

Report No: **120**

Reporting Date: **20/5/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2020	30/4/2020

Servicer Provider: **EUROBANK**  
Issuer Event of Default: **NO**  
Covered Bond Event of Default: **NO**

**I Programme Details** as of 20/5/2020

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%	22-Mar-21	21-Mar-22
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) 0.44

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	21-Apr-20	20-Jul-20	29	Act/360	1.0070%	502,940.56	-
4	20-Feb-20	20-May-20	90	Act/360	0.8470%	635,250.00	635,250.00
5	20-Mar-20	22-Jun-20	61	Act/360	0.8420%	214,008.33	-
6	21-Apr-20	20-Jul-20	29	Act/360	1.0070%	219,022.50	-

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

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2020			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	358,611,698.89	1,549,311,585.08	<b>1,888,970,326.21</b>	326,127,972.76	1,395,559,831.03	<b>1,703,663,725.94</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	358,228,766.85	1,542,080,844.47	<b>1,881,376,891.87</b>	326,127,972.76	1,382,750,033.92	<b>1,690,853,928.83</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	308,212,606.62	1,362,460,547.71	<b>1,654,383,740.19</b>	277,449,049.03	1,222,629,231.08	<b>1,484,744,534.84</b>
A.4	Aggregate Original Principal O/S balance	425,948,620.80	2,404,155,435.34	<b>2,830,104,056.14</b>	393,918,445.46	2,241,406,983.30	<b>2,635,325,428.76</b>
A.5	Average Current Principal O/S balance	86,558.46	37,378.74	<b>41,432.06</b>	83,217.14	35,414.91	<b>39,322.88</b>
A.6	Average Original Principal O/S balance	102,811.64	58,002.74	<b>62,074.58</b>	100,515.04	56,879.84	<b>60,826.90</b>
A.7	Maximum Current Principal O/S balance	1,082,586.11	4,140,616.69	<b>4,140,616.69</b>	1,082,586.11	4,155,198.77	<b>4,155,198.77</b>
A.8	Maximum Original Principal O/S balance	1,142,407.27	5,500,000.00	<b>5,500,000.00</b>	1,175,000.00	5,500,000.00	<b>5,500,000.00</b>
A.9	Total Number of Loans	4,143	41,449	<b>45,592</b>	3,919	39,406	<b>43,325</b>
A.10	Weighted Average Seasoning (years)	11.81	9.37	<b>9.81</b>	12.75	10.25	<b>10.70</b>
A.11	Weighted Average Remaining Maturity (years)	16.32	18.28	<b>17.92</b>	15.48	17.51	<b>17.14</b>
A.12	Weighted Average Current Indexed LTV percent (%)	82.96	73.44	<b>75.15</b>	84.11	72.96	<b>74.98</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	62.04	53.63	<b>55.14</b>	62.56	53.14	<b>54.85</b>
A.14	Weighted Average Original LTV percent (%)	70.30	72.77	<b>72.32</b>	71.70	74.23	<b>73.77</b>
A.15	Weighted Average Interest Rate - Total (%)	0.53	1.81	<b>1.58</b>	0.54	1.84	<b>1.60</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.62	1.33	<b>1.06</b>	0.59	1.29	<b>1.03</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.14	91.29	<b>91.98</b>	94.19	89.16	<b>90.07</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.16	5.43	<b>5.02</b>	3.83	7.46	<b>6.80</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.59	2.82	<b>2.60</b>	1.98	2.46	<b>2.38</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.11	0.47	<b>0.40</b>	NULL	0.92	<b>0.75</b>
A.21	FX Rate	1.0558	1.00	-	1.0585	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 30/4/2020 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	4,166	1,177,012.30	34,995	4,334,046.02
B.2	Partial Prepayments	0	0.00	27	176,158.56	27	176,158.56
B.3	Whole Prepayments	2	197,762.18	20	323,603.63	22	510,913.90
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,374,774.48</b>	-	<b>4,833,808.21</b>	-	<b>6,135,924.60</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 30/4/2020 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	3,392	120,001.80	34,546	1,797,172.49
C.2	Interest From Overdues	1,712	1,243.85	13,231	10,520.86	14,943	11,698.97
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>121,245.65</b>	-	<b>1,807,693.35</b>	-	<b>1,922,531.06</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		As of 30/4/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		A.1	Performing Loans	3,921	341,188,340.22	35,654	1,414,321,418.61
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	216	17,040,426.63	5,559	127,759,425.86	5,775	143,899,250.29
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,137</b>	<b>358,228,766.85</b>	<b>41,213</b>	<b>1,542,080,844.47</b>	<b>45,350</b>	<b>1,881,376,891.87</b>
A.4	In Arrears Loans 90 Days To 360 Days	6	382,932.04	236	7,230,740.61	242	7,593,434.34
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>6</b>	<b>382,932.04</b>	<b>236</b>	<b>7,230,740.61</b>	<b>242</b>	<b>7,593,434.34</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		As of 30/4/2020 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	151	11,338,967.24	4,224	84,079,790.46
B.2	60 Days < Installment <= 89 Days	65	5,701,459.39	1,335	43,679,635.40	1,400	49,079,767.42
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>216</b>	<b>17,040,426.63</b>	<b>5,559</b>	<b>127,759,425.86</b>	<b>5,775</b>	<b>143,899,250.29</b>
B.4	90 Days < Installment <= 119 Days	6	382,932.04	139	4,283,819.44	145	4,646,513.17
B.5	120 Days < Installment <= 360 Days	0	0.00	97	2,946,921.17	97	2,946,921.17
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>6</b>	<b>382,932.04</b>	<b>236</b>	<b>7,230,740.61</b>	<b>242</b>	<b>7,593,434.34</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		As of 30/4/2020 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	40,679,499.20	6,835,617.99	178,734,697.19	17,095,695.18
A.2	Number of Loans	278	50	2,584	500	2,862	550



