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

Investor Report

 Report No:
 116

 Reporting Date:
 20/12/2019



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

Programme Details

Series	Issue Date	ISIN	Balance	R	ating	Interest Rate	Final Maturity	Extended
Conco	100de Date	10114	(in Euro)	S&P	Moody's	interest reac	i mai watanty	Final Maturity
5	2-Nov-17	XS1709545641	500,000,000.00	BBB+	Baa1	2.75%	2-Nov-20	2-Nov-50
	500,000,000.00							
Series	Interest	Interest Period		I Davs Accrued Base		Current	Interest Accrued	Interest Paid
Octios	Start date	End Date	Actual Days		Accided base	Interest Rate	interest Accided	interest i alu
5	2-Nov-19	2-Nov-20	48		Act/Act	2.75%	1,808,219.18	-

Fixed Rate Bonds 100% Liability WAL (in years) 0.93

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

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As	At Issue (*)	
-A-	MORTGAGE FOOE SUMMART INFO	30/11/2019	31/10/2019	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	660,092,644.66	661,885,866.33	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	659,899,753.34	661,746,880.04	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index. LTV limit & Bucket<=3)	652,349,518.06	649,580,205.59	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,183,268,776.50	1,183,210,497.41	998,036,434.95
A.5	Average Current Principal O/S balance	44,053.17	44,169.89	54,726.18
A.6	Average Original Principal O/S balance	78,968.82	78,959.66	80,396.04
A.7	Maximum Current Principal O/S balance	902,986.81	907,603.50	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	14,984	14,985	12,414
A.10	Weighted Average Seasoning (years)	10.19	10.15	8.23
A.11	Weighted Average Remaining Maturity (years)	15.79	15.83	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	49.52	52.56	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	38.70	38.66	44.50
A.14	Weighted Average Original LTV percent (%)	57.72	57.61	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.93	2.91	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.18	1.16	2.70
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	99.29	99.21	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.48	0.61	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.20	0.16	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.03	0.02	0.00

^(*) Bond issue date 2 November 2017

-B-	-B- Principal Receipts For Performing Or Delinquent / In Arrears Loans		Current Period		Previous Period	
-D-	Findipal Receipts For Ferrorning of Delinquent/ in Arrears Loans	No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)	
B.1	Scheduled And Paid Repayments	15,980	3,961,643.76	17,450	4,231,130.72	
B.2	Partial Prepayments	38	265,058.00	46	515,408.22	
B.3	Whole Prepayments	4	200,154.68	24	626,936.85	
B.4	Total Principal Receipts (B1+B2+B3)		4,426,856.44	-	5,373,475.79	

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
-0-	Non-Frincipal Receipts For Ferforming of Delinquent / III Affears Loans	No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
C.1	Interest From Installments	16,343	1,485,318.04	17,792	1,638,198.40
C.2	Interest From Overdues	2,602	2,027.18	2,766	2,132.12
C.3	Total Interest Receipts (C1+C2)	-	1,487,345.22	-	1,640,330.52
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-



Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,881	655,383,607.55	14,873	656,646,733.87
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	96	4,516,145.79	109	5,100,146.17
A.3	Totals (A1+ A2)	14,977	659,899,753.34	14,982	661,746,880.04
A.4	In Arrears Loans 90 Days To 360 Days	7	192,891.32	3	138,986.29
A.5	Denounced Loans	0	0.00	0	0.00
A.6	Totals (A4+ A5)	7	192,891.32	3	138,986.29

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2019		As at Previous Period	
-6-		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	71	3,194,082.58	84	4,062,951.01
B.2	60 Days < Installment <= 89 Days	25	1,322,063.21	25	1,037,195.16
B.3	Total (B1+B2=A2)	96	4,516,145.79	109	5,100,146.17
B.4	90 Days < Installment <= 119 Days	6	161,964.20	3	138,986.29
B.5	120 Days < Installment <= 360 Days	1	30,927.12	0	0.00
B.6	Total (B4+B5=A4)	7	192,891.32	3	138,986.29

Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	5,973,342.07	705,764.31
A.2	Number of Loans	95	70

	Statutory Tests	as of 30/11/2019		
	Outstanding Bonds Principal Outstanding Accrued Interest on Bonds ¹ Total Bonds Amount	500,000,000.00 1,092,465.75 501,092,465.75		
	Current Outstanding Balance of Loans	660,092,644.66		
B. C. D.	Adjusted Outstanding Principal of Loans ² Accrued Interest on Loans Outstanding Principal & accrued Interest of Marketable Assets Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res. WAV CB maturity x OS principal amount x Neg. Carry Factor	652,349,518.06 1,677,926.68 0.00 0.00 2,347,222.22		
	Nominal Value (A+B+C+D-Z)	651,680,222.52		
	Bonds / Nominal Value Assets Percentage	626,365,582.19		
	Nominal Value Test Result		Pass	
	Net Present Value Test		Pass	
	Net Present Value Net Present Value of Liabilities	825,878,115.58 515,430,525.02		
	Parallel shift +200bps of current interest rate curve Net Present Value Net Present Value of Liabilities	810,507,730.56 506,033,080.84	Pass	
	Parallel shift -200bps of current interest rate curve Net Present Value Net Present Value of Liabilities	848,494,881.55 525,198,375.47	Pass	
	Interest Rate Coverage Test		Pass	
	Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year Interest due on all series of covered bonds during 1st year	16,433,531.48 13,750,000.00		
	Parameters			
	LTV Cap Asset Percentage BoG Asset Percentage ³ Negative carry Margin	80.00% 95.00% 80.00% 0.50%		
	Reserve Ledger ⁴ Opening Balance Required Reserve Amount Amount credited to the account to bring balance to Required Amount Available (Outstanding) Reserve Amount	13,750,000.00 13,750,000.00 0.00 13,750,000.00		

<sup>Outstanding Accrued Interest on Bonds as at end date of data reporting period
The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.
Committed Asset Percentage updated to 80% (from 95%) on 2015/03/10
Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15.595,979,14)</sup>

ORIGINAL LOAN AMOUNT						
	Num of loans	% of loans	Disbursed Amount	% of Disbursed		
0 - 37.500	1,871	12.49%	55,085,530.74	4.66%		
37.501 - 75.000	6,959	46.44%	392,885,001.13	33.20%		
75.001 - 100.000	3,130	20.89%	279,512,639.29	23.62%		
100.001 - 150.000	2,191	14.62%	271,551,120.61	22.95%		
150.001 - 250.000	692	4.62%	130,429,684.43	11.02%		
250.001 - 500.000	126	0.84%	42,112,535.00	3.56%		
500.001 +	15	0.10%	11,692,265.30	0.99%		
Grand Total	14,984	100.00%	1,183,268,776.50	100.00%		

OUTSTANDING LOAN AMOUNT						
	Num of Loans	% of loans	OS_Principal	% of OS_Principal		
0 - 37.500	8,069	53.85%	168,264,191.28	25.49%		
37.501 - 75.000	4,777	31.88%	250,065,514.63	37.88%		
75.001 - 100.000	1,122	7.49%	95,984,277.17	14.54%		
100.001 - 150.000	741	4.95%	88,211,099.60	13.36%		
150.001 - 250.000	232	1.55%	42,515,902.70	6.44%		
250.001 - 500.000	39	0.26%	12,210,327.63	1.85%		
500.001 +	4	0.03%	2,841,331.65	0.43%		
Grand Total	14,984	100.00%	660,092,644.66	100.00%		

