

Report No: **112**

Reporting Date: **20/9/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2019	31/8/2019

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) 0.77

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	60	Act/360	0.8800%	909,333.33	-
4	20-Aug-19	20-Nov-19	31	Act/360	0.8300%	214,416.67	-
5	20-Jun-19	20-Sep-19	92	Act/360	0.9280%	355,733.33	355,733.33
6	22-Jul-19	21-Oct-19	60	Act/360	0.8800%	396,000.00	-

* 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 31/8/2019			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	343,022,490.00	1,475,789,527.84	1,790,229,430.67	345,288,227.71	1,488,957,939.24	1,801,690,687.82
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	340,653,489.25	1,462,236,069.46	1,774,504,370.18	343,581,136.42	1,474,856,712.61	1,786,043,322.90
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	295,114,710.49	1,245,078,934.78	1,515,603,007.10	299,103,524.95	1,254,952,691.56	1,525,855,259.22
A.4	Aggregate Original Principal O/S balance	401,713,160.51	2,300,752,316.82	2,702,465,477.33	403,974,380.31	2,315,915,778.25	2,719,890,158.56
A.5	Average Current Principal O/S balance	82,417.71	35,403.37	39,047.91	82,466.74	35,431.98	38,989.19
A.6	Average Original Principal O/S balance	96,519.26	55,193.77	58,945.31	96,483.01	55,110.67	58,859.34
A.7	Maximum Current Principal O/S balance	1,169,707.97	3,739,041.55	3,739,041.55	1,170,831.00	3,744,276.75	3,744,276.75
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	4,162	41,685	45,847	4,187	42,023	46,210
A.10	Weighted Average Seasoning (years)	12.24	10.05	10.44	12.16	9.98	10.36
A.11	Weighted Average Remaining Maturity (years)	15.11	17.36	16.97	15.17	17.43	17.04
A.12	Weighted Average Current Unindexed LTV percent (%)	81.60	79.80	80.11	80.77	79.91	80.06
A.13	Weighted Average Current Indexed LTV percent (%)	56.83	53.42	54.02	56.25	53.50	53.98
A.14	Weighted Average Original LTV percent (%)	66.97	73.63	72.46	66.87	73.64	72.46
A.15	Weighted Average Interest Rate - Total (%)	0.54	1.81	1.59	0.55	1.82	1.60
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.58	1.31	1.06	0.60	1.33	1.08
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.38	92.42	92.94	95.04	91.54	92.15
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.01	4.58	4.30	2.96	5.25	4.85
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.92	2.08	1.87	1.51	2.26	2.13
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.69	0.92	0.88	0.49	0.95	0.87
A.21	FX Rate	1.0909	-		1.1041	-	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/8/2019					
		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	4,924	1,196,265.10	39,936	4,326,683.03	44,860	5,423,268.51
B.2	Partial Prepayments	2	16,821.28	26	76,205.26	28	91,624.90
B.3	Whole Prepayments	0	0.00	41	852,760.83	41	852,760.83
B.4	Total Principal Receipts (B1+B2+B3)	-	1,213,086.38	-	5,255,649.12	-	6,367,654.24

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/8/2019					
		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	4,084	147,790.14	40,364	2,040,515.90	44,448	2,175,991.32
C.2	Interest From Overdues	1,928	1,290.25	16,877	12,448.96	18,805	13,631.70
C.3	Total Interest Receipts (C1+C2)	-	149,080.39	-	2,052,964.86	-	2,189,623.02
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/8/2019					
		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	4,005	327,178,895.15	38,651	1,363,984,947.66	42,656	1,663,901,434.18
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	134	13,474,594.10	2,623	98,251,121.80	2,757	110,602,935.99
A.3	Totals (A1+ A2)	4,139	340,653,489.25	41,274	1,462,236,069.46	45,413	1,774,504,370.18
A.4	In Arrears Loans 90 Days To 360 Days	23	2,369,000.75	411	13,553,458.38	434	15,725,060.50
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	23	2,369,000.75	411	13,553,458.38	434	15,725,060.50

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/8/2019					
		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	10,325,443.34	1,792	67,587,467.99	1,891	77,052,536.59
B.2	60 Days < Installment <= 89 Days	35	3,149,150.76	831	30,663,653.81	866	33,550,399.40
B.3	Total (B1+B2=A4)	134	13,474,594.10	2,623	98,251,121.80	2,757	110,602,935.99
B.4	90 Days < Installment <= 119 Days	14	1,678,158.47	265	8,121,527.20	279	9,659,851.95
B.5	120 Days < Installment <= 360 Days	9	690,842.28	146	5,431,931.18	155	6,065,208.55
B.6	Total (B4+B5=A4)	23	2,369,000.75	411	13,553,458.38	434	15,725,060.50