## Statutory Tests

as of 30/4/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	897,444.44	
Total Bonds Amount	<b>1,340,897,444.44</b>	
Current Outstanding Balance of Loans	1,888,970,326.21	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,654,383,740.19	
B. Accrued Interest on Loans	3,089,741.03	
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	2,922,083.33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,654,551,397.88</b>	
Bonds / Nominal Value Assets Percentage	1,441,825,209.08	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,923,044,625.56	
Net Present Value of Liabilities	1,347,435,710.93	
<i>Parallel shift +200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	1,802,643,749.92	
Net Present Value of Liabilities	1,342,747,559.65	
<i>Parallel shift -200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	2,116,222,308.70	
Net Present Value of Liabilities	1,357,243,508.43	
<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	20,071,987.03	
Interest due on all series of covered bonds during 1st year	6,119,039.97	
<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	6,524,213.39	
Required Reserve Amount	4,471,719.79	
Amount credited to the account (payment to BoNY)	-2,052,493.60	
Available (Outstanding) Reserve Amount t	4,471,719.79	

<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**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,143	9.09%	339,658,741.13	17.98%
EUR	41,449	90.91%	1,549,311,585.08	82.02%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	20,756	45.53%	416,584,012.52	14.72%
37.501 - 75.000	12,354	27.10%	674,634,367.84	23.84%
75.001 - 100.000	4,850	10.64%	428,571,545.55	15.14%
100.001 - 150.000	4,462	9.79%	554,042,520.06	19.58%
150.001 - 250.000	2,395	5.25%	455,409,110.41	16.09%
250.001 - 500.000	680	1.49%	221,450,493.56	7.82%
500.001 +	95	0.21%	79,412,006.20	2.81%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>2,830,104,056.14</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,021	63.65%	472,450,138.89	25.01%
37.501 - 75.000	9,907	21.73%	525,773,215.37	27.83%
75.001 - 100.000	2,854	6.26%	246,113,014.48	13.03%
100.001 - 150.000	2,251	4.94%	271,897,835.67	14.39%
150.001 - 250.000	1,164	2.55%	217,049,677.86	11.49%
250.001 - 500.000	335	0.73%	108,200,505.90	5.73%
500.001 +	60	0.13%	47,485,938.03	2.51%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,367	20.55%	220,560,055.72	01/1900
2005	3,220	7.06%	163,268,934.49	8.64%
2006	4,605	10.10%	251,372,504.67	13.31%
2007	4,001	8.78%	229,417,778.93	12.15%
2008	2,412	5.29%	144,412,270.43	7.65%
2009	1,442	3.16%	78,216,102.91	4.14%
2010	1,455	3.19%	73,798,581.00	3.91%
2011	1,855	4.07%	61,465,079.27	3.25%
2012	2,718	5.96%	74,396,089.97	3.94%