ORIGINATION DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1995-2004	2,774	18.51%	83,532,759.00	12.65%
2005	2,025	13.51%	65,383,659.37	9.91%
2006	1,843	12.30%	59,944,350.56	9.08%
2007	826	5.51%	31,716,604.01	4.80%
2008	483	3.22%	21,024,694.98	3.19%
2009	748	4.99%	39,554,435.03	5.99%
2010	1,637	10.92%	100,477,109.96	15.22%
2011	1,594	10.64%	89,552,985.68	13.57%
2012	720	4.81%	36,946,131.65	5.60%
2013	458	3.06%	23,767,953.34	3.60%
2014	385	2.57%	22,032,569.28	3.349
2015	510	3.40%	28,091,657.25	4.26%
2016	518	3.46%	30,501,665.72	4.629
2017	311	2.08%	18,743,963.76	2.849
2018	117	0.78%	6,536,004.90	0.999
2019	35	0.23%	2,286,100.17	0.359
Grand Total	14,984	100.00%	660.092.644.66	100.00

MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
2016 - 2020	504	3.36%	2,211,408.28	0.34%
2021 - 2025	3,146	21.00%	59,504,449.35	9.01%
2026 - 2030	3,667	24.47%	131,751,852.23	19.96%
2031 - 2035	3,232	21.57%	160,721,062.21	24.35%
2036 - 2040	2,224	14.84%	137,851,673.81	20.88%
2041 - 2045	1,423	9.50%	107,578,239.35	16.30%
2046 +	788	5.26%	60,473,959.43	9.16%
Grand Total	14,984	100.00%	660,092,644.66	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 40 months	1,873	12.50%	18,208,966.44	2.76%
40.01 - 60 months	858	5.73%	18,723,978.44	2.84%
60.01 - 90 months	1,876	12.52%	52,449,494.08	7.95%
90.01 - 120 months	1,363	9.10%	48,971,058.04	7.42%
120.01 - 150 months	2,386	15.92%	99,963,893.20	15.14%
150.01 - 180 months	1,121	7.48%	56,234,926.33	8.52%
over 180 months	5,507	36.75%	365,540,328.13	55.38%
Grand Total	14,984	100.00%	660,092,644.66	100.00%

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 1.00%	183	1.22%	10,151,582.82	1.54%
1.01% - 2.00%	4,253	28.38%	169,335,842.75	25.65%
2.01% - 3.00%	3,993	26.65%	182,649,391.64	27.67%
3.01% - 4.00%	2,999	20.01%	168,453,641.46	25.52%
4.01% - 5.00%	2,444	16.31%	97,444,755.90	14.76%
5.01% - 6.00%	863	5.76%	26,826,272.50	4.06%
6.01% - 7.00%	232	1.55%	4,941,362.27	0.75%
7.01% +	17	0.11%	289,795.32	0.04%
Grand Total	14,984	100.00%	660,092,644.66	100.00%

CURRENT LTV_indexed (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	3,651	24.37%	62,052,232.48	9.40%
20.01% - 30.00%	2,336	15.59%	79,930,802.87	12.11%
30.01% - 40.00%	2,206	14.72%	96,471,946.73	14.61%
40.01% - 50.00%	2,122	14.16%	111,179,095.74	16.84%
50.01% - 60.00%	1,731	11.55%	106,931,593.38	16.20%
60.01% - 70.00%	1,373	9.16%	92,771,972.51	14.05%
70.01% - 80.00%	744	4.97%	50,881,317.84	7.71%
80.01% - 90.00%	469	3.13%	33,219,946.92	5.03%
90.01% - 100.00%	299	2.00%	22,129,285.70	3.35%
100.00% +	53	0.35%	4,524,450.49	0.69%
Grand Total	14.984	100.00%	660.092.644.66	100.00%