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At August-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	1,016,570.05	0.00	6,376,576.82	0.00	7,308,440.46
A.2	Number of Loans	0	22	0	267	0	289



Statutory Tests

as of 31/8/2019

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,257,244.44	
Total Bonds Amount	1,341,257,244.44	
Current Outstanding Balance of Loans	1,790,229,430.67	
A. Adjusted Outstanding Principal of Loans ²	1,515,603,007.10	
B. Accrued Interest on Loans	2,934,085.38	
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	5,146,666.67	
Nominal Value (A+B+C+D-Z)	1,513,390,425.81	
Bonds / Nominal Value Assets Percentage	1,442,212,090.80	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,801,120,637.34	
Net Present Value of Liabilities	1,353,132,874.91	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,763,798,393.21	
Net Present Value of Liabilities	1,349,115,164.41	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,937,628,393.88	
Net Present Value of Liabilities	1,370,008,613.43	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16,120,637.52	
Interest due on all series of covered bonds during 1st year	8,176,250.61	
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	5,140,005.38	
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	4,162	9.08%	314,439,902.83	17.56%
EUR	41,685	90.92%	1,475,789,527.84	82.44%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	22,172	48.36%	435,902,233.94	16.13%
37.501 - 75.000	11,926	26.01%	649,610,516.43	24.04%
75.001 - 100.000	4,644	10.13%	410,032,573.04	15.17%
100.001 - 150.000	4,199	9.16%	522,602,028.84	19.34%
150.001 - 250.000	2,205	4.81%	419,246,172.50	15.51%
250.001 - 500.000	626	1.37%	204,030,611.96	7.55%
500.001 +	75	0.16%	61,041,340.62	2.26%
Grand Total	45,847	100.00%	2,702,465,477.33	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,237	65.95%	478,347,202.49	26.72%
37.501 - 75.000	9,397	20.50%	498,992,316.59	27.87%
75.001 - 100.000	2,714	5.92%	233,922,556.47	13.07%
100.001 - 150.000	2,114	4.61%	255,265,829.65	14.26%
150.001 - 250.000	1,053	2.30%	197,791,270.13	11.05%
250.001 - 500.000	284	0.62%	90,517,531.39	5.06%
500.001 +	48	0.10%	35,392,723.95	1.98%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	10,310	22.49%	244,607,759.95	13.66%
2005	3,389	7.39%	175,811,282.42	9.82%
2006	4,741	10.34%	269,743,024.86	15.07%
2007	4,128	9.00%	239,863,374.04	13.40%
2008	2,449	5.34%	152,658,790.02	8.53%
2009	1,458	3.18%	80,210,319.04	4.48%
2010	1,503	3.28%	75,144,980.32	4.20%
2011	2,048	4.47%	71,332,385.87	3.98%
2012	3,091	6.74%	89,322,003.71	4.99%
2013	1,943	4.24%	49,690,001.08	2.78%
2014	640	1.40%	13,630,974.75	0.76%
2015	314	0.68%	7,858,021.45	0.44%
2016	5,044	11.00%	162,162,760.37	9.06%
2017	3,044	6.64%	94,686,604.68	5.29%
2018	1,377	3.00%	48,514,314.34	2.71%
2019	368	0.80%	14,992,833.77	0.84%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	7,034	15.34%	148,629,313.09	8.30%
2021 - 2025	7,839	17.10%	173,469,189.98	9.69%
2026 - 2030	6,884	15.02%	216,628,556.89	12.10%
2031 - 2035	5,431	11.85%	245,139,874.54	13.69%
2036 - 2040	5,896	12.86%	334,516,512.53	18.69%
2041 - 2045	5,137	11.20%	264,582,590.48	14.78%
2046 +	7,626	16.63%	407,263,393.15	22.75%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11,586	25.27%	258,733,001.98	14.45%
40.01 - 60 months	1,388	3.03%	29,034,203.38	1.62%
60.01 - 90 months	3,891	8.49%	72,778,604.59	4.07%
90.01 - 120 months	3,155	6.88%	104,929,413.79	5.86%
120.01 - 150 months	2,883	6.29%	124,051,710.15	6.93%
150.01 - 180 months	2,730	5.95%	119,740,679.04	6.69%
over 180 months	20,214	44.09%	1,080,961,817.74	60.38%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14,148	30.86%	663,726,695.97	37.07%
1.01% - 2.00%	12,752	27.81%	673,876,203.48	37.64%
2.01% - 3.00%	4,283	9.34%	155,420,785.48	8.68%
3.01% - 4.00%	5,896	12.86%	164,463,516.13	9.19%
4.01% - 5.00%	5,045	11.00%	65,201,403.39	3.64%
