

Report No: 115

Reporting Date: 20/12/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	01/11/2019	30/11/2019

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
				<b>1,340,000,000.00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.52

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	60	Act/360	0.8400%	868,000.00	-
4	20-Nov-19	20-Feb-20	30	Act/360	0.8470%	211,750.00	-
5	20-Sep-19	20-Dec-19	91	Act/360	0.8540%	323,808.33	323,808.33
6	21-Oct-19	20-Jan-20	60	Act/360	0.8400%	378,000.00	-

\* 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 of 30/11/2019			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	354,475,629.60	1,461,636,751.09	<b>1,783,945,925.12</b>	336,570,129.55	1,446,116,152.30	<b>1,751,894,411.18</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	353,218,914.73	1,452,034,456.19	<b>1,773,200,954.40</b>	335,217,817.82	1,436,422,815.93	<b>1,740,972,482.34</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	304,601,134.63	1,267,624,992.02	<b>1,544,585,470.86</b>	292,624,027.85	1,224,695,677.92	<b>1,490,548,342.45</b>
A.4	Aggregate Original Principal O/S balance	411,010,987.22	2,297,073,861.82	<b>2,708,084,849.04</b>	396,517,421.96	2,264,241,663.62	<b>2,660,759,085.58</b>
A.5	Average Current Principal O/S balance	86,184.20	35,243.94	<b>39,134.49</b>	82,070.26	35,328.00	<b>38,900.73</b>
A.6	Average Original Principal O/S balance	99,929.73	55,388.55	<b>59,407.37</b>	96,687.98	55,314.45	<b>59,082.03</b>
A.7	Maximum Current Principal O/S balance	1,089,392.21	4,213,298.02	<b>4,213,298.02</b>	1,167,379.70	3,728,525.94	<b>3,728,525.94</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	5,000,000.00	<b>5,000,000.00</b>
A.9	Total Number of Loans	4,113	41,472	<b>45,585</b>	4,101	40,934	<b>45,035</b>
A.10	Weighted Average Seasoning (years)	12.43	10.04	<b>10.47</b>	12.38	10.20	<b>10.58</b>
A.11	Weighted Average Remaining Maturity (years)	15.22	17.37	<b>16.98</b>	15.01	17.25	<b>16.86</b>
A.12	Weighted Average Current Indexed LTV percent (%)	82.33	75.25	<b>76.53</b>	80.66	79.54	<b>79.74</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	60.85	54.06	<b>55.29</b>	56.65	53.44	<b>54.00</b>
A.14	Weighted Average Original LTV percent (%)	70.70	74.49	<b>73.80</b>	67.40	73.71	<b>72.61</b>
A.15	Weighted Average Interest Rate - Total (%)	0.55	1.81	<b>1.58</b>	0.54	1.79	<b>1.57</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.33	<b>1.05</b>	0.59	1.29	<b>1.05</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.05	93.90	<b>94.47</b>	96.44	92.63	<b>93.30</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.60	3.69	<b>3.31</b>	1.92	4.63	<b>4.16</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.99	1.76	<b>1.62</b>	1.24	2.07	<b>1.92</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.35	0.66	<b>0.60</b>	0.40	0.67	<b>0.62</b>
A.21	FX Rate	1.0998	-	-	1.1007	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2019					
		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	4,847	1,173,447.04	39,451	4,322,641.09	44,298	5,389,605.12
B.2	Partial Prepayments	2	8,630.86	26	188,926.00	28	196,773.66
B.3	Whole Prepayments	2	127,019.56	6	35,260.68	8	150,754.01
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,309,097.46</b>	-	<b>4,546,827.77</b>	-	<b>5,737,132.79</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2019					
		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	4,019	142,810.11	39,630	1,976,588.46	43,649	2,106,439.44
C.2	Interest From Overdues	2,037	1,256.11	17,260	12,621.17	19,297	13,763.30
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>144,066.22</b>	-	<b>1,989,209.63</b>	-	<b>2,120,202.74</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2019					
		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	3,990	344,025,748.78	38,920	1,372,465,864.31	42,910	1,685,273,419.12
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	116	9,193,165.95	2,251	79,568,591.88	2,367	87,927,535.28
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,106</b>	<b>353,218,914.73</b>	<b>41,171</b>	<b>1,452,034,456.19</b>	<b>45,277</b>	<b>1,773,200,954.40</b>
A.4	In Arrears Loans 90 Days To 360 Days	7	1,256,714.87	303	9,615,301.90	310	10,757,977.72
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>7</b>	<b>1,256,714.87</b>	<b>303</b>	<b>9,615,301.90</b>	<b>310</b>	<b>10,757,977.72</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2019					
		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	67	5,687,046.74	1,602	53,899,619.12	1,669	59,070,601.79
B.2	60 Days < Installment <= 89 Days	49	3,506,119.21	649	25,668,972.76	698	28,856,933.49
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>116</b>	<b>9,193,165.95</b>	<b>2,251</b>	<b>79,568,591.88</b>	<b>2,367</b>	<b>87,927,535.28</b>
B.4	90 Days < Installment <= 119 Days	6	317,912.17	194	6,207,194.19	200	6,496,257.81
B.5	120 Days < Installment <= 360 Days	1	938,802.70	109	3,408,107.71	110	4,261,719.91
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>7</b>	<b>1,256,714.87</b>	<b>303</b>	<b>9,615,301.90</b>	<b>310</b>	<b>10,757,977.72</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2019					
		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	60,503,048.64	33,118,225.02	127,301,288.71	70,323,138.08	182,314,062.52	100,436,090.45
A.2	Number of Loans	397	376	2,408	1,831	2,805	2,207



