

Report No: **113**  
Reporting Date: **21/10/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/9/2019</b>	<b>30/9/2019</b>

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) **0.68**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Jul-19	21-Oct-19	91	Act/360	0.8800%	1,379,155.56	1,379,155.56
4	20-Aug-19	20-Nov-19	62	Act/360	0.8300%	428,833.33	-
5	20-Sep-19	20-Dec-19	31	Act/360	0.8540%	110,308.33	-
6	22-Jul-19	21-Oct-19	91	Act/360	0.8800%	600,600.00	600,600.00

\* 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 at 30/9/2019			As at 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	340,144,347.40	1,461,806,342.09	<b>1,775,390,141.67</b>	343,022,490.00	1,475,789,527.84	<b>1,790,229,430.67</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	338,459,359.48	1,448,638,501.50	<b>1,760,668,887.30</b>	340,653,489.25	1,462,236,069.46	<b>1,774,504,370.18</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	292,603,884.24	1,234,175,867.40	<b>1,503,931,453.50</b>	295,114,710.49	1,245,078,934.78	<b>1,515,603,007.10</b>
A.4	Aggregate Original Principal O/S balance	399,873,152.91	2,282,733,974.16	<b>2,682,607,127.07</b>	401,713,160.51	2,300,752,316.82	<b>2,702,465,477.33</b>
A.5	Average Current Principal O/S balance	82,339.47	35,369.99	<b>39,053.90</b>	82,417.71	35,403.37	<b>39,047.91</b>
A.6	Average Original Principal O/S balance	96,798.15	55,233.23	<b>59,010.28</b>	96,519.26	55,193.77	<b>58,945.31</b>
A.7	Maximum Current Principal O/S balance	1,168,582.66	3,733,791.29	<b>3,733,791.29</b>	1,169,707.97	3,739,041.55	<b>3,739,041.55</b>
A.8	Maximum Original Principal O/S balance	1,175,000.00	5,000,000.00	<b>5,000,000.00</b>	1,175,000.00	5,000,000.00	<b>5,000,000.00</b>
A.9	Total Number of Loans	4,131	41,329	<b>45,460</b>	4,162	41,685	<b>45,847</b>
A.10	Weighted Average Seasoning (years)	12.31	10.12	<b>10.51</b>	12.24	10.05	<b>10.44</b>
A.11	Weighted Average Remaining Maturity (years)	15.06	17.31	<b>16.91</b>	15.11	17.36	<b>16.97</b>
A.12	Weighted Average Current Unindexed LTV percent (%)	81.91	79.66	<b>80.06</b>	81.60	79.80	<b>80.11</b>
A.13	Weighted Average Current Indexed LTV percent (%)	57.08	53.35	<b>54.01</b>	56.83	53.42	<b>54.02</b>
A.14	Weighted Average Original LTV percent (%)	67.11	73.66	<b>72.50</b>	66.97	73.63	<b>72.46</b>
A.15	Weighted Average Interest Rate - Total (%)	0.48	1.79	<b>1.56</b>	0.54	1.81	<b>1.59</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.50	1.29	<b>1.01</b>	0.58	1.31	<b>1.06</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.24	91.47	<b>92.14</b>	95.38	92.42	<b>92.94</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.81	5.37	<b>4.92</b>	3.01	4.58	<b>4.30</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.46	2.26	<b>2.11</b>	0.92	2.08	<b>1.87</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.50	0.90	<b>0.83</b>	0.69	0.92	<b>0.88</b>
A.21	FX Rate	1.0847	-	-	1.0909	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/9/2019					
		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	4,992	1,177,246.65	41,845	4,505,383.38	46,837	5,590,703.42
B.2	Partial Prepayments	0	0.00	18	152,660.01	18	152,660.01
B.3	Whole Prepayments	1	150,921.19	39	599,246.05	40	738,382.39