	/X Rate)	0/ //	00.5:::	0/ -1/00 5 : : :
0.000/	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	5,034	33.60%	104,919,587.89	15.89%
20.01% - 30.00%	2,776	18.53%	116,002,747.57	17.57%
30.01% - 40.00%	2,699	18.01%	137,533,413.06	20.84%
40.01% - 50.00%	2,140	14.28%	130,502,592.77	19.77%
50.01% - 60.00%	1,414	9.44%	95,928,079.78	14.53%
60.01% - 70.00%	758	5.06%	60,612,988.00	9.18%
70.01% - 80.00%	154	1.03%	13,739,690.84	2.08%
80.01% - 90.00%	8	0.05%	643,291.88	0.10%
90.01% - 100.00%	1	0.01%	210,252.87	0.03%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
ODICINAL LTV (5 D				
ORIGINAL LTV (Euro by Daily F/X Rate)	Num of Loans	% of loans	OS Principal	% of OS_Principal
0.00% - 20.00%	414	2.76%	11,553,084.01	1.75%
20.01% - 30.00%	1,167	7.79%	35,916,189.51	5.44%
30.01% - 40.00%	2,004	13.37%	73,761,167.88	11.17%
40.01% - 50.00%	2,610	17.42%	109,688,705.56	16.62%
50.01% - 60.00%	2,878	19.21%	137,904,590.77	20.89%
60.01% - 70.00%	2,590	17.29%	126,024,926.25	19.09%
70.01% - 80.00%	2,323	15.50%	112,532,239.75	17.05%
80.01% - 90.00%	702	4.68%	37,112,654.62	5.62%
90.01% - 100.00%	255	1.70%		2.13%
100.00% +	41	0.27%	14,034,538.88 1,564,547.43	0.24%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
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LOCATION OF PROPERTY	Nies C	0/ /:	00.5	0/ -/ 00 5 : : :
Auto	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,131	40.92%	299,532,030.14	45.38%
Thessaloniki	2,063	13.77%	83,664,054.80	12.67%
Macedonia	1,752	11.69%	65,471,580.10	9.92%
Peloponnese	1,051	7.01%	42,577,138.13	6.45%
Thessaly	1,055	7.04%	40,477,539.73	6.13%
Sterea Ellada	823	5.49%	32,866,026.07	4.98%
Creta Island	523	3.49%	25,046,835.72	3.79%
Ionian Islands	245	1.64%	11,272,459.09	1.71%
Thrace	521	3.48%	20,111,200.74	3.05%
Epirus	387	2.58%	15,729,358.82	2.38%
Aegean Islands	433	2.89%	23,344,421.32	3.54%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
SEASONING				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	45	0.30%	2,718,990.65	0.41%
12 - 24	111	0.74%	7,105,144.45	1.08%
24 - 36	336	2.24%	19,969,166.56	3.03%
36 - 60	1,010	6.74%	57,447,068.86	8.70%
60 - 96	1,527	10.19%	80,399,936.53	12.18%
over 96	11,955	79.79%	492,452,337.61	74.60%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
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LEGAL LOAN TERM		0/ //	00 8: : :	27 100 Di i i
LEGAL LOAN TERM	Num of Loans	% of loans	OS_Principal	% of OS_Principal
LEGAL LOAN TERM 0 - 5 years	Num of Loans	0.09%	218,496.24	0.03%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years	Num of Loans 14 407	0.09% 2.72%	218,496.24 6,853,962.16	0.03% 1.04%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years	Num of Loans 14 407 2,505	0.09% 2.72% 16.72%	218,496.24 6,853,962.16 56,053,398.40	0.03% 1.04% 8.49%
UEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years	Num of Loans 14 407 2,505 3,813	0.09% 2.72% 16.72% 25.45%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23	0.03% 1.04% 8.49% 19.75%
UEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years	Num of Loans 14 407 2,505 3,813 3,182	0.09% 2.72% 16.72% 25.45% 21.24%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65	0.03% 1.04% 8.49% 19.75% 23.42%
UEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years	Num of Loans 14 407 2,505 3,813 3,182 3,667	0.09% 2.72% 16.72% 25.45% 21.24% 24.47%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48	0.03% 1.04% 8.49% 19.75% 23.42% 33.24%
Description LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years	Num of Loans 14 407 2,505 3,813 3,182 3,667 696	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26%
UEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 23 - 35 years 35 years +	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77%
Description LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years	Num of Loans 14 407 2,505 3,813 3,182 3,667 696	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77%
UEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 23 - 35 years 35 years +	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26%
Description of the control of the co	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00%
0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 10 - 15 years 20 - 25 years 20 - 25 years 25 - 30 years 30 - 35 years 33 - 35 years 4 Grand Total REAL ESTATE TYPE	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00%	218,496,24 6,853,982.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00%
Description of the control of the co	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85%
0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 33 - 35 years 4 Grand Total REAL ESTATE TYPE	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00%	218,496,24 6,853,982.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00%
Description of the control of the co	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85%
Continue	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00%