## Statutory Tests

as of 30/11/2019

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	1,185,275.00	
Total Bonds Amount	<b>1,341,185,275.00</b>	
Current Outstanding Balance of Loans	1,783,945,925.12	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,544,585,470.86	
B. Accrued Interest on Loans	2,861,137.30	
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	3,453,055.56	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,543,993,552.60</b>	
Bonds / Nominal Value Assets Percentage	1,442,134,704.30	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,815,372,104.93	
Net Present Value of Liabilities	1,649,473,565.77	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,778,881,859.80	
Net Present Value of Liabilities	1,644,149,407.14	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,935,187,975.74	
Net Present Value of Liabilities	1,662,058,122.65	
<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	17,109,064.58	
Interest due on all series of covered bonds during 1st year	6,895,745.93	
<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	5,182,747.16	
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	4,113	9.02%	322,309,174.03	18.07%
EUR	41,472	90.98%	1,461,636,751.09	81.93%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	22,035	48.34%	433,989,715.15	16.03%
37.501 - 75.000	11,845	25.98%	644,922,434.37	23.81%
75.001 - 100.000	4,604	10.10%	406,833,732.95	15.02%
100.001 - 150.000	4,146	9.10%	515,431,516.87	19.03%
150.001 - 250.000	2,229	4.89%	424,217,791.19	15.66%
250.001 - 500.000	642	1.41%	210,256,597.17	7.76%
500.001 +	84	0.18%	72,433,061.34	2.67%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>2,708,084,849.04</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	30,156	66.15%	477,196,425.09	26.75%
37.501 - 75.000	9,308	20.42%	493,069,638.22	27.64%
75.001 - 100.000	2,661	5.84%	229,498,405.56	12.86%
100.001 - 150.000	2,058	4.51%	248,364,384.47	13.92%
150.001 - 250.000	1,048	2.30%	196,633,634.67	11.02%
250.001 - 500.000	301	0.66%	96,946,048.77	5.43%
500.001 +	53	0.12%	42,237,388.34	2.37%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,950	21.83%	230,107,217.30	12.90%
2005	3,298	7.23%	168,985,852.96	9.47%
2006	4,683	10.27%	264,158,040.46	14.81%
2007	4,085	8.96%	240,209,750.07	13.47%
2008	2,453	5.38%	155,446,318.29	8.71%
2009	1,445	3.17%	79,475,100.91	4.46%
2010	1,505	3.30%	73,351,217.70	4.11%
2011	2,012	4.41%	69,040,632.24	3.87%
2012	2,987	6.55%	84,720,331.88	4.75%
2013	1,921	4.21%	48,618,551.33	2.73%
2014	630	1.38%	13,424,532.47	0.75%
2015	241	0.53%	7,365,886.92	0.41%
2016	5,047	11.07%	164,207,742.50	9.20%
2017	3,045	6.68%	96,578,610.57	5.41%
