EUROBANK ERGASIAS S.A. Covered Bond III Programme

Investor Report

 Report No:
 2

 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



Programme Details

Series	Issue Date ISIN S&P 's Rating		Original Balance	Interest Rate	Maturity		
Selles	ISSUE Date ISIN	Odi s italing	(in Euro)	interest reate	Final	Extended Final	
1	18-Oct-18	XS1896804066	BBB-	500,000,000.00	Euribor 3M + 0,75%	20-Oct-20	20-Oct-70
2	16-Nov-18	XS1900633212	BBB-	650,000,000.00	Euribor 3M + 0,50%	20-Nov-19	20-Nov-69
3	16-Nov-18	XS1910934535	BBB-	650,000,000.00	Euribor 3M + 0,50%	20-Jan-20	20-Jan-70
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Π	Series	Interest	Period			Current	Interest Accrued	Interest Paid	
	Oches	Start date	End Date	Actual Days	Accrued Base	Interest Rate	interest Accided	interest Falu	
	1	18-Oct-18	21-Jan-19	63	Act/360	0.4320%	378,000.00	•	
	2	16-Nov-18	20-Feb-19	34	Act/360	0.1840%	112,955.56	•	
	3	16-Nov-18	21-Jan-19	34	Act/360	0.1600%	98,222.22	-	

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

		As at	30/11/2018			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	272,566,526.72	2,016,967,961.36	2,257,326,450.53	440,571,056.29	1,763,135,634.26	2,149,635,376.60
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	272,566,526.72	2,016,404,224.98	2,256,762,714.15	440,571,056.29	1,762,512,148.69	2,149,011,891.03
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	253,721,110.63	1,910,794,889.77	2,134,534,846.23	380,266,564.66	1,535,618,783.65	1,869,215,208.48
A.4	Aggregate Original Principal O/S balance	349,100,688.10	3,780,741,351.39	4,129,842,039.49	526,374,363.25	2,892,629,455.66	3,419,003,818.91
A.5	Average Current Principal O/S balance	88,899.72	37,408.76	39,614.03	86,032.23	37,284.27	41,015.75
A.6	Average Original Principal O/S balance	113,861.93	70,121.51	72,474.98	102,787.42	61,169.18	65,235.71
A.7	Maximum Current Principal O/S balance	713,048.23	4,538,447.86	4,538,447.86	1,547,219.24	3,869,678.17	3,869,678.17
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,500,000.00	5,500,000.00	1,300,000.00	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	3,066.00	53,917.00	56,983.00	5,121	47,289	52,410
A.10	Weighted Average Seasoning (years)	12.34	11.82	11.87	11.82	11.20	11.31
A.11	Weighted Average Remaining Maturity (years)	13.64	15.11	14.96	14.76	17.35	16.88
A.12	Weighted Average Current Indexed LTV percent (%)	71.42	60.05	61.26	82.37	76.31	77.40
A.13	Weighted Average Current Unindexed LTV percent (%)	46.32	39.15	39.91	53.70	48.33	49.30
A.14	Weighted Average Original LTV percent (%)	62.37	60.91	61.06	65.42	67.97	67.51
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.30	2.12	0.64	2.07	1.81
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	0.55	1.13	0.94	0.60	1.23	0.95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	88.17	72.73	74.37	82.47	67.16	69.91
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	10.41	16.78	16.10	14.52	21.48	20.23
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.41	10.47	9.50	3.01	11.33	9.83
A.20	OS Principal of Perfoming Loans - 90+(%)	NULL	0.03	0.02	NULL	0.04	0.03
A.21	FX Rate	1.13	1.00		1.14	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)		
	Or Delinquent / In Arrears Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
B.1	Scheduled And Paid Repayments	5,379	2,140,691.59	50,971	8,677,520.71	56,350	10,565,255.80	
B.2	Partial Prepayments	1	1,602.78	53	575,702.75	54	577,116.14	
B.3	Whole Prepayments	2	125,198.84	39	713,124.09	41	823,528.71	
B.4	Total Principal Receipts (B1+B2+B3)	-	2,267,493.21	-	9,966,347.55	-	11,965,900.65	

	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)			
	Of Definiquent / III Affects Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount		
C.1	Interest From Installments	4,992	204,314.97	47,682	2,863,999.03	52,674	3,044,170.96		
C.2	Interest From Overdues	1,243	963.17	10,215	6,936.08	11,458	7,785.44		
C.3	Total Interest Receipts (C1+C2)	-	205,278.14	-	2,870,935.11	-	3,051,956.40		
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-		
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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	3,027	268,716,001.98	47,191	1,805,255,864.10	50,218	2,042,218,828.81		
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	39	3,850,524.74	6,706	211,148,360.88	6,745	214,543,885.34		
A.3	Totals (A1+ A2)	3,066	272,566,526.72	53,897	2,016,404,224.98	56,963	2,256,762,714.15		
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	20	563,736.38	20	563,736.38		
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00		
A.6	Totals (A4+ A5)	0	0.00	20	563,736.38	20	563,736.38		

		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	30	3,249,261.25	5,820	181,010,788.20	5,850	183,876,097.94		
B.2	60 Days < Installment <= 89 Days	9	601,263.49	886	30,137,572.68	895	30,667,787.40		
B.3	Total (B1+B2=A4)	39	3,850,524.74	6,706	211,148,360.88	6,745	214,543,885.34		
B.4	90 Days < Installment <= 119 Days	0	0.00	20	563,736.38	20	563,736.38		
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00		
B.6	Total (B4+B5=A4)	0	0.00	20	563,736.38	20	563,736.38		

