



Report No: 123

Reporting Date: 20/08/20

Period of Loan Data Reported:	Starting Date	Ending Date
	1/7/2020	31/7/2020

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

**I Programme Details** as of 20/8/2020

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 + 0.50%	20-Jul-21	20-Jul-22
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 + 0.50%	20-Jul-21	20-Jul-22
				<b>1,340,000,000.00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.94

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jul-20	20-Oct-20	31	Act/360	0.0510%	27,228.33	-
4	20-May-20	20-Aug-20	92	Act/360	0.9740%	746,733.33	746,733.33
5	22-Jun-20	21-Sep-20	59	Act/360	0.8610%	211,662.50	-
6	20-Jul-20	20-Oct-20	31	Act/360	0.0510%	11,857.50	-

\* 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 31/7/2020			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	341,273,797.07	1,529,337,942.06	<b>1,846,241,830.14</b>	349,048,966.84	1,514,567,199.24	<b>1,842,281,936.67</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	340,989,661.72	1,527,189,270.69	<b>1,843,829,313.15</b>	348,395,588.46	1,511,499,062.70	<b>1,838,600,356.91</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	296,699,845.58	1,351,124,278.52	<b>1,626,637,181.84</b>	301,706,090.64	1,337,976,936.97	<b>1,621,242,443.16</b>
A.4	Aggregate Original Principal O/S balance	394,542,062.98	2,305,025,283.62	<b>2,699,567,346.60</b>	415,043,000.52	2,309,199,094.94	<b>2,724,242,095.46</b>
A.5	Average Current Principal O/S balance	90,764.31	38,111.49	<b>42,067.12</b>	86,057.44	38,039.16	<b>41,992.20</b>
A.6	Average Original Principal O/S balance	104,931.40	57,441.82	<b>61,510.38</b>	102,328.16	57,996.76	<b>62,095.23</b>
A.7	Maximum Current Principal O/S balance	1,084,146.86	4,140,701.55	<b>4,140,701.55</b>	1,084,146.86	4,155,518.44	<b>4,155,518.44</b>
A.8	Maximum Original Principal O/S balance	1,250,000.00	5,500,000.00	<b>5,500,000.00</b>	1,132,432.26	5,500,000.00	<b>5,500,000.00</b>
A.9	Total Number of Loans	3,760	40,128	<b>43,888</b>	4,056	39,816	<b>43,872</b>
A.10	Weighted Average Seasoning (years)	11.42	9.00	<b>9.41</b>	11.94	9.50	<b>9.94</b>
A.11	Weighted Average Remaining Maturity (years)	16.66	18.36	<b>18.07</b>	16.22	18.19	<b>17.84</b>
A.12	Weighted Average Current Indexed LTV percent (%)	82.56	73.12	<b>74.74</b>	82.47	73.28	<b>74.91</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	61.50	53.81	<b>55.13</b>	61.39	53.57	<b>54.96</b>
A.14	Weighted Average Original LTV percent (%)	70.46	71.12	<b>71.01</b>	70.23	71.76	<b>71.49</b>