2018	1,277	2.80%	41,240,837.12	2.31%
2019	1,006	2.21%	47,015,302.41	2.64%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	6,566	14.40%	145,851,532.58	8.18%
2021 - 2025	7,771	17.05%	165,862,918.10	9.30%
2026 - 2030	6,867	15.06%	204,299,689.73	11.45%
2031 - 2035	5,408	11.86%	240,501,685.75	13.48%
2036 - 2040	5,944	13.04%	341,185,147.11	19.13%
2041 - 2045	5,233	11.48%	269,657,341.12	15.12%
2046 +	7,796	17.10%	416,587,610.73	23.35%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</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	11,317	24.83%	258,290,376.30	14.48%
40.01 - 60 months	1,300	2.85%	26,070,943.02	1.46%
60.01 - 90 months	3,945	8.65%	70,144,034.66	3.93%
90.01 - 120 months	3,173	6.96%	104,508,801.46	5.86%
120.01 - 150 months	2,902	6.37%	120,635,010.10	6.76%
150.01 - 180 months	2,677	5.87%	113,359,459.32	6.35%
over 180 months	20,271	44.47%	1,090,937,300.26	61.15%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</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%	14,348	31.48%	684,955,715.40	38.40%
1.01% - 2.00%	12,397	27.20%	636,525,712.02	35.68%
2.01% - 3.00%	4,240	9.30%	158,962,050.85	8.91%
3.01% - 4.00%	5,927	13.00%	171,831,680.86	9.63%
4.01% - 5.00%	5,076	11.14%	64,026,427.90	3.59%
5.01% - 6.00%	787	1.73%	22,990,709.44	1.29%
6.01% - 7.00%	1,030	2.26%	17,164,520.32	0.96%
7.01% +	1,780	3.90%	27,489,108.33	1.54%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</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%	10,663	23.39%	111,798,831.69	6.27%
20.01% - 30.00%	3,837	8.42%	95,510,843.82	5.35%
30.01% - 40.00%	4,042	8.87%	125,232,866.57	7.02%
40.01% - 50.00%	3,708	8.13%	133,584,389.65	7.49%
50.01% - 60.00%	3,607	7.91%	147,584,897.13	8.27%
60.01% - 70.00%	3,481	7.64%	160,381,998.51	8.99%
70.01% - 80.00%	3,042	6.67%	160,421,845.28	8.99%
80.01% - 90.00%	2,921	6.41%	162,741,214.71	9.12%
90.01% - 100.00%	2,762	6.06%	165,710,697.60	9.29%
100.00% +	7,522	16.50%	520,978,340.16	29.20%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</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%	12,566	27.57%	162,208,576.57	9.09%
20.01% - 30.00%	5,636	12.36%	159,508,238.21	8.94%
30.01% - 40.00%	5,519	12.11%	200,793,855.14	11.28%
40.01% - 50.00%	5,060	11.10%	217,662,680.78	12.20%
50.01% - 60.00%	4,637	10.17%	240,622,309.12	13.49%
60.01% - 70.00%	4,894	10.74%	285,723,512.84	16.02%
70.01% - 80.00%	4,423	9.70%	291,639,730.45	16.35%
80.01% - 90.00%	1,829	4.01%	131,513,753.58	7.37%
90.01% - 100.00%	577	1.27%	51,631,009.09	2.89%
100.00% +	444	0.97%	42,642,259.34	2.39%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</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%	4,719	10.35%	62,802,121.23	3.52%