Construction Cons	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 33 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 23 - 35 years 35 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage)	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 25 - 30 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage)	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124	0.09% 2.72% 16.72% 25.45% 21.24% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Repair (re-mortgage)	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 64.16% 11.03% 0.11% 0.88% 0.25%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 25 - 30 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage)	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124	0.09% 2.72% 16.72% 25.45% 21.24% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 33 years 4 Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 64.16% 11.03% 0.11% 0.88% 0.25%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 23.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 36 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71%	218,496,24 6,853,982.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans Num of Loans 11,613 4,940 44	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71% 0.29%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 61.10.3% 0.11% 0.88% 0.25% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 36 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71%	218,496,24 6,853,982.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 73.15% 26.85% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.255% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans Num of Loans 11,613 4,940 44	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71% 0.29%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 61.10.3% 0.11% 0.88% 0.25% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 23 - 30 years 33 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Grand Total	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans Num of Loans 11,613 4,940 44	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71% 0.29%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 61.03% 0.11% 0.88% 0.25% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 23 - 30 years 33 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Grand Total	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans Num of Loans 11,613 3,871 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71% 0.29% 100.00%	218,496,24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.60 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 23 - 30 years 35 years - Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Grand Total INTEREST RATE TYPE	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans 14,940 44 14,984 Num of Loans	0.09% 2.72% 16.72% 25.45% 21.24% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71% 0.29% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal 656,928,387.99 3,164,256.67 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00% % of OS_Principal 99.52% 0.48% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 23 - 30 years 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Grand Total INTEREST RATE TYPE Floating Fixed Converting to Floating Fixed to Maturity	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans 14,940 Num of Loans 14,940 Num of Loans 14,940 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.23% 0.27% 100.00% % of loans 99.71% 0.29% 100.00%	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.84 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal 656,928,387.99 3,164,256.67 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 64.16% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00% % of OS_Principal 99.52% 0.48% 1100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 30 - 35 years 33 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Grand Total INTEREST RATE TYPE Floating Fixed Converting to Floating	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans Num of Loans 11,613 3,371 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.13% 0.27% 100.00% % of loans 99.71% 0.29% 100.00%	218,496,24 6,853,982.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal 656,928,387.99 3,164,256.67 660,092,644.66 OS_Principal 656,928,387.99 3,164,256.67 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00% % of OS_Principal 99.52% 0.48% 100.00%
LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 30 - 35 years 315 years 32 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Grand Total INTEREST RATE TYPE Floating Fixed Converting to Floating Fixed to Maturity	Num of Loans 14 407 2,505 3,813 3,182 3,667 696 700 14,984 Num of Loans 11,613 3,371 14,984 Num of Loans 3,426 9,225 2,148 20 124 41 14,984 Num of Loans 14,940 44 14,984 Num of Loans 14,940 44 14,984	0.09% 2.72% 16.72% 25.45% 21.24% 24.47% 4.64% 4.67% 100.00% % of loans 77.50% 22.50% 100.00% % of loans 22.86% 61.57% 14.34% 0.13% 0.83% 0.27% 100.00% % of loans 99.71% 0.29% 100.00% % of loans	218,496.24 6,853,962.16 56,053,398.40 130,338,364.23 154,610,103.65 219,405,094.48 47,893,238.72 44,719,986.78 660,092,644.66 OS_Principal 482,844,127.25 177,248,517.41 660,092,644.66 OS_Principal 155,627,047.85 423,497,142.21 72,815,938.29 714,493.06 5,787,456.00 1,650,567.25 660,092,644.66 OS_Principal 656,928,387.99 3,164,256.67 660,092,644.66	0.03% 1.04% 8.49% 19.75% 23.42% 33.24% 7.26% 6.77% 100.00% % of OS_Principal 23.58% 64.16% 11.03% 0.11% 0.88% 0.25% 100.00% % of OS_Principal 99.52% 0.48% 100.00% % of OS_Principal

