%	1,789	3.44%	24,530,587.48	1.19%
7.01% +	1,994	3.83%	32,952,052.00	1.60%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,949	24.90%	129,798,436.59	6.32%
20.01% - 30.00%	3,392	6.52%	82,755,395.10	4.03%
30.01% - 40.00%	3,646	7.01%	107,277,710.51	5.23%
40.01% - 50.00%	3,523	6.77%	120,866,660.55	5.89%
50.01% - 60.00%	3,615	6.95%	145,442,647.33	7.08%
60.01% - 70.00%	3,479	6.69%	154,289,523.75	7.51%
70.01% - 80.00%	3,490	6.71%	171,768,294.06	8.37%
80.01% - 90.00%	2,956	5.68%	162,565,920.46	7.92%
90.01% - 100.00%	2,786	5.36%	161,047,503.01	7.84%
100.00% +	12,178	23.41%	817,343,387.76	39.81%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,462	29.73%	201,842,999.77	9.83%
20.01% - 30.00%	6,131	11.79%	175,362,971.71	8.54%
30.01% - 40.00%	6,034	11.60%	236,864,733.93	11.54%
40.01% - 50.00%	5,755	11.06%	265,891,955.11	12.95%
50.01% - 60.00%	5,259	10.11%	284,633,899.15	13.86%
60.01% - 70.00%	5,567	10.70%	345,918,517.48	16.85%
70.01% - 80.00%	4,756	9.14%	313,329,253.70	15.26%
80.01% - 90.00%	2,020	3.88%	142,849,819.77	6.96%
90.01% - 100.00%	655	1.26%	49,748,363.87	2.42%
100.00% +	375	0.72%	36,712,964.60	1.79%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	5,912	11.37%	80,197,404.54	3.91%
20.01% - 30.00%	5,456	10.49%	104,855,468.30	5.11%
30.01% - 40.00%	5,511	10.60%	143,820,159.90	7.00%
40.01% - 50.00%	5,577	10.72%	190,531,662.68	9.28%
50.01% - 60.00%	5,201	10.00%	221,896,091.72	10.81%
60.01% - 70.00%	5,042	9.69%	234,133,713.26	11.40%
70.01% - 80.00%	5,454	10.49%	295,158,334.64	14.38%
80.01% - 90.00%	4,980	9.57%	277,780,568.82	13.53%
90.01% - 100.00%	3,982	7.66%	275,887,309.89	13.44%
100.00% +	4,899	9.42%	228,894,765.34	11.15%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,295	42.86%	1,070,958,050.31	52.16%
Thessaloniki	7,345	14.12%	282,664,845.78	13.77%
Macedonia	5,375	10.33%	147,329,419.53	7.18%
Peloponnese	3,979	7.65%	129,213,870.51	6.29%
Thessaly	3,549	6.82%	97,997,964.56	4.77%
Sterea Ellada	2,921	5.62%	88,631,175.66	4.32%
Creta Island	1,895	3.64%	68,352,124.33	3.33%
Ionian Islands	771	1.48%	27,035,440.90	1.32%
Thrace	1,105	2.12%	35,377,129.08	1.72%
Epirus	1,334	2.56%	36,655,624.97	1.79%
Aegean Islands	1,445	2.78%	68,939,833.48	3.36%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,001	1.92%	34,944,584.06	1.70%
12 - 24	2,609	5.02%	81,322,753.86	3.96%
24 - 36	5,774	11.10%	183,393,336.69	8.93%
36 - 60	942	1.81%	21,267,394.86	1.04%
60 - 96	7,526	14.47%	230,970,102.83	11.25%
over 96	34,162	65.68%	1,501,257,306.80	73.12%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7,588	14.59%	234,301,630.54	11.41%
5 - 10 years	1,141	2.19%	10,770,366.69	0.52%
10 - 15 years	4,093	7.87%	61,801,383.86	3.01%
15 - 20 years	6,016	11.57%	169,442,662.99	8.25%
20 - 25 years	7,438	14.30%	296,186,711.34	14.43%
25 - 30 years	10,699	20.57%	472,333,377.86	23.01%
30 - 35 years	6,116	11.76%	301,292,389.73	14.67%
35 years +	8,923	17.15%	507,026,956.09	24.70%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,627	72.34%	1,445,383,820.18	70.40%
Houses	14,387	27.66%	607,771,658.92	29.60%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,118	19.45%	395,439,402.66	19.26%
Purchase	20,024	38.50%	971,331,435.54	47.31%
Repair	10,903	20.96%	437,376,227.91	21.30%
Construction (re-mortgage)	153	0.29%	8,827,791.61	0.43%