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,328,167.84</b>	-	<b>5,257,289.44</b>	-	<b>6,481,745.82</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/9/2019					
		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	3,990	145,487.14	42,580	2,129,485.34	46,570	2,263,611.96
C.2	Interest From Overdues	1,932	1,310.53	17,748	13,237.83	19,680	14,446.03
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>146,797.67</b>	-	<b>2,142,723.17</b>	-	<b>2,278,057.98</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/9/2019					
		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	3,963	323,955,480.15	35,811	1,337,130,165.65	39,774	1,635,789,223.59
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	152	14,503,879.33	5,086	111,508,335.85	5,238	124,879,663.71
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,115</b>	<b>338,459,359.48</b>	<b>40,897</b>	<b>1,448,638,501.50</b>	<b>45,012</b>	<b>1,760,668,887.30</b>
A.4	In Arrears Loans 90 Days To 360 Days	16	1,684,987.92	432	13,167,840.59	448	14,721,254.36
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>16</b>	<b>1,684,987.92</b>	<b>432</b>	<b>13,167,840.59</b>	<b>448</b>	<b>14,721,254.36</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/9/2019					
		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	106	9,546,090.09	4,103	78,530,284.56	4,209	87,330,957.64
B.2	60 Days < Installment <= 89 Days	46	4,957,789.24	983	32,978,051.29	1,029	37,548,706.07
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>152</b>	<b>14,503,879.33</b>	<b>5,086</b>	<b>111,508,335.85</b>	<b>5,238</b>	<b>124,879,663.71</b>
B.4	90 Days < Installment <= 119 Days	5	347,956.69	264	7,860,208.79	269	8,180,994.90
B.5	120 Days < Installment <= 360 Days	11	1,337,031.23	168	5,307,631.80	179	6,540,259.47
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>16</b>	<b>1,684,987.92</b>	<b>432</b>	<b>13,167,840.59</b>	<b>448</b>	<b>14,721,254.36</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At September-19					
		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	0.00	1,541,907.29	0.00	7,567,397.50	0.00	8,988,903.25
A.2	Number of Loans	0	24	0	274	0	298



## Statutory Tests

as of 30/9/2019

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	1,874,286.11	
Total Bonds Amount	<b>1,341,874,286.11</b>	
Current Outstanding Balance of Loans	1,775,390,141.67	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,503,931,453.50	
B. Accrued Interest on Loans	3,015,884.65	
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	4,588,333.33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,502,359,004.81</b>	
Bonds / Nominal Value Assets Percentage	1,442,875,576.46	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,788,055,604.43	
Net Present Value of Liabilities	1,352,670,088.07	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,751,319,203.14	
Net Present Value of Liabilities	1,350,122,205.81	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,905,465,574.40	
Net Present Value of Liabilities	1,366,506,724.15	
<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	17,045,358.24	
Interest due on all series of covered bonds during 1st year	8,899,366.89	
<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	5,649,867.78	
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**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,131	9.09%	313,583,799.58	17.66%
