

Report No: **126**

Reporting Date: **21/12/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2020	30/11/2020

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

I Programme Details as of 21/12/2020

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Baa2	620,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 1,25%	22-Feb-21	21-Feb-22
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 1,25%	22-Mar-21	21-Mar-22
6	11-Jul-18	XS1855456106	Baa2	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) 0.51

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-20	20-Jan-21	62	Act/360	0.0000%	0.00	-
4	20-Nov-20	22-Feb-21	31	Act/360	0.7230%	186,775.00	-
5	21-Sep-20	21-Dec-20	91	Act/360	0.7490%	283,995.83	283,995.83
6	20-Oct-20	20-Jan-21	62	Act/360	0.0000%	0.00	-

* 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

		1,560,307,961.07			Previous Report		
		As of 30/11/2020					
-A-	MORTGAGE POOL SUMMARY INFO	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	319,065,303.96	1,453,829,692.19	1,748,197,534.20	312,423,014.87	1,378,224,430.10	1,670,263,142.82
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	318,932,240.02	1,451,681,725.45	1,745,926,803.43	312,176,510.11	1,376,175,652.26	1,667,983,943.63
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	280,887,388.95	1,301,162,847.18	1,560,307,961.07	272,045,050.94	1,230,356,546.27	1,484,651,789.25
A.4	Aggregate Original Principal O/S balance	369,349,015.51	2,168,827,892.08	2,538,176,907.59	363,741,168.69	2,083,305,065.76	2,447,046,234.45
A.5	Average Current Principal O/S balance	92,108.92	39,362.91	43,274.36	90,478.72	38,092.49	42,142.18
A.6	Average Original Principal O/S balance	106,625.00	58,721.72	62,829.27	105,340.62	57,580.09	61,741.09
A.7	Maximum Current Principal O/S balance	1,085,110.86	4,140,275.80	4,140,275.80	1,085,110.86	4,140,275.80	4,140,275.80
A.8	Maximum Original Principal O/S balance	1,112,790.48	5,500,000.00	5,500,000.00	1,127,457.09	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,464	36,934	40,398	3,453	36,181	39,634
A.10	Weighted Average Seasoning (years)	11.47	9.09	9.49	11.69	9.20	9.64
A.11	Weighted Average Remaining Maturity (years)	17.08	18.87	18.57	16.68	18.39	18.09
A.12	Weighted Average Current Indexed LTV percent (%)	81.00	71.32	72.95	81.96	71.46	73.29
A.13	Weighted Average Current Unindexed LTV percent (%)	60.46	53.08	54.32	61.08	52.90	54.33
A.14	Weighted Average Original LTV percent (%)	69.44	69.44	69.44	70.13	69.85	69.90
A.15	Weighted Average Interest Rate - Total (%)	0.49	1.86	1.63	0.49	1.80	1.57
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.29	1.00	0.55	1.29	1.00
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.86	96.90	97.23	99.02	98.03	98.20
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.97	2.33	2.10	0.76	1.42	1.31
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.13	0.62	0.54	0.14	0.40	0.36
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.04	0.15	0.13	0.08	0.15	0.14
A.21	FX Rate	1.0839	-	-	1.0698	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 30/11/2020					
B.1	Scheduled And Paid Repayments	2,792	911,708.92	27,196	3,758,477.20	29,988	4,599,614.69
B.2	Partial Prepayments	2	101,639.50	37	163,532.34	39	257,304.37
B.3	Whole Prepayments	2	100,312.15	41	1,202,001.83	43	1,294,549.25
B.4	Total Principal Receipts (B1+B2+B3)	-	1,113,660.57	-	5,124,011.37	-	6,151,468.30

