



Report No: **124**

Reporting Date: **20/10/20**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/9/2020	30/9/2020

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

I Programme Details as of 20/10/2020

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
				1.340.000.000,00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0,68

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	92	Act/360	0,0510%	80.806,67	80.806,67
4	20-Aug-20	20-Nov-20	61	Act/360	0,7670%	389.891,67	-
5	21-Sep-20	21-Dec-20	29	Act/360	0,7490%	90.504,17	-
6	20-Jul-20	20-Oct-20	92	Act/360	0,0510%	35.190,00	35.190,00

* 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 30/9/2020			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	328.859.093,69	1.469.786.811,33	1.774.173.236,44	330.310.444,27	1.480.823.194,67	1.787.404.264,16
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	328.820.431,11	1.468.588.694,13	1.772.939.333,81	330.194.387,06	1.478.242.063,98	1.784.715.413,77
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	287.589.617,84	1.310.806.131,59	1.576.994.226,59	288.129.957,50	1.319.161.290,34	1.586.592.102,94
A.4	Aggregate Original Principal O/S balance	381.724.567,41	2.224.522.493,91	2.606.247.061,32	383.646.719,38	2.246.449.010,64	2.630.095.730,02
A.5	Average Current Principal O/S balance	89.705,15	37.742,97	41.639,44	89.539,29	37.716,45	41.614,96
A.6	Average Original Principal O/S balance	104.125,63	57.123,99	61.168,02	103.997,48	57.216,88	61.234,80
A.7	Maximum Current Principal O/S balance	1.085.110,86	4.155.332,03	4.155.332,03	1.084.146,86	4.140.701,55	4.140.701,55
A.8	Maximum Original Principal O/S balance	1.116.395,41	5.500.000,00	5.500.000,00	1.119.503,99	5.500.000,00	5.500.000,00
A.9	Total Number of Loans	3.666	38.942	42.608	3.689	39.262	42.951
A.10	Weighted Average Seasoning (years)	11,51	9,04	9,47	11,52	9,05	9,48
A.11	Weighted Average Remaining Maturity (years)	16,57	18,20	17,92	16,54	18,17	17,89
A.12	Weighted Average Current Indexed LTV percent (%)	81,46	72,02	73,64	81,75	72,06	73,73
A.13	Weighted Average Current Unindexed LTV percent (%)	60,67	53,22	54,50	60,86	53,27	54,58
A.14	Weighted Average Original LTV percent (%)	70,32	70,77	70,69	70,34	70,99	70,88
A.15	Weighted Average Interest Rate - Total (%)	0,51	1,77	1,55	0,51	1,77	1,56
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,59	1,29	1,02	0,60	1,30	1,03
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98,81	98,21	98,31	98,77	96,52	96,91
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0,76	1,22	1,14	1,07	2,71	2,43
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,41	0,50	0,48	0,12	0,59	0,51
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,01	0,08	0,07	0,04	0,17	0,15
A.21	FX Rate	1,0804	-	-	1,0774	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 30/9/2020 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	2.964	952.044,79	29.653	3.822.470,28
B.2	Partial Prepayments	3	3.830,11	39	176.927,04	42	180.472,13
B.3	Whole Prepayments	1	115.242,95	49	816.604,06	50	923.270,99
B.4	Total Principal Receipts (B1+B2+B3)	-	1.071.117,85	-	4.816.001,38	-	5.807.409,98

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 30/9/2020 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	2.550	90.110,39	28.655	1.553.042,54
C.2	Interest From Overdues	852	501,35	8.270	5.449,76	9.122	5.913,80
C.3	Total Interest Receipts (C1+C2)	-	90.611,74	-	1.558.492,30	-	1.642.361,00
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		As of 30/9/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		A.1	Performing Loans	3.620	324.950.971,02	38.013	1.443.424.993,09
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	45	3.869.460,09	890	25.163.701,04	935	28.745.207,97
A.3	Totals (A1+ A2)	3.665	328.820.431,11	38.903	1.468.588.694,13	42.568	1.772.939.333,81
A.4	In Arrears Loans 90 Days To 360 Days	1	38.662,58	39	1.198.117,20	40	1.233.902,63
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	Totals (A4+ A5)	1	38.662,58	39	1.198.117,20	40	1.233.902,63

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		As of 30/9/2020 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	31	2.510.574,47	690	17.864.296,47
B.2	60 Days < Installment <= 89 Days	14	1.358.885,62	200	7.299.404,57	214	8.557.166,16
B.3	Total (B1+B2=A4)	45	3.869.460,09	890	25.163.701,04	935	28.745.207,97
B.4	90 Days < Installment <= 119 Days	1	38.662,58	37	1.185.796,95	38	1.221.582,38
B.5	120 Days < Installment <= 360 Days	0	0,00	2	12.320,25	2	12.320,25
B.6	Total (B4+B5=A4)	1	38.662,58	39	1.198.117,20	40	1.233.902,63