CURRENT LTV_Unindexed (Euro by Daily F/X Rate)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4,693	32.34%	146,283,306.03	22.71%
Euribor 1 Month Euribor 3 Months	343	2.36% 47.61%	13,379,416.78	2.08% 60.88%
Libor 1 Month (Euro)	6,909 36	0.25%	392,163,651.87 927,165.37	0.14%
Originator Rate	2,526	17.41%	91,332,268.84	14.18%
Euribor 6 Months	2,020	0.03%	66,311.72	0.01%
Grand Total	14,511	100.00%	644,152,120.61	100.00%
INDEX TYPE (FIXED CONVERTING TO FLO	OATING	•	•	
INDEX TIPE (FIXED CONVERTING TO PE	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	119	32.96%	4,568,650.38	32.55%
Euribor 1 Month	55	15.24%	1,654,975.99	11.79%
Euribor 3 Months	64	17.73%	2,194,254.90	15.63%
Originator Rate	123	34.07%	5,619,648.77	40.03%
Grand Total	361	100.00%	14,037,530.04	100.00%
FIXED CONVERTING TO FLOATING - END	OF FIXED RATE PER.			
4 Jan 2010 - 04 Day 2000	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1 Jan 2016 - 31 Dec 2020 1 Jan 2021 +	18 343	4.99% 95.01%	425,314.59	3.03% 96.97%
Grand Total	343	100.00%	13,612,215.45 14,037,530.04	100.00%
			. ,,,	
SUBSIDISED VS. NON-SUBSIDISED LOAN		26. 61	00 0: : -	° (00 D: : 1
Subsidised_flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N V	14,984	100.00%	660,092,644.66 0.00	100.00% 0.00%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
	, , , , , , , , , , , , , , , , , , , ,		, - ,- ,-	
SUBSIDISED LOANS	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Greek Government Subsidy	Num of Loans 0	% of loans 0.00%	0.00	% of US_Principal 0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Greek Government & OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	0	0.00%	0.00	0.00%
COMBINED LOANS				
OSMBINED ESANO	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,470	96.57%	640,944,955.80	97.10%
Y	514	3.43%	19,147,688.86	2.90%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,830	98.97%	653,423,211.51	98.99%
Y Orang Tartal	154	1.03%	6,669,433.15	1.01%
Grand Total	14,984	100.00%	660,092,644.66	100.00%
STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,984	100.00%	660,092,644.66	100.00%
Y Grand Total	14,984	0.00% 100.00 %	0.00 660.092.644.66	0.00% 100.00%
Grand Total	14,504	100.00 /6	000,032,044.00	100.00 /6
ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,596	97.41%	648,336,277.75	98.22%
Grand Total	388 14,984	2.59% 100.00%	11,756,366.91 660,092,644.66	1.78% 100.00%
Orana Total	14,004	100.0070	000,002,044.00	100.0070
OCCUPANCY TYPE				
	No. of I	0/ -/ 1	00 P-i- : :	0/ -/ 00 5 :
Owner accupied	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Owner occupied Second home/Holiday houses	13,948	93.09%	612,798,894.59	92.84%
Second home/Holiday houses	13,948 973	93.09% 6.49%	612,798,894.59 44,329,419.52	92.84% 6.72%
	13,948	93.09%	612,798,894.59	92.84%
Second home/Holiday houses Buy-to-let/Non-Owner occupied	13,948 973 23	93.09% 6.49% 0.15%	612,798,894.59 44,329,419.52 1,111,760.85	92.84% 6.72% 0.17% 0.28%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total	13,948 973 23 40	93.09% 6.49% 0.15% 0.27%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70	92.84% 6.72% 0.17% 0.28%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other	13,948 973 23 40	93.09% 6.49% 0.15% 0.27%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70	92.84% 6.72% 0.17% 0.28%
Second home/Holliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions	13,948 973 23 40 14,984 Num of Loans 4,286	93.09% 6.49% 0.15% 0.27% 100.00%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Pensioner	13,948 973 23 40 14,984 Num of Loans 4,286 2,539	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569,70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Pensioner Other Private Employees	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Private Employees Civil Servant	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569,70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Pensioner Other Private Employees