A.15	Weighted Average Interest Rate - Total (%)	0.53	1.78	<b>1.56</b>	0.55	1.80	<b>1.58</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.62	1.32	<b>1.05</b>	0.65	1.33	<b>1.08</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.10	97.12	<b>97.46</b>	98.43	96.36	<b>96.73</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.61	2.25	<b>1.97</b>	1.14	2.71	<b>2.43</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.21	0.49	<b>0.44</b>	0.24	0.73	<b>0.64</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.08	0.14	<b>0.13</b>	0.19	0.20	<b>0.20</b>
A.21	FX Rate	1.0769	-	-	1.0651	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/7/2020					
		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	4,018	1,229,839.39	32,738	4,329,898.42	36,756	5,471,916.61
B.2	Partial Prepayments	1	20,224.69	45	242,110.75	46	260,891.22
B.3	Whole Prepayments	2	33,179.82	72	1,807,408.18	74	1,838,218.67
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,283,243.90</b>	-	<b>6,379,417.35</b>	-	<b>7,571,026.51</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/7/2020					
		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	3,569	127,482.83	32,939	1,808,849.14	36,508	1,927,228.99
C.2	Interest From Overdues	1,155	672.73	8,479	5,760.71	9,634	6,385.40
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>128,155.56</b>	-	<b>1,814,609.85</b>	-	<b>1,933,613.99</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/7/2020					
		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	3,721	338,199,620.92	37,442	1,485,248,817.42	41,163	1,799,298,052.19
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	2,790,040.80	2,607	41,940,453.27	2,642	44,531,260.96
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,756</b>	<b>340,989,661.72</b>	<b>40,049</b>	<b>1,527,189,270.69</b>	<b>43,805</b>	<b>1,843,829,313.15</b>
A.4	In Arrears Loans 90 Days To 360 Days	4	284,135.35	79	2,148,671.37	83	2,412,516.99
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>4</b>	<b>284,135.35</b>	<b>79</b>	<b>2,148,671.37</b>	<b>83</b>	<b>2,412,516.99</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/7/2020					
		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	24	2,071,272.66	2,341	34,457,514.49	2,365	36,380,880.32
B.2	60 Days < Installment <= 89 Days	11	718,768.14	266	7,482,938.78	277	8,150,380.64
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>35</b>	<b>2,790,040.80</b>	<b>2,607</b>	<b>41,940,453.27</b>	<b>2,642</b>	<b>44,531,260.96</b>
B.4	90 Days < Installment <= 119 Days	4	284,135.35	73	1,980,397.88	77	2,244,243.50
B.5	120 Days < Installment <= 360 Days	0	0.00	6	168,273.49	6	168,273.49
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>4</b>	<b>284,135.35</b>	<b>79</b>	<b>2,148,671.37</b>	<b>83</b>	<b>2,412,516.99</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/7/2020					
		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	21,144,863.64	27,661,565.55	139,830,464.06	113,791,009.96	159,465,401.05	139,477,299.82
A.2	Number of Loans	169	458	2,291	1,878	2,460	2,336



