

Report No: **116**  
Reporting Date: **20/1/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/12/2019</b>	<b>31/12/2019</b>

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

**I Programme Details**

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Baa3	620,000,000.00	Euribor 3M + 1,25%	20-Jul-20	20-Jul-21
4	16-May-16	XS1410482951	Baa3	300,000,000.00	Euribor 3M + 1,25%	20-Feb-20	20-Feb-21
5	19-Mar-18	XS1795267514	Baa3	150,000,000.00	Euribor 3M + 1,25%	20-Mar-20	20-Mar-21
6	11-Jul-18	XS1855456106	Baa3	270,000,000.00	Euribor 3M + 1,25%	20-Jul-20	20-Jul-21
				<b>1,340,000,000.00</b>			

Fixed Rate Bonds **0%**  
Liability WAL (in years) **0.43**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	21-Oct-19	20-Jan-20	91	Act/360	0.8400%	1,316,466.67	1,316,466.67
4	20-Nov-19	20-Feb-20	61	Act/360	0.8470%	430,558.33	-
5	20-Dec-19	20-Mar-20	31	Act/360	0.8470%	109,404.17	-
6	21-Oct-19	20-Jan-20	91	Act/360	0.8400%	573,300.00	573,300.00

\* As of 10/04 we proceeded with the cancellation of 100mln out of ISIN XS0515809662

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2019			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	340,992,403.42	1,422,822,721.85	<b>1,736,985,614.26</b>	354,475,629.60	1,461,636,751.09	<b>1,783,945,925.12</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	340,081,741.87	1,414,414,031.32	<b>1,727,737,913.64</b>	353,218,914.73	1,452,034,456.19	<b>1,773,200,954.40</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	291,670,748.96	1,236,461,283.85	<b>1,505,183,182.65</b>	304,601,134.63	1,267,624,992.02	<b>1,544,585,470.86</b>
A.4	Aggregate Original Principal O/S balance	399,437,653.71	2,242,103,353.94	<b>2,641,541,007.65</b>	411,010,987.22	2,297,073,861.82	<b>2,708,084,849.04</b>
A.5	Average Current Principal O/S balance	85,014.31	35,226.23	<b>39,119.54</b>	86,184.20	35,243.94	<b>39,134.49</b>
A.6	Average Original Principal O/S balance	99,585.55	55,509.97	<b>59,491.49</b>	99,929.73	55,388.55	<b>59,407.37</b>
A.7	Maximum Current Principal O/S balance	1,084,426.03	4,198,819.05	<b>4,198,819.05</b>	1,089,392.21	4,213,298.02	<b>4,213,298.02</b>
A.8	Maximum Original Principal O/S balance	1,175,000.00	5,500,000.00	<b>5,500,000.00</b>	1,175,000.00	5,500,000.00	<b>5,500,000.00</b>
A.9	Total Number of Loans	4,011	40,391	<b>44,402</b>	4,113	41,472	<b>45,585</b>
A.10	Weighted Average Seasoning (years)	12.49	10.11	<b>10.54</b>	12.43	10.04	<b>10.47</b>
A.11	Weighted Average Remaining Maturity (years)	15.30	17.40	<b>17.02</b>	15.22	17.37	<b>16.98</b>
A.12	Weighted Average Current Indexed LTV percent (%)	82.93	74.99	<b>76.42</b>	82.33	75.25	<b>76.53</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	61.52	53.93	<b>55.30</b>	60.85	54.06	<b>55.29</b>
A.14	Weighted Average Original LTV percent (%)	70.65	74.60	<b>73.88</b>	70.70	74.49	<b>73.80</b>
A.15	Weighted Average Interest Rate - Total (%)	0.54	1.80	<b>1.57</b>	0.55	1.81	<b>1.58</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.34	<b>1.06</b>	0.59	1.33	<b>1.05</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.31	92.62	<b>93.29</b>	97.05	93.90	<b>94.47</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.46	4.93	<b>4.49</b>	1.60	3.69	<b>3.31</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.97	1.85	<b>1.69</b>	0.99	1.76	<b>1.62</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.27	0.59	<b>0.53</b>	0.35	0.66	<b>0.60</b>
A.21	FX Rate	1.0854	-	-	1.0998	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2019					
		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	4,993	1,263,521.03	42,714	4,709,694.55	47,707	5,873,800.90
B.2	Partial Prepayments	2	18,541.50	41	197,064.75	43	214,147.39
B.3	Whole Prepayments	2	246,439.29	5	103,337.85	7	330,387.13
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,528,501.82</b>	-	<b>5,010,097.15</b>	-	<b>6,418,335.42</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2019					
		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	4,104	153,891.31	42,982	2,147,307.78	47,086	2,289,090.82
C.2	Interest From Overdues	2,101	1,395.70	18,647	13,120.79	20,748	14,406.68
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>155,287.01</b>	-	<b>2,160,428.57</b>	-	<b>2,303,497.49</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2019					
		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	3,882	328,395,893.17	35,666	1,317,874,758.68	39,548	1,620,432,242.71
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	116	11,685,848.70	4,443	96,539,272.64	4,559	107,305,670.93
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,998</b>	<b>340,081,741.87</b>	<b>40,109</b>	<b>1,414,414,031.32</b>	<b>44,107</b>	<b>1,727,737,913.64</b>
A.4	In Arrears Loans 90 Days To 360 Days	13	910,661.55	282	8,408,690.53	295	9,247,700.62
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>13</b>	<b>910,661.55</b>	<b>282</b>	<b>8,408,690.53</b>	<b>295</b>	<b>9,247,700.62</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2019					
		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	79	8,395,243.16	3,638	70,172,162.86	3,717	77,906,862.66
B.2	60 Days < Installment <= 89 Days	37	3,290,605.54	805	26,367,109.78	842	29,398,808.27
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>116</b>	<b>11,685,848.70</b>	<b>4,443</b>	<b>96,539,272.64</b>	<b>4,559</b>	<b>107,305,670.93</b>
B.4	90 Days < Installment <= 119 Days	11	757,548.68	175	5,288,396.94	186	5,986,341.18
B.5	120 Days < Installment <= 360 Days	2	153,112.87	107	3,120,293.59	109	3,261,359.44
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>13</b>	<b>910,661.55</b>	<b>282</b>	<b>8,408,690.53</b>	<b>295</b>	<b>9,247,700.62</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2019					
		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	2,375,150.83	0.00	13,857,581.84	0.00	16,045,854.21
A.2	Number of Loans	0	93	0	1,019	0	1,112