5.01% - 6.00%	795	1.73%	23,590,037.86	1.32%
6.01% - 7.00%	1,165	2.54%	17,210,351.80	0.96%
7.01% +	1,763	3.85%	26,740,436.56	1.49%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,439	22.77%	103,406,549.89	5.78%
20.01% - 30.00%	3,409	7.44%	82,926,611.42	4.63%
30.01% - 40.00%	3,595	7.84%	107,324,769.82	6.00%
40.01% - 50.00%	3,664	7.99%	129,718,981.90	7.25%
50.01% - 60.00%	3,704	8.08%	148,322,674.51	8.29%
60.01% - 70.00%	3,594	7.84%	167,574,074.04	9.36%
70.01% - 80.00%	3,252	7.09%	162,511,294.85	9.08%
80.01% - 90.00%	2,804	6.12%	161,984,907.13	9.05%
90.01% - 100.00%	2,635	5.75%	147,549,052.60	8.24%
100.00% +	8,751	19.09%	578,910,514.52	32.34%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,516	27.30%	158,697,483.39	8.86%
20.01% - 30.00%	5,660	12.35%	160,727,850.26	8.98%
30.01% - 40.00%	5,690	12.41%	214,591,940.04	11.99%
40.01% - 50.00%	5,385	11.75%	239,256,978.71	13.36%
50.01% - 60.00%	4,843	10.56%	255,612,262.47	14.28%
60.01% - 70.00%	4,883	10.65%	289,421,499.82	16.17%
70.01% - 80.00%	4,275	9.32%	274,776,640.77	15.35%
80.01% - 90.00%	1,729	3.77%	122,377,202.62	6.84%
90.01% - 100.00%	544	1.19%	41,830,066.07	2.34%
100.00% +	322	0.70%	32,937,506.53	1.84%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,783	10.43%	61,515,479.16	3.44%
20.01% - 30.00%	4,583	10.00%	88,702,345.48	4.95%
30.01% - 40.00%	4,743	10.35%	125,829,255.00	7.03%
40.01% - 50.00%	4,926	10.74%	168,695,311.06	9.42%
50.01% - 60.00%	4,643	10.13%	193,409,733.83	10.80%
60.01% - 70.00%	4,475	9.76%	204,426,995.68	11.42%
70.01% - 80.00%	4,785	10.44%	247,717,057.48	13.84%
80.01% - 90.00%	4,400	9.60%	231,490,259.35	12.93%
90.01% - 100.00%	3,705	8.08%	245,278,622.03	13.70%
100.00% +	4,804	10.48%	223,164,371.61	12.47%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,619	42.79%	934,224,621.46	52.18%
Thessaloniki	6,508	14.20%	247,700,224.80	13.84%
Macedonia	4,716	10.29%	126,265,363.05	7.05%
Peloponnese	3,493	7.62%	111,574,575.40	6.23%
Thessaly	3,143	6.86%	85,919,322.81	4.80%
Sterea Ellada	2,583	5.63%	78,263,186.11	4.37%
Creta Island	1,630	3.56%	58,788,520.20	3.28%
Ionian Islands	704	1.54%	24,600,053.80	1.37%
Thrace	976	2.13%	30,487,579.73	1.70%
Epirus	1,208	2.63%	32,689,805.75	1.83%
Aegean Islands	1,267	2.76%	59,716,177.55	3.34%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	958	2.09%	39,639,399.94	2.21%
12 - 24	1,184	2.58%	36,172,641.45	2.02%
24 - 36	4,962	10.82%	160,140,816.71	8.95%
36 - 60	3,161	6.89%	94,887,987.66	5.30%
60 - 96	6,258	13.65%	173,132,937.31	9.67%
over 96	29,324	63.96%	1,286,255,647.61	71.85%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7,389	16.12%	230,084,739.03	12.85%
5 - 10 years	1,066	2.33%	10,135,001.14	0.57%
10 - 15 years	2,885	6.29%	48,658,769.32	2.72%
15 - 20 years	4,828	10.53%	138,217,371.18	7.72%
20 - 25 years	6,614	14.43%	253,220,220.73	14.14%
25 - 30 years	9,304	20.29%	393,248,708.26	21.97%
30 - 35 years	5,551	12.11%	259,757,452.55	14.51%
35 years +	8,210	17.91%	456,907,168.46	25.52%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	33,117	72.23%	1,250,479,621.32	69.85%
Houses	12,730	27.77%	539,749,809.35	30.15%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,404	18.33%	334,510,244.53	18.69%
Purchase	17,534	38.24%	847,776,672.24	47.36%
Repair	9,325	20.34%	375,963,782.74	21.00%
Construction (re-mortgage)	127	0.28%	7,582,497.76	0.42%
Purchase (re-mortgage)	586	1.28%	29,355,946.91	1.64%
Repair (re-mortgage)	435	0.95%	23,432,145.56	1.31%
Equity Release	9,436	20.58%	171,608,140.93	9.59%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	36,497	79.61%	1,508,542,639.29	84.27%
Balloon	9,350	20.39%	281,686,791.38	15.73%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	43,454	94.78%	1,723,136,033.12	96.25%
Fixed Converting to Floating	2,230	4.86%	65,437,338.50	3.66%
Fixed to Maturity	163	0.36%	1,656,059.05	0.09%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

