

Report No: **124**

Reporting Date: **21/09/20**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2020	31/8/2020

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

I Programme Details as of 21/9/2020

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) 0.77

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	63	Act/360	0.0510%	55,335.00	-
4	20-Aug-20	20-Nov-20	32	Act/360	0.7670%	204,533.33	-
5	22-Jun-20	21-Sep-20	91	Act/360	0.8610%	326,462.50	326,462.50
6	20-Jul-20	20-Oct-20	63	Act/360	0.0510%	24,097.50	-

* 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 31/8/2020			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	330,310,444.27	1,480,823,194.67	1,787,404,264.16	341,273,797.07	1,529,337,942.06	1,846,241,830.14
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	330,194,387.06	1,478,242,063.98	1,784,715,413.77	340,989,661.72	1,527,189,270.69	1,843,829,313.15
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	288,129,957.50	1,319,161,290.34	1,586,592,102.94	296,699,845.58	1,351,124,278.52	1,626,637,181.84
A.4	Aggregate Original Principal O/S balance	383,646,719.38	2,246,449,010.64	2,630,095,730.02	394,542,062.98	2,305,025,283.62	2,699,567,346.60
A.5	Average Current Principal O/S balance	89,539.29	37,716.45	41,614.96	90,764.31	38,111.49	42,067.12
A.6	Average Original Principal O/S balance	103,997.48	57,216.88	61,234.80	104,931.40	57,441.82	61,510.38
A.7	Maximum Current Principal O/S balance	1,084,146.86	4,140,701.55	4,140,701.55	1,084,146.86	4,140,701.55	4,140,701.55
A.8	Maximum Original Principal O/S balance	1,119,503.99	5,500,000.00	5,500,000.00	1,250,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,689	39,262	42,951	3,760	40,128	43,888
A.10	Weighted Average Seasoning (years)	11.52	9.05	9.48	11.42	9.00	9.41
A.11	Weighted Average Remaining Maturity (years)	16.54	18.17	17.89	16.66	18.36	18.07
A.12	Weighted Average Current Indexed LTV percent (%)	81.75	72.06	73.73	82.56	73.12	74.74
A.13	Weighted Average Current Unindexed LTV percent (%)	60.86	53.27	54.58	61.50	53.81	55.13
A.14	Weighted Average Original LTV percent (%)	70.34	70.99	70.88	70.46	71.12	71.01
A.15	Weighted Average Interest Rate - Total (%)	0.51	1.77	1.56	0.53	1.78	1.56
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.60	1.30	1.03	0.62	1.32	1.05
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.77	96.52	96.91	99.10	97.12	97.46
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.07	2.71	2.43	0.61	2.25	1.97
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.12	0.59	0.51	0.21	0.49	0.44
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.04	0.17	0.15	0.08	0.14	0.13
A.21	FX Rate	1.0774	-	-	1.0769	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2020		As of 31/8/2020		As of 31/8/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,856	925,320.96	28,243	3,684,977.13	31,099	4,543,823.39
B.2	Partial Prepayments	2	977.13	50	407,573.17	52	408,480.10
B.3	Whole Prepayments	0	0.00	31	425,260.59	31	425,260.59
B.4	Total Principal Receipts (B1+B2+B3)	-	926,298.09	-	4,517,810.89	-	5,377,564.08

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2020		As of 31/8/2020		As of 31/8/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	2,531	91,352.20	27,729	1,521,619.87	30,260	1,606,409.36
C.2	Interest From Overdues	818	441.07	7,507	4,696.46	8,325	5,105.84
C.3	Total Interest Receipts (C1+C2)	-	91,793.27	-	1,526,316.33	-	1,611,515.21
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2020		As of 31/8/2020		As of 31/8/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,634	326,251,993.57	36,309	1,429,294,441.71	39,943	1,732,108,618.03
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	53	3,942,393.49	2,880	48,947,622.27	2,933	52,606,795.73
A.3	Totals (A1+ A2)	3,687	330,194,387.06	39,189	1,478,242,063.98	42,876	1,784,715,413.77
A.4	In Arrears Loans 90 Days To 360 Days	2	116,057.21	73	2,581,130.69	75	2,688,850.39
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	2	116,057.21	73	2,581,130.69	75	2,688,850.39

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2020		As of 31/8/2020		As of 31/8/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	47	3,542,390.68	2,505	40,184,525.32	2,552	43,472,432.02
B.2	60 Days < Installment <= 89 Days	6	400,002.81	375	8,763,096.95	381	9,134,363.71
B.3	Total (B1+B2=A4)	53	3,942,393.49	2,880	48,947,622.27	2,933	52,606,795.73
B.4	90 Days < Installment <= 119 Days	2	116,057.21	52	1,990,456.47	54	2,098,176.17
B.5	120 Days < Installment <= 360 Days	0	0.00	21	590,674.22	21	590,674.22
B.6	Total (B4+B5=A4)	2	116,057.21	73	2,581,130.69	75	2,688,850.39