EUR	41,329	90.91%	1,461,806,342.09	82.34%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	21,964	48.32%	432,020,232.08	16.10%
37.501 - 75.000	11,822	26.01%	643,795,414.67	24.00%
75.001 - 100.000	4,623	10.17%	408,190,615.78	15.22%
100.001 - 150.000	4,163	9.16%	518,237,088.94	19.32%
150.001 - 250.000	2,191	4.82%	416,642,718.32	15.53%
250.001 - 500.000	622	1.37%	202,674,145.67	7.56%
500.001 +	75	0.16%	61,046,911.61	2.28%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>2,682,607,127.07</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,983	65.95%	474,526,482.81	26.73%
37.501 - 75.000	9,321	20.50%	494,953,758.88	27.88%
75.001 - 100.000	2,692	5.92%	231,937,212.29	13.06%
100.001 - 150.000	2,086	4.59%	251,786,720.68	14.18%
150.001 - 250.000	1,049	2.31%	197,063,795.94	11.10%
250.001 - 500.000	281	0.62%	89,731,117.18	5.05%
500.001 +	48	0.11%	35,391,053.88	1.99%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	10,149	22.33%	241,117,704.89	13.58%
2005	3,362	7.40%	174,414,711.33	9.82%
2006	4,710	10.36%	267,674,743.29	15.08%
2007	4,099	9.02%	237,556,733.38	13.38%
2008	2,434	5.35%	151,819,772.16	8.55%
2009	1,441	3.17%	79,578,115.52	4.48%
2010	1,492	3.28%	74,586,090.58	4.20%
2011	2,038	4.48%	70,665,264.62	3.98%
2012	3,067	6.75%	88,534,885.19	4.99%
2013	1,931	4.25%	49,337,897.50	2.78%
2014	637	1.40%	13,492,910.13	0.76%
2015	313	0.69%	7,821,061.96	0.44%
2016	5,021	11.04%	161,413,885.84	9.09%
2017	3,030	6.67%	94,258,219.83	5.31%
2018	1,368	3.01%	48,153,434.24	2.71%
2019	368	0.81%	14,964,711.21	0.84%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	6,870	15.11%	147,339,616.00	8.30%
2021 - 2025	7,795	17.15%	171,172,003.15	9.64%
2026 - 2030	6,835	15.04%	214,354,024.58	12.07%
2031 - 2035	5,403	11.89%	242,940,075.53	13.68%
2036 - 2040	5,854	12.88%	331,348,736.23	18.66%
2041 - 2045	5,110	11.24%	262,717,795.28	14.80%
2046 +	7,593	16.70%	405,517,890.89	22.84%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11,493	25.28%	258,223,965.96	14.54%
40.01 - 60 months	1,330	2.93%	27,713,984.56	1.56%
60.01 - 90 months	3,893	8.56%	73,962,444.78	4.17%
90.01 - 120 months	3,163	6.96%	105,661,847.41	5.95%
120.01 - 150 months	2,905	6.39%	124,517,202.33	7.01%
150.01 - 180 months	2,651	5.83%	115,295,897.37	6.49%
over 180 months	20,025	44.05%	1,070,014,799.26	60.27%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	14,246	31.34%	670,872,428.39	37.79%
1.01% - 2.00%	12,700	27.94%	666,540,265.26	37.54%
2.01% - 3.00%	4,488	9.87%	161,029,213.34	9.07%
3.01% - 4.00%	5,402	11.88%	147,237,929.20	8.29%
4.01% - 5.00%	5,010	11.02%	64,042,888.29	3.61%
5.01% - 6.00%	771	1.70%	22,816,006.57	1.29%
6.01% - 7.00%	1,104	2.43%	16,633,479.50	0.94%
7.01% +	1,739	3.83%	26,217,931.12	1.48%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,300	22.66%	102,407,685.72	5.77%
20.01% - 30.00%	3,423	7.53%	83,051,337.01	4.68%
30.01% - 40.00%	3,556	7.82%	106,008,610.47	5.97%
40.01% - 50.00%	3,637	8.00%	128,634,203.01	7.25%
50.01% - 60.00%	3,669	8.07%	146,508,013.88	8.25%
60.01% - 70.00%	3,583	7.88%	167,220,679.73	9.42%
70.01% - 80.00%	3,222	7.09%	161,029,919.56	9.07%
80.01% - 90.00%	2,779	6.11%	160,126,111.32	9.02%
90.01% - 100.00%	2,597	5.71%	145,220,840.85	8.18%