## Statutory Tests

as of 31/12/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	751,146.67	
Total Bonds Amount	<b>1,340,751,146.67</b>	
Current Outstanding Balance of Loans	1,846,241,830.14	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,626,637,181.84	
B. Accrued Interest on Loans	2,074,984.39	
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	5,721,666.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,622,990,499.56</b>	
Bonds / Nominal Value Assets Percentage	1,441,667,899.64	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,673,491,280.33	
Net Present Value of Liabilities	1,347,779,977.67	
<i>Parallel shift +200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	1,636,215,680.19	
Net Present Value of Liabilities	1,343,114,058.86	
<i>Parallel shift -200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	1,852,049,056.38	
Net Present Value of Liabilities	1,370,468,692.93	
<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	18,566,115.97	
Interest due on all series of covered bonds during 1st year	3,040,565.76	
<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	4,760,954.77	
Required Reserve Amount	2,280,328.89	
Amount credited to the account (payment to BoNY)	-2,480,625.88	
Available (Outstanding) Reserve Amount t	2,280,328.89	

<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	3,760	8.57%	316,903,888.08	17.16%
EUR	40,128	91.43%	1,529,337,942.06	82.84%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	20,097	45.79%	408,272,439.52	15.12%
37.501 - 75.000	12,070	27.50%	656,383,142.86	24.31%
75.001 - 100.000	4,598	10.48%	405,902,962.33	15.04%
100.001 - 150.000	4,126	9.40%	512,589,347.56	18.99%
150.001 - 250.000	2,264	5.16%	429,487,649.78	15.91%
250.001 - 500.000	636	1.45%	207,475,898.95	7.69%
500.001 +	97	0.22%	79,455,905.60	2.94%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>2,699,567,346.60</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,680	63.07%	466,349,328.72	25.26%
37.501 - 75.000	9,737	22.19%	515,615,969.98	27.93%
75.001 - 100.000	2,761	6.29%	237,861,359.37	12.88%
100.001 - 150.000	2,211	5.04%	267,493,787.27	14.49%
150.001 - 250.000	1,110	2.53%	206,736,197.52	11.20%
250.001 - 500.000	328	0.75%	105,512,555.76	5.71%
500.001 +	61	0.14%	46,672,631.51	2.53%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,201	18.69%	199,952,667.74	0/1/1900
2005	2,910	6.63%	143,758,063.84	7.79%
2006	4,255	9.70%	223,076,924.84	12.08%
2007	3,721	8.48%	209,524,485.53	11.35%
2008	2,243	5.11%	131,451,835.21	7.12%
2009	1,374	3.13%	72,125,356.27	3.91%
2010	1,404	3.20%	69,928,336.27	3.79%
2011	1,797	4.09%	59,571,443.15	3.23%
2012	2,581	5.88%	69,296,972.19	3.75%
2013	1,697	3.87%	41,218,891.82	2.23%
2014	567	1.29%	12,090,972.06	0.65%
2015	168	0.38%	6,345,925.05	0.34%
2016	4,246	9.67%	142,149,896.29	7.70%
2017	2,963	6.75%	96,479,015.72	5.23%
2018	1,205	2.75%	44,914,302.56	2.43%
2019	2,468	5.62%	161,516,138.50	8.75%
2020	2,088	4.76%	162,840,603.09	8.82%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,684	6.12%	77,998,405.19	4.22%
2021 - 2025	8,575	19.54%	185,160,140.64	10.03%
2026 - 2030	6,801	15.50%	176,903,942.66	9.58%
2031 - 2035	5,477	12.48%	232,483,786.65	12.59%
2036 - 2040	6,040	13.76%	339,714,626.48	18.40%
2041 - 2045	5,369	12.23%	291,871,700.06	15.81%
2046 +	8,942	20.37%	542,109,228.45	29.36%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,896	20.27%	227,608,430.70	12.33%
40.01 - 60 months	1,192	2.72%	23,865,497.99	1.29%
60.01 - 90 months	4,211	9.59%	71,354,149.78	3.86%
90.01 - 120 months	2,963	6.75%	90,883,690.48	4.92%
120.01 - 150 months	3,015	6.87%	114,400,884.55	6.20%
150.01 - 180 months	2,618	5.97%	114,448,647.77	6.20%
over 180 months	20,993	47.83%	1,203,680,528.86	65.20%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,146	29.95%	664,450,479.78	35.99%
1.01% - 2.00%	13,940	31.76%	721,832,317.98	39.10%
2.01% - 3.00%	3,885	8.85%	144,303,834.05	7.82%
3.01% - 4.00%	5,629	12.83%	184,316,372.19	9.98%
