



Report No: 117

Reporting Date: 20/2/2020

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2020	31/1/2020

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%	22-Feb-21	21-Feb-22
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
				1,340,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.57

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-20	21-Apr-20	31	Act/360	0.8570%	457,542.78	-
4	20-Nov-19	20-Feb-20	92	Act/360	0.8470%	649,366.67	649,366.67
5	20-Dec-19	20-Mar-20	62	Act/360	0.8470%	218,808.33	-
6	20-Jan-20	21-Apr-20	31	Act/360	0.8570%	199,252.50	-

* 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 31/1/2020			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	341,614,821.50	1,412,733,149.67	1,732,178,466.20	340,992,403.42	1,422,822,721.85	1,736,985,614.26
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	341,614,821.50	1,406,507,842.69	1,725,953,159.22	340,081,741.87	1,414,414,031.32	1,727,737,913.64
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	290,087,911.73	1,236,077,711.99	1,507,340,019.57	291,670,748.96	1,236,461,283.85	1,505,183,182.65
A.4	Aggregate Original Principal O/S balance	401,196,762.86	2,234,207,790.30	2,635,404,553.16	399,437,653.71	2,242,103,353.94	2,641,541,007.65
A.5	Average Current Principal O/S balance	85,660.69	35,349.26	39,409.79	85,014.31	35,226.23	39,119.54
A.6	Average Original Principal O/S balance	100,600.99	55,904.11	59,959.61	99,585.55	55,509.97	59,491.49
A.7	Maximum Current Principal O/S balance	1,082,586.12	4,184,285.82	4,184,285.82	1,084,426.03	4,198,819.05	4,198,819.05
A.8	Maximum Original Principal O/S balance	1,175,000.00	5,500,000.00	5,500,000.00	1,175,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,988	39,965	43,953	4,011	40,391	44,402
A.10	Weighted Average Seasoning (years)	12.55	10.10	10.55	12.49	10.11	10.54
A.11	Weighted Average Remaining Maturity (years)	15.38	17.40	17.03	15.30	17.40	17.02
A.12	Weighted Average Current Indexed LTV percent (%)	84.39	74.24	76.11	82.93	74.99	76.42
A.13	Weighted Average Current Unindexed LTV percent (%)	62.83	53.89	55.54	61.52	53.93	55.30
A.14	Weighted Average Original LTV percent (%)	71.21	74.57	73.95	70.65	74.60	73.88
A.15	Weighted Average Interest Rate - Total (%)	0.58	1.82	1.59	0.54	1.80	1.57
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.62	1.34	1.07	0.59	1.34	1.06
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.50	92.84	93.52	96.31	92.62	93.29
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.08	4.88	4.37	2.46	4.93	4.49
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.42	1.83	1.76	0.97	1.85	1.69
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.44	0.36	0.27	0.59	0.53
A.21	FX Rate	1.0694	1.00	-	1.0854	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2020					
		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	4,984	1,257,901.51	40,147	4,465,262.19	45,131	5,641,530.67
B.2	Partial Prepayments	1	1,899.22	75	435,543.73	76	437,319.70
B.3	Whole Prepayments	0	0.00	13	172,967.13	13	172,967.13
B.4	Total Principal Receipts (B1+B2+B3)	-	1,259,800.73	-	5,073,773.05	-	6,251,817.50

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2020					
		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	3,962	148,280.12	40,392	2,015,263.66	44,354	2,153,920.96
C.2	Interest From Overdues	2,088	1,495.56	17,763	13,228.02	19,851	14,626.52
C.3	Total Interest Receipts (C1+C2)	-	149,775.68	-	2,028,491.68	-	2,168,547.49
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2020					
		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	3,866	329,659,032.83	35,333	1,311,630,921.97	39,199	1,619,896,335.13
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	122	11,955,788.67	4,457	94,876,920.72	4,579	106,056,824.10
A.3	Totals (A1+ A2)	3,988	341,614,821.50	39,790	1,406,507,842.69	43,778	1,725,953,159.22
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	175	6,225,306.98	175	6,225,306.98
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	175	6,225,306.98	175	6,225,306.98

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2020					
		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	82	7,107,571.50	3,670	68,998,069.49	3,752	75,644,386.58
B.2	60 Days < Installment <= 89 Days	40	4,848,217.17	787	25,878,851.23	827	30,412,437.51
B.3	Total (B1+B2=A4)	122	11,955,788.67	4,457	94,876,920.72	4,579	106,056,824.10
B.4	90 Days < Installment <= 119 Days	0	0.00	167	5,961,428.22	167	5,961,428.22
B.5	120 Days < Installment <= 360 Days	0	0.00	8	263,878.76	8	263,878.76
B.6	Total (B4+B5=A4)	0	0.00	175	6,225,306.98	175	6,225,306.98

