

EUROBANK ERGASIAS S.A.  
**€5 billion Global Covered Bond Programme**  
Investor Report



Report No: **118**

Reporting Date: **20/2/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/1/2020</b>	<b>31/1/2020</b>

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

**I Programme Details**

Series	Issue Date	ISIN	Balance (in Euro)	S&P	Rating Moody's	Interest Rate	Final Maturity	Extended Final Maturity
<b>5</b>	<b>2-Nov-17</b>	<b>XS1709545641</b>	<b>500,000,000.00</b>	<b>BBB+</b>	<b>Baa1</b>	<b>2.75%</b>	<b>2-Nov-20</b>	<b>2-Nov-50</b>
			<i>500,000,000.00</i>					
Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid	
<b>5</b>	Start date	End Date						
	<b>2-Nov-19</b>	<b>2-Nov-20</b>	<b>110</b>	<b>Act/Act</b>	<b>2.75%</b>	<b>4,132,513.66</b>	<b>-</b>	

Fixed Rate Bonds Liability WAL (in years) **100%**  
**0.76**

**II Summary Loan Portfolio - Status - Removals & Replenishments - Swap Details**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue <sup>(*)</sup>
		31/1/2020	31/12/2019	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	646,053,477.50	652,695,682.77	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	645,971,215.39	652,690,012.73	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index. LTV limit & Bucket<=3)	638,940,721.52	645,434,135.99	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,168,674,230.98	1,175,055,038.28	998,036,434.95
A.5	Average Current Principal O/S balance	43,602.18	43,819.78	54,726.18
A.6	Average Original Principal O/S balance	78,873.88	78,889.23	80,396.04
A.7	Maximum Current Principal O/S balance	893,717.39	898,358.12	808,018.69
A.8	Maximum Original Principal O/S balance	1,600,000.00	1,600,000.00	1,000,000.00
A.9	Total Number of Loans	14,817	14,895	12,414
A.10	Weighted Average Seasoning (years)	10.34	10.26	8.23
A.11	Weighted Average Remaining Maturity (years)	15.73	15.75	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	49.17	49.32	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	38.56	38.57	44.50
A.14	Weighted Average Original LTV percent (%)	57.64	57.65	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.93	2.92	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.18	1.18	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.25	99.20	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.62	0.67	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.12	0.14	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.01	0.00	0.00

<sup>(\*)</sup> Bond issue date 2 November 2017

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	Scheduled And Paid Repayments	16,960	4,136,516.86	17,915	4,310,637.01
B.2	Partial Prepayments	74	746,258.56	60	380,580.46
B.3	Whole Prepayments	4	37,563.18	0	0.00
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	<b>-</b>	<b>4,920,338.60</b>	<b>-</b>	<b>4,691,217.47</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
C.1	Interest From Installments	17,411	1,585,350.80	18,509	1,689,613.61
C.2	Interest From Overdues	2,870	2,403.27	2,924	2,375.26
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	<b>-</b>	<b>1,587,754.07</b>	<b>-</b>	<b>1,691,988.87</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,709	641,209,697.80	14,881	655,383,607.55
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	105	4,761,517.59	96	4,516,145.79
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>14,814</b>	<b>645,971,215.39</b>	<b>14,977</b>	<b>659,899,753.34</b>
A.4	In Arrears Loans 90 Days To 360 Days	3	82,262.11	7	192,891.32
A.5	Denounced Loans	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>3</b>	<b>82,262.11</b>	<b>7</b>	<b>192,891.32</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	87	4,006,429.54	71	3,194,082.58
B.2	60 Days < Installment <= 89 Days	18	755,088.05	25	1,322,063.21
<b>B.3</b>	<b>Total (B1+B2=A2)</b>	<b>105</b>	<b>4,761,517.59</b>	<b>96</b>	<b>4,516,145.79</b>
B.4	90 Days < Installment <= 119 Days	3	82,262.11	6	161,964.20
B.5	120 Days < Installment <= 360 Days	0	0.00	1	30,927.12
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>3</b>	<b>82,262.11</b>	<b>7</b>	<b>192,891.32</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,572,724.73
A.2	Number of Loans	0	57

