

Report No: **109**

Reporting Date: **20/6/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2019	31/5/2019

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	Ba1	620,000,000.00	Euribor 3M + 1,25%	20-Jul-20	20-Jul-21
4	16-May-16	XS1410482951	Ba1	300,000,000.00	Euribor 3M + 1,25%	20-Feb-20	20-Feb-21
5	19-Mar-18	XS1795267514	Ba1	150,000,000.00	Euribor 3M + 1,25%	20-Mar-20	20-Mar-21
6	11-Jul-18	XS1855456106	Ba1	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) **0.97**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	23-Apr-19	22-Jul-19	58	Act/360	0.9390%	937,956.67	-
4	20-May-19	20-Aug-19	31	Act/360	0.9380%	242,316.67	-
5	20-Mar-19	20-Jun-19	92	Act/360	0.9400%	360,333.33	360,333.33
6	23-Apr-19	22-Jul-19	58	Act/360	0.9390%	408,465.00	-

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

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/5/2019			As at 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	356,293,054.42	1,549,066,833.94	1,866,788,480.47	360,907,425.83	1,567,834,631.55	1,883,395,902.71
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	354,439,044.11	1,539,383,213.40	1,855,451,560.21	359,133,223.23	1,556,396,384.82	1,870,406,372.78
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	302,115,286.60	1,268,045,333.14	1,537,454,363.46	308,864,245.80	1,281,299,325.90	1,551,356,373.90
A.4	Aggregate Original Principal O/S balance	413,369,291.56	2,402,452,422.65	2,815,821,714.21	417,060,240.29	2,426,901,625.17	2,843,961,865.46
A.5	Average Current Principal O/S balance	82,839.58	35,556.78	38,999.49	82,929.10	35,563.90	38,883.41
A.6	Average Original Principal O/S balance	96,110.04	55,145.12	58,825.95	95,831.86	55,050.51	58,714.66
A.7	Maximum Current Principal O/S balance	1,173,048.13	3,754,702.18	3,754,702.18	1,174,144.76	3,759,892.49	3,759,892.49
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	4,301	43,566	47,867	4,352.00	44,085	48,437
A.10	Weighted Average Seasoning (years)	12.02	9.83	10.20	11.95	9.76	10.12
A.11	Weighted Average Remaining Maturity (years)	15.28	17.54	17.16	15.33	17.61	17.23
A.12	Weighted Average Current Unindexed LTV percent (%)	83.54	85.41	85.09	82.07	85.53	84.95
A.13	Weighted Average Current Indexed LTV percent (%)	55.88	53.79	54.15	54.92	53.86	54.04
A.14	Weighted Average Original LTV percent (%)	66.53	73.54	72.35	66.34	73.49	72.29
A.15	Weighted Average Interest Rate - Total (%)	0.57	1.84	1.62	0.58	1.84	1.63
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.62	1.35	1.10	0.62	1.35	1.10
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.90	91.17	91.80	93.88	90.01	90.66
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.13	5.98	5.49	3.74	6.88	6.35
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.45	2.23	2.10	1.89	2.38	2.30
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.52	0.63	0.61	0.49	0.73	0.69
A.21	FX Rate	1.1214	1.00	-	1.1437	1.00	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2019					
		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	5,303	1,313,465.62	46,012	4,882,328.72	51,315	6,053,601.79
B.2	Partial Prepayments	4	114,995.20	31	314,417.05	35	416,963.15
B.3	Whole Prepayments	4	83,935.11	55	674,935.54	59	749,784.04
B.4	Total Principal Receipts (B1+B2+B3)	-	1,512,395.93	-	5,871,681.31	-	7,220,348.98

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2019					
		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	4,523	171,628.55	46,335	2,373,757.81	50,858	2,526,806.28
C.2	Interest From Overdues	2,293	1,641.57	21,126	15,867.15	23,419	17,331.01
C.3	Total Interest Receipts (C1+C2)	-	173,270.12	-	2,389,624.96	-	2,544,137.28
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/5/2019					
		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	4,121	338,128,205.48	37,927	1,412,278,760.58	42,048	1,713,802,039.95
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	162	16,310,838.63	5,336	127,104,452.82	5,498	141,649,520.26
A.3	Totals (A1+ A2)	4,283	354,439,044.11	43,263	1,539,383,213.40	47,546	1,855,451,560.21
A.4	In Arrears Loans 90 Days To 360 Days	18	1,854,010.31	303	9,683,620.54	321	11,336,920.26
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	18	1,854,010.31	303	9,683,620.54	321	11,336,920.26

