

Report No: 111

Reporting Date: 20/8/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	1/7/2019	31/7/2019

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
				1.340.000.000,00			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0,85

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Jul-19	21-Oct-19	29	Act/360	0,8800%	439.511,11	-
4	20-May-19	20-Aug-19	92	Act/360	0,9380%	719.133,33	719.133,33
5	20-Jun-19	20-Sep-19	61	Act/360	0,9280%	235.866,67	-
6	22-Jul-19	21-Oct-19	29	Act/360	0,8800%	191.400,00	-

\* 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 at 31/7/2019			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	345.288.227,71	1.488.957.939,24	1.801.690.687,82	348.230.644,78	1.505.058.381,29	1.818.638.430,62
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	343.581.136,42	1.474.856.712,61	1.786.043.322,90	347.086.127,50	1.492.123.924,27	1.804.673.341,20
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	299.103.524,95	1.254.952.691,56	1.525.855.259,22	302.728.520,15	1.269.022.532,24	1.541.628.133,46
A.4	Aggregate Original Principal O/S balance	403.974.380,31	2.315.915.778,25	2.719.890.158,56	406.618.399,45	2.335.682.903,02	2.742.301.302,47
A.5	Average Current Principal O/S balance	82.466,74	35.431,98	38.989,19	82.519,11	35.487,45	39.000,63
A.6	Average Original Principal O/S balance	96.483,01	55.110,67	58.859,34	96.355,07	55.072,57	58.808,55
A.7	Maximum Current Principal O/S balance	1.170.831,00	3.744.276,75	3.744.276,75	1.171.945,89	3.749.496,95	3.749.496,95
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	4.187	42.023	46.210	4.220,00	42.411	46.631
A.10	Weighted Average Seasoning (years)	12,16	9,98	10,36	12,08	9,91	10,28
A.11	Weighted Average Remaining Maturity (years)	15,17	17,43	17,04	15,23	17,50	17,11
A.12	Weighted Average Current Unindexed LTV percent (%)	80,77	79,91	80,06	80,42	80,03	80,10
A.13	Weighted Average Current Indexed LTV percent (%)	56,25	53,50	53,98	56,01	53,58	54,00
A.14	Weighted Average Original LTV percent (%)	66,87	73,64	72,46	66,76	73,56	72,39
A.15	Weighted Average Interest Rate - Total (%)	0,55	1,82	1,60	0,56	1,83	1,61
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,60	1,33	1,08	0,61	1,34	1,09
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95,04	91,54	92,15	94,77	92,02	92,49
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2,96	5,25	4,85	3,54	4,86	4,63
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1,51	2,26	2,13	1,36	2,27	2,11
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,49	0,95	0,87	0,33	0,86	0,77
A.21	FX Rate	1,1041	-	-	1,1105	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2019					
		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	5,331	1,239,970,48	45,566	4,841,913,27	50,897	5,964,973,21
B.2	Partial Prepayments	3	138,974,43	30	216,997,19	33	342,868,42
B.3	Whole Prepayments	5	298,562,88	53	708,546,54	58	978,959,44
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,677,507,79</b>	-	<b>5,767,457,00</b>	-	<b>7,286,801,07</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2019					
		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	4,415	162,126,06	46,037	2,303,663,57	50,452	2,450,503,58
C.2	Interest From Overdues	2,134	1,347,29	19,685	14,533,41	21,819	15,753,67
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>163,473,35</b>	-	<b>2,318,196,98</b>	-	<b>2,466,257,26</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/7/2019					
		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	4,027	328,146,829,99	36,533	1,363,066,284,54	40,560	1,660,273,811,02
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	136	15,434,306,43	5,079	111,790,428,07	5,215	125,769,511,88
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,163</b>	<b>343,581,136,42</b>	<b>41,612</b>	<b>1,474,856,712,61</b>	<b>45,775</b>	<b>1,786,043,322,90</b>
A.4	In Arrears Loans 90 Days To 360 Days	24	1,707,091,29	411	14,101,226,63	435	15,647,364,92
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>24</b>	<b>1,707,091,29</b>	<b>411</b>	<b>14,101,226,63</b>	<b>435</b>	<b>15,647,364,92</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/7/2019					
		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	99	10,225,023,90	4,138	78,105,153,52	4,237	87,366,111,68
B.2	60 Days < Installment <= 89 Days	37	5,209,262,53	941	33,685,274,55	978	38,403,400,20
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>136</b>	<b>15,434,306,43</b>	<b>5,079</b>	<b>111,790,428,07</b>	<b>5,215</b>	<b>125,769,511,88</b>
B.4	90 Days < Installment <= 119 Days	16	1,183,988,60	247	8,890,787,83	263	9,963,144,14
B.5	120 Days < Installment <= 360 Days	8	523,102,69	164	5,210,438,80	172	5,684,220,79
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>24</b>	<b>1,707,091,29</b>	<b>411</b>	<b>14,101,226,63</b>	<b>435</b>	<b>15,647,364,92</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At July-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	1,210,208,40	0,00	9,672,777,70	0,00	10,768,881,68
A.2	Number of Loans	0	14	0	279	0	293