## Statutory Tests

as of 31/12/2019

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	1,834,000.00	
Total Bonds Amount	<b>1,341,834,000.00</b>	
Current Outstanding Balance of Loans	1,736,985,614.26	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,505,183,182.65	
B. Accrued Interest on Loans	2,898,793.21	
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	2,876,111.11	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,505,205,864.75</b>	
Bonds / Nominal Value Assets Percentage	1,442,832,258.06	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,767,529,004.82	
Net Present Value of Liabilities	1,348,448,061.29	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,699,183,102.22	
Net Present Value of Liabilities	1,345,989,786.95	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,860,876,587.79	
Net Present Value of Liabilities	1,357,639,035.00	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	17,269,493.08	
Interest due on all series of covered bonds during 1st year	6,576,265.90	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	93.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	5,997,529.68	
Required Reserve Amount	4,739,079.10	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	5,997,529.68	

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

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

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

<sup>4</sup> 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	4,011	9.03%	314,162,892.41	18.09%
EUR	40,391	90.97%	1,422,822,721.85	81.91%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	21,332	48.04%	421,531,480.25	15.96%
37.501 - 75.000	11,623	26.18%	632,965,236.18	23.96%
75.001 - 100.000	4,518	10.18%	399,188,954.72	15.11%
100.001 - 150.000	4,046	9.11%	503,152,669.09	19.05%
150.001 - 250.000	2,178	4.91%	414,360,358.41	15.69%
250.001 - 500.000	624	1.41%	204,146,421.56	7.73%
500.001 +	81	0.18%	66,195,887.44	2.51%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>2,641,541,007.65</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,339	66.08%	468,903,797.67	27.00%
37.501 - 75.000	9,115	20.53%	482,368,878.35	27.77%
75.001 - 100.000	2,609	5.88%	224,882,256.57	12.95%
100.001 - 150.000	1,983	4.47%	239,267,592.19	13.77%
150.001 - 250.000	1,012	2.28%	189,365,115.48	10.90%
250.001 - 500.000	294	0.66%	94,987,174.81	5.47%
500.001 +	50	0.11%	37,210,799.18	2.14%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,435	21.25%	222,758,558.64	01/1900
2005	3,232	7.28%	164,840,551.38	9.49%
2006	4,591	10.34%	257,323,769.28	14.81%
2007	4,004	9.02%	232,365,112.89	13.38%
2008	2,411	5.43%	152,148,159.88	8.76%
2009	1,420	3.20%	78,392,109.99	4.51%
2010	1,473	3.32%	71,713,854.13	4.13%
2011	1,976	4.45%	63,776,363.43	3.67%
2012	2,913	6.56%	80,962,736.04	4.66%
2013	1,881	4.24%	47,179,322.90	2.72%
2014	617	1.39%	13,125,746.13	0.76%
2015	181	0.41%	6,326,960.56	0.36%
2016	5,012	11.29%	163,388,069.00	9.41%
2017	3,001	6.76%	95,443,407.29	5.49%
2018	1,257	2.83%	40,527,171.18	2.33%
2019	998	2.25%	46,713,721.53	2.69%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	6,030	13.58%	143,205,364.50	8.24%
2021 - 2025	7,648	17.22%	160,604,422.32	9.25%
2026 - 2030	6,716	15.13%	189,791,022.61	10.93%
2031 - 2035	5,274	11.88%	232,066,092.22	13.36%
2036 - 2040	5,850	13.18%	331,637,446.88	19.09%
2041 - 2045	5,141	11.58%	265,215,666.68	15.27%
2046 +	7,743	17.44%	414,465,599.05	23.86%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	10,772	24.26%	253,800,285.22	14.61%
40.01 - 60 months	1,276	2.87%	25,504,538.61	1.47%
60.01 - 90 months	3,909	8.80%	67,853,891.01	3.91%
90.01 - 120 months	3,093	6.97%	96,025,737.86	5.53%
120.01 - 150 months	2,820	6.35%	114,395,841.01	6.59%
150.01 - 180 months	2,622	5.91%	111,045,144.18	6.39%
over 180 months	19,910	44.84%	1,068,360,176.38	61.51%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14,068	31.68%	669,876,462.44	38.57%
1.01% - 2.00%	12,142	27.35%	618,761,985.00	35.62%
2.01% - 3.00%	4,127	9.29%	154,138,075.87	8.87%