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 30/11/2020					
C.1	Interest From Installments	2,351	76,879.78	26,556	1,422,963.81	28,907	1,493,892.66
C.2	Interest From Overdues	735	427.11	6,996	4,931.78	7,731	5,325.83
C.3	Total Interest Receipts (C1+C2)	-	77,306.89	-	1,427,895.59	-	1,499,218.49
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)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 30/11/2020					
A.1	Performing Loans	3,415	315,424,607.64	34,258	1,408,802,268.03	37,673	1,699,811,224.24
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	47	3,507,632.38	2,592	42,879,457.42	2,639	46,115,579.18
A.3	Totals (A1+ A2)	3,462	318,932,240.02	36,850	1,451,681,725.45	40,312	1,745,926,803.43
A.4	In Arrears Loans 90 Days To 360 Days	2	133,063.94	84	2,147,966.74	86	2,270,730.78
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	2	133,063.94	84	2,147,966.74	86	2,270,730.78

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 30/11/2020					
B.1	30 Days < Installment <= 59 Days	41	3,101,060.70	2,210	33,827,717.72	2,251	36,688,738.76
B.2	60 Days < Installment <= 89 Days	6	406,571.68	382	9,051,739.70	388	9,426,840.43
B.3	Total (B1+B2=A4)	47	3,507,632.38	2,592	42,879,457.42	2,639	46,115,579.18
B.4	90 Days < Installment <= 119 Days	2	133,063.94	76	1,980,066.21	78	2,102,830.25
B.5	120 Days < Installment <= 360 Days	0	0.00	8	167,900.53	8	167,900.53
B.6	Total (B4+B5=A4)	2	133,063.94	84	2,147,966.74	86	2,270,730.78

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		As of 30/11/2020					
A.1	Total Outstanding Balance	23,864,267.89	16,112,182.80	163,697,445.84	78,459,936.35	185,714,484.21	93,324,944.93
A.2	Number of Loans	210	195	2,962	2,149	3,172	2,344



Statutory Tests

as of 30/11/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	287,854.17	
Total Bonds Amount	1,340,287,854.17	
Current Outstanding Balance of Loans	1,748,197,534.20	
A. Adjusted Outstanding Principal of Loans ²	1,560,307,961.07	
B. Accrued Interest on Loans	2,054,314.70	
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	3,451,111.11	
Nominal Value (A+B+C+D-Z)	1,558,911,164.67	
Bonds / Nominal Value Assets Percentage	1,441,169,735.66	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,677,039,266.17	
Net Present Value of Liabilities	1,344,441,324.79	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1,635,233,790.97	
Net Present Value of Liabilities	1,340,430,588.94	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1,853,846,399.86	
Net Present Value of Liabilities	1,358,921,139.85	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	19,555,506.05	
Interest due on all series of covered bonds during 1st year	1,103,962.81	
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	1,125,489.08	
Amount credited to the account (payment to BoNY)	-1,154,839.81	
Available (Outstanding) Reserve Amount t	1,125,489.08	