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2020		As of 31/8/2020		As of 31/8/2020	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	10,030,921.80	0.00	44,006,743.38	0.00	53,317,047.63
A.2	Number of Loans	0	70	0	818	0	888



Statutory Tests

as of 31/8/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	385,628.33	
Total Bonds Amount	1,340,385,628.33	
Current Outstanding Balance of Loans	1,787,404,264.16	
A. Adjusted Outstanding Principal of Loans ²	1,586,592,102.94	
B. Accrued Interest on Loans	1,988,631.12	
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	5,144,722.22	
Nominal Value (A+B+C+D-Z)	1,583,436,011.85	
Bonds / Nominal Value Assets Percentage	1,441,274,869.18	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,591,987,020.76	
Net Present Value of Liabilities	1,342,684,399.53	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1,591,987,020.76	
Net Present Value of Liabilities	1,342,684,399.53	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1,777,553,358.08	
Net Present Value of Liabilities	1,367,611,697.05	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	18,764,487.55	
Interest due on all series of covered bonds during 1st year	2,342,558.45	
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	2,028,614.30	
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	3,689	8.59%	306,581,069.49	17.15%
EUR	39,262	91.41%	1,480,823,194.67	82.85%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	19,764	46.02%	400,346,668.75	15.22%
37.501 - 75.000	11,786	27.44%	640,925,053.85	24.37%
75.001 - 100.000	4,461	10.39%	393,804,627.17	14.97%
100.001 - 150.000	4,024	9.37%	499,897,861.14	19.01%
150.001 - 250.000	2,200	5.12%	417,123,274.78	15.86%
250.001 - 500.000	627	1.46%	204,419,914.46	7.77%
500.001 +	89	0.21%	73,578,329.87	2.80%
Grand Total	42,951	100.00%	2,630,095,730.02	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,263	63.47%	456,785,572.99	25.56%
37.501 - 75.000	9,451	22.00%	499,782,814.27	27.96%
75.001 - 100.000	2,666	6.21%	229,619,741.64	12.85%
100.001 - 150.000	2,142	4.99%	259,226,673.47	14.50%
150.001 - 250.000	1,055	2.46%	196,866,041.51	11.01%
250.001 - 500.000	321	0.75%	103,396,698.12	5.78%
500.001 +	53	0.12%	41,726,722.16	2.33%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,120	18.91%	196,117,624.93	0/1/1900
2005	2,847	6.63%	139,632,482.23	7.81%
2006	4,099	9.54%	212,068,681.71	11.86%
2007	5,561	12.95%	199,250,962.26	11.15%
2008	2,143	4.99%	125,959,886.09	7.05%
2009	1,350	3.14%	70,846,887.55	3.96%
2010	1,388	3.23%	68,987,991.58	3.86%
2011	1,756	4.09%	57,828,210.45	3.24%
2012	2,510	5.84%	65,379,133.42	3.66%
2013	1,657	3.86%	39,250,586.81	2.20%
2014	558	1.30%	11,870,104.53	0.66%
2015	168	0.39%	6,323,369.03	0.35%
2016	4,196	9.77%	139,641,531.04	7.81%
2017	2,939	6.84%	95,395,869.65	5.34%
2018	1,193	2.78%	44,450,694.61	2.49%
2019	2,424	5.64%	157,071,323.68	8.79%
2020	2,042	4.75%	157,328,924.59	8.80%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,606	6.07%	76,325,308.74	4.27%
2021 - 2025	8,510	19.81%	181,822,631.76	10.17%
2026 - 2030	6,733	15.68%	173,025,481.78	9.68%
2031 - 2035	5,417	12.61%	227,402,650.12	12.72%
2036 - 2040	5,928	13.80%	331,232,735.76	18.53%
2041 - 2045	5,223	12.16%	282,488,811.01	15.80%
2046 +	8,534	19.87%	515,106,644.99	28.82%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,816	20.53%	224,456,372.24	12.56%
40.01 - 60 months	1,196	2.78%	23,796,121.56	1.33%
60.01 - 90 months	4,404	10.25%	73,835,812.16	4.13%
90.01 - 120 months	2,834	6.60%	88,538,370.42	4.95%
120.01 - 150 months	2,873	6.69%	110,159,045.58	6.16%
150.01 - 180 months	2,598	6.05%	113,417,085.20	6.35%
over 180 months	20,230	47.10%	1,153,201,456.99	64.52%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,031	30.34%	652,114,175.91	36.48%
1.01% - 2.00%	13,459	31.34%	688,377,196.36	38.51%
2.01% - 3.00%	4,086	9.51%	149,776,987.37	8.38%
3.01% - 4.00%	5,174	12.05%	168,647,920.08	9.44%