3.01% - 4.00%	5,838	13.15%	165,613,527.42	9.53%
4.01% - 5.00%	4,749	10.70%	62,661,368.39	3.61%
5.01% - 6.00%	744	1.68%	22,479,659.78	1.29%
6.01% - 7.00%	989	2.23%	16,762,995.65	0.97%
7.01% +	1,745	3.93%	26,691,539.69	1.54%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,178	22.92%	109,250,969.95	6.29%
20.01% - 30.00%	3,792	8.54%	94,717,238.12	5.45%
30.01% - 40.00%	3,976	8.95%	123,319,712.74	7.10%
40.01% - 50.00%	3,617	8.15%	131,391,206.59	7.56%
50.01% - 60.00%	3,546	7.99%	143,557,254.24	8.26%
60.01% - 70.00%	3,406	7.67%	155,495,122.79	8.95%
70.01% - 80.00%	2,990	6.73%	157,128,177.49	9.05%
80.01% - 90.00%	2,829	6.37%	152,117,138.39	8.76%
90.01% - 100.00%	2,711	6.11%	160,000,288.21	9.21%
100.00% +	7,357	16.57%	510,008,505.73	29.36%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>CURRENT LTV Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,089	27.23%	159,910,479.18	9.21%
20.01% - 30.00%	5,514	12.42%	155,233,065.52	8.94%
30.01% - 40.00%	5,392	12.14%	194,534,621.04	11.20%
40.01% - 50.00%	4,954	11.16%	213,239,845.99	12.28%
50.01% - 60.00%	4,535	10.21%	232,510,770.39	13.39%
60.01% - 70.00%	4,792	10.79%	277,494,166.02	15.98%
70.01% - 80.00%	4,341	9.78%	285,607,145.16	16.44%
80.01% - 90.00%	1,767	3.98%	123,539,642.30	7.11%
90.01% - 100.00%	566	1.27%	50,172,115.90	2.89%
100.00% +	452	1.02%	44,743,762.77	2.58%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,567	10.29%	61,303,137.69	3.53%
20.01% - 30.00%	4,381	9.87%	84,993,215.14	4.89%
30.01% - 40.00%	4,569	10.29%	117,050,058.55	6.74%
40.01% - 50.00%	4,567	10.29%	148,758,919.52	8.56%
50.01% - 60.00%	4,294	9.67%	167,315,618.25	9.63%
60.01% - 70.00%	4,225	9.52%	188,507,509.51	10.85%
70.01% - 80.00%	4,757	10.71%	254,630,340.08	14.66%
80.01% - 90.00%	4,398	9.90%	236,182,592.39	13.60%
90.01% - 100.00%	3,668	8.26%	243,587,509.78	14.02%
100.00% +	4,976	11.21%	234,656,713.33	13.51%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,092	43.00%	908,467,974.91	52.30%
Thessaloniki	6,285	14.15%	241,288,126.04	13.89%
Macedonia	4,511	10.16%	122,579,916.82	7.06%
Peloponnese	3,384	7.62%	107,886,870.84	6.21%
Thessaly	3,009	6.78%	81,878,476.94	4.71%
Sterea Ellada	2,529	5.70%	76,727,845.83	4.42%
Creta Island	1,565	3.52%	54,858,751.80	3.16%
Ionian Islands	690	1.55%	23,318,789.08	1.34%
Thrace	939	2.11%	29,670,629.35	1.71%
Epirus	1,147	2.58%	31,619,445.34	1.82%
Aegean Islands	1,251	2.82%	58,688,787.31	3.38%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	988	2.23%	46,279,467.96	2.66%
12 - 24	1,233	2.78%	40,103,153.68	2.31%
24 - 36	2,876	6.48%	91,531,016.03	5.27%
36 - 60	5,320	11.98%	173,606,025.37	9.99%
60 - 96	5,091	11.47%	129,888,483.51	7.48%
over 96	28,894	65.07%	1,255,577,467.72	72.28%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7,170	16.15%	228,238,553.74	13.14%
5 - 10 years	1,066	2.40%	10,783,907.03	0.62%
10 - 15 years	2,698	6.08%	45,723,158.11	2.63%
15 - 20 years	4,504	10.14%	122,127,529.37	7.03%
20 - 25 years	6,055	13.64%	230,512,530.90	13.27%
25 - 30 years	9,230	20.79%	387,679,457.86	22.32%
30 - 35 years	5,481	12.34%	258,009,708.40	14.85%
35 years +	8,198	18.46%	453,910,768.84	26.13%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	32,070	72.23%	1,210,780,462.38	69.71%
Houses	12,332	27.77%	526,205,151.87	30.29%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,100	18.24%	318,757,655.46	18.35%
Purchase	17,012	38.31%	835,509,207.31	48.10%
Repair	9,088	20.47%	358,748,672.84	20.65%
Construction (re-mortgage)	129	0.29%	7,887,730.96	0.45%
Purchase (re-mortgage)	551	1.24%	28,469,894.20	1.64%
Repair (re-mortgage)	415	0.93%	21,953,847.22	1.26%
Equity Release	9,107	20.51%	165,658,606.27	9.54%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	35,087	79.02%	1,450,353,046.15	83.50%
Balloon	9,315	20.98%	286,632,568.11	16.50%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,821	94.19%	1,661,507,763.95	95.65%
Fixed Converting to Floating	2,429	5.47%	73,515,689.89	4.23%
Fixed to Maturity	152	0.34%	1,962,160.42	0.11%
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>