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/5/2019					
		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	115	11,152,309.11	4,336	92,558,543.62	4,451	102,503,531.23
B.2	60 Days < Installment <= 89 Days	47	5,158,529.52	1,000	34,545,909.20	1,047	39,145,989.03
B.3	Total (B1+B2=A4)	162	16,310,838.63	5,336	127,104,452.82	5,498	141,649,520.26
B.4	90 Days < Installment <= 119 Days	18	1,854,010.31	276	8,678,246.43	294	10,331,546.15
B.5	120 Days < Installment <= 360 Days	0	0.00	27	1,005,374.11	27	1,005,374.11
B.6	Total (B4+B5=A4)	18	1,854,010.31	303	9,683,620.54	321	11,336,920.26

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At May-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	3,042,791.94	0.00	14,407,411.50	0.00	17,120,798.28
A.2	Number of Loans	0	34	0	389	0	423



Statutory Tests

as of 31/5/2019

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,285,069.17	
Total Bonds Amount	1,341,285,069.17	
Current Outstanding Balance of Loans	1,866,788,480.47	
A. Adjusted Outstanding Principal of Loans ²	1,537,454,363.46	
B. Accrued Interest on Loans	3,333,461.21	
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	3,724,444.44	
Nominal Value (A+B+C+D-Z)	1,537,063,380.22	
Bonds / Nominal Value Assets Percentage	1,442,242,009.86	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,819,011,132.22	
Net Present Value of Liabilities	1,349,878,629.30	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,780,347,067.91	
Net Present Value of Liabilities	1,345,844,965.68	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,913,081,264.44	
Net Present Value of Liabilities	1,361,198,010.23	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	18,438,566.82	
Interest due on all series of covered bonds during 1st year	7,270,570.73	
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	4,181,966.06	
Required Reserve Amount	4,871,226.52	
Amount credited to the account (payment to BoNY)	689,260.46	
Available (Outstanding) Reserve Amount t	4,871,226.52	