## III Statutory Tests as of 31/1/2020

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	3,418,715.85	
Total Bonds Amount	<b>503,418,715.85</b>	
Current Outstanding Balance of Loans	646,053,477.50	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	638,940,721.52	
B. Accrued Interest on Loans	1,663,726.64	
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	1,916,666.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>638,687,781.49</b>	
Bonds / Nominal Value Assets Percentage	629,273,394.81	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	808,784,792.47	
Net Present Value of Liabilities	515,192,194.44	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	793,903,325.77	
Net Present Value of Liabilities	507,507,941.81	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	831,299,369.58	
Net Present Value of Liabilities	523,152,185.59	
<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	16,147,165.16	
Interest due on all series of covered bonds during 1st year	13,750,000.00	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	80.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	13,750,000.00	
Required Reserve Amount	13,750,000.00	
Amount credited to the account to bring balance to Required Amount	0.00	
Available (Outstanding) Reserve Amount	13,750,000.00	
	0.00	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of data 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> Committed Asset Percentage updated to 80% (from 95%) on 2015/03/10

<sup>4</sup> Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15.595.979.14)

## Portfolio Stratifications

ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	1,858	12.54%	54,604,167.49	4.67%
37.501 - 75.000	6,890	46.50%	388,873,970.71	33.27%
75.001 - 100.000	3,087	20.83%	275,627,505.52	23.58%
100.001 - 150.000	2,158	14.56%	267,464,889.49	22.89%
150.001 - 250.000	686	4.63%	129,333,897.47	11.07%
250.001 - 500.000	123	0.83%	41,077,535.00	3.51%
500.001 +	15	0.10%	11,692,265.30	1.00%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>1,168,674,230.98</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 37.500	8,057	54.38%	166,590,993.51	25.79%
37.501 - 75.000	4,683	31.61%	245,005,126.49	37.92%
75.001 - 100.000	1,086	7.33%	92,852,613.40	14.37%
100.001 - 150.000	724	4.89%	86,003,039.45	13.31%
150.001 - 250.000	227	1.53%	41,568,048.25	6.43%
250.001 - 500.000	36	0.24%	11,210,465.01	1.74%
500.001 +	4	0.03%	2,823,191.39	0.44%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1995-2004	2,709	18.28%	81,250,107.85	12.58%
2005	1,999	13.49%	63,542,297.67	9.84%
2006	1,830	12.35%	58,348,879.19	9.03%
2007	820	5.53%	31,055,192.71	4.81%
2008	479	3.23%	20,506,201.90	3.17%
2009	741	5.00%	38,943,927.16	6.03%
2010	1,625	10.97%	98,189,363.34	15.20%
2011	1,588	10.72%	88,149,544.49	13.64%
2012	712	4.81%	36,328,882.85	5.62%
2013	451	3.04%	23,247,447.98	3.60%
2014	385	2.60%	21,813,159.85	3.38%
2015	507	3.42%	27,701,482.16	4.29%
2016	511	3.45%	29,894,441.69	4.63%
2017	311	2.10%	18,527,458.85	2.87%
2018	114	0.77%	6,285,582.45	0.97%
2019	35	0.24%	2,269,507.36	0.35%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
2016 - 2020	441	2.98%	1,662,744.91	0.26%
2021 - 2025	3,107	20.97%	55,508,187.13	8.59%
2026 - 2030	3,646	24.61%	129,186,313.50	20.00%
2031 - 2035	3,210	21.66%	157,402,081.75	24.36%
2036 - 2040	2,212	14.93%	135,503,460.50	20.97%
2041 - 2045	1,414	9.54%	106,171,977.29	16.43%
2046 +	787	5.31%	60,618,712.42	9.38%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 40 months	1,853	12.51%	17,284,396.36	2.68%
40.01 - 60 months	934	6.30%	19,932,859.87	3.09%
60.01 - 90 months	1,805	12.18%	49,221,523.85	7.62%
90.01 - 120 months	1,414	9.54%	51,154,907.29	7.92%
120.01 - 150 months	2,293	15.48%	95,827,883.66	14.83%
150.01 - 180 months	1,141	7.70%	57,307,138.89	8.87%
over 180 months	5,377	36.29%	355,324,767.58	55.00%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 1.00%	183	1.24%	9,969,219.67	1.54%
1.01% - 2.00%	4,206	28.39%	165,479,987.52	25.61%
2.01% - 3.00%	3,950	26.66%	178,968,616.20	27.70%
3.01% - 4.00%	2,991	20.19%	165,783,522.75	25.66%
4.01% - 5.00%	2,404	16.22%	94,943,887.38	14.70%
5.01% - 6.00%	836	5.64%	25,807,801.41	3.99%
6.01% - 7.00%	231	1.56%	4,819,185.57	0.75%
7.01% +	16	0.11%	281,257.00	0.04%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