Purchase (re-mortgage)	703	1.35%	35,137,155.66	1.71%
Repair (re-mortgage)	480	0.92%	23,648,251.62	1.15%
Equity Release	9,633	18.52%	181,395,214.09	8.83%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	42,702	82.10%	1,770,265,980.01	86.22%
Balloon	9,312	17.90%	282,889,499.08	13.78%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,774	95.69%	1,986,004,981.86	96.73%
Fixed Converting to Floating	2,050	3.94%	64,921,986.28	3.16%
Fixed to Maturity	190	0.37%	2,228,510.95	0.11%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,202	6.43%	270,273,796.00	13.61%
Libor 3 Months (CHF)	1,083	2.18%	72,493,064.03	3.65%
ECB Tracker	11,460	23.02%	558,379,812.25	28.12%
Euribor 1 Month	2,611	5.25%	158,343,495.89	7.97%
Euribor 3 Months	14,628	29.39%	570,123,805.06	28.71%
Libor 1 Month (Euro)	120	0.24%	2,252,324.66	0.11%
Eurobank OEK's Rate	223	0.45%	3,177,454.57	0.16%
Euribor 6 Months	3	0.01%	49,905.96	0.00%
TBank OEK's Rate	65	0.13%	728,502.30	0.04%
TBank GG Rate	14	0.03%	161,258.28	0.01%
Originator Rate	16,365	32.88%	350,021,562.86	17.62%
Grand Total	49,774	100.00%	1,986,004,981.86	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	8	0.39%	356,331.29	0.55%
Libor 3 Months (CHF)	85	4.15%	3,383,479.99	5.21%
ECB Tracker	79	3.85%	4,295,138.36	6.62%
Euribor 1 Month	323	15.76%	10,644,078.33	16.40%
Euribor 3 Months	1,433	69.90%	40,111,811.23	61.78%
Originator Rate	122	5.95%	6,131,147.08	9.44%
Grand Total	2,050	100.00%	64,921,986.28	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	246	12.00%	9,073,675.73	13.98%
1 Jan 2021 +	1,804	88.00%	55,848,310.55	86.02%
Grand Total	2,050	100.00%	64,921,986.28	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,972	99.92%	2,051,055,929.67	99.90%
Y	42	0.08%	2,099,549.42	0.10%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	6	14.29%	183,790.21	8.75%
OEK Subsidy	36	85.71%	1,915,759.21	91.25%
Grand Total	42	100.00%	2,099,549.42	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,504	56.72%	1,351,883,407.95	65.84%
Y	22,510	43.28%	701,272,071.14	34.16%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,961	96.05%	1,892,759,145.21	92.19%
Y	2,053	3.95%	160,396,333.89	7.81%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,731	95.61%	1,897,917,748.11	92.44%
S	2,283	4.39%	155,237,730.99	7.56%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,281	88.98%	1,883,367,388.47	91.73%
Y	5,733	11.02%	169,788,090.63	8.27%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,524	24.08%	615,910,923.43	30.00%
Pensioner	10,175	19.56%	267,952,637.37	13.05%
Other Private Employees	6,401	12.31%	272,111,805.23	13.25%
Unemployed	5,222	10.04%	167,018,217.58	8.13%
Civil Servant	4,970	9.56%	150,613,769.90	7.34%
Other Self Employed	3,371	6.48%	164,652,361.69	8.02%
Bank Employee	1,843	3.54%	125,896,978.21	6.13%
Housewife	1,389	2.67%	47,074,989.95	2.29%
Teacher	1,157	2.22%	38,491,575.13	1.87%
Salesman	1,099	2.11%	42,032,379.78	2.05%
Farmer	864	1.66%	23,473,660.27	1.14%
Civil Servant - Policeman	823	1.58%	41,297,767.16	2.01%
Civil Servant - Primary School Teachers	795	1.53%	21,933,184.87	1.07%
Military Personnel	702	1.35%	36,766,448.38	1.79%
Independent Means	679	1.31%	37,928,780.17	1.85%
Grand Total	52,014	100.00%	2,053,155,479.09	100.00%