Fixed rate assets **4.35%**  
Liability WAL (in years) **8.05**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	2,363	5.65%	220,050,027.21	13.24%	
Libor 3 Months (CHF)	949	2.27%	61,376,307.52	3.69%	
ECB Tracker	7,906	18.90%	390,787,311.67	23.52%	
Euribor 1 Month	2,680	6.41%	152,280,728.64	9.17%	
Euribor 3 Months	13,640	32.62%	517,964,837.85	31.17%	
Libor 1 Month (Euro)	96	0.23%	1,868,444.44	0.11%	
Eurobank OEK's Rate	113	0.27%	1,901,256.54	0.11%	
Euribor 6 Months	2	0.00%	27,002.34	0.00%	
TBank OEK's Rate	25	0.06%	452,013.89	0.03%	
TBank GG Rate	3	0.01%	35,066.14	0.00%	
Originator Rate	14,044	33.58%	314,764,767.72	18.94%	
<b>Grand Total</b>	<b>41,821</b>	<b>100.00%</b>	<b>1,661,507,763.95</b>	<b>100.00%</b>	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	7	0.29%	310,591.25	0.42%	
Libor 3 Months (CHF)	75	3.09%	2,810,903.13	3.82%	
ECB Tracker	65	2.68%	3,123,750.12	4.25%	
Euribor 1 Month	733	30.18%	19,764,634.25	26.88%	
Euribor 3 Months	1,483	61.05%	44,301,947.54	60.26%	
Originator Rate	66	2.72%	3,203,863.60	4.36%	
<b>Grand Total</b>	<b>2,429</b>	<b>100.00%</b>	<b>73,515,689.89</b>	<b>100.00%</b>	