2013	1,758	3.86%	43,584,543.55	2.31%
2014	585	1.28%	12,352,445.80	0.65%
2015	164	0.36%	6,227,500.94	0.33%
2016	4,341	9.52%	145,120,015.37	7.68%
2017	2,988	6.55%	96,958,063.66	5.13%
2018	1,215	2.66%	44,076,341.92	2.33%
2019	2,340	5.13%	152,138,460.36	8.05%
2020	1,126	2.47%	91,605,557.21	4.85%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	4,430	9.72%	104,370,955.90	5.53%
2021 - 2025	8,179	17.94%	171,412,846.62	9.07%
2026 - 2030	6,997	15.35%	189,828,844.14	10.05%
2031 - 2035	5,628	12.34%	245,682,960.54	13.01%
2036 - 2040	6,191	13.58%	356,825,128.16	18.89%
2041 - 2045	5,410	11.87%	297,044,377.92	15.73%
2046 +	8,757	19.21%	523,805,212.93	27.73%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,945	21.81%	233,383,825.61	12.36%
40.01 - 60 months	1,268	2.78%	25,614,701.66	1.36%
60.01 - 90 months	4,265	9.35%	72,680,243.64	3.85%
90.01 - 120 months	3,057	6.71%	96,312,509.60	5.10%
120.01 - 150 months	3,098	6.80%	123,734,860.04	6.55%
150.01 - 180 months	2,686	5.89%	115,653,496.69	6.12%
over 180 months	21,273	46.66%	1,221,590,688.99	64.67%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,460	29.52%	682,026,702.08	36.11%
1.01% - 2.00%	13,953	30.60%	731,614,661.90	38.73%
2.01% - 3.00%	3,784	8.30%	144,885,537.10	7.67%
3.01% - 4.00%	6,151	13.49%	197,122,226.96	10.44%
4.01% - 5.00%	4,979	10.92%	69,921,241.95	3.70%
5.01% - 6.00%	735	1.61%	22,768,476.92	1.21%
6.01% - 7.00%	893	1.96%	16,476,520.32	0.87%
7.01% +	1,637	3.59%	24,154,958.98	1.28%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,241	22.46%	116,882,414.78	6.19%
20.01% - 30.00%	4,019	8.82%	106,619,624.49	5.64%
30.01% - 40.00%	4,172	9.15%	136,884,874.63	7.25%
40.01% - 50.00%	3,798	8.33%	150,462,689.65	7.97%
50.01% - 60.00%	3,682	8.08%	162,793,634.38	8.62%
60.01% - 70.00%	3,622	7.94%	184,004,860.13	9.74%
70.01% - 80.00%	3,219	7.06%	184,771,973.02	9.78%
80.01% - 90.00%	2,855	6.26%	162,313,573.80	8.59%
90.01% - 100.00%	2,785	6.11%	169,792,063.56	8.99%
100.00% +	7,199	15.79%	514,444,617.78	27.23%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</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%	12,315	27.01%	172,693,466.78	9.14%
20.01% - 30.00%	5,757	12.63%	175,602,768.00	9.30%
30.01% - 40.00%	5,534	12.14%	214,164,760.83	11.34%
40.01% - 50.00%	5,160	11.32%	244,013,408.14	12.92%
50.01% - 60.00%	4,740	10.40%	258,561,980.07	13.69%
60.01% - 70.00%	4,916	10.78%	302,597,336.58	16.02%
70.01% - 80.00%	4,312	9.46%	288,916,421.16	15.29%
80.01% - 90.00%	1,744	3.83%	125,638,936.85	6.65%
90.01% - 100.00%	569	1.25%	52,526,293.02	2.78%
100.00% +	545	1.20%	54,254,854.80	2.87%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</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%	4,565	10.01%	66,134,767.34	3.50%