Part 3 - Replenishment Loans - Removed Loans

		At November-18							
-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)			
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans		
A.1	Total Outstanding Balance	98,326,360.24	282,194,234.22	1,177,668,797.27	1,041,110,138.89	1,264,376,345.98	1,289,958,669.95		
A.2	Number of Loans	888	2,940	32,796	26,119	33,684	29,059		

Ш	Statuto	v Tests	as of 30/11/2018
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	Outstanding Bonds Principal	1,800,000,000.00	
	Outstanding Accrued Interest on Bonds ¹	357,166.67	
	Total Bonds Amount	1,800,357,166.67	
	Current Outstanding Balance of Loans	2,257,326,450.53	
,	A. Adjusted Outstanding Principal of Loans ²	2,134,534,846.23	
	Adjusted Outsating Principal of Loans Accrued Interest on Loans Accrued Interest on Loans		
		5,462,292.77	
	Coutstanding Principal & accrued Interest of Marketable Assets	0.00	
	Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
2	z. WAV CB maturity x OS principal amount x Neg. Carry Factor	11,752,083.33	
	Nominal Value (A+B+C+D-Z)	2,128,245,055.67	
	Bonds / Nominal Value Assets Percentage	2,081,337,764.93	
	Nominal Value Test Result		Pass
	Net Present Value Test		Pass
	Net Present Value	2,511,297,042.41	
	Net Present Value of Liabilities	1,813,006,911.78	
		1,613,006,911.76	
	Parallel shift +200bps of current interest rate curve		Pass
	Net Present Value	2,481,966,988.32	
	Net Present Value of Liabilities	1,806,885,017.89	
	Parallel shift -200bps of current interest rate curve		Pass
	Net Present Value	2,572,805,974.87	
	Net Present Value of Liabilities	1,854,996,929.61	
	Interest Rate Coverage Test		Pass
	Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	41,861,908.61	
	Interest due on all series of covered bonds during 1st year	4,804,640.80	
	Parameters		
	IT(O)	00	
	LTV Cap	80.00%	
	Asset Percentage	86.5%	
	Negative carry Margin	0.50%	
	Reserve Ledger		
	Opening Balance	4,854,734.92	
	Required Reserve Amount	4,934,673.33	
	Amount credited to the account (payment to BoNY)	79,938.41	
	Available (Outstanding) Reserve Amount t	4,934,673.33	
	Available (Galdariang) recent changes to	4,554,075.55	

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.

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	3,066	5.38%	240,358,489.17	10.65%
EUR	53,917	94.62%	2,016,967,961.36	89.35%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,271	26.80%	370,360,125.55	8.97%
37.501 - 75.000	22,068	38.73%	1,250,919,109.84	30.29%
75.001 - 100.000	9,013	15.82%	803,761,837.62	19.46%
100.001 - 150.000	7,181	12.60%	888,331,338.63	21.51%
150.001 - 250.000	2,667	4.68%	503,049,105.14	12.18%
250.001 - 500.000	668	1.17%	218,312,275.38	5.29%
500.001 +	115	0.20%	95,108,247.33	2.30%
Grand Total	56,983	100.00%	4,129,842,039.49	100.00%

OUTSTANDING LOAN AMOUNT					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 37.500	34,704	60.90%	646,674,863.33	28.65%	
37.501 - 75.000	15,558	27.30%	808,893,629.77	35.83%	
75.001 - 100.000	3,502	6.15%	300,098,578.56	13.29%	
100.001 - 150.000	2,177	3.82%	259,271,610.31	11.49%	
150.001 - 250.000	802	1.41%	146,766,417.50	6.50%	
250.001 - 500.000	204	0.36%	67,034,890.05	2.97%	
500.001 +	36	0.06%	28,586,461.01	1.27%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,662	29.24%	493,316,616.66	0/1/1900
2005	6,341	11.13%	278,790,206.68	12.35%
2006	8,963	15.73%	404,338,435.27	17.91%
2007	7,834	13.75%	329,854,501.76	14.61%
2008	4,748	8.33%	212,440,215.53	9.41%
2009	3,050	5.35%	140,319,589.51	6.22%
2010	3,143	5.52%	153,858,166.75	6.82%
2011	1,919	3.37%	70,943,019.65	3.14%
2012	1,498	2.63%	50,294,604.55	2.23%
2013	1,198	2.10%	42,420,715.15	1.88%
2014	419	0.74%	11,870,735.80	0.53%
2015	159	0.28%	5,114,165.71	0.23%
2016	133	0.23%	6,149,635.10	0.27%
2017	407	0.71%	25,374,661.25	1.12%
2018	509	0.89%	32,241,181.16	1.43%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	3,026	5.31%	21,009,146.18	0.93%
2021 - 2025	13,796	24.21%	317,191,754.43	14.05%
2026 - 2030	16,145	28.33%	555,234,891.77	24.60%
2031 - 2035	10,809	18.97%	526,949,255.82	23.34%
2036 - 2040	7,141	12.53%	436,923,082.96	19.36%
2041 - 2045	2,854	5.01%	186,145,292.83	8.25%
2046 +	3,212	5.64%	213,873,026.54	9.47%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,307	11.07%	65,393,824.77	2.90%
40.01 - 60 months	5,116	8.98%	108,549,410.25	4.81%
60.01 - 90 months	6,232	10.94%	192,804,618.46	8.54%
90.01 - 120 months	7,534	13.22%	227,779,272.32	10.09%
120.01 - 150 months	8,421	14.78%	330,532,092.39	14.64%
150.01 - 180 months	6,622	11.62%	299,354,815.98	13.26%
over 180 months	16,751	29.40%	1,032,912,416.36	45.76%
Grand Total	56.983	100.00%	2.257.326.450.53	100.00%