100.00% +	8,694	19.12%	575,182,740.11	32.40%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</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%	12,410	27.30%	157,912,775.13	8.89%
20.01% - 30.00%	5,597	12.31%	159,226,097.58	8.97%
30.01% - 40.00%	5,672	12.48%	213,350,061.61	12.02%
40.01% - 50.00%	5,323	11.71%	237,396,738.86	13.37%
50.01% - 60.00%	4,820	10.60%	254,157,044.29	14.32%
60.01% - 70.00%	4,834	10.63%	285,910,445.60	16.10%
70.01% - 80.00%	4,248	9.34%	271,766,525.64	15.31%
80.01% - 90.00%	1,713	3.77%	122,280,310.73	6.89%
90.01% - 100.00%	522	1.15%	40,187,016.97	2.26%
100.00% +	321	0.71%	33,203,125.26	1.87%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</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%	4,713	10.37%	60,934,032.61	3.43%
20.01% - 30.00%	4,548	10.00%	87,839,136.34	4.95%
30.01% - 40.00%	4,708	10.36%	124,668,909.12	7.02%
40.01% - 50.00%	4,871	10.71%	166,703,116.32	9.39%
50.01% - 60.00%	4,604	10.13%	191,774,881.33	10.80%
60.01% - 70.00%	4,446	9.78%	202,981,689.42	11.43%
70.01% - 80.00%	4,747	10.44%	245,828,034.21	13.85%
80.01% - 90.00%	4,371	9.62%	230,053,944.21	12.96%
90.01% - 100.00%	3,670	8.07%	242,961,559.80	13.68%
100.00% +	4,782	10.52%	221,644,838.30	12.48%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,451	42.79%	926,779,743.60	52.20%
Thessaloniki	6,459	14.21%	246,065,930.18	13.86%
Macedonia	4,645	10.22%	124,567,453.11	7.02%
Peloponnese	3,474	7.64%	110,713,033.24	6.24%
Thessaly	3,110	6.84%	84,861,528.38	4.78%
Sterea Ellada	2,572	5.66%	77,885,439.17	4.39%
Creta Island	1,616	3.55%	58,225,478.58	3.28%
Ionian Islands	699	1.54%	24,053,850.03	1.35%
Thrace	974	2.14%	30,356,033.05	1.71%
Epirus	1,200	2.64%	32,380,925.22	1.82%
Aegean Islands	1,260	2.77%	59,500,727.09	3.35%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	840	1.85%	34,893,985.33	1.97%
12 - 24	1,157	2.55%	37,481,374.36	2.11%
24 - 36	4,551	10.01%	144,527,575.82	8.14%
36 - 60	3,613	7.95%	111,111,653.20	6.26%
60 - 96	6,038	13.28%	166,425,350.73	9.37%
over 96	29,261	64.37%	1,280,950,202.22	72.15%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</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	7,354	16.18%	228,983,857.96	12.90%
5 - 10 years	1,045	2.30%	9,891,640.71	0.56%
10 - 15 years	2,808	6.18%	47,551,170.88	2.68%
15 - 20 years	4,736	10.42%	136,303,989.21	7.68%
20 - 25 years	6,580	14.47%	250,465,049.27	14.11%
25 - 30 years	9,252	20.35%	390,059,636.03	21.97%
30 - 35 years	5,515	12.13%	257,989,618.96	14.53%
35 years +	8,170	17.97%	454,145,178.64	25.58%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	32,827	72.21%	1,239,683,032.29	69.83%
Houses	12,633	27.79%	535,707,109.37	30.17%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,318	18.30%	331,645,074.81	18.68%
Purchase	17,381	38.23%	839,913,322.50	47.31%
Repair	9,251	20.35%	373,815,439.57	21.06%
Construction (re-mortgage)	126	0.28%	7,448,507.20	0.42%
Purchase (re-mortgage)	579	1.27%	29,235,887.44	1.65%
Repair (re-mortgage)	432	0.95%	23,390,704.28	1.32%
Equity Release	9,373	20.62%	169,941,205.88	9.57%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	36,159	79.54%	1,495,121,323.61	84.21%
Balloon	9,301	20.46%	280,268,818.06	15.79%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	43,101	94.81%	1,708,902,111.00	96.26%
Fixed Converting to Floating	2,208	4.86%	64,809,325.57	3.65%