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	4,301	8.99%	317,721,646.53	17.02%
EUR	43,566	91.01%	1,549,066,833.94	82.98%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	23,257	48.59%	456,981,005.64	16.23%
37.501 - 75.000	12,448	26.01%	677,761,842.04	24.07%
75.001 - 100.000	4,810	10.05%	425,009,144.31	15.09%
100.001 - 150.000	4,332	9.05%	539,334,148.26	19.15%
150.001 - 250.000	2,281	4.77%	433,871,096.89	15.41%
250.001 - 500.000	654	1.37%	213,832,176.14	7.59%
500.001 +	85	0.18%	69,032,300.93	2.45%
Grand Total	47,867	100.00%	2,815,821,714.21	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,631	66.08%	500,406,594.55	26.81%
37.501 - 75.000	9,761	20.39%	518,282,522.37	27.76%
75.001 - 100.000	2,813	5.88%	242,494,585.74	12.99%
100.001 - 150.000	2,216	4.63%	267,413,526.49	14.32%
150.001 - 250.000	1,102	2.30%	207,214,919.95	11.10%
250.001 - 500.000	292	0.61%	93,267,541.93	5.00%
500.001 +	52	0.11%	37,708,789.44	2.02%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	10,939	22.85%	257,401,116.56	13.79%
2005	3,513	7.34%	184,247,198.72	9.87%
2006	4,934	10.31%	282,000,829.90	15.11%
2007	4,267	8.91%	248,071,428.63	13.29%
2008	2,548	5.32%	159,221,627.86	8.53%
2009	1,508	3.15%	82,761,331.73	4.43%
2010	1,549	3.24%	77,710,668.78	4.16%
2011	2,155	4.50%	75,083,159.21	4.02%
2012	3,217	6.72%	93,969,618.63	5.03%
2013	2,023	4.23%	52,366,098.96	2.81%
2014	662	1.38%	14,064,408.75	0.75%
2015	327	0.68%	8,322,873.76	0.45%
2016	5,211	10.89%	167,730,802.67	8.98%
2017	3,117	6.51%	96,423,788.02	5.17%
2018	1,513	3.16%	51,963,953.00	2.78%
2019	384	0.80%	15,449,575.30	0.83%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	7,640	15.96%	156,089,939.42	8.36%
2021 - 2025	8,084	16.89%	182,380,683.38	9.77%
2026 - 2030	7,121	14.88%	228,825,040.77	12.26%
2031 - 2035	5,652	11.81%	256,215,120.12	13.72%
2036 - 2040	6,132	12.81%	346,719,156.80	18.57%
2041 - 2045	5,352	11.18%	275,942,626.29	14.78%
2046 +	7,886	16.47%	420,615,913.69	22.53%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	12,091	25.26%	266,764,956.01	14.29%
40.01 - 60 months	1,467	3.06%	29,842,446.91	1.60%
60.01 - 90 months	3,586	7.49%	71,675,280.69	3.84%
90.01 - 120 months	3,590	7.50%	107,550,696.83	5.76%
120.01 - 150 months	2,983	6.23%	130,593,119.68	7.00%
150.01 - 180 months	2,951	6.16%	130,333,654.68	6.98%
over 180 months	21,199	44.29%	1,130,028,325.67	60.53%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14,551	30.40%	674,460,229.99	36.13%
1.01% - 2.00%	13,204	27.58%	705,825,270.16	37.81%
2.01% - 3.00%	4,515	9.43%	164,220,859.82	8.80%
3.01% - 4.00%	6,341	13.25%	179,021,447.40	9.59%
4.01% - 5.00%	5,172	10.80%	69,569,558.98	3.73%
5.01% - 6.00%	832	1.74%	25,568,322.17	1.37%
6.01% - 7.00%	1,394	2.91%	19,162,383.29	1.03%
7.01% +	1,858	3.88%	28,960,408.66	1.55%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,640	22.23%	102,678,640.12	5.50%
20.01% - 30.00%	3,194	6.67%	75,063,782.55	4.02%
30.01% - 40.00%	3,603	7.53%	106,132,967.76	5.69%
40.01% - 50.00%	3,546	7.41%	119,470,511.25	6.40%
50.01% - 60.00%	3,657	7.64%	142,296,370.66	7.62%
60.01% - 70.00%	3,474	7.26%	154,479,599.13	8.28%
70.01% - 80.00%	3,410	7.12%	165,937,343.37	8.89%
80.01% - 90.00%	2,905	6.07%	153,300,062.51	8.21%
90.01% - 100.00%	2,700	5.64%	152,745,295.96	8.18%
100.00% +	10,738	22.43%	694,683,907.18	37.21%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,084	27.33%	167,834,346.67	8.99%
20.01% - 30.00%	5,906	12.34%	167,399,899.90	8.97%
30.01% - 40.00%	5,933	12.39%	224,163,386.23	12.01%
40.01% - 50.00%	5,603	11.71%	249,988,625.75	13.39%
50.01% - 60.00%	5,130	10.72%	269,108,654.22	14.42%
60.01% - 70.00%	5,023	10.49%	296,968,201.83	15.91%
70.01% - 80.00%	4,425	9.24%	283,452,290.12	15.18%
80.01% - 90.00%	1,812	3.79%	125,893,804.57	6.74%
90.01% - 100.00%	591	1.23%	44,907,163.96	2.41%
100.00% +	360	0.75%	37,072,107.20	1.99%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	5,043	10.54%	65,650,262.77	3.52%
20.01% - 30.00%	4,763	9.95%	93,689,883.94	5.02%
30.01% - 40.00%	4,957	10.36%	131,617,284.09	7.05%
40.01% - 50.00%	5,159	10.78%	176,464,032.66	9.45%
50.01% - 60.00%	4,891	10.22%	202,185,715.53	10.83%
60.01% - 70.00%	4,677	9.77%	212,048,109.28	11.36%
70.01% - 80.00%	4,964	10.37%	257,551,962.26	13.80%
80.01% - 90.00%	4,580	9.57%	239,998,799.26	12.86%
90.01% - 100.00%	3,847	8.04%	255,760,181.59	13.70%
100.00% +	4,986	10.42%	231,822,249.10	12.42%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,458	42.74%	972,857,578.68	52.11%
Thessaloniki	6,796	14.20%	257,474,562.26	13.79%
Macedonia	4,954	10.35%	132,559,267.91	7.10%
Peloponnese	3,657	7.64%	117,026,564.30	6.27%
Thessaly	3,287	6.87%	90,108,139.07	4.83%
Sterea Ellada	2,704	5.65%	81,220,103.95	4.35%
Creta Island	1,695	3.54%	61,370,808.98	3.29%
Ionian Islands	733	1.53%	25,668,420.24	1.38%
Thrace	1,019	2.13%	31,983,095.40	1.71%
Epirus	1,243	2.60%	33,849,167.49	1.81%
Aegean Islands	1,321	2.76%	62,670,772.20	3.36%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,357	2.83%	50,928,257.19	2.73%
12 - 24	1,385	2.89%	41,171,339.65	2.21%
24 - 36	6,026	12.59%	195,188,768.65	10.46%
36 - 60	2,089	4.36%	59,938,065.60	3.21%
60 - 96	6,930	14.48%	194,210,118.62	10.40%
over 96	30,080	62.84%	1,325,351,930.76	71.00%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7,615	15.91%	236,843,459.08	12.69%
5 - 10 years	1,136	2.37%	11,173,091.56	0.60%
10 - 15 years	3,181	6.65%	53,195,190.82	2.85%
15 - 20 years	5,217	10.90%	147,796,902.12	7.92%
20 - 25 years	6,878	14.37%	267,112,085.39	14.31%
25 - 30 years	9,597	20.05%	408,822,032.43	21.90%
30 - 35 years	5,760	12.03%	269,686,943.77	14.45%
35 years +	8,483	17.72%	472,158,775.30	25.29%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	34,593	72.27%	1,301,074,510.01	69.70%
Houses	13,274	27.73%	565,713,970.46	30.30%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,805	18.39%	351,386,703.79	18.82%
Purchase	18,217	38.06%	874,801,855.42	46.86%
Repair	9,768	20.41%	396,108,774.59	21.22%
Construction (re-mortgage)	132	0.28%	7,762,628.01	0.42%
Purchase (re-mortgage)	603	1.26%	30,484,706.14	1.63%
Repair (re-mortgage)	451	0.94%	24,410,497.11	1.31%
Equity Release	9,891	20.66%	181,833,315.41	9.74%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	38,120	79.64%	1,574,423,053.08	84.34%
Balloon	9,747	20.36%	292,365,427.40	15.66%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,216	94.46%	1,794,638,275.15	96.14%
Fixed Converting to Floating	2,423	5.06%	70,352,545.87	3.77%
Fixed to Maturity	228	0.48%	1,797,659.45	0.10%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