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	3,464	8.57%	294,367,842.01	16.84%
EUR	36,934	91.43%	1,453,829,692.19	83.16%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	17,845	44.17%	366,405,330.93	14.44%
37.501 - 75.000	11,363	28.13%	619,478,294.96	24.41%
75.001 - 100.000	4,426	10.96%	391,030,825.58	15.41%
100.001 - 150.000	3,957	9.80%	490,748,437.46	19.33%
150.001 - 250.000	2,115	5.24%	400,736,314.52	15.79%
250.001 - 500.000	605	1.50%	197,090,126.38	7.77%
500.001 +	87	0.22%	72,687,577.76	2.86%
Grand Total	40,398	100.00%	2,538,176,907.59	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	24,723	61.20%	416,165,714.86	23.81%
37.501 - 75.000	9,366	23.16%	496,571,783.87	28.40%
75.001 - 100.000	2,755	6.82%	237,654,303.20	13.59%
100.001 - 150.000	2,139	5.29%	258,374,748.94	14.78%
150.001 - 250.000	1,054	2.61%	195,790,120.07	11.20%
250.001 - 500.000	317	0.78%	101,385,087.35	5.80%
500.001 +	54	0.13%	42,255,775.93	2.42%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,907	19.57%	188,007,024.39	0/1/1900
2005	2,573	6.37%	128,603,022.34	7.36%
2006	4,079	10.10%	210,465,017.90	12.04%
2007	3,597	8.90%	200,609,930.67	11.48%
2008	2,088	5.17%	122,972,838.99	7.03%
2009	1,245	3.08%	64,475,307.17	3.69%
2010	1,261	3.12%	65,465,506.91	3.74%
2011	1,522	3.77%	53,241,924.83	3.05%
2012	2,231	5.52%	61,931,662.96	3.54%
2013	1,511	3.74%	38,363,684.64	2.19%
2014	520	1.29%	11,138,554.97	0.64%
2015	162	0.40%	6,174,795.01	0.35%
2016	2,033	5.03%	70,580,265.74	4.04%
2017	2,939	7.28%	95,951,887.71	5.49%
2018	1,194	2.96%	44,537,529.94	2.55%
2019	2,599	6.43%	169,608,354.93	9.70%
2020	2,937	7.27%	216,070,225.11	12.36%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	274	0.68%	6,220,262.93	0.36%
2021 - 2025	8,408	20.81%	178,510,750.08	10.21%
2026 - 2030	6,772	16.76%	168,379,511.64	9.63%
2031 - 2035	5,443	13.47%	231,703,972.23	13.25%
2036 - 2040	5,893	14.59%	336,829,834.40	19.27%
2041 - 2045	5,147	12.74%	290,013,463.60	16.59%
2046 +	8,461	20.94%	536,539,739.34	30.69%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,590	16.31%	155,932,481.84	8.92%
40.01 - 60 months	1,173	2.90%	23,419,605.02	1.34%
60.01 - 90 months	4,415	10.93%	73,149,338.07	4.18%
90.01 - 120 months	2,937	7.27%	90,907,889.40	5.20%
120.01 - 150 months	2,943	7.29%	112,819,857.38	6.45%
150.01 - 180 months	2,501	6.19%	111,909,060.14	6.40%
over 180 months	19,839	49.11%	1,180,059,302.34	67.50%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	10,899	26.98%	584,373,744.76	33.43%
1.01% - 2.00%	13,502	33.42%	698,787,482.13	39.97%
2.01% - 3.00%	3,705	9.17%	138,985,160.00	7.95%
3.01% - 4.00%	5,011	12.40%	189,623,924.36	10.85%
4.01% - 5.00%	4,388	10.86%	78,024,496.28	4.46%
5.01% - 6.00%	678	1.68%	21,866,089.50	1.25%
6.01% - 7.00%	720	1.78%	14,784,929.41	0.85%
7.01% +	1,495	3.70%	21,751,697.76	1.24%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,030	22.35%	115,116,023.78	6.58%
20.01% - 30.00%	3,844	9.52%	109,904,341.12	6.29%
30.01% - 40.00%	3,778	9.35%	131,668,853.73	7.53%
40.01% - 50.00%	3,435	8.50%	144,859,498.59	8.29%
50.01% - 60.00%	3,434	8.50%	163,930,271.94	9.38%
60.01% - 70.00%	3,348	8.29%	184,848,403.10	10.57%
70.01% - 80.00%	2,934	7.26%	178,547,667.57	10.21%
80.01% - 90.00%	2,483	6.15%	149,451,045.63	8.55%
90.01% - 100.00%	2,340	5.79%	155,600,432.35	8.90%