CURRENT LTV_Indexed (Euro by Daily FX Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	3,680	24.84%	61,469,176.53	9.51%
20.01% - 30.00%	2,345	15.83%	80,061,042.00	12.39%
30.01% - 40.00%	2,168	14.63%	94,724,587.25	14.66%
40.01% - 50.00%	2,095	14.14%	109,601,343.47	16.96%
50.01% - 60.00%	1,702	11.49%	105,015,002.21	16.25%
60.01% - 70.00%	1,325	8.94%	89,197,279.12	13.81%
70.01% - 80.00%	729	4.92%	49,961,793.77	7.73%
80.01% - 90.00%	448	3.02%	31,241,761.82	4.84%
90.01% - 100.00%	283	1.91%	21,441,930.72	3.32%
100.00% +	42	0.28%	3,339,560.61	0.52%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed (Euro by Daily F/X Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	5,028	33.93%	103,098,997.30	15.96%
20.01% - 30.00%	2,791	18.84%	115,901,181.14	17.94%
30.01% - 40.00%	2,662	17.97%	135,702,821.54	21.00%
40.01% - 50.00%	2,102	14.19%	127,370,731.10	19.72%
50.01% - 60.00%	1,358	9.17%	92,434,237.99	14.31%
60.01% - 70.00%	723	4.88%	56,876,747.61	8.80%
70.01% - 80.00%	137	0.92%	12,972,423.19	2.01%
80.01% - 90.00%	10	0.07%	770,325.61	0.12%
90.01% - 100.00%	4	0.03%	696,381.29	0.11%
100.00% +	2	0.01%	229,630.73	0.04%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>ORIGINAL LTV (Euro by Daily F/X Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	416	2.81%	11,451,738.07	1.77%
20.01% - 30.00%	1,158	7.82%	35,399,036.55	5.48%
30.01% - 40.00%	1,991	13.44%	72,355,795.06	11.20%
40.01% - 50.00%	2,582	17.43%	107,598,329.37	16.65%
50.01% - 60.00%	2,841	19.17%	134,945,686.27	20.89%
60.01% - 70.00%	2,561	17.28%	123,661,154.85	19.14%
70.01% - 80.00%	2,287	15.43%	109,496,573.65	16.95%
80.01% - 90.00%	692	4.67%	36,102,902.17	5.59%
90.01% - 100.00%	251	1.69%	13,542,577.77	2.10%
100.00% +	38	0.26%	1,499,683.74	0.23%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,059	40.89%	293,198,782.73	45.38%
Thessaloniki	2,034	13.73%	81,644,487.71	12.64%
Macedonia	1,736	11.72%	64,102,050.33	9.92%
Peloponnese	1,037	7.00%	41,447,123.17	6.42%
Thessaly	1,049	7.08%	39,727,283.30	6.15%
Stereia Ellada	815	5.50%	32,295,413.87	5.00%
Creta Island	517	3.49%	24,567,966.28	3.80%
Ionian Islands	243	1.64%	11,101,159.77	1.72%
Thrace	515	3.48%	19,691,961.13	3.05%
Epirus	383	2.58%	15,425,906.43	2.39%
Aegean Islands	429	2.90%	22,851,342.78	3.54%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	32	0.22%	2,154,881.96	0.33%
12 - 24	108	0.73%	6,076,864.25	0.94%
24 - 36	243	1.64%	14,446,886.86	2.24%
36 - 60	997	6.73%	56,762,104.60	8.79%
60 - 96	1,469	9.91%	77,454,463.85	11.99%
over 96	11,968	80.77%	489,158,275.98	75.71%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	13	0.09%	190,126.05	0.03%
5 - 10 years	394	2.66%	6,323,713.03	0.98%
10 - 15 years	2,433	16.42%	52,869,440.41	8.18%
15 - 20 years	3,782	25.52%	126,424,577.03	19.57%
20 - 25 years	3,164	21.35%	152,460,284.23	23.60%
25 - 30 years	3,634	24.53%	215,207,883.25	33.31%
30 - 35 years	694	4.68%	47,449,861.19	7.34%
35 years +	703	4.74%	45,127,592.31	6.99%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,487	77.53%	472,891,158.62	73.20%
Houses	3,330	22.47%	173,162,318.88	26.80%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,385	22.85%	152,210,993.83	23.56%
Purchase	9,121	61.56%	414,556,302.78	64.17%
Repair	2,129	14.37%	71,365,950.29	11.05%
Construction (re-mortgage)	19	0.13%	656,505.57	0.10%
Purchase (re-mortgage)	122	0.82%	5,649,745.81	0.87%
Repair (re-mortgage)	41	0.28%	1,613,979.22	0.25%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14,773	99.70%	642,889,220.83	99.51%
Balloon	44	0.30%	3,164,256.67	0.49%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,338	96.77%	630,192,763.76	97.54%
Fixed Converting to Floating	359	2.42%	14,061,236.24	2.18%
Fixed to Maturity	120	0.81%	1,799,477.50	0.28%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

