

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



Report No: 111

Reporting Date: 22/7/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2019	30/6/2019

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
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 Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
5	2-Nov-18	2-Nov-19	262	Act/Act	2,75%	9.869.863,01	-

Fixed Rate Bonds Liability WAL (in years) 100% 1,35

## 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>
		30/6/2019	31/5/2019	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	669.488.377,40	679.296.501,50	679.370.795,70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	669.040.068,57	679.153.300,35	679.370.795,70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	655.648.151,76	657.617.927,37	646.633.093,77
A.4	Aggregate Original Principal O/S balance	1.175.128.699,42	1.188.084.901,75	998.036.434,95
A.5	Average Current Principal O/S balance	44.983,43	45.368,10	54.726,18
A.6	Average Original Principal O/S balance	78.957,78	79.348,49	80.396,04
A.7	Maximum Current Principal O/S balance	736.164,86	787.985,00	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	14.883	14.973	12.414
A.10	Weighted Average Seasoning (years)	9,96	9,91	8,23
A.11	Weighted Average Remaining Maturity (years)	16,09	16,14	17,81
A.12	Weighted Average Current Indexed LTV percent (%)	53,33	57,04	64,92
A.13	Weighted Average Current Unindexed LTV percent (%)	38,96	39,01	44,50
A.14	Weighted Average Original LTV percent (%)	57,56	57,51	60,15
A.15	Weighted Average Interest Rate - Total (%)	2,95	2,95	3,16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1,23	1,24	2,70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99,17	99,23	100,00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0,56	0,60	0,00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,21	0,14	0,00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,07	0,02	0,00

(\*) 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	15.512	3.837.614,78	17.603	4.229.326,72
B.2	Partial Prepayments	41	341.645,00	51	491.010,22
B.3	Whole Prepayments	14	262.581,51	27	907.336,24
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>4.441.841,29</b>	-	<b>5.627.673,18</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	15.994	1.509.557,24	18.086	1.716.821,27
C.2	Interest From Overdues	2.504	1.870,10	3.050	2.456,64
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>1.511.427,34</b>	-	<b>1.719.277,91</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/6/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14.776	663.910.604,92	14.861	674.098.065,69
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	103	5.129.463,65	108	5.055.234,66
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>14.879</b>	<b>669.040.068,57</b>	<b>14.969</b>	<b>679.153.300,35</b>
A.4	In Arrears Loans 90 Days To 360 Days	4	448.308,83	4	143.201,15
A.5	Denounced Loans	0	0,00	0	0,00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>4</b>	<b>448.308,83</b>	<b>4</b>	<b>143.201,15</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/6/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	70	3.752.779,73	89	4.086.639,71
B.2	60 Days < Installment <= 89 Days	33	1.376.683,92	19	968.594,95
<b>B.3</b>	<b>Total (B1+B2=A2)</b>	<b>103</b>	<b>5.129.463,65</b>	<b>108</b>	<b>5.055.234,66</b>
B.4	90 Days < Installment <= 119 Days	4	448.308,83	4	143.201,15
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>448.308,83</b>	<b>4</b>	<b>143.201,15</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0,00	5.368.335,10
A.2	Number of Loans	0	64

## III Statutory Tests as of 30/6/2019

Outstanding Bonds Principal	500.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	9.078.767,12	
Total Bonds Amount	<b>509.078.767,12</b>	
Current Outstanding Balance of Loans	669.488.377,40	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	655.648.151,76	
B. Accrued Interest on Loans	1.738.557,10	
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	3.409.722,22	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>653.976.986,64</b>	
Bonds / Nominal Value Assets Percentage	636.348.458,90	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	835.210.838,49	
Net Present Value of Liabilities	530.218.229,66	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	818.923.451,37	
Net Present Value of Liabilities	516.440.300,53	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	856.268.127,44	
Net Present Value of Liabilities	544.660.080,41	
<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	16.832.951,73	
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)