20.01% - 30.00%	4,525	9.92%	97,501,603.06	5.16%
30.01% - 40.00%	4,797	10.52%	134,368,555.07	7.11%
40.01% - 50.00%	4,835	10.60%	177,022,647.12	9.37%
50.01% - 60.00%	4,575	10.03%	193,315,641.35	10.23%
60.01% - 70.00%	4,532	9.94%	226,587,578.61	12.00%
70.01% - 80.00%	5,075	11.13%	282,138,403.54	14.94%
80.01% - 90.00%	4,434	9.73%	246,654,151.30	13.06%
90.01% - 100.00%	3,535	7.75%	235,283,940.61	12.46%
100.00% +	4,719	10.35%	229,963,038.22	12.17%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,791	43.41%	998,420,393.25	52.86%
Thessaloniki	6,389	14.01%	259,643,307.85	13.75%
Macedonia	4,590	10.07%	131,676,250.43	6.97%
Peloponnese	3,467	7.60%	115,252,408.26	6.10%
Thessaly	3,049	6.69%	87,616,827.67	4.64%
Stereia Ellada	2,567	5.63%	81,042,404.66	4.29%
Creta Island	1,601	3.51%	61,992,432.67	3.28%
Ionian Islands	698	1.53%	24,256,936.14	1.28%
Thrace	965	2.12%	31,855,909.43	1.69%
Epirus	1,179	2.59%	33,628,769.00	1.78%
Aegean Islands	1,296	2.84%	63,584,686.86	3.37%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	2,964	6.50%	223,279,810.78	11.82%
12 - 24	1,368	3.00%	51,987,742.47	2.75%
24 - 36	1,328	2.91%	43,108,572.44	2.28%
36 - 60	6,397	14.03%	213,893,007.25	11.32%
60 - 96	3,923	8.60%	96,498,536.62	5.11%
over 96	29,612	64.95%	1,260,202,656.66	66.71%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</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	6,449	14.15%	209,326,726.84	11.08%
5 - 10 years	1,115	2.45%	14,785,294.83	0.78%
10 - 15 years	2,990	6.56%	63,302,977.25	3.35%
15 - 20 years	4,726	10.37%	147,426,061.30	7.80%
20 - 25 years	6,366	13.96%	248,350,499.05	13.15%
25 - 30 years	9,840	21.58%	429,028,943.78	22.71%
30 - 35 years	5,896	12.93%	312,610,956.63	16.55%
35 years +	8,210	18.01%	464,138,866.54	24.57%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	33,095	72.59%	1,313,987,354.11	69.56%
Houses	12,497	27.41%	574,982,972.10	30.44%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,420	18.47%	348,260,259.11	18.44%
Purchase	18,140	39.79%	934,270,822.29	49.46%
Repair	9,327	20.46%	382,139,249.00	20.23%
Construction (re-mortgage)	153	0.34%	10,203,607.66	0.54%
Purchase (re-mortgage)	553	1.21%	30,248,537.58	1.60%
Repair (re-mortgage)	452	0.99%	24,274,092.40	1.29%
Equity Release	8,547	18.75%	159,573,758.18	8.45%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	37,758	82.82%	1,652,634,517.12	87.49%
Balloon	7,834	17.18%	236,335,809.09	12.51%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	42,921	94.14%	1,799,837,444.92	95.28%
Fixed Converting to Floating	2,543	5.58%	87,239,886.38	4.62%
Fixed to Maturity	128	0.28%	1,892,994.91	0.10%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