100.00% +	5,772	14.29%	414,270,996.38	23.70%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,985	27.19%	169,025,387.00	9.67%
20.01% - 30.00%	5,117	12.67%	168,534,648.14	9.64%
30.01% - 40.00%	4,963	12.29%	204,564,399.56	11.70%
40.01% - 50.00%	4,725	11.70%	237,356,852.34	13.58%
50.01% - 60.00%	4,197	10.39%	238,832,506.25	13.66%
60.01% - 70.00%	4,302	10.65%	273,645,366.49	15.65%
70.01% - 80.00%	3,690	9.13%	255,055,462.42	14.59%
80.01% - 90.00%	1,320	3.27%	101,361,214.29	5.80%
90.01% - 100.00%	466	1.15%	45,349,202.05	2.59%
100.00% +	633	1.57%	54,472,495.66	3.12%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,279	10.59%	68,686,293.70	3.93%
20.01% - 30.00%	4,196	10.39%	100,454,898.83	5.75%
30.01% - 40.00%	4,578	11.33%	142,974,792.23	8.18%
40.01% - 50.00%	4,564	11.30%	183,335,406.32	10.49%
50.01% - 60.00%	4,263	10.55%	194,903,642.33	11.15%
60.01% - 70.00%	4,223	10.45%	226,497,573.52	12.96%
70.01% - 80.00%	4,626	11.45%	271,724,373.52	15.54%
80.01% - 90.00%	3,473	8.60%	201,866,153.33	11.55%
90.01% - 100.00%	2,687	6.65%	179,756,196.76	10.28%
100.00% +	3,509	8.69%	177,998,203.67	10.18%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	17,738	43.91%	927,837,642.66	53.07%
Thessaloniki	5,583	13.82%	234,629,993.01	13.42%
Macedonia	4,056	10.04%	123,517,853.74	7.07%
Peloponnese	3,011	7.45%	106,268,989.50	6.08%
Thessaly	2,630	6.51%	78,029,307.54	4.46%
Stereia Ellada	2,241	5.55%	75,696,690.17	4.33%
Creta Island	1,445	3.58%	60,795,383.74	3.48%
Ionian Islands	611	1.51%	22,663,935.01	1.30%
Thrace	837	2.07%	28,070,384.97	1.61%
Epirus	1,036	2.56%	31,052,394.77	1.78%
Aegean Islands	1,210	3.00%	59,634,959.09	3.41%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,473	8.60%	258,473,352.86	14.79%
12 - 24	2,143	5.30%	130,342,503.41	7.46%
24 - 36	1,154	2.86%	42,851,438.56	2.45%
36 - 60	4,933	12.21%	165,114,089.87	9.44%
60 - 96	2,151	5.32%	54,569,120.40	3.12%
over 96	26,544	65.71%	1,096,847,029.10	62.74%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	4,075	10.09%	132,714,875.77	7.59%
5 - 10 years	1,063	2.63%	16,068,230.23	0.92%
10 - 15 years	2,868	7.10%	68,956,855.84	3.94%
15 - 20 years	4,611	11.41%	151,328,280.87	8.66%
20 - 25 years	5,555	13.75%	241,338,551.10	13.80%
25 - 30 years	9,809	24.28%	437,122,160.63	25.00%
30 - 35 years	5,580	13.81%	317,322,910.33	18.15%
35 years +	6,837	16.92%	383,345,669.43	21.93%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	29,200	72.28%	1,210,206,834.74	69.23%
Houses	11,198	27.72%	537,990,699.46	30.77%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	7,440	18.42%	320,124,736.46	18.31%
Purchase	16,442	40.70%	879,285,488.95	50.30%
Repair	8,375	20.73%	342,845,625.87	19.61%
Construction (re-mortgage)	152	0.38%	9,419,334.87	0.54%
Purchase (re-mortgage)	578	1.43%	33,046,560.21	1.89%
Repair (re-mortgage)	468	1.16%	25,438,964.44	1.46%
Equity Release	6,943	17.19%	138,036,823.40	7.90%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	35,977	89.06%	1,617,361,660.81	92.52%
Balloon	4,421	10.94%	130,835,873.40	7.48%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	36,916	91.38%	1,610,741,631.19	92.14%
Fixed Converting to Floating	3,156	7.81%	129,406,427.79	7.40%
Fixed to Maturity	326	0.81%	8,049,475.22	0.46%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