## Statutory Tests

as of 31/7/2019

Outstanding Bonds Principal	1.340.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	950.572,22	
Total Bonds Amount	<b>1.340.950.572,22</b>	
Current Outstanding Balance of Loans	1.801.690.687,82	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1.525.855.259,22	
B. Accrued Interest on Loans	3.102.080,59	
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	5.723.611,11	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1.523.233.728,69</b>	
Bonds / Nominal Value Assets Percentage	1.441.882.335,72	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1.806.398.914,03	
Net Present Value of Liabilities	1.354.291.178,27	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1.774.329.055,08	
Net Present Value of Liabilities	1.349.510.865,96	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1.712.145.548,63	
Net Present Value of Liabilities	1.372.044.051,05	
<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	16.971.442,77	
Interest due on all series of covered bonds during 1st year	9.632.276,06	
<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	5.953.528,14	
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**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4.187	9,06%	312.732.748,58	17,36%
EUR	42.023	90,94%	1.488.957.939,24	82,64%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	22.371	48,41%	439.641.956,66	16,16%
37.501 - 75.000	12.029	26,03%	655.297.568,82	24,09%
75.001 - 100.000	4.677	10,12%	413.037.834,25	15,19%
100.001 - 150.000	4.213	9,12%	524.123.533,25	19,27%
150.001 - 250.000	2.216	4,80%	421.193.140,20	15,49%
250.001 - 500.000	628	1,36%	204.557.957,18	7,52%
500.001 +	76	0,16%	62.038.168,20	2,28%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>2.719.890.158,56</b>	<b>100,00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30.476	65,95%	482.117.660,04	26,76%
37.501 - 75.000	9.484	20,52%	503.654.397,74	27,95%
75.001 - 100.000	2.731	5,91%	235.319.087,28	13,06%
100.001 - 150.000	2.134	4,62%	257.566.528,27	14,30%
150.001 - 250.000	1.056	2,29%	198.374.266,93	11,01%
250.001 - 500.000	281	0,61%	89.361.006,88	4,96%
500.001 +	48	0,10%	35.297.740,68	1,96%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	10.448	22,61%	246.425.048,67	13,68%
2005	3.404	7,37%	177.068.192,43	9,83%
2006	4.772	10,33%	271.310.978,24	15,06%
2007	4.158	9,00%	240.968.646,57	13,37%
2008	2.473	5,35%	153.670.780,53	8,53%
2009	1.468	3,18%	80.607.049,20	4,47%
2010	1.513	3,27%	75.827.618,25	4,21%
2011	2.063	4,46%	72.099.283,35	4,00%
2012	3.112	6,73%	90.302.107,57	5,01%
2013	1.961	4,24%	50.416.361,57	2,80%
2014	646	1,40%	13.725.544,70	0,76%
2015	316	0,68%	7.931.134,81	0,44%
2016	5.067	10,97%	162.623.001,84	9,03%
2017	3.053	6,61%	94.850.844,01	5,26%
2018	1.387	3,00%	48.836.872,53	2,71%
2019	369	0,80%	15.027.223,55	0,83%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	7.171	15,52%	149.659.374,37	8,31%
2021 - 2025	7.890	17,07%	175.492.464,91	9,74%
2026 - 2030	6.920	14,98%	218.432.974,45	12,12%
2031 - 2035	5.470	11,84%	246.571.269,30	13,69%
2036 - 2040	5.925	12,82%	335.803.104,08	18,64%
2041 - 2045	5.170	11,19%	266.392.987,24	14,79%
2046 +	7.664	16,59%	409.338.513,48	22,72%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11.668	25,25%	259.172.877,74	14,38%
40.01 - 60 months	1.401	3,03%	28.963.370,79	1,61%
60.01 - 90 months	3.544	7,67%	69.566.015,43	3,86%
90.01 - 120 months	3.464	7,50%	106.338.038,81	5,90%
120.01 - 150 months	2.965	6,42%	126.240.057,30	7,01%
150.01 - 180 months	2.790	6,04%	122.149.088,19	6,78%
over 180 months	20.378	44,10%	1.089.261.239,56	60,46%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14.177	30,68%	662.681.383,12	36,78%
1.01% - 2.00%	12.840	27,79%	679.992.489,71	37,74%
2.01% - 3.00%	4.239	9,17%	153.117.784,61	8,50%
3.01% - 4.00%	6.068	13,13%	170.403.682,49	9,46%
4.01% - 5.00%	5.073	10,98%	66.050.801,67	3,67%
5.01% - 6.00%	793	1,72%	24.081.121,77	1,34%
6.01% - 7.00%	1.235	2,67%	17.888.929,57	0,99%