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2020					
		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	15,245,813.66	14,040,390.77	41,652,017.80	46,958,454.73	55,908,436.03	60,087,677.44
A.2	Number of Loans	99	115	587	973	686	1,088



Statutory Tests

as of 31/1/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	921,255.83	
Total Bonds Amount	1,340,921,255.83	
Current Outstanding Balance of Loans	1,732,178,466.20	
A. Adjusted Outstanding Principal of Loans ²	1,507,340,019.57	
B. Accrued Interest on Loans	2,921,282.05	
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	3,832,500.00	
Nominal Value (A+B+C+D-Z)	1,506,428,801.62	
Bonds / Nominal Value Assets Percentage	1,441,850,812.72	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,776,090,561.16	
Net Present Value of Liabilities	1,349,842,184.02	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,709,527,261.91	
Net Present Value of Liabilities	1,345,164,152.64	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,892,838,727.98	
Net Present Value of Liabilities	1,362,385,209.87	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	17,545,719.89	
Interest due on all series of covered bonds during 1st year	6,544,323.01	
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	5,997,529.68	
Required Reserve Amount	5,416,176.69	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	5,997,529.68	

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	3,988	9.07%	319,445,316.53	18.44%
EUR	39,965	90.93%	1,412,733,149.67	81.56%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	21,032	47.85%	416,889,737.47	15.82%
37.501 - 75.000	11,562	26.31%	629,584,523.18	23.89%
75.001 - 100.000	4,463	10.15%	394,430,292.59	14.97%
100.001 - 150.000	4,012	9.13%	498,955,248.69	18.93%
150.001 - 250.000	2,165	4.93%	412,270,236.30	15.64%
250.001 - 500.000	628	1.43%	205,509,018.17	7.80%
500.001 +	91	0.21%	77,765,496.76	2.95%
Grand Total	43,953	100.00%	2,635,404,553.16	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,013	66.01%	464,524,866.88	26.82%
37.501 - 75.000	9,044	20.58%	478,510,886.23	27.62%
75.001 - 100.000	2,573	5.85%	221,841,897.96	12.81%
100.001 - 150.000	1,961	4.46%	236,536,160.81	13.66%
150.001 - 250.000	1,005	2.29%	188,160,584.23	10.86%
250.001 - 500.000	299	0.68%	97,205,377.77	5.61%
500.001 +	58	0.13%	45,398,692.32	2.62%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,366	21.31%	221,466,014.94	01/1900
2005	3,213	7.31%	163,426,135.56	9.43%
2006	4,546	10.34%	253,563,410.13	14.64%
2007	3,946	8.98%	231,977,234.20	13.39%
2008	2,392	5.44%	150,639,714.36	8.70%
2009	1,383	3.15%	77,428,916.75	4.47%
2010	1,456	3.31%	72,754,306.21	4.20%
2011	1,941	4.42%	62,894,747.63	3.63%
2012	2,832	6.44%	77,269,377.12	4.46%
2013	1,834	4.17%	45,301,623.74	2.62%
2014	611	1.39%	12,919,114.51	0.75%
2015	161	0.37%	5,949,730.56	0.34%
2016	4,935	11.23%	161,896,302.33	9.35%
2017	2,980	6.78%	95,053,869.69	5.49%
2018	1,217	2.77%	41,459,072.34	2.39%
2019	1,140	2.59%	58,178,896.12	3.36%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	5,824	13.25%	140,730,092.39	8.12%
2021 - 2025	7,549	17.18%	156,292,488.84	9.02%
2026 - 2030	6,703	15.25%	188,831,304.84	10.90%
2031 - 2035	5,254	11.95%	230,398,163.44	13.30%
2036 - 2040	5,809	13.22%	335,176,104.68	19.35%
2041 - 2045	5,132	11.68%	268,193,849.41	15.48%
2046 +	7,682	17.48%	412,556,462.60	23.82%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	10,579	24.07%	250,405,148.87	14.46%
40.01 - 60 months	1,256	2.86%	25,398,567.99	1.47%
60.01 - 90 months	3,882	8.83%	65,673,370.70	3.79%
90.01 - 120 months	3,097	7.05%	97,435,955.85	5.63%
120.01 - 150 months	2,802	6.37%	113,765,716.73	6.57%
150.01 - 180 months	2,616	5.95%	109,826,042.67	6.34%
over 180 months	19,721	44.87%	1,069,673,663.38	61.75%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,877	31.57%	668,959,252.71	38.62%
1.01% - 2.00%	11,931	27.14%	604,182,108.00	34.88%
2.01% - 3.00%	4,048	9.21%	154,954,649.24	8.95%