Fixed to Maturity	151	0.33%	1,678,705.09	0.09%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

Fixed rate assets 3.74%  
Liability WAL (in years) 7.96

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,442	5.67%	217,002,074.26	12.70%
Libor 3 Months (CHF)	976	2.26%	63,113,018.83	3.69%
ECB Tracker	8,446	19.60%	430,063,386.04	25.17%
Euribor 1 Month	2,508	5.82%	146,243,959.49	8.56%
Euribor 3 Months	13,836	32.10%	529,506,864.03	30.99%
Libor 1 Month (Euro)	98	0.23%	1,943,157.48	0.11%
Eurobank OEK's Rate	135	0.31%	2,107,592.30	0.12%
Euribor 6 Months	2	0.00%	33,719.37	0.00%
TBank OEK's Rate	25	0.06%	435,332.98	0.03%
TBank GG Rate	4	0.01%	37,915.19	0.00%
Originator Rate	14,629	33.94%	318,415,091.03	18.63%
<b>Grand Total</b>	<b>43,101</b>	<b>100.00%</b>	<b>1,708,902,111.00</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	0.32%	312,678.39	0.48%
Libor 3 Months (CHF)	84	3.80%	3,403,137.90	5.25%
ECB Tracker	68	3.08%	3,435,215.05	5.30%
Euribor 1 Month	543	24.59%	14,594,958.08	22.52%
Euribor 3 Months	1,441	65.26%	39,884,938.53	61.54%
Originator Rate	65	2.94%	3,178,397.62	4.90%
<b>Grand Total</b>	<b>2,208</b>	<b>100.00%</b>	<b>64,809,325.57</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	213	9.65%	7,622,110.68	11.76%
1 Jan 2021 +	1,995	90.35%	57,187,214.89	88.24%
<b>Grand Total</b>	<b>2,208</b>	<b>100.00%</b>	<b>64,809,325.57</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	45,451	99.98%	1,775,121,143.65	99.98%
Y	9	0.02%	268,998.02	0.02%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	33.33%	54,296.93	20.18%
OEK Subsidy	6	66.67%	214,701.09	79.82%
<b>Grand Total</b>	<b>9</b>	<b>100.00%</b>	<b>268,998.02</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,255	53.35%	1,119,483,457.71	63.06%
Y	21,205	46.65%	655,906,683.96	36.94%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,728	96.19%	1,640,922,411.57	92.43%
Y	1,732	3.81%	134,467,730.09	7.57%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,218	95.07%	1,625,242,427.12	91.54%
S	2,242	4.93%	150,147,714.55	8.46%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,039	90.27%	1,644,804,244.45	92.64%
Y	4,421	9.73%	130,585,897.22	7.36%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,066	96.93%	1,712,632,902.41	96.47%
Second home/Holiday houses	1,281	2.82%	58,875,771.64	3.32%
Buy-to-let/Non-Owner occupied	68	0.15%	2,270,254.94	0.13%
Other	45	0.10%	1,611,212.68	0.09%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	10,800	23.76%	525,284,216.49	29.59%
Pensioner	8,968	19.73%	235,088,216.01	13.24%
Other Private Employees	5,421	11.92%	233,173,345.65	13.13%
Unemployed	4,767	10.49%	149,476,722.40	8.42%
Civil Servant	4,245	9.34%	121,686,964.71	6.85%
Other Self Employed	2,879	6.33%	143,226,190.90	8.07%
Bank Employee	1,762	3.88%	118,044,918.62	6.65%
Housewife	1,253	2.76%	41,467,427.54	2.34%
Teacher	1,009	2.22%	32,577,072.81	1.83%
Salesman	957	2.11%	37,691,297.71	2.12%
Farmer	772	1.70%	20,727,964.56	1.17%
Civil Servant - Primary School Teachers	740	1.63%	19,612,430.47	1.10%
Civil Servant - Policeman	703	1.55%	34,095,258.70	1.92%
Independent Means	613	1.35%	34,208,393.12	1.93%
Military Personnel	571	1.26%	29,029,721.97	1.64%
<b>Grand Total</b>	<b>45,460</b>	<b>100.00%</b>	<b>1,775,390,141.67</b>	<b>100.00%</b>