4.01% - 5.00%	4,223	9.83%	69,929,417.27	3.91%
5.01% - 6.00%	679	1.58%	21,189,678.54	1.19%
6.01% - 7.00%	755	1.76%	14,768,009.24	0.83%
7.01% +	1,544	3.59%	22,600,879.40	1.26%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,250	21.54%	116,070,383.02	6.49%
20.01% - 30.00%	4,027	9.38%	109,220,112.80	6.11%
30.01% - 40.00%	4,146	9.65%	135,415,331.83	7.58%
40.01% - 50.00%	3,690	8.59%	144,991,054.78	8.11%
50.01% - 60.00%	3,686	8.58%	165,776,661.06	9.27%
60.01% - 70.00%	3,596	8.37%	185,648,549.86	10.39%
70.01% - 80.00%	3,101	7.22%	175,366,060.56	9.81%
80.01% - 90.00%	2,640	6.15%	144,627,604.73	8.09%
90.01% - 100.00%	2,529	5.89%	154,033,091.93	8.62%
100.00% +	6,286	14.64%	456,255,413.58	25.53%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,282	26.27%	170,110,121.53	9.52%
20.01% - 30.00%	5,636	13.12%	174,920,103.40	9.79%
30.01% - 40.00%	5,376	12.52%	207,346,465.01	11.60%
40.01% - 50.00%	5,071	11.81%	238,644,919.88	13.35%
50.01% - 60.00%	4,410	10.27%	235,911,110.34	13.20%
60.01% - 70.00%	4,560	10.62%	273,968,717.48	15.33%
70.01% - 80.00%	3,963	9.23%	266,059,131.03	14.89%
80.01% - 90.00%	1,560	3.63%	118,871,996.13	6.65%
90.01% - 100.00%	529	1.23%	47,915,099.25	2.68%
100.00% +	564	1.31%	53,656,600.11	3.00%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,400	10.24%	69,603,540.58	3.89%
20.01% - 30.00%	4,414	10.28%	100,199,844.07	5.61%
30.01% - 40.00%	4,802	11.18%	143,167,296.26	8.01%
40.01% - 50.00%	4,772	11.11%	182,078,947.94	10.19%
50.01% - 60.00%	4,380	10.20%	187,538,100.37	10.49%
60.01% - 70.00%	4,231	9.85%	212,790,644.27	11.91%
70.01% - 80.00%	4,619	10.75%	261,811,926.86	14.65%
80.01% - 90.00%	3,827	8.91%	212,573,128.24	11.89%
90.01% - 100.00%	3,062	7.13%	199,265,278.35	11.15%
100.00% +	4,444	10.35%	218,375,557.19	12.22%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	18,583	43.27%	935,317,783.44	52.33%
Thessaloniki	6,071	14.13%	247,364,391.19	13.84%
Macedonia	4,360	10.15%	127,029,366.67	7.11%
Peloponnese	3,215	7.49%	108,333,645.28	6.06%
Thessaly	2,842	6.62%	83,627,893.16	4.68%
Stereia Ellada	2,425	5.65%	77,639,490.59	4.34%
Creta Island	1,523	3.55%	61,642,270.55	3.45%
Ionian Islands	667	1.55%	23,759,852.82	1.33%
Thrace	899	2.09%	29,403,665.60	1.65%
Epirus	1,099	2.56%	32,002,006.99	1.79%
Aegean Islands	1,267	2.95%	61,283,897.87	3.43%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,437	8.00%	265,607,223.39	14.86%
12 - 24	1,484	3.46%	64,499,071.35	3.61%
24 - 36	1,038	2.42%	39,623,575.96	2.22%
36 - 60	6,865	15.98%	225,708,470.73	12.63%
60 - 96	2,871	6.68%	68,157,869.58	3.81%
over 96	27,256	63.46%	1,123,808,053.15	62.87%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,254	14.56%	202,139,606.17	11.31%
5 - 10 years	1,070	2.49%	15,124,918.63	0.85%
10 - 15 years	2,862	6.66%	64,323,775.59	3.60%
15 - 20 years	4,556	10.61%	144,817,246.38	8.10%
20 - 25 years	5,451	12.69%	234,936,320.20	13.14%
25 - 30 years	9,661	22.49%	418,881,645.54	23.44%
30 - 35 years	5,736	13.35%	306,784,714.81	17.16%
35 years +	7,361	17.14%	400,396,036.84	22.40%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	30,919	71.99%	1,235,535,667.71	69.12%
Houses	12,032	28.01%	551,868,596.45	30.88%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	7,818	18.20%	331,020,912.11	18.52%
Purchase	16,787	39.08%	869,939,084.93	48.67%
Repair	8,798	20.48%	362,762,758.06	20.30%
Construction (re-mortgage)	157	0.37%	10,239,777.66	0.57%
Purchase (re-mortgage)	523	1.22%	27,608,905.33	1.54%
Repair (re-mortgage)	436	1.02%	23,527,181.49	1.32%
Equity Release	8,432	19.63%	162,305,644.58	9.08%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	37,094	86.36%	1,613,520,285.35	90.27%
Balloon	5,857	13.64%	173,883,978.81	9.73%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	40,250	93.71%	1,691,485,731.15	94.63%
Fixed Converting to Floating	2,595	6.04%	93,771,421.85	5.25%
Fixed to Maturity	106	0.25%	2,147,111.16	0.12%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