20.01% - 30.00%	4,547	9.97%	87,132,814.17	4.88%
30.01% - 40.00%	4,715	10.34%	120,068,723.13	6.73%
40.01% - 50.00%	4,721	10.36%	154,051,347.56	8.64%
50.01% - 60.00%	4,411	9.68%	176,941,444.14	9.92%
60.01% - 70.00%	4,303	9.44%	191,423,183.02	10.73%
70.01% - 80.00%	4,869	10.68%	261,534,178.43	14.66%
80.01% - 90.00%	4,502	9.88%	242,052,776.03	13.57%
90.01% - 100.00%	3,762	8.25%	250,526,470.68	14.04%
100.00% +	5,036	11.05%	237,412,866.73	13.31%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,559	42.91%	933,993,358.82	52.36%
Thessaloniki	6,430	14.11%	246,828,302.26	13.84%
Macedonia	4,639	10.18%	126,123,884.06	7.07%
Peloponnese	3,480	7.63%	110,449,573.44	6.19%
Thessaly	3,112	6.83%	84,681,309.18	4.75%
Sterea Ellada	2,613	5.73%	79,177,731.78	4.44%
Creta Island	1,618	3.55%	56,734,098.79	3.18%
Ionian Islands	698	1.53%	23,452,390.59	1.31%
Thrace	962	2.11%	30,177,068.42	1.69%
Epirus	1,196	2.62%	32,394,149.37	1.82%
Aegean Islands	1,278	2.80%	59,934,058.42	3.36%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,121	2.46%	51,132,803.21	2.87%
12 - 24	1,234	2.71%	39,819,216.33	2.23%
24 - 36	3,306	7.25%	106,972,371.98	6.00%
36 - 60	4,956	10.87%	158,488,511.51	8.88%
60 - 96	5,457	11.97%	142,916,739.36	8.01%
over 96	29,511	64.74%	1,284,616,282.73	72.01%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</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	7,280	15.97%	230,471,005.11	12.92%
5 - 10 years	1,102	2.42%	11,415,485.68	0.64%
10 - 15 years	2,808	6.16%	47,545,774.87	2.67%
15 - 20 years	4,683	10.27%	132,938,525.78	7.45%
20 - 25 years	6,505	14.27%	241,380,939.77	13.53%
25 - 30 years	9,393	20.61%	402,411,678.89	22.56%
30 - 35 years	5,574	12.23%	263,000,960.47	14.74%
35 years +	8,240	18.08%	454,781,554.56	25.49%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	32,903	72.18%	1,239,187,773.83	69.46%
Houses	12,682	27.82%	544,758,151.30	30.54%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,383	18.39%	328,626,996.25	18.42%
Purchase	17,505	38.40%	854,041,271.09	47.87%
Repair	9,288	20.38%	372,094,770.62	20.86%
Construction (re-mortgage)	131	0.29%	7,955,989.31	0.45%
Purchase (re-mortgage)	570	1.25%	29,393,604.65	1.65%
Repair (re-mortgage)	427	0.94%	22,447,004.33	1.26%
Equity Release	9,281	20.36%	169,386,288.87	9.50%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	36,105	79.20%	1,493,142,161.60	83.70%
Balloon	9,480	20.80%	290,803,763.52	16.30%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	42,905	94.12%	1,706,729,921.61	95.67%
Fixed Converting to Floating	2,487	5.46%	75,170,147.71	4.21%
Fixed to Maturity	193	0.42%	2,045,855.80	0.11%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