4.01% - 5.00%	4,250	9.68%	71,175,264.78	3.86%
5.01% - 6.00%	693	1.58%	21,973,241.09	1.19%
6.01% - 7.00%	780	1.78%	15,240,461.90	0.83%
7.01% +	1,565	3.57%	22,949,858.37	1.24%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,304	21.20%	117,812,081.57	6.38%
20.01% - 30.00%	4,048	9.22%	109,949,369.61	5.96%
30.01% - 40.00%	4,187	9.54%	137,114,119.56	7.43%
40.01% - 50.00%	3,731	8.50%	146,901,345.43	7.96%
50.01% - 60.00%	3,687	8.40%	166,007,055.02	8.99%
60.01% - 70.00%	3,614	8.23%	186,957,349.69	10.13%
70.01% - 80.00%	3,136	7.15%	178,381,037.15	9.66%
80.01% - 90.00%	2,810	6.40%	158,227,678.70	8.57%
90.01% - 100.00%	2,629	5.99%	162,730,981.41	8.81%
100.00% +	6,742	15.36%	482,160,811.99	26.12%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,342	25.84%	172,231,588.65	9.33%
20.01% - 30.00%	5,681	12.94%	175,593,969.16	9.51%
30.01% - 40.00%	5,435	12.38%	210,912,402.72	11.42%
40.01% - 50.00%	5,153	11.74%	244,592,371.92	13.25%
50.01% - 60.00%	4,569	10.41%	247,478,902.80	13.40%
60.01% - 70.00%	4,700	10.71%	284,463,955.49	15.41%
70.01% - 80.00%	4,177	9.52%	276,768,614.58	14.99%
80.01% - 90.00%	1,665	3.79%	124,592,873.90	6.75%
90.01% - 100.00%	568	1.29%	51,054,270.30	2.77%
100.00% +	598	1.36%	58,552,880.62	3.17%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,441	10.12%	70,904,867.84	3.84%
20.01% - 30.00%	4,449	10.14%	100,976,108.45	5.47%
30.01% - 40.00%	4,832	11.01%	145,364,212.69	7.87%
40.01% - 50.00%	4,833	11.01%	186,287,268.39	10.09%
50.01% - 60.00%	4,491	10.23%	195,710,688.74	10.60%
60.01% - 70.00%	4,369	9.95%	223,033,887.81	12.08%
70.01% - 80.00%	4,799	10.93%	272,673,181.00	14.77%
80.01% - 90.00%	4,014	9.15%	222,942,046.82	12.08%
90.01% - 100.00%	3,122	7.11%	203,338,033.16	11.01%
100.00% +	4,538	10.34%	225,011,535.22	12.19%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,089	43.49%	970,507,876.33	52.57%
Thessaloniki	6,152	14.02%	253,609,812.10	13.74%
Macedonia	4,436	10.11%	130,705,026.87	7.08%
Peloponnese	3,300	7.52%	112,198,485.84	6.08%
Thessaly	2,897	6.60%	86,318,891.42	4.68%
Sterea Ellada	2,462	5.61%	79,748,595.08	4.32%
Creta Island	1,561	3.56%	63,492,715.50	3.44%
Ionian Islands	671	1.53%	23,887,931.61	1.29%
Thrace	908	2.07%	30,106,774.52	1.63%
Epirus	1,124	2.56%	33,340,894.71	1.81%
Aegean Islands	1,288	2.93%	62,324,826.17	3.38%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,659	8.34%	282,985,336.33	15.33%
12 - 24	1,434	3.27%	60,279,969.17	3.27%
24 - 36	1,111	2.53%	40,777,059.28	2.21%
36 - 60	6,798	15.49%	225,524,737.92	12.22%
60 - 96	3,217	7.33%	77,127,530.39	4.18%
over 96	27,669	63.04%	1,159,547,197.04	62.81%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,323	14.41%	208,590,269.28	11.34%
5 - 10 years	1,089	2.48%	15,346,613.52	0.83%
10 - 15 years	2,911	6.63%	68,053,700.57	3.58%
15 - 20 years	4,612	10.51%	148,013,414.40	8.02%
20 - 25 years	5,524	12.59%	241,325,949.35	13.07%
25 - 30 years	9,809	22.35%	429,235,754.80	23.25%
30 - 35 years	5,887	13.41%	317,568,905.92	17.20%
35 years +	7,733	17.62%	423,107,222.30	22.92%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	31,624	72.06%	1,273,781,656.21	68.99%
Houses	12,264	27.94%	572,460,173.93	31.01%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,009	18.25%	345,119,067.36	18.69%
Purchase	17,110	38.99%	895,815,551.53	48.52%
Repair	9,102	20.74%	375,854,045.21	20.36%
Construction (re-mortgage)	162	0.37%	11,217,659.28	0.61%
Purchase (re-mortgage)	533	1.21%	28,804,874.15	1.56%
Repair (re-mortgage)	446	1.02%	24,961,155.67	1.35%
Equity Release	8,526	19.43%	164,469,476.93	8.91%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	37,891	86.34%	1,666,955,572.91	90.29%
Balloon	5,997	13.66%	179,286,257.22	9.71%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,154	93.77%	1,748,905,164.80	94.73%
Fixed Converting to Floating	2,629	5.99%	95,376,882.85	5.17%
Fixed to Maturity	105	0.24%	1,959,782.49	0.11%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