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		As of 30/9/2020 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	0,00	519.635,28	0,00	7.984.457,65
A.2	Number of Loans	0	19	0	253	0	272



Statutory Tests

as of 30/9/2020

Outstanding Bonds Principal	1.340.000.000,00	
Outstanding Accrued Interest on Bonds ¹	391.699,17	
Total Bonds Amount	1.340.391.699,17	
Current Outstanding Balance of Loans	1.774.173.236,44	
A. Adjusted Outstanding Principal of Loans ²	1.576.994.226,59	
B. Accrued Interest on Loans	2.469.483,05	
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	4.586.388,89	
Nominal Value (A+B+C+D-Z)	1.574.877.320,76	
Bonds / Nominal Value Assets Percentage	1.441.281.396,95	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1.620.117.715,01	
Net Present Value of Liabilities	1.346.204.018,72	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1.594.838.470,91	
Net Present Value of Liabilities	1.343.740.608,33	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1.785.336.035,20	
Net Present Value of Liabilities	1.365.515.882,68	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	18.364.644,28	
Interest due on all series of covered bonds during 1st year	1.928.336,59	
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	2.280.328,89	
Required Reserve Amount	1.906.994,81	
Amount credited to the account (payment to BoNY)	0,00	
Available (Outstanding) Reserve Amount t	2.280.328,89	