Fixed rate assets 4.33%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,425	5.65%	226,521,565.19	13.27%
Libor 3 Months (CHF)	974	2.27%	62,848,663.15	3.68%
ECB Tracker	8,093	18.86%	404,439,569.94	23.70%
Euribor 1 Month	2,700	6.29%	154,419,491.98	9.05%
Euribor 3 Months	13,914	32.43%	534,223,846.73	31.30%
Libor 1 Month (Euro)	97	0.23%	1,894,972.07	0.11%
Eurobank OEK's Rate	117	0.27%	1,934,093.60	0.11%
Euribor 6 Months	2	0.00%	27,891.77	0.00%
TBank OEK's Rate	25	0.06%	458,648.77	0.03%
TBank GG Rate	3	0.01%	35,335.51	0.00%
Originator Rate	14,555	33.92%	319,925,842.90	18.74%
<b>Grand Total</b>	<b>42,905</b>	<b>100.00%</b>	<b>1,706,729,921.61</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	0.28%	307,144.85	0.41%
Libor 3 Months (CHF)	79	3.18%	2,959,689.00	3.94%
ECB Tracker	69	2.77%	3,237,888.01	4.31%
Euribor 1 Month	741	29.79%	19,890,421.62	26.46%
Euribor 3 Months	1,523	61.24%	45,428,058.38	60.43%
Originator Rate	68	2.73%	3,346,945.85	4.45%
<b>Grand Total</b>	<b>2,487</b>	<b>100.00%</b>	<b>75,170,147.71</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	177	7.12%	6,145,348.89	8.18%
1 Jan 2021 +	2,310	92.88%	69,024,798.82	91.82%
<b>Grand Total</b>	<b>2,487</b>	<b>100.00%</b>	<b>75,170,147.71</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	45,580	99.99%	1,783,841,543.23	99.99%
Y	5	0.01%	104,381.89	0.01%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	60.00%	53,901.15	51.64%
OEK Subsidy	2	40.00%	50,480.74	48.36%
<b>Grand Total</b>	<b>5</b>	<b>100.00%</b>	<b>104,381.89</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,203	53.09%	1,114,810,143.88	62.49%
Y	21,382	46.91%	669,135,781.24	37.51%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,871	96.24%	1,649,336,153.85	92.45%
Y	1,714	3.76%	134,609,771.27	7.55%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,175	94.71%	1,620,763,175.20	90.85%
S	2,410	5.29%	163,182,749.92	9.15%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,161	90.30%	1,654,904,288.21	92.77%
Y	4,424	9.70%	129,041,636.91	7.23%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,145	96.84%	1,720,404,253.36	96.44%
Second home/Holiday houses	1,326	2.91%	60,097,605.08	3.37%
Buy-to-let/Non-Owner occupied	67	0.15%	2,010,793.36	0.11%
Other	47	0.10%	1,433,273.32	0.08%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	10,818	23.73%	533,836,538.88	29.92%
Pensioner	8,971	19.68%	227,600,915.64	12.76%
Other Private Employees	5,436	11.92%	234,945,129.16	13.17%
Unemployed	4,767	10.46%	148,812,261.71	8.34%
Civil Servant	4,253	9.33%	121,787,499.80	6.83%
Other Self Employed	2,844	6.24%	143,231,930.47	8.03%
Bank Employee	1,876	4.12%	127,171,898.95	7.13%
Housewife	1,233	2.70%	39,722,225.37	2.23%
Teacher	990	2.17%	31,131,703.84	1.75%
Salesman	973	2.13%	37,174,733.24	2.08%
Farmer	755	1.66%	19,800,552.90	1.11%
Civil Servant - Primary School Teachers	744	1.63%	19,643,074.01	1.10%
Civil Servant - Policeman	739	1.62%	35,920,166.06	2.01%
Independent Means	614	1.35%	34,326,318.17	1.92%
Military Personnel	572	1.25%	28,840,976.93	1.62%
<b>Grand Total</b>	<b>45,585</b>	<b>100.00%</b>	<b>1,783,945,925.12</b>	<b>100.00%</b>