INTEREST RATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 1.00%	3,941	6.92%	299,588,261.23	13.27%	
1.01% - 2.00%	31,422	55.14%	1,354,717,918.68	60.01%	
2.01% - 3.00%	3,918	6.88%	104,158,916.65	4.61%	
3.01% - 4.00%	2,050	3.60%	94,133,358.79	4.17%	
4.01% - 5.00%	10,484	18.40%	305,620,972.11	13.54%	
5.01% - 6.00%	1,241	2.18%	27,091,611.80	1.20%	
6.01% - 7.00%	2,329	4.09%	41,256,203.32	1.83%	
7.01% +	1,598	2.80%	30,759,207.95	1.36%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,457	16.60%	125,438,131.81	5.56%
20.01% - 30.00%	8,195	14.38%	195,078,077.38	8.64%
30.01% - 40.00%	7,523	13.20%	241,929,939.96	10.72%
40.01% - 50.00%	7,098	12.46%	280,324,124.95	12.42%
50.01% - 60.00%	6,511	11.43%	305,522,258.66	13.53%
60.01% - 70.00%	5,465	9.59%	293,674,532.42	13.01%
70.01% - 80.00%	4,142	7.27%	244,803,638.81	10.84%
80.01% - 90.00%	3,137	5.51%	202,130,817.14	8.95%
90.01% - 100.00%	2,386	4.19%	160,225,011.22	7.10%
100.00% +	3,069	5.39%	208,199,918.18	9.22%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