## Portfolio Stratifications

ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	1.789	12,02%	52.524.428,45	4,47%
37.501 - 75.000	6.916	46,47%	390.897.702,47	33,26%
75.001 - 100.000	3.142	21,11%	280.468.325,85	23,87%
100.001 - 150.000	2.218	14,90%	274.894.806,91	23,39%
150.001 - 250.000	690	4,64%	130.525.101,43	11,11%
250.001 - 500.000	119	0,80%	39.900.087,31	3,40%
500.001 +	9	0,06%	5.918.247,00	0,50%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>1.175.128.699,42</b>	<b>100,00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 37.500	7.811	52,48%	165.142.395,69	24,67%
37.501 - 75.000	4.857	32,63%	254.956.222,29	38,08%
75.001 - 100.000	1.155	7,76%	99.057.372,86	14,80%
100.001 - 150.000	777	5,22%	92.682.210,38	13,84%
150.001 - 250.000	241	1,62%	44.100.198,53	6,59%
250.001 - 500.000	41	0,28%	12.813.812,79	1,91%
500.001 +	1	0,01%	736.164,86	0,11%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1995-2004	2.858	19,20%	86.797.351,91	12,96%
2005	2.042	13,72%	68.758.622,77	10,27%
2006	1.848	12,42%	62.404.164,66	9,32%
2007	828	5,56%	32.867.430,63	4,91%
2008	487	3,27%	21.757.022,98	3,25%
2009	757	5,09%	40.570.160,29	6,06%
2010	1.652	11,10%	104.366.602,47	15,59%
2011	1.617	10,86%	92.886.442,46	13,87%
2012	733	4,93%	38.294.420,35	5,72%
2013	467	3,14%	24.907.327,48	3,72%
2014	381	2,56%	22.663.747,27	3,39%
2015	452	3,04%	25.868.219,70	3,86%
2016	471	3,16%	29.104.232,12	4,35%
2017	273	1,83%	17.568.794,80	2,62%
2018	17	0,11%	673.837,51	0,10%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
2016 - 2020	627	4,21%	3.779.077,14	0,56%
2021 - 2025	3.162	21,25%	64.838.969,12	9,68%
2026 - 2030	3.626	24,36%	135.445.273,46	20,23%
2031 - 2035	3.138	21,08%	159.536.007,08	23,83%
2036 - 2040	2.124	14,27%	134.161.518,40	20,04%
2041 - 2045	1.387	9,32%	106.676.521,52	15,93%
2046 +	819	5,50%	65.051.010,68	9,72%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 40 months	1.823	12,25%	19.649.164,41	2,93%
40.01 - 60 months	752	5,05%	15.404.869,04	2,30%
60.01 - 90 months	1.959	13,16%	56.243.916,50	8,40%
90.01 - 120 months	1.281	8,61%	44.898.601,45	6,71%
120.01 - 150 months	2.343	15,74%	101.407.676,46	15,15%
150.01 - 180 months	1.169	7,85%	56.153.093,13	8,39%
over 180 months	5.556	37,33%	375.731.056,41	56,12%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 1.00%	157	1,05%	8.705.257,22	1,30%
1.01% - 2.00%	4.181	28,09%	169.456.718,82	25,31%
2.01% - 3.00%	4.148	27,87%	195.604.738,86	29,22%
3.01% - 4.00%	2.777	18,66%	162.104.797,82	24,21%
4.01% - 5.00%	2.447	16,44%	99.509.843,58	14,86%
5.01% - 6.00%	918	6,17%	28.615.235,50	4,27%
6.01% - 7.00%	237	1,59%	5.207.471,36	0,78%
7.01% +	18	0,12%	284.314,24	0,04%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</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%	3.166	21,27%	51.706.710,09	7,72%
20.01% - 30.00%	2.188	14,70%	70.641.321,82	10,55%
30.01% - 40.00%	2.097	14,09%	87.413.375,34	13,06%
40.01% - 50.00%	1.966	13,21%	101.577.276,33	15,17%
50.01% - 60.00%	1.848	12,42%	109.149.574,35	16,30%
60.01% - 70.00%	1.420	9,54%	94.240.268,59	14,08%
70.01% - 80.00%	964	6,48%	65.588.663,89	9,80%
80.01% - 90.00%	606	4,07%	41.930.236,54	6,26%
90.01% - 100.00%	376	2,53%	27.214.764,02	4,07%