3.01% - 4.00%	5,915	13.46%	176,326,991.28	10.18%
4.01% - 5.00%	4,779	10.87%	63,204,934.78	3.65%
5.01% - 6.00%	733	1.67%	22,284,725.46	1.29%
6.01% - 7.00%	960	2.18%	16,365,560.74	0.94%
7.01% +	1,710	3.89%	25,900,243.99	1.50%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,084	22.94%	108,525,393.27	6.27%
20.01% - 30.00%	3,788	8.62%	96,459,472.34	5.57%
30.01% - 40.00%	3,973	9.04%	125,979,456.73	7.27%
40.01% - 50.00%	3,583	8.15%	130,501,546.08	7.53%
50.01% - 60.00%	3,522	8.01%	146,268,832.99	8.44%
60.01% - 70.00%	3,398	7.73%	157,492,048.44	9.09%
70.01% - 80.00%	2,969	6.75%	158,152,231.44	9.13%
80.01% - 90.00%	2,766	6.29%	147,506,578.03	8.52%
90.01% - 100.00%	2,656	6.04%	154,911,648.62	8.94%
100.00% +	7,214	16.41%	506,381,258.26	29.23%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,004	27.31%	159,246,960.98	9.19%
20.01% - 30.00%	5,487	12.48%	157,339,431.74	9.08%
30.01% - 40.00%	5,348	12.17%	194,811,385.47	11.25%
40.01% - 50.00%	4,862	11.06%	211,725,920.35	12.22%
50.01% - 60.00%	4,481	10.19%	230,441,745.45	13.30%
60.01% - 70.00%	4,715	10.73%	271,718,672.38	15.69%
70.01% - 80.00%	4,292	9.76%	285,675,057.20	16.49%
80.01% - 90.00%	1,720	3.91%	121,297,761.43	7.00%
90.01% - 100.00%	545	1.24%	48,275,205.84	2.79%
100.00% +	499	1.14%	51,646,325.36	2.98%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,500	10.24%	60,920,423.37	3.52%
20.01% - 30.00%	4,333	9.86%	84,850,126.13	4.90%
30.01% - 40.00%	4,558	10.37%	117,851,403.12	6.80%
40.01% - 50.00%	4,542	10.33%	151,482,821.44	8.75%
50.01% - 60.00%	4,208	9.57%	162,107,471.89	9.36%
60.01% - 70.00%	4,207	9.57%	189,306,482.80	10.93%
70.01% - 80.00%	4,741	10.79%	257,031,261.41	14.84%
80.01% - 90.00%	4,330	9.85%	231,703,274.00	13.38%
90.01% - 100.00%	3,599	8.19%	241,225,542.89	13.93%
100.00% +	4,935	11.23%	235,699,659.17	13.61%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	18,871	42.93%	907,895,166.23	52.41%
Thessaloniki	6,215	14.14%	242,628,456.23	14.01%
Macedonia	4,473	10.18%	121,302,734.43	7.00%
Peloponnese	3,357	7.64%	106,978,044.96	6.18%
Thessaly	2,979	6.78%	80,039,786.08	4.62%
Sterea Ellada	2,500	5.69%	75,850,070.73	4.38%
Creta Island	1,552	3.53%	55,221,048.78	3.19%
Ionian Islands	685	1.56%	22,927,335.10	1.32%
Thrace	930	2.12%	29,218,255.46	1.69%
Epirus	1,134	2.58%	31,134,612.57	1.80%
Aegean Islands	1,257	2.86%	58,982,955.63	3.41%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,008	2.29%	53,238,549.54	3.07%
12 - 24	1,209	2.75%	43,020,949.80	2.48%
24 - 36	2,365	5.38%	76,149,614.52	4.40%
36 - 60	5,796	13.19%	188,505,484.37	10.88%
60 - 96	4,760	10.83%	119,608,060.23	6.91%
over 96	28,815	65.56%	1,251,655,807.73	72.26%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7,063	16.07%	226,039,874.38	13.05%
5 - 10 years	1,042	2.37%	10,758,375.85	0.62%
10 - 15 years	2,637	6.00%	44,759,911.42	2.58%
15 - 20 years	4,417	10.05%	125,580,156.02	7.25%
20 - 25 years	6,018	13.69%	228,601,737.70	13.20%
25 - 30 years	9,213	20.96%	388,174,893.21	22.41%
30 - 35 years	5,421	12.33%	257,193,092.74	14.85%
35 years +	8,142	18.52%	451,070,424.88	26.04%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	31,711	72.15%	1,201,105,054.42	69.34%
Houses	12,242	27.85%	531,073,411.78	30.66%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,072	18.37%	317,390,240.90	18.32%
Purchase	16,936	38.53%	841,756,573.73	48.60%
Repair	8,981	20.43%	354,029,911.66	20.44%
Construction (re-mortgage)	133	0.30%	8,633,964.87	0.50%
Purchase (re-mortgage)	537	1.22%	27,526,156.92	1.59%
Repair (re-mortgage)	414	0.94%	22,018,185.14	1.27%
Equity Release	8,880	20.20%	160,823,432.99	9.28%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	34,812	79.20%	1,450,481,525.61	83.74%
Balloon	9,141	20.80%	281,696,940.60	16.26%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,424	94.25%	1,653,737,540.66	95.47%
Fixed Converting to Floating	2,393	5.44%	76,396,360.21	4.41%
Fixed to Maturity	136	0.31%	2,044,565.33	0.12%
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%