CURRENT LTV_Unindexed		0/_ /	D	W (D: : := = =
2 2007 20 2007	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	16,396	28.77%	312,557,685.57	13.859
20.01% - 30.00%	11,211	19.67%	386,279,721.50	17.119
30.01% - 40.00%	11,004	19.31%	474,880,831.60	21.049
10.01% - 50.00%	8,982	15.76%	466,313,515.77	20.669
50.01% - 60.00%	5,650	9.92%	345,000,044.99	15.289
60.01% - 70.00%	2,746	4.82%	187,042,520.87	8.29
70.01% - 80.00%	852	1.50%	66,073,787.97	2.93
30.01% - 90.00%	115	0.20%		
			11,768,856.71	0.52
90.01% - 100.00%	17	0.03%	1,808,468.55	0.089
100.00% +	10	0.02%	5,601,016.99	0.25
Grand Total	56,983	100.00%	2,257,326,450.53	100.009
DRIGINAL LTV				
0.00% - 20.00%	Num of Loans 2,727	% of loans 4.79%	Principal Euro Equiv. 50,334,188.39	% of Principal Euro Equiv 2.23°
20.01% - 30.00%	4,841	8.50%	121,653,487.90	5.39
30.01% - 40.00%	7,100	12.46%	214,410,787.44	9.50
40.01% - 50.00%	9,110	15.99%	321,615,088.55	14.25
50.01% - 60.00%	9,776	17.16%	400,344,874.19	17.74
60.01% - 70.00%	8,713	15.29%	381,145,331.73	16.88
70.01% - 80.00%	8,179	14.35%	402,180,613.63	17.82
0.01% - 90.00%	4,111	7.21%	209,195,935.35	9.27
90.01% - 100.00%	2,163	3.80%	143,475,370.92	6.36
00.00% +	263	0.46%	12,970,772.44	0.57
Grand Total	56,983	100.00%	2,257,326,450.53	100.00
OCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
Attica	22,436	39.37%	1,055,539,910.59	46.76
Γhessaloniki	8,344	14.64%	295,312,476.49	13.08
Macedonia	6,873	12.06%	207,034,003.15	9.17
Peloponnese	4,217	7.40%	154,416,967.01	6.84
hessaly	4,219	7.40%	131,601,276.59	5.83
Sterea Ellada	3,166	5.56%	104,754,464.62	4.64
Creta Island		3.99%		
	2,272		96,991,133.37	4.30
onian Islands	946	1.66%	41,257,315.45	1.83
Thrace	1,436	2.52%	44,909,261.51	1.99
pirus	1,782	3.13%	60,959,392.04	2.70
kegean Islands	1,292	2.27%	64,550,249.71	2.86
Grand Total	56,983	100.00%	2,257,326,450.53	100.00
SEASONING				
) - 12	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
	572	1 00%	35 400 752 63	1 57
	572 355	1.00% 0.62%	35,400,752.63 22,844,352,29	
12 - 24	355	0.62%	22,844,352.29	1.57 ⁰ 1.01 ⁰ 0.27 ⁰
12 - 24 24 - 36	355 125	0.62% 0.22%	22,844,352.29 6,047,357.97	1.01 ^o 0.27 ^o
12 - 24 24 - 36 36 - 60	355 125 609	0.62% 0.22% 1.07%	22,844,352.29 6,047,357.97 17,510,435.74	1.01 0.27 0.78
2 - 24 24 - 36 36 - 60 50 - 96	355 125 609 4,554	0.62% 0.22% 1.07% 7.99%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10	1.01 0.27 0.78 7.15
2 - 24 24 - 36 66 - 60 60 - 96 over 96	355 125 609 4,554 50,768	0.62% 0.22% 1.07% 7.99% 89.09%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80	1.01 0.27 0.78 7.15 89.23
2 - 24 24 - 36 60 - 60 60 - 96 over 96 Grand Total	355 125 609 4,554	0.62% 0.22% 1.07% 7.99%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10	1.01 0.27 0.78
2 - 24 24 - 36 66 - 60 60 - 96 over 96	355 125 609 4,554 50,768 56,983	0.62% 0.22% 1.07% 7.99% 89.09%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53	1.01 0.27 0.78 7.15 89.23 100.00
2 - 24 4- 36 6- 60 i0 - 96 iver 96 Frand Total	355 125 609 4,554 50,768	0.62% 0.22% 1.07% 7.99% 89.09%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80	1.01 0.27 0.78 7.15 89.23
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 5rand Total EGAL LOAN TERM	355 125 609 4,554 50,768 56,983	0.62% 0.22% 1.07% 7.99% 89.09% 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09	1.01 0.27 0.76 7.15 89.23 100.00 % of Principal Euro Equi
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 Frand Total EGAL LOAN TERM	355 125 609 4,554 50,768 56,983 Num of Loans	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25	1.01 0.27 0.78 7.15 89.23 100.00 % of Principal Euro Equi 0.01
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 irand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19	1.01 0.27 0.76 7.15 89.23 100.00 % of Principal Euro Equi 0.01 0.57
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 frand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289 10,914	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44	1.01 0.27 0.76 7.15 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 Frand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 0 - 25 years	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289 10,914 10,120	0.62%, 0.22% 1.07%, 7.99%, 89.09%, 100.00% % of loans 0.03%, 1.75%, 19.81%, 19.15%, 17.76%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,488 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68	1.01 0.27 0.78 7.18 89.23 100.00 % of Principal Euro Equi 0.07 10.33 15.33 20.88
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 irrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years	Num of Loans Num of Loans Num of Loans 18 998 11,289 10,914 10,120 16,586	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.15% 19.15% 17.76% 29.11%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40	1.01 0.27 0.78 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.80 33.44
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 irrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 0 - 35 years	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289 10,914 10,120 16,586 3,221	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81% 17.76% 29.11% 5.65%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80	1.01 0.27 0.76 7.15 89.2: 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.86 33.40 8.77
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 rand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 5 - 20 years 5 - 30 years 6 - 35 years 5 - 30 years 5 - 30 years 7 - 35 years 7 - 35 years 8 - 36 years 9 - 35 years 9 - 35 years	Num of Loans Num of Loans 18 998 11,289 10,914 10,120 16,586 3,221 3,837	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81% 19.15% 17.76% 29.11% 5.65% 6.73%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.88 33.44 8.74
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 iriand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 0 - 35 years 5 - 30 years 5 years + iriand Total	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289 10,914 10,120 16,586 3,221	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81% 17.76% 29.11% 5.65%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80	1.01 0.27 0.78 7.15 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.86 33.44 8.74
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 ver 36 ver 37 ver 37 ver 37 ver 38 ver 38 ve	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289 10,914 10,120 16,586 3,221 3,837 56,983	0.62%, 0.22% 1.07% 7.99% 89.09%, 100.00% % of loans 0.03% 1.75% 19.81%, 19.15% 17.76%, 29.11% 5.65%, 6.73%, 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014.122,468.00 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53	1.01 0.27 0.78 7.18 89.23 100.00 % of Principal Euro Equi 0.07 10.33 15.33 20.88 33.44 8.74 10.83
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 rrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 years + rrand Total EAL ESTATE TYPE	Num of Loans	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81% 19.15% 17.76% 29.11% 5.65% 6.73% 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53	1.01 0.27 0.76 7.15 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.80 33.44 8.74 10.83 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 vand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 5 - 20 years 5 - 30 years 5 - 30 years 5 years 5 years 5 years 6 Total	Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09%, 100.00% 100.0	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2.014,122,488 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53	1.01 0.27 0.78 7.18 89.22 100.00 % of Principal Euro Equi 0.07 10.33 15.33 20.88 33.44 8.74 10.83 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 rrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 years 5 years Hirand Total EAL ESTATE TYPE	Num of Loans	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03% 1.75%, 19.81% 19.15% 29.11%, 5.65% 6.73% 100.00% % of loans 78.09% 21.91%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.46 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,669,988.11	1.01 0.27 0.76 7.15 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33