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	141	5.80%	4,860,086.01	6.61%	
1 Jan 2021 +	2,288	94.20%	68,655,603.88	93.39%	
<b>Grand Total</b>	<b>2,429</b>	<b>100.00%</b>	<b>73,515,689.89</b>	<b>100.00%</b>	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	44,397	99.99%	1,736,881,862.81	99.99%	
Y	5	0.01%	103,751.45	0.01%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	3	60.00%	53,702.95	51.76%	
OEK Subsidy	2	40.00%	50,048.50	48.24%	
<b>Grand Total</b>	<b>5</b>	<b>100.00%</b>	<b>103,751.45</b>	<b>100.00%</b>	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	23,422	52.75%	1,077,923,367.44	62.06%	
Y	20,980	47.25%	659,062,246.82	37.94%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	42,729	96.23%	1,607,042,866.10	92.52%	
Y	1,673	3.77%	129,942,748.16	7.48%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	42,006	94.60%	1,574,490,713.20	90.65%	
S	2,396	5.40%	162,494,901.06	9.35%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	40,108	90.33%	1,613,533,283.67	92.89%	
Y	4,294	9.67%	123,452,330.59	7.11%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	43,004	96.85%	1,676,065,436.17	96.49%	
Second home/Holiday houses	1,286	2.90%	57,182,419.45	3.29%	
Buy-to-let/Non-Owner occupied	67	0.15%	2,168,944.95	0.12%	
Other	45	0.10%	1,568,813.69	0.09%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	10,549	23.76%	519,603,603.18	29.91%	
Pensioner	8,611	19.39%	219,739,288.76	12.65%	
Other Private Employees	5,345	12.04%	231,350,031.49	13.32%	
Unemployed	4,654	10.48%	144,078,033.75	8.29%	
Civil Servant	4,097	9.23%	117,920,755.59	6.79%	
Other Self Employed	2,780	6.26%	136,421,600.67	7.85%	
Bank Employee	1,866	4.20%	126,321,666.48	7.27%	
Housewife	1,212	2.73%	38,864,330.88	2.24%	
Teacher	965	2.17%	30,614,635.42	1.76%	
Salesman	955	2.15%	36,742,114.71	2.12%	
Farmer	739	1.66%	19,386,932.90	1.12%	
Civil Servant - Primary School Teachers	734	1.65%	19,293,868.57	1.11%	
Civil Servant - Policeman	733	1.65%	35,302,688.77	2.03%	
Independent Means	595	1.34%	32,800,246.01	1.89%	
Military Personnel	567	1.28%	28,545,817.09	1.64%	
<b>Grand Total</b>	<b>44,402</b>	<b>100.00%</b>	<b>1,736,985,614.26</b>	<b>100.00%</b>	