Fixed rate assets 3.86%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,572	5.69%	221,581,249.17	12.35%
Libor 3 Months (CHF)	999	2.21%	63,250,702.16	3.52%
ECB Tracker	8,869	19.61%	455,901,370.60	25.40%
Euribor 1 Month	2,628	5.81%	152,896,024.05	8.52%
Euribor 3 Months	14,502	32.07%	560,497,975.84	31.23%
Libor 1 Month (Euro)	108	0.24%	2,148,466.70	0.12%
Eurobank OEK's Rate	163	0.36%	2,530,304.78	0.14%
Euribor 6 Months	2	0.00%	37,574.45	0.00%
TBank OEK's Rate	33	0.07%	469,727.39	0.03%
TBank GG Rate	5	0.01%	40,861.48	0.00%
Originator Rate	15,335	33.91%	335,284,018.53	18.68%
Grand Total	45,216	100.00%	1,794,638,275.15	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%	304,879.44	0.43%
Libor 3 Months (CHF)	85	3.51%	3,306,849.32	4.70%
ECB Tracker	71	2.93%	3,698,321.75	5.26%
Euribor 1 Month	585	24.14%	15,545,569.49	22.10%
Euribor 3 Months	1,596	65.87%	43,634,165.29	62.02%
Originator Rate	79	3.26%	3,862,760.58	5.49%
Grand Total	2,423	100.00%	70,352,545.87	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	225	9.29%	7,940,909.53	11.29%
1 Jan 2021 +	2,198	90.71%	62,411,636.34	88.71%
Grand Total	2,423	100.00%	70,352,545.87	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,843	99.95%	1,865,661,482.18	99.94%
Y	24	0.05%	1,126,998.29	0.06%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	4	16.67%	101,241.27	8.98%
OEK Subsidy	20	83.33%	1,025,757.02	91.02%
Grand Total	24	100.00%	1,126,998.29	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	25,510	53.29%	1,177,778,273.73	63.09%
Y	22,357	46.71%	689,010,206.75	36.91%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,060	96.22%	1,726,475,402.13	92.48%
Y	1,807	3.78%	140,313,078.34	7.52%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,571	95.20%	1,712,413,215.19	91.73%
S	2,296	4.80%	154,375,265.28	8.27%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,179	90.21%	1,727,379,616.08	92.53%
Y	4,688	9.79%	139,408,864.39	7.47%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,407	96.95%	1,800,078,068.19	96.43%
Second home/Holiday houses	1,338	2.80%	62,532,340.06	3.35%
Buy-to-let/Non-Owner occupied	73	0.15%	2,459,288.16	0.13%
Other	49	0.10%	1,718,784.06	0.09%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,470	23.96%	558,686,799.16	29.93%
Pensioner	9,274	19.37%	243,271,676.22	13.03%
Other Private Employees	5,786	12.09%	245,594,714.50	13.16%
Unemployed	4,997	10.44%	155,882,486.07	8.35%
Civil Servant	4,503	9.41%	130,034,278.96	6.97%
Other Self Employed	3,089	6.45%	150,484,615.00	8.06%
Bank Employee	1,814	3.79%	122,635,328.99	6.57%
Housewife	1,318	2.75%	43,217,776.05	2.32%
Teacher	1,046	2.19%	34,051,419.59	1.82%
Salesman	1,006	2.10%	39,385,919.17	2.11%
Farmer	839	1.75%	22,097,433.76	1.18%
Civil Servant - Primary School Teachers	762	1.59%	20,184,427.55	1.08%
Civil Servant - Policeman	745	1.56%	35,990,792.24	1.93%
Independent Means	631	1.32%	35,348,144.24	1.89%
Military Personnel	587	1.23%	29,922,668.96	1.60%
Grand Total	47,867	100.00%	1,866,788,480.47	100.00%