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	3.666	8,60%	304.386.425,11	17,16%
EUR	38.942	91,40%	1.469.786.811,33	82,84%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	19.659	46,14%	398.386.717,39	15,29%
37.501 - 75.000	11.673	27,40%	634.710.747,16	24,35%
75.001 - 100.000	4.410	10,35%	389.313.019,09	14,94%
100.001 - 150.000	3.975	9,33%	493.964.164,80	18,95%
150.001 - 250.000	2.181	5,12%	413.726.807,75	15,87%
250.001 - 500.000	621	1,46%	202.579.379,55	7,77%
500.001 +	89	0,21%	73.566.225,58	2,82%
Grand Total	42.608	100,00%	2.606.247.061,32	100,00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27.041	63,46%	453.669.321,84	25,57%
37.501 - 75.000	9.378	22,01%	496.005.533,88	27,96%
75.001 - 100.000	2.652	6,22%	228.395.205,78	12,87%
100.001 - 150.000	2.119	4,97%	256.577.575,68	14,46%
150.001 - 250.000	1.049	2,46%	195.913.444,56	11,04%
250.001 - 500.000	317	0,74%	102.446.440,61	5,77%
500.001 +	52	0,12%	41.165.714,09	2,32%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8.021	18,83%	193.549.941,42	01/1900
2005	2.811	6,60%	138.585.311,98	7,81%
2006	4.077	9,57%	210.953.300,71	11,89%
2007	3.538	8,30%	197.466.114,59	11,13%
2008	2.128	4,99%	124.968.445,23	7,04%
2009	1.343	3,15%	70.565.623,31	3,98%
2010	1.379	3,24%	68.589.499,57	3,87%
2011	1.740	4,08%	57.428.608,65	3,24%
2012	2.496	5,86%	65.070.016,79	3,67%
2013	1.640	3,85%	38.785.959,37	2,19%
2014	555	1,30%	11.807.705,14	0,67%
2015	168	0,39%	6.311.677,98	0,36%
2016	4.146	9,73%	137.898.458,09	7,77%
2017	2.927	6,87%	94.659.162,22	5,34%
2018	1.186	2,78%	44.148.817,09	2,49%
2019	2.418	5,67%	156.544.838,72	8,82%
2020	2.035	4,78%	156.839.755,57	8,84%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2.494	5,85%	74.784.784,68	4,22%
2021 - 2025	8.450	19,83%	179.731.060,14	10,13%
2026 - 2030	6.692	15,71%	170.968.525,77	9,64%
2031 - 2035	5.391	12,65%	225.628.432,99	12,72%
2036 - 2040	5.894	13,83%	329.095.327,55	18,55%
2041 - 2045	5.199	12,20%	281.543.281,52	15,87%
2046 +	8.488	19,92%	512.421.823,80	28,88%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8.725	20,48%	222.255.897,93	12,53%
40.01 - 60 months	1.175	2,76%	23.599.061,92	1,33%
60.01 - 90 months	4.387	10,30%	73.125.922,59	4,12%
90.01 - 120 months	2.865	6,72%	90.546.890,88	5,10%
120.01 - 150 months	2.884	6,77%	110.135.923,40	6,21%
150.01 - 180 months	2.534	5,95%	110.851.851,16	6,25%
over 180 months	20.038	47,03%	1.143.657.689,57	64,45%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	12.984	30,47%	648.736.609,22	36,57%
1.01% - 2.00%	13.342	31,31%	681.954.960,54	38,44%
2.01% - 3.00%	4.038	9,48%	149.053.866,71	8,40%
3.01% - 4.00%	5.140	12,06%	167.478.960,11	9,44%
4.01% - 5.00%	4.188	9,83%	68.908.302,82	3,88%
5.01% - 6.00%	674	1,58%	21.045.794,13	1,19%
6.01% - 7.00%	713	1,67%	14.579.840,64	0,82%
7.01% +	1.529	3,59%	22.414.902,27	1,26%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9.151	21,48%	115.178.283,16	6,49%
20.01% - 30.00%	3.995	9,38%	108.366.012,08	6,11%
30.01% - 40.00%	4.085	9,59%	133.401.124,02	7,52%
40.01% - 50.00%	3.667	8,61%	144.334.616,46	8,14%
50.01% - 60.00%	3.657	8,58%	165.146.592,79	9,31%
60.01% - 70.00%	3.599	8,45%	185.398.980,65	10,45%
70.01% - 80.00%	3.099	7,27%	174.793.617,36	9,85%
80.01% - 90.00%	2.631	6,17%	143.474.929,90	8,09%
90.01% - 100.00%	2.503	5,87%	153.512.703,35	8,65%
100.00% +	6.221	14,60%	450.566.376,67	25,40%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,176	26.23%	168,674,256.78	9.51%
20.01% - 30.00%	5,560	13.05%	173,104,190.17	9.76%
30.01% - 40.00%	5,363	12.59%	206,700,540.74	11.65%
40.01% - 50.00%	5,029	11.80%	236,500,329.99	13.33%
50.01% - 60.00%	4,413	10.36%	237,071,891.07	13.36%
60.01% - 70.00%	4,519	10.61%	271,282,537.68	15.29%
70.01% - 80.00%	3,920	9.20%	264,119,272.60	14.89%
80.01% - 90.00%	1,540	3.61%	115,954,863.27	6.54%
90.01% - 100.00%	530	1.24%	48,153,147.72	2.71%
100.00% +	558	1.31%	52,612,206.42	2.97%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,375	10.27%	69,651,879.87	3.93%
20.01% - 30.00%	4,389	10.30%	99,850,378.09	5.63%
30.01% - 40.00%	4,791	11.24%	142,622,048.68	8.04%
40.01% - 50.00%	4,737	11.12%	181,571,811.23	10.23%
50.01% - 60.00%	4,361	10.24%	187,039,204.40	10.54%
60.01% - 70.00%	4,205	9.87%	211,699,866.41	11.93%
70.01% - 80.00%	4,584	10.76%	260,213,425.23	14.67%
80.01% - 90.00%	3,765	8.84%	209,816,660.51	11.83%
90.01% - 100.00%	3,012	7.07%	196,468,219.46	11.07%
100.00% +	4,389	10.30%	215,239,742.56	12.13%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	18,405	43.20%	927,530,250.72	52.28%
Thessaloniki	6,024	14.14%	246,134,140.15	13.87%
Macedonia	4,340	10.19%	126,393,535.78	7.12%
Peloponnese	3,201	7.51%	107,729,003.74	6.07%
Thessaly	2,821	6.62%	83,229,663.10	4.69%
Stereia Ellada	2,410	5.66%	76,882,525.96	4.33%
Creta Island	1,510	3.54%	61,138,643.35	3.45%
Ionian Islands	663	1.56%	23,601,022.02	1.33%
Thrace	895	2.10%	29,267,328.01	1.65%
Epirus	1,082	2.54%	31,491,048.39	1.77%
Aegean Islands	1,257	2.95%	60,776,075.22	3.43%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,255	7.64%	253,182,747.76	14.27%
12 - 24	1,546	3.63%	71,970,105.26	4.06%
24 - 36	1,039	2.44%	39,944,139.35	2.25%
36 - 60	6,896	16.18%	226,346,390.47	12.76%
60 - 96	2,678	6.29%	63,358,095.07	3.57%
over 96	27,194	63.82%	1,119,371,758.53	63.09%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,197	14.54%	199,994,971.28	11.27%
5 - 10 years	1,055	2.48%	14,970,745.11	0.84%
10 - 15 years	2,815	6.61%	63,301,278.94	3.57%
15 - 20 years	4,481	10.52%	143,124,958.09	8.07%
20 - 25 years	5,425	12.73%	233,290,315.92	13.15%
25 - 30 years	9,616	22.57%	415,869,144.96	23.44%
30 - 35 years	5,710	13.40%	305,574,146.51	17.22%
35 years +	7,309	17.15%	398,047,675.62	22.44%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	30,652	71.94%	1,226,750,009.34	69.14%
Houses	11,956	28.06%	547,423,227.10	30.86%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	7,766	18.23%	328,680,589.29	18.53%
Purchase	16,634	39.04%	863,639,112.39	48.68%
Repair	8,740	20.51%	360,125,211.45	20.30%
Construction (re-mortgage)	154	0.36%	10,053,374.00	0.57%
Purchase (re-mortgage)	513	1.20%	27,197,585.14	1.53%
Repair (re-mortgage)	428	1.00%	23,007,958.23	1.30%
Equity Release	8,373	19.65%	161,469,405.93	9.10%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	36,801	86.37%	1,601,950,941.57	90.29%
Balloon	5,807	13.63%	172,222,294.87	9.71%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	39,925	93.70%	1,679,014,808.49	94.64%
Fixed Converting to Floating	2,584	6.06%	93,426,132.83	5.27%
Fixed to Maturity	99	0.23%	1,732,295.13	0.10%
Grand Total	42,608	100.00%	1,774,173,236.44	100.00%