Fixed rate assets 5.27%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,202	5.35%	223,365,849.48	12.77%
Libor 3 Months (CHF)	931	2.26%	64,284,915.64	3.68%
ECB Tracker	7,470	18.15%	339,975,610.74	19.44%
Euribor 1 Month	3,649	8.87%	227,628,112.76	13.02%
Euribor 3 Months	14,446	35.10%	599,596,076.38	34.28%
Libor 1 Month (Euro)	91	0.22%	1,826,566.63	0.10%
Eurobank OEK's Rate	89	0.22%	1,673,962.30	0.10%
Euribor 6 Months	2	0.00%	20,732.65	0.00%
TBank OEK's Rate	24	0.06%	529,014.79	0.03%
TBank OG Rate	4	0.01%	56,381.20	0.00%
Originator Rate	12,246	29.76%	289,947,942.23	16.58%
<b>Grand Total</b>	<b>41,154</b>	<b>100.00%</b>	<b>1,748,905,164.80</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	0.27%	309,398.44	0.32%
Libor 3 Months (CHF)	74	2.81%	2,796,521.08	2.93%
ECB Tracker	68	2.59%	3,405,998.62	3.57%
Euribor 1 Month	718	27.31%	19,701,726.20	20.66%
Euribor 3 Months	1,697	64.55%	66,023,188.94	69.22%
Originator Rate	65	2.47%	3,140,048.57	3.29%
<b>Grand Total</b>	<b>2,629</b>	<b>100.00%</b>	<b>95,376,882.85</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	29	1.10%	1,091,260.63	1.14%
1 Jan 2021 +	2,600	98.90%	94,285,622.22	98.86%
<b>Grand Total</b>	<b>2,629</b>	<b>100.00%</b>	<b>95,376,882.85</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	43,883	99.99%	1,846,096,096.44	99.99%
Y	5	0.01%	145,733.70	0.01%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	4	80.00%	138,825.12	95.26%
OEK Subsidy	1	20.00%	6,908.58	4.74%
<b>Grand Total</b>	<b>5</b>	<b>100.00%</b>	<b>145,733.70</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,665	56.20%	1,213,119,960.86	65.71%
Y	19,223	43.80%	633,121,869.28	34.29%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,418	96.65%	1,739,547,243.41	94.22%
Y	1,470	3.35%	106,694,586.72	5.78%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,536	94.64%	1,687,905,641.43	91.42%
S	2,352	5.36%	158,336,188.70	8.58%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,679	90.41%	1,709,818,221.51	92.61%
Y	4,209	9.59%	136,423,608.63	7.39%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	42,446	96.71%	1,779,250,041.40	96.37%
Second home/Holiday houses	1,334	3.04%	63,101,595.92	3.42%
Buy-to-let/Non-Owner occupied	66	0.15%	2,541,867.23	0.14%
Other	42	0.10%	1,348,325.59	0.07%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,380	25.93%	549,081,973.86	29.74%
OTHER PRIVATE EMPLOYEES	5,392	12.29%	247,121,244.79	13.39%
PENSIONER	8,278	18.86%	240,583,086.73	13.03%
UNEMPLOYED	4,540	10.34%	147,655,466.00	8.00%
OTHER SELF EMPLOYED	2,667	6.08%	142,648,714.47	7.73%
BANK EMPLOYEE	1,889	4.30%	127,605,133.99	6.91%
CIVIL SERVANT	3,919	8.93%	125,453,679.57	6.80%
HOUSEWIFE	1,171	2.67%	40,470,621.39	2.19%
CIVIL SERVANT - POLICEMAN	798	1.82%	40,230,509.81	2.18%
SALESMAN	995	2.27%	40,040,326.65	2.17%
INDEPENDENT MEANS	560	1.28%	35,131,553.94	1.90%
TEACHER	955	2.18%	32,417,386.20	1.76%
MILITARY PERSONNEL	564	1.29%	28,823,004.16	1.56%
LAWYERS - JURISTS	373	0.85%	26,919,210.41	1.46%
CIVIL SERVANT - BANK EMPLOYEE	407	0.93%	22,059,918.17	1.19%
<b>Grand Total</b>	<b>43,888</b>	<b>100.00%</b>	<b>1,846,241,830.14</b>	<b>100.00%</b>