

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



Report No: **110**

Reporting Date: **20/6/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/5/2019</b>	<b>31/5/2019</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	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>Baa2</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
	Start date	End Date					
<b>5</b>	<b>2-Nov-18</b>	<b>2-Nov-19</b>	<b>230</b>	<b>Act/Act</b>	<b>2.75%</b>	<b>8,664,383.56</b>	<b>-</b>

Fixed Rate Bonds **100%**  
Liability WAL (in years) **1.37**

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at		At Issue <sup>(*)</sup>
		31/5/2019	30/4/2019	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	679,296,501.50	685,929,201.66	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	679,153,300.35	685,615,177.83	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	657,617,927.37	663,651,007.08	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,188,084,901.75	1,192,717,122.09	998,036,434.95
A.5	Average Current Principal O/S balance	45,368.10	45,628.23	54,726.18
A.6	Average Original Principal O/S balance	79,348.49	79,339.93	80,396.04
A.7	Maximum Current Principal O/S balance	787,985.00	790,009.75	808,018.69
A.8	Maximum Original Principal O/S balance	1,000,000.00	1,000,000.00	1,000,000.00
A.9	Total Number of Loans	14,973	15,033	12,414
A.10	Weighted Average Seasoning (years)	9.91	9.83	8.23
A.11	Weighted Average Remaining Maturity (years)	16.14	16.18	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	57.04	57.21	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	39.01	39.12	44.50
A.14	Weighted Average Original LTV percent (%)	57.51	57.51	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.95	2.96	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.24	1.24	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.23	99.13	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.60	0.64	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.14	0.18	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.02	0.05	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	17,603	4,229,326.72	17,572	4,181,451.36
B.2	Partial Prepayments	51	491,010.22	45	464,193.96
B.3	Whole Prepayments	27	907,336.24	13	381,129.71
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>5,627,673.18</b>	-	<b>5,026,775.03</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	18,086	1,716,821.27	18,509	1,761,533.86
C.2	Interest From Overdues	3,050	2,456.64	2,574	2,113.91
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>1,719,277.91</b>	-	<b>1,763,647.77</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/5/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,861	674,098,065.69	14,899	679,953,610.37
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	108	5,055,234.66	128	5,661,567.46
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>14,969</b>	<b>679,153,300.35</b>	<b>15,027</b>	<b>685,615,177.83</b>
A.4	In Arrears Loans 90 Days To 360 Days	4	143,201.15	6	314,023.83
A.5	Denounced Loans	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>4</b>	<b>143,201.15</b>	<b>6</b>	<b>314,023.83</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/5/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	89	4,086,639.71	100	4,406,488.96
B.2	60 Days < Installment <= 89 Days	19	968,594.95	28	1,255,078.50
<b>B.3</b>	<b>Total (B1+B2=A2)</b>	<b>108</b>	<b>5,055,234.66</b>	<b>128</b>	<b>5,661,567.46</b>
B.4	90 Days < Installment <= 119 Days	4	143,201.15	6	314,023.83
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>4</b>	<b>143,201.15</b>	<b>6</b>	<b>314,023.83</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,006,631.76
A.2	Number of Loans	0	25

## III Statutory Tests as of 31/5/2019

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	7,948,630.14	
Total Bonds Amount	<b>507,948,630.14</b>	
Current Outstanding Balance of Loans	679,296,501.50	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	657,617,927.37	
B. Accrued Interest on Loans	1,764,664.90	
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	3,618,055.56	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>655,764,536.71</b>	
Bonds / Nominal Value Assets Percentage	634,935,787.67	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	836,138,366.74	
Net Present Value of Liabilities	529,639,050.21	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	820,006,234.89	
Net Present Value of Liabilities	515,104,455.12	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	856,087,382.18	
Net Present Value of Liabilities	544,896,460.36	
<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	17,379,682.87	
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	

<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 was replaced from 95,00% to 80% 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)

ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	1,796	11.99%	52,715,156.03	4.44%
37.501 - 75.000	6,944	46.38%	392,583,087.26	33.04%
75.001 - 100.000	3,155	21.07%	281,620,514.33	23.70%
100.001 - 150.000	2,238	14.95%	277,415,576.39	23.35%
150.001 - 250.000	699	4.67%	132,297,977.91	11.14%
250.001 - 500.000	130	0.87%	43,534,342.83	3.66%
500.001 +	11	0.07%	7,918,247.00	0.67%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>1,188,084,901.75</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 37.500	7,803	52.11%	165,860,710.56	24.42%
37.501 - 75.000	4,918	32.85%	258,288,545.55	38.02%
75.001 - 100.000	1,167	7.79%	100,131,834.38	14.74%
100.001 - 150.000	788	5.26%	93,937,761.25	13.83%
150.001 - 250.000	251	1.68%	45,857,599.34	6.75%
250.001 - 500.000	44	0.29%	13,692,213.21	2.02%
500.001 +	2	0.01%	1,527,837.21	0.22%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1995-2004	2,888	19.29%	88,234,986.50	12.99%
2005	2,056	13.73%	70,291,557.98	10.35%
2006	1,864	12.45%	63,818,745.74	9.39%
2007	831	5.55%	33,399,290.75	4.92%
2008	493	3.29%	23,448,504.49	3.45%
2009	762	5.09%	41,064,199.94	6.05%
2010	1,657	11.07%	105,146,433.09	15.48%
2011	1,620	10.82%	93,521,389.79	13.77%
2012	736	4.92%	38,890,151.43	5.73%
2013	468	3.13%	25,113,700.95	3.70%
2014	383	2.56%	22,803,736.85	3.36%
2015	453	3.03%	26,029,761.16	3.83%
2016	471	3.15%	29,201,191.06	4.30%
2017	274	1.83%	17,655,849.21	2.60%
2018	17	0.11%	677,002.56	0.10%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
2016 - 2020	644	4.30%	4,128,478.51	0.61%
2021 - 2025	3,177	21.22%	66,731,207.82	9.82%
2026 - 2030	3,650	24.38%	137,829,604.65	20.29%
2031 - 2035	3,152	21.05%	161,310,512.39	23.75%
2036 - 2040	2,136	14.27%	135,823,123.48	19.99%
2041 - 2045	1,393	9.30%	107,391,769.91	15.81%
2046 +	821	5.48%	66,081,804.74	9.73%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 40 months	1,805	12.06%	19,894,626.78	2.93%
40.01 - 60 months	746	4.98%	15,355,569.72	2.26%
60.01 - 90 months	1,969	13.15%	57,185,213.69	8.42%
90.01 - 120 months	1,302	8.70%	45,601,353.80	6.71%
120.01 - 150 months	2,333	15.58%	101,815,201.63	14.99%
150.01 - 180 months	1,188	7.93%	56,641,732.85	8.34%
over 180 months	5,630	37.60%	382,802,803.03	56.35%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 1.00%	155	1.04%	9,751,985.88	1.44%
1.01% - 2.00%	4,115	27.48%	166,803,275.99	24.56%
2.01% - 3.00%	4,230	28.25%	200,746,978.03	29.55%
3.01% - 4.00%	2,658	17.75%	158,573,350.72	23.34%
4.01% - 5.00%	2,630	17.56%	108,778,922.87	16.01%
5.01% - 6.00%	926	6.18%	28,985,930.22	4.27%
6.01% - 7.00%	241	1.61%	5,366,706.76	0.79%
7.01% +	18	0.12%	289,351.03	0.04%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</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%	2,868	19.15%	45,417,912.63	6.69%
20.01% - 30.00%	2,053	13.71%	63,531,496.00	9.35%
30.01% - 40.00%	1,999	13.35%	80,300,958.01	11.82%
40.01% - 50.00%	1,854	12.38%	91,354,703.42	13.45%
50.01% - 60.00%	1,873	12.51%	106,736,601.53	15.71%
60.01% - 70.00%	1,472	9.83%	93,521,396.62	13.77%
70.01% - 80.00%	1,125	7.51%	77,758,994.37	11.45%
80.01% - 90.00%	689	4.60%	46,233,056.27	6.81%
90.01% - 100.00%	499	3.33%	35,373,690.23	5.21%
100.00% +	541	3.61%	39,067,692.42	5.75%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</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%	4,868	32.51%	105,640,247.29	15.55%
20.01% - 30.00%	2,803	18.72%	118,470,585.35	17.44%
30.01% - 40.00%	2,711	18.11%	141,462,953.36	20.82%
40.01% - 50.00%	2,166	14.47%	134,519,625.10	19.80%
50.01% - 60.00%	1,444	9.64%	98,751,742.48	14.54%
60.01% - 70.00%	822	5.49%	66,091,981.55	9.73%
70.01% - 80.00%	152	1.02%	13,722,866.46	2.02%
80.01% - 90.00%	7	0.05%	636,499.91	0.09%
90.01% - 100.00%	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</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%	406	2.71%	11,695,657.90	1.72%
20.01% - 30.00%	1,168	7.80%	38,077,149.40	5.61%
30.01% - 40.00%	2,011	13.43%	77,187,051.24	11.36%
40.01% - 50.00%	2,619	17.49%	114,215,287.63	16.81%
50.01% - 60.00%	2,885	19.27%	143,339,289.02	21.10%
60.01% - 70.00%	2,586	17.27%	127,342,840.56	18.75%
70.01% - 80.00%	2,302	15.37%	112,741,012.21	16.60%
80.01% - 90.00%	707	4.72%	39,327,337.48	5.79%
90.01% - 100.00%	251	1.68%	13,903,535.74	2.05%
100.00% +	38	0.25%	1,467,340.32	0.22%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,146	41.05%	309,000,037.38	45.49%
Thessaloniki	2,070	13.82%	87,112,739.45	12.82%
Macedonia	1,750	11.69%	67,283,039.05	9.90%
Peloponnese	1,049	7.01%	43,917,619.19	6.47%
Thessaly	1,040	6.95%	41,206,735.14	6.07%
Sterea Ellada	815	5.44%	33,192,211.99	4.89%
Creta Island	516	3.45%	25,231,198.42	3.71%
Ionian Islands	243	1.62%	11,472,416.36	1.69%
Thrace	520	3.47%	20,624,413.65	3.04%
Epirus	385	2.57%	16,198,750.98	2.38%
Aegean Islands	439	2.93%	24,057,339.89	3.54%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	0	0.00%	0.00	0.00%
12 - 24	106	0.71%	6,306,852.02	0.93%
24 - 36	521	3.48%	32,847,311.45	4.84%
36 - 60	844	5.64%	49,728,386.01	7.32%
60 - 96	1,957	13.07%	105,110,349.40	15.47%
over 96	11,545	77.11%	485,303,602.62	71.44%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	16	0.11%	299,585.35	0.04%
5 - 10 years	396	2.64%	6,818,505.45	1.00%
10 - 15 years	2,537	16.94%	57,345,883.07	8.44%
15 - 20 years	3,771	25.19%	133,393,758.64	19.64%
20 - 25 years	3,128	20.89%	155,720,793.47	22.92%
25 - 30 years	3,715	24.81%	228,829,838.24	33.69%
30 - 35 years	700	4.68%	49,024,195.39	7.22%
35 years +	710	4.74%	47,863,941.89	7.05%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,584	77.37%	495,896,658.76	73.00%
Houses	3,389	22.63%	183,399,842.74	27.00%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,451	23.05%	161,522,776.67	23.78%
Purchase	9,177	61.29%	433,676,368.49	63.84%
Repair	2,161	14.43%	75,713,856.26	11.15%
Construction (re-mortgage)	19	0.13%	724,312.72	0.11%
Purchase (re-mortgage)	124	0.83%	5,928,399.77	0.87%
Repair (re-mortgage)	41	0.27%	1,730,787.59	0.25%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14,927	99.69%	675,982,244.83	99.51%
Balloon	46	0.31%	3,314,256.67	0.49%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,501	96.85%	662,358,937.48	97.51%
Fixed Converting to Floating	371	2.48%	14,775,472.99	2.18%
Fixed to Maturity	101	0.67%	2,162,091.03	0.32%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