Fixed rate assets 5,36%
Asset WAL (in years) 8,43

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Liber 1 Month (CHF)	2.131	5,34%	214.112.967,50	12,75%
Liber 3 Months (CHF)	913	2,29%	61.746.846,19	3,68%
ECB Tracker	7.000	17,53%	313.274.386,43	18,66%
Euribor 1 Month	3.546	8,88%	219.241.818,01	13,06%
Euribor 3 Months	14.140	35,42%	584.600.977,51	34,82%
Liber 1 Month (Euro)	88	0,22%	1.789.195,85	0,11%
Eurobank OEK's Rate	85	0,21%	1.643.718,26	0,10%
Euribor 6 Months	2	0,01%	18.930,21	0,00%
TBank OEK's Rate	24	0,06%	519.833,58	0,03%
TBank OG Rate	4	0,01%	56.428,26	0,00%
Originator Rate	11.992	30,04%	282.009.706,69	16,80%
Grand Total	39.925	100,00%	1.679.014.808,49	100,00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Liber 1 Month (CHF)	7	0,27%	307.657,57	0,33%
Liber 3 Months (CHF)	74	2,86%	2.787.714,86	2,98%
ECB Tracker	65	2,52%	3.254.842,41	3,48%
Euribor 1 Month	707	27,36%	19.293.474,18	20,65%
Euribor 3 Months	1.673	64,74%	65.060.262,84	69,64%
Originator Rate	58	2,24%	2.722.180,96	2,91%
Grand Total	2.584	100,00%	93.426.132,83	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	24	0,93%	851.791,03	0,91%
1 Jan 2021 +	2.560	99,07%	92.574.341,79	99,09%
Grand Total	2.584	100,00%	93.426.132,83	100,00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42.604	99,99%	1.774.093.838,88	100,00%
Y	4	0,01%	79.397,56	0,00%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	75,00%	73.041,50	91,99%
OEK Subsidy	1	25,00%	6.356,06	8,01%
Grand Total	4	100,00%	79.397,56	100,00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	23.652	55,51%	1.149.977.730,36	64,82%
Y	18.956	44,49%	624.195.506,08	35,18%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41.176	96,64%	1.669.868.620,29	94,12%
Y	1.432	3,36%	104.304.616,15	5,88%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40.303	94,59%	1.620.277.093,53	91,33%
S	2.305	5,41%	153.896.142,91	8,67%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	38.782	91,02%	1.651.101.836,02	93,06%
Y	3.826	8,98%	123.071.400,42	6,94%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	41.210	96,72%	1.709.695.214,19	96,37%
Second home/Holiday houses	1.297	3,04%	60.789.918,10	3,43%
Buy-to-let/Non-Owner occupied	64	0,15%	2.507.326,18	0,14%
Other	37	0,09%	1.180.777,97	0,07%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11.050	25,93%	526.275.543,33	29,66%
Other Private Employees	5.228	12,27%	238.769.540,94	13,46%
Pensioner	8.107	19,03%	233.804.286,61	13,18%
Unemployed	4.432	10,40%	143.121.794,20	8,07%
Other Self employed	2.583	6,06%	137.709.780,40	7,76%
Bank employee	1.853	4,35%	124.183.564,89	7,00%
Civil Servant	3.755	8,81%	118.134.168,86	6,66%
Housewife	1.147	2,69%	39.583.666,12	2,23%
Civil Servant - Policeman	962	2,26%	38.528.093,67	2,17%
Salesman	731	1,72%	36.209.182,51	2,04%
Independent means	545	1,28%	33.273.213,29	1,88%
Teacher	924	2,17%	30.254.281,19	1,71%
Military Personnel	535	1,26%	27.170.956,48	1,53%
Lawyers - Jurists	360	0,84%	25.929.666,14	1,46%
Civil Servant - Bank employee	396	0,93%	21.225.497,78	1,20%
Grand Total	42.608	100,00%	1.774.173.236,44	100,00%