Fixed rate assets 7.86%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,193	5.94%	216,106,182.05	13.42%
Libor 3 Months (CHF)	796	2.16%	57,048,547.44	3.54%
ECB Tracker	7,648	20.72%	344,437,330.89	21.38%
Euribor 1 Month	3,694	10.01%	228,602,758.74	14.19%
Euribor 3 Months	12,647	34.26%	549,103,042.19	34.09%
Libor 1 Month (Euro)	86	0.23%	1,640,518.53	0.10%
Eurobank OEK's Rate	81	0.22%	1,587,079.62	0.10%
Euribor 6 Months	2	0.01%	17,120.86	0.00%
TBank OEK's Rate	27	0.07%	562,960.46	0.03%
TBank OG Rate	5	0.01%	66,019.59	0.00%
Originator Rate	9,737	26.38%	211,570,070.83	13.13%
Grand Total	36,916	100.00%	1,610,741,631.19	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	0.22%	305,666.67	0.24%
Libor 3 Months (CHF)	72	2.28%	2,691,949.39	2.08%
ECB Tracker	68	2.15%	3,412,723.18	2.64%
Euribor 1 Month	722	22.88%	19,928,185.10	15.40%
Euribor 3 Months	2,222	70.41%	99,785,291.19	77.11%
Originator Rate	65	2.06%	3,282,612.27	2.54%
Grand Total	3,156	100.00%	129,406,427.79	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	2	0.06%	60,996.27	0.05%
1 Jan 2021 +	3,154	99.94%	129,345,431.52	99.95%
Grand Total	3,156	100.00%	129,406,427.79	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,395	99.99%	1,748,139,916.39	100.00%
Y	3	0.01%	57,617.81	0.00%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	2	66.67%	51,915.67	90.10%
OEK Subsidy	1	33.33%	5,702.14	9.90%
Grand Total	3	100.00%	57,617.81	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	25,144	62.24%	1,244,350,704.05	71.18%
Y	15,254	37.76%	503,846,830.16	28.82%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,099	96.78%	1,653,785,664.34	94.60%
Y	1,299	3.22%	94,411,869.86	5.40%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	38,071	94.24%	1,592,776,165.02	91.11%
S	2,327	5.76%	155,421,369.19	8.89%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	36,434	90.19%	1,620,114,919.01	92.67%
Y	3,964	9.81%	128,082,615.19	7.33%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	39,056	96.68%	1,683,803,568.14	96.32%
Second home/Holiday houses	1,236	3.06%	60,343,851.17	3.45%
Buy-to-let/Non-Owner occupied	60	0.15%	2,526,852.55	0.14%
Other	46	0.11%	1,523,262.34	0.09%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	10,520	26.04%	519,040,909.13	29.69%
Pensioner	5,183	12.83%	246,841,155.12	14.12%
Other Self employed	7,460	18.47%	221,597,383.75	12.68%
Unemployed	2,376	5.88%	129,193,290.98	7.39%
Bank employee	3,759	9.30%	126,271,352.56	7.22%
Civil Servant	1,875	4.64%	125,589,557.07	7.18%
Civil Servant - Policeman	3,710	9.18%	120,793,068.07	6.91%
Salesman	834	2.06%	42,463,377.48	2.43%
Housewife	907	2.25%	38,603,283.17	2.21%
Independent means	1,015	2.51%	35,907,497.62	2.05%
Teacher	532	1.32%	34,599,481.86	1.98%
Military Personnel	924	2.29%	31,332,249.89	1.79%
Lawyers - Jurists	555	1.37%	28,564,708.99	1.63%
Civil Servant - Bank employee	357	0.88%	26,135,407.44	1.49%
Civil Servant - Bank employee	391	0.97%	21,274,821.07	1.22%
Grand Total	40,398	100.00%	1,748,197,534.20	100.00%