Civil Servant Other Self Employed	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428 774	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Private Employees Civil Servant	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569,70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Pensioner Other Private Employees Civil Servant Other Self Employed Unemployed	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428 774 587	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10% 4.39%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10% 4.39% 3.27% 3.23%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel Salesman	Num of Loans Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428 364	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86% 2.43%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06 15,133,443.94	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10% 4.39% 3.27% 3.23% 2.29%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel Salesman Housewife	Num of Loans Num of Loans 14,984 Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428 364 324	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86% 2.43% 2.16%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569,70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06 15,133,443.94 12,368,495.85	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 9.70% 6.17% 3.10% 4.39% 3.27% 3.23% 2.29%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Professions Pensioner Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel Salesman Housewife Civil Servant - Primary School Teachers	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428 364 324 323	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86% 2.43% 2.16%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06 15,133,443.94 12,368,495.85 14,352,753.89	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10% 4.39% 3.27% 3.23% 2.29% 1.87% 2.17%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Pensioner Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel Salesman Housewife Civil Servant - Primary School Teachers Accountant	Num of Loans Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428 364 324 323 229	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86% 2.43% 2.16% 6.153%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06 15,133,443.94 12,368,495.85 14,352,753.89 10,640,501.20	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10% 4.39% 3.27% 3.23% 2.29% 1.87% 2.17%
Second home/Holliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Professions Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel Salesman Housewife Civil Servant - Primary School Teachers	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428 364 324 323	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86% 2.43% 2.16%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06 15,133,443.94 12,368,495.85 14,352,753.89	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50%
Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Professions Other Professions Other Private Employees Civil Servant Other Self Employed Unemployed Civil Servant - Policeman Teacher Military Personnel Salesman Housewife Civil Servant - Primary School Teachers Accountant Civil Servant - Bank Employee	13,948 973 23 40 14,984 Num of Loans 4,286 2,539 2,262 1,428 774 587 575 509 428 364 324 323 229 182	93.09% 6.49% 0.15% 0.27% 100.00% % of loans 28.60% 16.94% 15.10% 9.53% 5.17% 3.92% 3.84% 3.40% 2.86% 2.43% 2.16% 2.16% 1.53% 1.53%	612,798,894.59 44,329,419.52 1,111,760.85 1,852,569.70 660,092,644.66 OS_Principal 212,886,554.15 84,155,478.96 95,727,652.25 64,015,149.86 40,737,389.32 20,435,942.20 29,000,669.30 21,601,643.92 21,289,072.06 15,133,443.94 12,368,495.85 14,352,753.89 10,640,501.20 7,684,881.09	92.84% 6.72% 0.17% 0.28% 100.00% % of OS_Principal 32.25% 12.75% 14.50% 9.70% 6.17% 3.10% 4.39% 3.27% 3.23% 2.29% 1.87% 2.17% 1.61%