2 - 24 4 - 36 5 - 60 9 - 96 yer 96 yer 96 yer 98 - 5 years - 10 years 9 - 15 years - 10 years 9 - 25 years - 30 years 9 - 35 years 5 - 30 years 5 - 30 years 5 years 5 years Trand Total EAL ESTATE TYPE ats ouses arand Total	Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09%, 100.00% 100.0	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2.014,122,488 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53	1.01 0.27 0.78 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.55 10.33 15.33 20.88 33.40 8.77 10.88 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 varand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 5 - 20 years 5 - 30 years 5 - 30 years 5 - 30 years 5 years + trand Total EAL ESTATE TYPE lats ouses rand Total	Num of Loans	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03% 1.75%, 19.81% 19.15% 29.11%, 5.65% 6.73% 100.00% % of loans 78.09% 21.91%, 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.46 469,500,953.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,669,988.11 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.55 10.33 15.33 20.88 33.40 8.77 10.88 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 ver ge rrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 years + rrand Total EAL ESTATE TYPE lats ouses rrand Total OAN PURPOSE	355 125 609 4,554 50,768 56,983 Num of Loans 18 998 11,289 10,914 10,120 16,586 3,221 3,837 56,983 Num of Loans 44,497 12,486 56,983 Num of Loans	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.15% 17.76% 29.11% 5.65% 6.73% 100.00% % of loans 78.09% 21.91% 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.86 33.44 8.77 10.83 100.00 % of Principal Euro Equi 73.47 26.55 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 varand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 5 - 20 years 5 - 30 years 5 - 30 years 5 years + trand Total EAL ESTATE TYPE lats ouses rand Total OAN PURPOSE	Num of Loans	0.62%, 0.22% 1.07%, 7.99%, 89.09%, 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,488 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.40 197,304,357.40 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.07 10.33 15.33 20.88 33.44 8.77 10.83 100.00 % of Principal Euro Equi 73.47 26.53 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 rrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 - 30 years Users 1 years 1 years 1 years 2 years 3 years 4 years 5 years 5 years 5 years 6 years 7 years 9 years 1 years 1 years 1 years 1 years 2 years 3 years 5 years 5 years 5 years 5 years 6 years 7 years 9 years 1 years 2 years	Num of Loans	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03% 1.75%, 19.81% 19.15% 17.76%, 29.11% 5.65% 6.73% 100.00% % of loans 78.09% 21.91% 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.46 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,669,988.11 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.55 10.33 15.33 20.88 33.44 8.77 10.88 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi 26.55 26.55 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 FEGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 years + rrand Total EAL ESTATE TYPE lats ouses rand Total OAN PURPOSE ONSTRUCTION Urchase epair	Num of Loans 18 998 11,289 10,914 10,120 16,586 3,221 3,837 56,983 Num of Loans 44,497 12,486 56,983 Num of Loans 12,392 30,240 10,662	0.62%, 0.22% 1.07%, 7.99%, 89.09%, 100.00% 100	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2.014,122,488.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 255,842,756.42 256,842,756.42 256,842,756.42	1.01 0.27 0.77 7.18 89.22 100.00 % of Principal Euro Equi 0.57 10.33 15.33 20.88 33.44 8.77 10.83 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi % of Principal Euro Equi 56.56 100.00
2 - 24 4 - 36 3 - 60 9 - 96 yer 96 yer 96 yer 96 - 10 years - 10 years 9 - 25 years 9 - 25 years 9 - 30 years 9 - 30 years 1 - 30 years 1 - 30 years 1 - 30 years 2 years 3 - 30 years 4 years 5 - 30 years 7 - 30 years 8 years 9 years 9 years 1 - 30 years 9 years 1 - 30 years 9 years 9 years 9 years 1 - 30 years 9 years	Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03%, 1.75%, 19.81% 19.15% 17.76%, 29.11%, 5.65%, 6.73% 100.00%, % of loans 78.09%, 21.91%, 100.00%, % of loans	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.00 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 354,012,589.78 7,488,878.74	1.0· 0.27 0.77 7.11 89.22 100.00 % of Principal Euro Equi 0.0° 0.55 10.33 15.33 20.88 33.44 8.74 10.83 100.00 % of Principal Euro Equi 73.41 26.53 100.00 % of Principal Euro Equi 23.11 56.00 15.68 0.33
2 - 24 4 - 36 3 - 60 9 - 96 ver 96 ver 96 rand Total EGAL LOAN TERM - 5 years - 10 years 9 - 25 years 5 - 20 years 9 - 35 years 5 - 30 years 9 - 35 years 4 rand Total EAL ESTATE TYPE ats OAN PURPOSE construction urchase epair construction construct	Num of Loans	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81% 19.15% 17.76% 29.11% 5.65% 6.73% 100.00% % of loans 78.09% 21.91% 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,486.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53	1.0· 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equ 0.0° 0.57 10.33 15.33 20.88 33.44 8.7- 10.88 100.00 % of Principal Euro Equ 73.41 26.55 100.00 % of Principal Euro Equ 15.66 0.33 1.22
2 - 24 1 - 36 1 - 36 3 - 60 3 - 96 2 - 96 2 - 97 2 - 24 3 - 30 3 - 96 2 - 29 3	Num of Loans	0.62%, 0.22% 1.07%, 7.99%, 89.09%, 100.00% % of loans	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,488 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.40 22,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 354,012,589.78 7,488,878.74 28,295,708.59 18,382,221.24	1.0· 0.27 0.77 7.11 89.22 100.00 % of Principal Euro Equi 0.0° 0.55 10.33 15.33 20.88 33.44 8.77 10.83 100.00 % of Principal Euro Equi 73.44 26.55 100.00 % of Principal Euro Equi 0.31 15.66 15.66 15.66 15.66 15.66 15.66
2 - 24 4 - 36 6 - 60 9 - 96 ver 96 vand Total EGAL LOAN TERM - 5 years - 10 years 9 - 15 years 9 - 15 years 9 - 25 years 9 - 35 years 9 - 35 years 10 - 35 years 10 - 35 years 10 - 35 years 10 - 30 years 10 years + vand Total EAL ESTATE TYPE ats 10 OAN PURPOSE 10 onstruction 10 urchase 10 epair (re-mortgage) 11 years (re-mortgage) 12 epair (re-mortgage) 13 years (re-mortgage) 14 years (re-mortgage) 15 years (re-mortgage) 16 years (re-mortgage) 17 years (re-mortgage) 18 years (re-mortgage) 19 years (re-mortgage)	Num of Loans 12,486 56,983	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03%, 1.75%, 19.81% 19.15% 17.76%, 29.11%, 5.65%, 6.73%, 100.00%, % of loans 78.09%, 21.91%, 100.00%, % of loans 21.75%, 53.07%, 18.71%, 0.21%, 1.06%, 0.70%, 4.51%,	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 4,658,456,462.42 598,869,988.11 2,257,326,450.53	1.0· 0.27 0.77 7.11 89.22 100.00 % of Principal Euro Equ 0.0° 0.05 10.33 15.33 20.88 33.44 8.7- 10.85 100.00 % of Principal Euro Equ 73.47 26.55 100.00 % of Principal Euro Equ 23.11 56.00 15.60 0.33 1.22 0.88
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 vand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 years 4 rand Total EAL ESTATE TYPE lats ouses rand Total OAN PURPOSE onstruction urchase epair (e-mortgage) epair (re-mortgage) equity Release rand Total	Num of Loans	0.62%, 0.22% 1.07%, 7.99%, 89.09%, 100.00% % of loans	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,488 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.40 22,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 354,012,589.78 7,488,878.74 28,295,708.59 18,382,221.24	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.55 10.33 15.33 20.88 33.44 8.74 10.83 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi 56.08 15.66 0.33 1.22 0.81
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 ver 10 - 5 years - 10 years 0 - 15 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 years + ver 10 total EAL ESTATE TYPE lats ouses rand Total OAN PURPOSE onstruction urchase epair (ne-mortgage) urchase (re-mortgage) epair (re-mortgage) epair (re-mortgage) equity Release rand Total	Num of Loans 12,486 56,983	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03%, 1.75%, 19.81% 19.15% 17.76%, 29.11%, 5.65%, 6.73%, 100.00%, % of loans 78.09%, 21.91%, 100.00%, % of loans 21.75%, 53.07%, 18.71%, 0.21%, 1.06%, 0.70%, 4.51%, 100.00%,	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.55 10.33 15.33 20.88 33.44 8.74 10.88 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi 23.11 56.08 15.66 0.33 1.22 0.81 2.66