7.01% +	1.785	3,86%	27.474.494,88	1,52%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>CURRENT LTV Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10.553	22,84%	104.642.745,89	5,81%
20.01% - 30.00%	3.431	7,42%	83.760.254,11	4,65%
30.01% - 40.00%	3.630	7,86%	108.104.705,21	6,00%
40.01% - 50.00%	3.668	7,94%	130.557.316,18	7,25%
50.01% - 60.00%	3.738	8,09%	150.640.717,08	8,36%
60.01% - 70.00%	3.620	7,83%	167.740.705,19	9,31%
70.01% - 80.00%	3.266	7,07%	162.759.793,24	9,03%
80.01% - 90.00%	2.854	6,18%	164.759.260,99	9,14%
90.01% - 100.00%	2.651	5,74%	149.707.392,33	8,31%
100.00% +	8.799	19,04%	579.017.797,62	32,14%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</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%	12.637	27,35%	160.657.331,77	8,92%
20.01% - 30.00%	5.689	12,31%	160.911.065,56	8,93%
30.01% - 40.00%	5.745	12,43%	216.598.133,96	12,02%
40.01% - 50.00%	5.436	11,76%	242.483.683,07	13,46%
50.01% - 60.00%	4.800	10,56%	257.794.498,85	14,31%
60.01% - 70.00%	4.894	10,59%	289.607.028,27	16,07%
70.01% - 80.00%	4.291	9,29%	275.550.564,26	15,29%
80.01% - 90.00%	1.764	3,82%	123.504.099,86	6,85%
90.01% - 100.00%	549	1,19%	42.033.493,80	2,33%
100.00% +	325	0,70%	32.550.788,42	1,81%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</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%	4.853	10,50%	62.227.116,07	3,45%
20.01% - 30.00%	4.619	10,00%	89.668.899,32	4,98%
30.01% - 40.00%	4.766	10,31%	126.311.240,77	7,01%
40.01% - 50.00%	4.966	10,75%	169.804.431,67	9,42%
50.01% - 60.00%	4.698	10,17%	195.528.104,28	10,85%
60.01% - 70.00%	4.504	9,75%	205.409.069,84	11,40%
70.01% - 80.00%	4.803	10,39%	248.776.108,22	13,81%
80.01% - 90.00%	4.451	9,63%	233.322.419,14	12,95%
90.01% - 100.00%	3.727	8,07%	247.174.535,54	13,72%
100.00% +	4.823	10,44%	223.468.762,97	12,40%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19.782	42,81%	939.369.634,50	52,14%
Thessaloniki	6.550	14,17%	248.992.588,47	13,82%
Macedonia	4.770	10,32%	127.823.494,20	7,09%
Peloponnese	3.527	7,63%	112.751.424,57	6,26%
Thessaly	3.166	6,85%	86.507.169,46	4,80%
Sterea Ellada	2.600	5,63%	78.772.057,57	4,37%
Creta Island	1.637	3,54%	59.200.636,33	3,29%
Ionian Islands	706	1,53%	24.839.382,47	1,38%
Thrace	988	2,14%	30.692.415,23	1,70%
Epirus	1.209	2,62%	32.792.205,91	1,82%
Aegean Islands	1.275	2,76%	59.949.679,12	3,33%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1.036	2,24%	41.984.669,60	2,33%
12 - 24	1.223	2,65%	37.085.266,37	2,06%
24 - 36	5.368	11,62%	171.752.592,68	9,53%
36 - 60	2.748	5,95%	82.435.273,22	4,58%
60 - 96	6.482	14,03%	179.774.121,70	9,98%
over 96	29.353	63,52%	1.288.658.764,25	71,52%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</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	7.423	16,06%	230.666.374,33	12,80%
5 - 10 years	1.078	2,33%	10.390.397,22	0,58%
10 - 15 years	2.956	6,40%	49.547.776,39	2,75%
15 - 20 years	4.913	10,63%	140.464.181,66	7,80%
20 - 25 years	6.661	14,41%	255.076.234,71	14,16%
25 - 30 years	9.340	20,21%	395.074.080,78	21,93%
30 - 35 years	5.591	12,10%	261.446.573,24	14,51%
35 years +	8.248	17,85%	459.025.069,49	25,48%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	33.379	72,23%	1.259.074.469,24	69,88%
Houses	12.831	27,77%	542.616.218,58	30,12%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8.488	18,37%	336.984.239,39	18,70%
Purchase	17.657	38,21%	851.992.690,61	47,29%
Repair	9.411	20,37%	378.781.112,72	21,02%
Construction (re-mortgage)	127	0,27%	7.576.280,65	0,42%
Purchase (re-mortgage)	588	1,27%	29.335.646,88	1,63%
Repair (re-mortgage)	435	0,94%	23.347.689,52	1,30%
Equity Release	9.504	20,57%	173.673.028,05	9,64%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	36.816	79,67%	1.519.165.351,86	84,32%
Balloon	9.394	20,33%	282.525.335,96	15,68%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	43.792	94,77%	1.734.093.557,00	96,25%
Fixed Converting to Floating	2.245	4,86%	65.859.711,76	3,66%
Fixed to Maturity	173	0,37%	1.737.419,07	0,10%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