Fixed rate assets 4.53%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	2,357	5.69%	224,188,240.54	13.56%	
Libor 3 Months (CHF)	942	2.27%	62,108,971.75	3.76%	
ECB Tracker	7,778	18.78%	379,177,155.73	22.93%	
Euribor 1 Month	2,690	6.49%	151,389,663.87	9.15%	
Euribor 3 Months	13,550	32.71%	521,828,218.69	31.55%	
Libor 1 Month (Euro)	96	0.23%	1,888,845.91	0.11%	
Eurobank OEK's Rate	111	0.27%	1,834,417.28	0.11%	
Euribor 6 Months	2	0.00%	25,919.91	0.00%	
TBank OEK's Rate	24	0.06%	443,939.34	0.03%	
TBank GG Rate	3	0.01%	33,437.31	0.00%	
Originator Rate	13,871	33.49%	310,818,730.34	18.79%	
Grand Total	41,424	100.00%	1,653,737,540.66	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	7	0.29%	314,600.31	0.41%	
Libor 3 Months (CHF)	74	3.09%	2,814,546.04	3.68%	
ECB Tracker	66	2.76%	3,285,235.31	4.30%	
Euribor 1 Month	728	30.42%	19,446,968.97	25.46%	
Euribor 3 Months	1,452	60.68%	47,458,288.18	62.12%	
Originator Rate	66	2.76%	3,076,721.40	4.03%	
Grand Total	2,393	100.00%	76,396,360.21	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	77	3.22%	2,630,161.54	3.44%	
1 Jan 2021 +	2,316	96.78%	73,766,198.67	96.56%	
Grand Total	2,393	100.00%	76,396,360.21	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	43,947	99.99%	1,732,006,694.31	99.99%	
Y	6	0.01%	171,771.89	0.01%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	3	50.00%	53,504.05	31.15%	
OEK Subsidy	3	50.00%	118,267.84	68.85%	
Grand Total	6	100.00%	171,771.89	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	23,271	52.95%	1,080,363,607.32	62.37%	
Y	20,682	47.05%	651,814,858.88	37.63%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	42,280	96.19%	1,600,885,490.24	92.42%	
Y	1,673	3.81%	131,292,975.96	7.58%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	41,556	94.55%	1,568,510,126.38	90.55%	
S	2,397	5.45%	163,668,339.82	9.45%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	39,787	90.52%	1,612,249,428.94	93.08%	
Y	4,166	9.48%	119,929,037.26	6.92%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	42,565	96.84%	1,670,099,710.30	96.42%	
Second home/Holiday houses	1,276	2.90%	58,223,946.55	3.36%	
Buy-to-let/Non-Owner occupied	68	0.15%	2,324,505.65	0.13%	
Other	44	0.10%	1,530,303.71	0.09%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	10,429	23.73%	515,501,185.50	29.76%	
Pensioner	8,526	19.40%	218,253,813.37	12.60%	
Other Private Employees	5,298	12.05%	235,141,691.30	13.57%	
Unemployed	4,538	10.32%	140,794,605.36	8.13%	
Civil Servant	4,077	9.28%	115,562,137.13	6.67%	
Other Self Employed	2,740	6.23%	137,545,463.82	7.94%	
Bank Employee	1,877	4.27%	127,587,349.75	7.37%	
Housewife	1,203	2.74%	39,864,182.64	2.30%	
Teacher	963	2.19%	29,573,155.39	1.71%	
Salesman	955	2.17%	36,390,679.50	2.10%	
Farmer	736	1.67%	19,453,582.97	1.12%	
Civil Servant - Primary School Teachers	735	1.67%	19,105,222.78	1.10%	
Civil Servant - Policeman	729	1.66%	35,520,575.90	2.05%	
Independent Means	584	1.33%	33,657,507.35	1.94%	
Military Personnel	563	1.28%	28,227,313.44	1.63%	
Grand Total	43,953	100.00%	1,732,178,466.20	100.00%	