Fixed rate assets 5.37%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,145	5.33%	215,750,146.32	12.76%
Libor 3 Months (CHF)	917	2.28%	62,172,764.71	3.68%
ECB Tracker	7,057	17.53%	315,706,316.70	18.66%
Euribor 1 Month	3,565	8.86%	220,542,167.15	13.04%
Euribor 3 Months	14,238	35.37%	588,277,013.56	34.78%
Libor 1 Month (Euro)	90	0.22%	1,806,539.73	0.11%
Eurobank OEK's Rate	87	0.22%	1,659,063.60	0.10%
Euribor 6 Months	2	0.00%	20,023.91	0.00%
TBank OEK's Rate	24	0.06%	523,781.35	0.03%
TBank OG Rate	4	0.01%	56,100.17	0.00%
Originator Rate	12,121	30.11%	284,971,813.94	16.85%
Grand Total	40,250	100.00%	1,691,485,731.15	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	0.27%	308,884.55	0.33%
Libor 3 Months (CHF)	74	2.85%	2,795,171.29	2.98%
ECB Tracker	66	2.54%	3,280,828.71	3.50%
Euribor 1 Month	711	27.40%	19,391,336.49	20.68%
Euribor 3 Months	1,679	64.70%	65,275,007.62	69.61%
Originator Rate	58	2.24%	2,720,193.19	2.90%
Grand Total	2,595	100.00%	93,771,421.85	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	27	1.04%	1,043,623.46	1.11%
1 Jan 2021 +	2,568	98.96%	92,727,798.39	98.89%
Grand Total	2,595	100.00%	93,771,421.85	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,947	99.99%	1,787,324,539.74	100.00%
Y	4	0.01%	79,724.42	0.00%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	75.00%	73,333.60	91.98%
OEK Subsidy	1	25.00%	6,390.82	8.02%
Grand Total	4	100.00%	79,724.42	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	23,812	55.44%	1,157,903,084.28	64.78%
Y	19,139	44.56%	629,501,179.88	35.22%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,508	96.64%	1,682,239,074.18	94.12%
Y	1,443	3.36%	105,165,189.98	5.88%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,637	94.61%	1,632,187,560.49	91.32%
S	2,314	5.39%	155,216,703.68	8.68%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,105	91.05%	1,663,672,662.84	93.08%
Y	3,846	8.95%	123,731,601.32	6.92%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	41,542	96.72%	1,722,655,636.82	96.38%
Second home/Holiday houses	1,308	3.05%	61,059,885.75	3.42%
Buy-to-let/Non-Owner occupied	64	0.15%	2,505,647.20	0.14%
Other	37	0.09%	1,183,094.39	0.07%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,117	25.88%	529,783,301.37	29.64%
Other Private Employees	5,263	12.25%	239,445,777.96	13.40%
Pensioner	8,182	19.05%	236,160,748.26	13.21%
Unemployed	4,484	10.44%	144,678,895.75	8.09%
Other Self employed	2,603	6.06%	138,398,899.70	7.74%
Bank employee	1,857	4.32%	125,206,528.00	7.00%
Civil Servant	3,804	8.86%	119,577,924.47	6.69%
Housewife	1,152	2.69%	39,766,076.11	2.22%
Civil Servant - Policeman	972	2.26%	38,804,989.66	2.17%
Salesman	736	1.71%	36,433,476.78	2.04%
Independent means	543	1.26%	33,130,232.35	1.85%
Teacher	938	2.18%	30,976,502.06	1.73%
Military Personnel	538	1.25%	27,354,785.79	1.53%
Lawyers - Jurists	362	0.84%	26,046,690.30	1.46%
Civil Servant - Bank employee	400	0.93%	21,639,435.61	1.21%
Grand Total	42,951	100.00%	1,787,404,264.16	100.00%