Fixed rate assets 2.46%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4,631	32.30%	142,216,834.29	22.57%
Euribor 1 Month	344	2.40%	13,471,795.26	2.14%
Euribor 3 Months	6,850	47.78%	384,788,061.42	61.06%
Labor 1 Month (Euro)	35	0.24%	907,607.19	0.14%
Originator Rate	2,474	17.25%	88,745,506.78	14.08%
Euribor 6 Months	4	0.03%	62,958.82	0.01%
<b>Grand Total</b>	<b>14,338</b>	<b>100.00%</b>	<b>630,192,763.76</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	118	32.87%	4,479,782.61	31.86%
Euribor 1 Month	55	15.32%	1,623,218.89	11.54%
Euribor 3 Months	65	18.11%	2,422,012.60	17.22%
Originator Rate	121	33.70%	5,536,222.14	39.37%
<b>Grand Total</b>	<b>359</b>	<b>100.00%</b>	<b>14,061,236.24</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1 Jan 2016 - 31 Dec 2020	13	3.62%	375,588.59	2.67%
1 Jan 2021 +	346	96.38%	13,685,647.65	97.33%
<b>Grand Total</b>	<b>359</b>	<b>100.00%</b>	<b>14,061,236.24</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised_flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,817	100.00%	646,053,477.50	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Greek Government Subsidy	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Greek Government & OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,305	96.54%	627,170,755.94	97.08%
Y	512	3.46%	18,882,721.56	2.92%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,664	98.97%	639,533,548.73	98.99%
Y	153	1.03%	6,519,928.77	1.01%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,817	100.00%	646,053,477.50	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,430	97.39%	634,424,670.29	98.20%
Y	387	2.61%	11,628,807.21	1.80%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Owner occupied	13,791	93.08%	599,685,985.73	92.82%
Second home/Holiday houses	963	6.50%	43,445,669.40	6.72%
Buy-to-let/Non-Owner occupied	23	0.16%	1,094,681.96	0.17%
Other	40	0.27%	1,827,140.41	0.28%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Other Professions	4,236	28.59%	208,065,916.28	32.21%
Pensioner	2,529	17.07%	82,564,915.99	12.78%
Other Private Employees	2,229	15.04%	93,715,561.25	14.51%
Civil Servant	1,404	9.48%	62,527,080.66	9.68%
Other Self Employed	759	5.12%	39,423,043.77	6.10%
Unemployed	589	3.98%	20,403,256.86	3.16%
Civil Servant - Policeman	572	3.86%	28,495,179.87	4.41%
Teacher	503	3.39%	21,272,831.07	3.29%
Military Personnel	424	2.86%	20,950,832.99	3.24%
Salesman	362	2.44%	14,984,380.45	2.32%
Housewife	321	2.17%	14,050,939.23	2.17%
Civil Servant - Primary School Teachers	311	2.10%	11,764,440.30	1.82%
Accountant	226	1.53%	10,417,630.09	1.61%
Civil Servant - Bank Employee	179	1.21%	7,518,625.05	1.16%
Lawyers-Jurists	173	1.17%	9,998,843.64	1.53%
<b>Grand Total</b>	<b>14,817</b>	<b>100.00%</b>	<b>646,053,477.50</b>	<b>100.00%</b>