Fixed rate assets 3.75%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,465	5.67%	218,069,314.39	12.66%
Libor 3 Months (CHF)	977	2.25%	63,066,072.12	3.66%
ECB Tracker	8,509	19.58%	434,137,476.15	25.19%
Euribor 1 Month	2,528	5.82%	147,318,924.57	8.55%
Euribor 3 Months	13,919	32.03%	534,299,359.49	31.01%
Libor 1 Month (Euro)	99	0.23%	1,972,470.73	0.11%
Eurobank OEK's Rate	145	0.33%	2,209,199.14	0.13%
Euribor 6 Months	2	0.00%	34,726.57	0.00%
TBank OEK's Rate	26	0.06%	441,495.90	0.03%
TBank GG Rate	5	0.01%	39,129.12	0.00%
Originator Rate	14,779	34.01%	321,547,864.94	18.66%
Grand Total	43,792	100.00%	1,734,093,557.00	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	0.31%	311,526.65	0.48%
Libor 3 Months (CHF)	84	3.77%	3,383,952.42	5.17%
ECB Tracker	68	3.05%	3,430,504.13	5.24%
Euribor 1 Month	545	24.44%	14,634,831.63	22.36%
Euribor 3 Months	1,453	65.16%	40,206,528.31	61.44%
Originator Rate	73	3.27%	3,469,995.37	5.30%
Grand Total	2,230	100.00%	65,437,338.50	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	219	9.82%	7,799,895.61	11.92%
1 Jan 2021 +	2,011	90.18%	57,637,442.89	88.08%
Grand Total	2,230	100.00%	65,437,338.50	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,835	99.97%	1,789,785,434.41	99.98%
Y	12	0.03%	443,996.26	0.02%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	25.00%	54,493.06	12.27%
OEK Subsidy	9	75.00%	389,503.20	87.73%
Grand Total	12	100.00%	443,996.26	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,480	53.39%	1,129,512,086.14	63.09%
Y	21,367	46.61%	660,717,344.53	36.91%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,104	96.20%	1,654,939,345.44	92.44%
Y	1,743	3.80%	135,290,085.23	7.56%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,597	95.09%	1,639,504,443.75	91.58%
S	2,250	4.91%	150,724,986.92	8.42%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,383	90.26%	1,658,577,070.37	92.65%
Y	4,464	9.74%	131,652,360.30	7.35%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,441	96.93%	1,726,782,556.38	96.46%
Second home/Holiday houses	1,290	2.81%	59,466,488.24	3.32%
Buy-to-let/Non-Owner occupied	68	0.15%	2,276,210.48	0.13%
Other	48	0.10%	1,704,175.58	0.10%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	10,895	23.76%	530,992,111.33	29.66%
Pensioner	9,026	19.69%	236,668,725.70	13.22%
Other Private Employees	5,463	11.92%	233,899,128.68	13.07%
Unemployed	4,807	10.48%	150,856,425.54	8.43%
Civil Servant	4,299	9.38%	123,201,018.33	6.88%
Other Self Employed	2,913	6.35%	144,240,871.82	8.06%
Bank Employee	1,771	3.86%	118,747,441.55	6.63%
Housewife	1,261	2.75%	41,700,217.70	2.33%
Teacher	1,018	2.22%	33,079,034.10	1.85%
Salesman	965	2.10%	38,119,009.31	2.13%
Farmer	777	1.69%	20,890,127.37	1.17%
Civil Servant - Primary School Teachers	750	1.64%	19,656,957.73	1.10%
Civil Servant - Policeman	710	1.55%	34,416,283.85	1.92%
Independent Means	616	1.34%	34,420,428.54	1.92%
Military Personnel	576	1.26%	29,341,649.13	1.64%
Grand Total	45,847	100.00%	1,790,229,430.67	100.00%