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 ver 96 reand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 - 30 years understand Total EAL ESTATE TYPE lats lats ousses irand Total OAN PURPOSE Onstruction urchase epair onstruction (re-mortgage) uptry (re-mortgage) epair (re-mortgage) equity Release rrand Total ITEREST PAYMENT FREQUENCY	Num of Loans	0.62% 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03% 1.75% 19.81% 5.65% 6.73% 100.00% % of loans 78.09% 21.191% 100.00% % of loans 21.75% 13.07% 18.71% 0.21% 1.06% 0.70% 4.51% 1.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2.014,122,488.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 4469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,669,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 354,012,559.78 7,488,878.74 28,295,708.59 18,382,221.24 59,904,691.53 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.53 10.33 15.33 20.88 33.44 8.77 10.88 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi 23.15 56.00 15.66 0.33 1.22 0.88 2.65 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 irand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 - 30 years 10 - 35 years 10 - 35 years 11 years 12 years 13 years 14 years 15 years 16 years 17 years 18 years 18 years 19 years 10 - 35 years 1	Num of Loans 12,486 56,983	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03% 1.75%, 19.81% 19.15% 17.76%, 29.11%, 5.65% 6.73% 100.00%, % of loans 78.09% 21.91%, 100.00%, % of loans 21.75%, 53.07% 18.71%, 0.21%, 1.06%, 0.77% 4.56%, 1.06%, 0.77% 4.51%, 1.06%, 0.77% 4.51%, 1.06%, 0.77% 4.51%, 1.06%, 0.77% 4.51%, 1.06%, 0.77%, 1.06%, 0.77%, 1.06%, 0.77%, 1.06%, 0.77%, 1.06%, 0.17%, 1.06%, 0.17%, 1.06%, 0.21%, 1.06%, 0.17%, 1.06%, 0.21%, 0.	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.46 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 1598,869,988.11 2,257,326,450.53 2,257,326,450.53 Principal Euro Equiv. 2,257,326,450.53 2,257,326,450.53 Principal Euro Equiv. 2,239,696,007.18 1,382,221.24 59,904,691.53 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.07 0.57 10.33 15.33 20.88 33.40 8.74 10.83 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi 23.11 56.08 15.66 10.03 1.25 0.81 2.66 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 ver 96 rrand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 5 - 30 years 5 - 30 years by years triand Total EAL ESTATE TYPE lats ouses irand Total OAN PURPOSE onstruction urchase epair onstruction (re-mortgage) urchase (re-mortgage) quity Release irand Total ITEREST PAYMENT FREQUENCY A alloon	Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09%, 100.00% % of loans 0.03% 1.75%, 19.81%, 19.15% 17.76%, 29.11%, 5.65%, 6.73%, 100.00%, % of loans 78.09%, 21.91%, 100.00%, % of loans 21.75%, 53.07%, 18.71%, 0.21%, 1.06%, 0.21%, 1.06%, 4.51%, 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.00 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,268,842,756.42 354,012,589.78 7,488,878.74 28,295,708.59 18,382,221.45 59,904,691.53 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.57 10.33 15.33 20.88 33.44 8.77 1.08 31 100.00 % of Principal Euro Equi 73.47 26.53 100.00 % of Principal Euro Equi 8.71 2.81 5.60 1.22 0.81 2.66 100.00
2 - 24 4 - 36 6 - 60 0 - 96 ver 96 varand Total EGAL LOAN TERM - 5 years - 10 years 0 - 15 years 0 - 15 years 5 - 20 years 5 - 20 years 5 - 30 years 5 - 30 years 5 years + irrand Total EAL ESTATE TYPE lats ouses rrand Total OAN PURPOSE onstruction urchase epair (e-mortgage) quity Release rrand Total itterest PAYMENT FREQUENCY A	Num of Loans 12,392 30,240 10,662 118 606 397 2,568 56,983	0.62%, 0.22% 1.07% 7.99%, 89.09% 100.00% % of loans 0.03% 1.75%, 19.81% 19.15% 17.76%, 29.11%, 5.65% 6.73% 100.00%, % of loans 78.09% 21.91%, 100.00%, % of loans 21.75%, 53.07% 18.71%, 0.21%, 1.06%, 0.77% 4.56%, 1.06%, 0.77% 4.51%, 1.06%, 0.77% 4.51%, 1.06%, 0.77% 4.51%, 1.06%, 0.77% 4.51%, 1.06%, 0.77%, 1.06%, 0.77%, 1.06%, 0.77%, 1.06%, 0.77%, 1.06%, 0.17%, 1.06%, 0.17%, 1.06%, 0.21%, 1.06%, 0.17%, 1.06%, 0.21%, 0.	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.80 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.46 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 1598,869,988.11 2,257,326,450.53 2,257,326,450.53 Principal Euro Equiv. 2,257,326,450.53 2,257,326,450.53 Principal Euro Equiv. 2,239,696,007.18 1,382,221.24 59,904,691.53 2,257,326,450.53	1.01 0.27 0.77 7.18 89.23 100.00 % of Principal Euro Equi 0.01 0.05 10.33 15.33 20.88 33.40 8.77 10.88 100.00 % of Principal Euro Equi 73.47 26.55 100.00 % of Principal Euro Equi 23.11 56.00 15.68 0.33 1.25 0.81 2.68 100.00 % of Principal Euro Equi 99.22 0.78
2 - 24 4 - 36 5 - 60 9 - 96 yer 96 yer 96 yer 98 GAL LOAN TERM - 5 years - 10 years 9 - 15 years 5 - 20 years 9 - 25 years 9 - 35 years 5 years 1 - 30 years 1 - 30 years 2 - 30 years 2 - 30 years 3 years 5 years + rand Total EAL ESTATE TYPE ats ouses orand Total DAN PURPOSE onstruction urchase epair onstruction (re-mortgage) urchase (re-mortgage) uptry Release rand Total ITEREST PAYMENT FREQUENCY A alloon rand Total	Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09%, 100.00% % of loans 0.03% 1.75%, 19.81%, 19.15% 17.76% 29.11% 5.65%, 6.73%, 100.00% % of loans 78.09% 21.91%, 100.00% % of loans 21.75%, 53.07%, 1.06%, 0.21%, 1.06%, 0.70%, 4.51%, 100.00%, % of loans 99.59%, 0.41%, 100.00%,	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2.014,122,488.00 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.49 489,500,953.68 753,860,795.40 197,304,357.40 197,304,357.40 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 2354,012,589.78 7,488,878.74 28,295,708.59 18,382,221.24 59,904,691.53 2,257,326,450.53 Principal Euro Equiv. 2,239,696,007.18 17,630,443.35 2,257,326,450.53	1.0· 0.2: 0.77 7.11 89.2: 100.00 % of Principal Euro Equ 0.0· 0.5: 10.3: 15.3: 20.8: 33.44 8.7- 10.8: 100.00 % of Principal Euro Equ 73.4: 26.5: 100.00 % of Principal Euro Equ 0.3: 1.2: 0.8: 2.6: 100.00 % of Principal Euro Equ 0.3: 1.2: 0.8: 2.6: 0.03: 0.3: 0.3: 0.3: 0.3: 0.3: 0.3: 0.
2-24 1-36 1-36 1-36 1-96 1-96 1-97 1-98 1-98 1-98 1-98 1-98 1-98 1-98 1-98	Num of Loans Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09% 100.00% % of loans 0.03%, 1.75%, 19.81% 19.15% 17.76%, 29.11%, 5.65%, 6.73% 100.00% % of loans 78.09%, 21.91%, 100.00% % of loans 21.75%, 53.07%, 18.71%, 0.21%, 1.06%, 4.51%, 100.00% % of loans 99.59%, 0.41%, 100.00%	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2,014,122,468.00 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.44 469,500,953.68 753,860,795.40 197,304,357.80 244,427,970.69 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 354,012,589.78 7,488,878.74 28,295,708.59 18,382,221.45 59,904,691.53 2,257,326,450.53 Principal Euro Equiv. 2,239,696,007.18 17,630,443.35 2,257,326,450.53	1.0. 0.2: 0.77 7.11 89.2: 100.0 % of Principal Euro Equ 0.0: 0.5: 10.3: 15.3: 20.8i 33.44 8.7. 10.8: 100.0i % of Principal Euro Equ 23.1: 56.0: 100.0i % of Principal Euro Equ 23.1: 56.0: 100.0i % of Principal Euro Equ 99.2: 0.77 100.0i
2 - 24 4 - 36 5 - 60 9 - 96 yer 96 yer 96 yer 96 yer 97 Total FOR ALLOAN TERM - 5 years - 10 years 9 - 15 years 9 - 25 years 9 - 25 years 9 - 30 years 9 - 30 years 9 - 30 years 10 - 35 years 11 years 12 years 13 years 14 years 15 - 30 years 16 - 30 years 17 years 18 years 19 years 19 years 19 years 10 - 30	Num of Loans	0.62%, 0.22% 1.07% 7.99% 89.09%, 100.00% % of loans 0.03% 1.75%, 19.81%, 19.15% 17.76% 29.11% 5.65%, 6.73%, 100.00% % of loans 78.09% 21.91%, 100.00% % of loans 21.75%, 53.07%, 1.06%, 0.21%, 1.06%, 0.70%, 4.51%, 100.00%, % of loans 99.59%, 0.41%, 100.00%,	22,844,352.29 6,047,357.97 17,510,435.74 161,401,083.10 2.014,122,488.00 2,257,326,450.53 Principal Euro Equiv. 251,522.09 12,784,689.25 233,080,456.19 346,115,705.49 489,500,953.68 753,860,795.40 197,304,357.40 197,304,357.40 2,257,326,450.53 Principal Euro Equiv. 1,658,456,462.42 598,869,988.11 2,257,326,450.53 Principal Euro Equiv. 523,399,604.23 1,265,842,756.42 2354,012,589.78 7,488,878.74 28,295,708.59 18,382,221.24 59,904,691.53 2,257,326,450.53 Principal Euro Equiv. 2,239,696,007.18 17,630,443.35 2,257,326,450.53	1.0· 0.2i 0.7i 7.1i 89.2: 100.0f % of Principal Euro Equ 0.0· 0.5i 10.3i 15.3i 20.8i 33.44 8.7i 100.0f % of Principal Euro Equ 73.4i 26.5i 100.0f % of Principal Euro Equ 100.0f % of Principal Euro Equ 23.1i 56.00 15.6i 0.3i 1.2i 0.8' 2.6i 100.0f % of Principal Euro Equ 99.22 0.7i