Fixed rate assets 2.49%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4,782	32.98%	156,931,012.22	23.69%
Euribor 1 Month	351	2.42%	14,440,236.73	2.18%
Euribor 3 Months	6,717	46.32%	393,633,700.00	59.43%
Libor 1 Month (Euro)	38	0.26%	987,864.63	0.15%
Originator Rate	2,609	17.99%	96,289,981.58	14.54%
Euribor 6 Months	4	0.03%	76,142.32	0.01%
<b>Grand Total</b>	<b>14,501</b>	<b>100.00%</b>	<b>662,358,937.48</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	119	32.08%	4,801,687.09	32.50%
Euribor 1 Month	55	14.82%	1,750,676.73	11.85%
Euribor 3 Months	64	17.25%	2,321,151.63	15.71%
Originator Rate	133	35.85%	5,901,957.54	39.94%
<b>Grand Total</b>	<b>371</b>	<b>100.00%</b>	<b>14,775,472.99</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	29	7.82%	665,397.04	4.50%
1 Jan 2021 +	341	91.91%	14,090,468.49	95.36%
<b>Grand Total</b>	<b>371</b>	<b>100.00%</b>	<b>14,775,472.99</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised_flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,973	100.00%	679,296,501.50	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</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	14,453	96.53%	659,042,196.43	97.02%
Y	520	3.47%	20,254,305.07	2.98%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,818	98.96%	672,295,221.46	98.97%
Y	155	1.04%	7,001,280.04	1.03%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,973	100.00%	679,296,501.50	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,568	97.30%	666,578,949.74	98.13%
Y	405	2.70%	12,717,551.76	1.87%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Owner occupied	13,941	93.11%	629,584,333.64	92.68%
Second home/Holiday houses	970	6.48%	46,670,604.44	6.87%
Buy-to-let/Non-Owner occupied	22	0.15%	1,136,832.59	0.17%
Other	40	0.27%	1,904,730.83	0.28%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Other Professions	4,315	28.82%	219,154,811.78	32.26%
Pensioner	2,532	16.91%	87,122,950.78	12.83%
Other Private Employees	2,264	15.12%	98,977,200.37	14.57%
Civil Servant	1,436	9.59%	66,800,686.61	9.83%
Other Self Employed	803	5.36%	43,161,862.58	6.35%
Unemployed	575	3.84%	20,498,866.07	3.02%
Civil Servant - Policeman	551	3.68%	28,312,921.07	4.17%
Teacher	491	3.28%	21,219,367.00	3.12%
Military Personnel	427	2.85%	21,843,097.91	3.22%
Salesman	363	2.42%	15,666,115.59	2.31%
Housewife	326	2.18%	13,012,985.60	1.92%
Civil Servant - Primary School Teachers	307	2.05%	14,047,768.62	2.07%
Accountant	223	1.49%	10,594,058.66	1.56%
Student	183	1.22%	8,314,080.96	1.22%
Lawyers - Jurists	177	1.18%	10,569,727.90	1.56%
<b>Grand Total</b>	<b>14,973</b>	<b>100.00%</b>	<b>679,296,501.50</b>	<b>100.00%</b>