Fixed rate assets 4.72%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,531	5.90%	242,529,062.81	13.48%
Libor 3 Months (CHF)	960	2.24%	66,341,268.94	3.69%
ECB Tracker	8,226	19.17%	391,623,714.46	21.76%
Euribor 1 Month	3,560	8.29%	217,780,972.05	12.10%
Euribor 3 Months	14,142	32.95%	580,625,316.18	32.26%
Libor 1 Month (Euro)	94	0.22%	1,846,427.10	0.10%
Eurobank OEK's Rate	96	0.22%	1,688,049.74	0.09%
Euribor 6 Months	2	0.00%	23,811.54	0.00%
TBank OEK's Rate	24	0.06%	515,740.74	0.03%
TBank OG Rate	3	0.01%	31,933.21	0.00%
Originator Rate	13,283	30.95%	296,831,148.15	16.49%
<b>Grand Total</b>	<b>42,921</b>	<b>100.00%</b>	<b>1,799,837,444.92</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%	316,714.40	0.36%
Libor 3 Months (CHF)	74	2.91%	2,852,065.56	3.27%
ECB Tracker	67	2.63%	3,339,913.08	3.83%
Euribor 1 Month	726	28.55%	19,523,851.09	22.38%
Euribor 3 Months	1,600	62.92%	57,895,028.89	66.36%
Originator Rate	69	2.71%	3,312,313.36	3.80%
<b>Grand Total</b>	<b>2,543</b>	<b>100.00%</b>	<b>87,239,886.38</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	28	1.10%	1,078,826.56	1.24%
1 Jan 2021 +	2,515	98.90%	86,161,059.82	98.76%
<b>Grand Total</b>	<b>2,543</b>	<b>100.00%</b>	<b>87,239,886.38</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	45,586	99.99%	1,888,786,697.32	99.99%
Y	6	0.01%	183,628.89	0.01%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	4	66.67%	107,793.01	58.70%
OEK Subsidy	2	33.33%	75,835.88	41.30%
<b>Grand Total</b>	<b>6</b>	<b>100.00%</b>	<b>183,628.89</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	25,929	56.87%	1,257,567,738.11	66.57%
Y	19,663	43.13%	631,402,588.10	33.43%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,960	96.42%	1,767,591,474.93	93.57%
Y	1,632	3.58%	121,378,851.28	6.43%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,208	94.77%	1,727,235,769.54	91.44%
S	2,384	5.23%	161,734,556.67	8.56%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,290	90.56%	1,758,875,714.23	93.11%
Y	4,302	9.44%	130,094,611.98	6.89%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,125	96.78%	1,821,109,325.23	96.41%
Second home/Holiday houses	1,353	2.97%	63,869,321.43	3.38%
Buy-to-let/Non-Owner occupied	65	0.14%	2,395,514.40	0.13%
Other	49	0.11%	1,596,165.15	0.08%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	41,249	90.47%	1,697,618,360.04	89.87%
Student	197	0.43%	13,333,271.27	0.71%
Secretary	244	0.54%	10,807,779.46	0.57%
Sailor	156	0.34%	9,619,094.39	0.51%
Restaurateur	271	0.59%	15,022,208.06	0.80%
Receptionist	228	0.50%	12,129,223.15	0.64%
Farmer	727	1.59%	20,548,686.22	1.09%
Driver	250	0.55%	9,577,956.80	0.51%
Dentist	149	0.33%	11,512,410.68	0.61%
Civil Engineer	199	0.44%	12,638,068.93	0.67%
Accountant	417	0.91%	21,858,756.97	1.16%
Civil Servant - Primary School Teachers	764	1.68%	21,755,183.85	1.15%
Civil Servant - Nurse / Midwife	235	0.52%	9,062,979.92	0.48%
Retail Shop Owner	263	0.58%	14,982,811.64	0.79%
Taxi Driver	243	0.53%	8,503,534.84	0.45%
<b>Grand Total</b>	<b>45,592</b>	<b>100.00%</b>	<b>1,888,970,326.21</b>	<b>100.00%</b>