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,628	4.67%	207,559,903.16	9.28%
Libor 3 Months (CHF)	387	0.69%	29,625,063.45	1.32%
ECB Tracker	28,436	50.48%	1,138,111,634.74	50.87%
Euribor 1 Month	1,964	3.49%	94,516,089.68	4.22%
Euribor 3 Months	8,627	15.32%	401,635,013.90	17.95%
Libor 1 Month (Euro)	77	0.14%	1,355,024.55	0.06%
Eurobank OEK's Rate	335	0.59%	4,454,004.20	0.20%
Euribor 6 Months	8	0.01%	67,559.98	0.00%
TBank OEK's Rate	216	0.38%	2,552,587.09	0.11%
TBank GG Rate	31	0.06%	585,354.49	0.03%
Originator Rate	13,620	24.18%	356,885,006.44	15.95%
Grand Total	56,329	100.00%	2,237,347,241.67	100.00%
INDEX TYPE (FIXED CONVERTING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	87	21.01%	3,413,512.69	21.85%
Euribor 1 Month	51	12.32%	2,124,747.09	13.60%

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	87	21.01%	3,413,512.69	21.85%	
Euribor 1 Month	51	12.32%	2,124,747.09	13.60%	
Euribor 3 Months	55	13.29%	1,609,481.93	10.30%	
Originator Rate	221	53.38%	8,473,973.20	54.24%	
Grand Total	414	100.00%	15,621,714.91	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	71	17.15%	2,075,776.93	13.29%	
1 Jan 2021 +	342	82.61%	13,510,872.98	86.49%	
Grand Total	414	100.00%	15,621,714.91	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS						
Subsidised_flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.		
N	55,946	98.18%	2,208,214,272.11	97.82%		
Υ	1,037	1.82%	49,112,178.42	2.18%		
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%		