Fixed rate assets 3,75%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2.486	5,68%	217.117.246,83	12,52%
Libor 3 Months (CHF)	981	2,24%	62.666.085,06	3,61%
ECB Tracker	8.595	19,63%	438.411.878,97	25,28%
Euribor 1 Month	2.547	5,82%	148.264.009,68	8,55%
Euribor 3 Months	14.009	31,99%	538.763.636,61	31,07%
Libor 1 Month (Euro)	103	0,24%	2.041.182,85	0,12%
Eurobank OEK's Rate	149	0,34%	2.251.652,35	0,13%
Euribor 6 Months	2	0,00%	35.579,20	0,00%
TBank OEK's Rate	28	0,06%	447.299,70	0,03%
TBank GG Rate	5	0,01%	39.724,37	0,00%
Originator Rate	14.887	33,99%	324.035.261,38	18,69%
<b>Grand Total</b>	<b>43.792</b>	<b>100,00%</b>	<b>1.734.093.557,00</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	0,31%	308.420,06	0,47%
Libor 3 Months (CHF)	84	3,74%	3.343.649,22	5,08%
ECB Tracker	68	3,03%	3.433.161,35	5,21%
Euribor 1 Month	548	24,41%	14.681.647,40	22,29%
Euribor 3 Months	1.464	65,21%	40.578.754,78	61,61%
Originator Rate	74	3,30%	3.514.078,95	5,34%
<b>Grand Total</b>	<b>2.245</b>	<b>100,00%</b>	<b>65.859.711,76</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	219	9,76%	7.792.591,68	11,83%
1 Jan 2021 +	2.026	90,24%	58.067.120,08	88,17%
<b>Grand Total</b>	<b>2.245</b>	<b>100,00%</b>	<b>65.859.711,76</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	46.195	99,97%	1.801.075.130,01	99,97%
Y	15	0,03%	615.557,81	0,03%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	20,00%	54.688,08	8,88%
OEK Subsidy	12	80,00%	560.869,73	91,12%
<b>Grand Total</b>	<b>15</b>	<b>100,00%</b>	<b>615.557,81</b>	<b>100,00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24.699	53,45%	1.137.163.772,86	63,12%
Y	21.511	46,55%	664.526.914,96	36,88%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44.459	96,21%	1.666.283.673,39	92,48%
Y	1.751	3,79%	135.407.014,43	7,52%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43.950	95,11%	1.650.030.234,93	91,58%
S	2.260	4,89%	151.660.452,89	8,42%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41.698	90,24%	1.668.871.843,49	92,63%
Y	4.512	9,76%	132.818.844,33	7,37%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44.796	96,94%	1.737.765.002,80	96,45%
Second home/Holiday houses	1.296	2,80%	59.823.535,35	3,32%
Buy-to-let/Non-Owner occupied	70	0,15%	2.392.878,78	0,13%
Other	48	0,10%	1.709.270,89	0,09%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11.009	23,82%	534.879.970,79	29,69%
Pensioner	9.059	19,60%	237.628.822,75	13,19%
Other Private Employees	5.519	11,94%	235.637.829,19	13,08%
Unemployed	4.840	10,47%	151.755.081,62	8,42%
Civil Servant	4.340	9,39%	124.598.402,86	6,92%
Other Self Employed	2.940	6,36%	144.763.099,31	8,03%
Bank Employee	1.777	3,85%	119.241.502,22	6,62%
Housewife	1.278	2,77%	42.251.846,73	2,35%
Teacher	1.021	2,21%	33.245.046,29	1,85%
Salesman	970	2,10%	38.038.131,44	2,11%
Farmer	790	1,71%	21.291.351,21	1,18%
Civil Servant - Primary School Teachers	752	1,63%	19.747.790,43	1,10%
Civil Servant - Policeman	724	1,57%	35.070.488,43	1,95%
Independent Means	614	1,33%	34.169.473,06	1,90%
Military Personnel	577	1,25%	29.371.851,49	1,63%
<b>Grand Total</b>	<b>46.210</b>	<b>100,00%</b>	<b>1.801.690.687,82</b>	<b>100,00%</b>