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	56	5.40%	2,366,322.14	4.82%	
OEK Subsidy	981	94.60%	46,745,856.28	95.18%	
Grand Total	1,037	100.00%	49,112,178.42	100.00%	

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,519	79.88%	1,941,523,742.09	86.01%
Υ	11,464	20.12%	315,802,708.44	13.99%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%
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Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,785	96.14%	2,127,393,659.91	94.24%
Υ	2,198	3.86%	129,932,790.62	5.76%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,983	100.00%	2,257,326,450.53	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,020	91.29%	2,116,244,095.39	93.75%
Υ	4,963	8.71%	141,082,355.14	6.25%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,512	25.47%	675,290,710.17	29.92%
Pensioner	9,690	17.01%	300,258,755.70	13.30%
Other Private Employees	8,651	15.18%	336,233,555.74	14.90%
Civil Servant	7,485	13.14%	269,565,432.91	11.94%
Other Self Employed	2,862	5.02%	139,246,480.60	6.17%
Unemployed	2,703	4.74%	87,403,320.45	3.87%
Teacher	2,152	3.78%	79,652,995.92	3.53%
Civil Servant - Policeman	1,720	3.02%	79,049,632.04	3.50%
Civil Servant - Primary School Teachers	1,561	2.74%	54,743,747.73	2.43%
Salesman	1,372	2.41%	46,457,475.32	2.06%
Military Personnel	1,328	2.33%	58,380,617.20	2.59%
Housewife	1,141	2.00%	42,397,809.20	1.88%
Accountant	752	1.32%	32,821,066.85	1.45%
Civil Servant - Nurse/Midwife	527	0.92%	21,079,911.62	0.93%
Lawyers - Jurists	527	0.92%	34,744,939.07	1.54%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%