100.00% +	252	1,69%	20.026.186,43	2,99%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</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%	4.876	32,76%	103.880.329,23	15,52%
20.01% - 30.00%	2.782	18,69%	116.932.128,82	17,47%
30.01% - 40.00%	2.687	18,05%	139.342.689,97	20,81%
40.01% - 50.00%	2.161	14,52%	133.815.776,48	19,99%
50.01% - 60.00%	1.429	9,60%	97.725.806,57	14,60%
60.01% - 70.00%	801	5,38%	64.558.588,33	9,64%
70.01% - 80.00%	141	0,95%	12.636.378,86	1,89%
80.01% - 90.00%	6	0,04%	596.679,14	0,09%
90.01% - 100.00%	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</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%	401	2,69%	11.310.884,58	1,69%
20.01% - 30.00%	1.161	7,80%	37.347.808,45	5,58%
30.01% - 40.00%	1.991	13,38%	75.668.876,80	11,30%
40.01% - 50.00%	2.607	17,52%	111.821.807,59	16,70%
50.01% - 60.00%	2.875	19,32%	141.950.181,89	21,20%
60.01% - 70.00%	2.573	17,29%	126.313.451,00	18,87%
70.01% - 80.00%	2.288	15,37%	111.586.611,12	16,67%
80.01% - 90.00%	701	4,71%	38.382.698,19	5,73%
90.01% - 100.00%	250	1,68%	13.774.333,45	2,06%
100.00% +	36	0,24%	1.331.724,33	0,20%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6.096	40,96%	303.136.336,68	45,28%
Thessaloniki	2.060	13,84%	86.031.080,76	12,85%
Macedonia	1.744	11,72%	66.706.225,89	9,96%
Peloponnese	1.043	7,01%	43.432.127,80	6,49%
Thessaly	1.037	6,97%	40.769.596,02	6,09%
Stereia Ellada	809	5,44%	32.780.375,21	4,90%
Creta Island	515	3,46%	25.055.856,46	3,74%
Ionian Islands	243	1,63%	11.404.299,88	1,70%
Thrace	518	3,48%	20.426.476,94	3,05%
Epirus	382	2,57%	15.929.560,15	2,38%
Aegean Islands	436	2,93%	23.816.441,61	3,56%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</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	93	0,62%	5.532.463,66	0,83%
24 - 36	457	3,07%	29.376.565,65	4,39%
36 - 60	864	5,81%	50.502.876,07	7,54%
60 - 96	1.858	12,48%	97.803.168,33	14,61%
over 96	11.611	78,02%	486.273.303,69	72,63%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</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%	287.303,96	0,04%
5 - 10 years	392	2,63%	6.663.505,51	1,00%
10 - 15 years	2.517	16,91%	55.895.915,50	8,35%
15 - 20 years	3.752	25,21%	130.974.113,48	19,56%
20 - 25 years	3.110	20,90%	153.982.023,10	23,00%
25 - 30 years	3.694	24,82%	226.440.680,17	33,82%
30 - 35 years	695	4,67%	48.601.459,50	7,26%
35 years +	707	4,75%	46.643.376,18	6,97%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11.517	77,38%	488.303.037,36	72,94%
Houses	3.366	22,62%	181.185.340,04	27,06%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3.425	23,01%	159.134.636,69	23,77%
Purchase	9.127	61,33%	427.844.641,90	63,91%
Repair	2.147	14,43%	74.181.341,76	11,08%
Construction (re-mortgage)	19	0,13%	716.860,96	0,11%
Purchase (re-mortgage)	124	0,83%	5.893.026,46	0,88%
Repair (re-mortgage)	41	0,28%	1.717.869,63	0,26%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14.837	99,69%	666.174.120,73	99,50%
Balloon	46	0,31%	3.314.256,67	0,50%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14.414	96,85%	652.757.836,03	97,50%
Fixed Converting to Floating	368	2,47%	14.608.391,71	2,18%
Fixed to Maturity	101	0,68%	2.122.149,66	0,32%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

Fixed rate assets 2,50%  
Liability WAL (in years) 7,06

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4.751	32,96%	153.539.592,16	23,52%
Euribor 1 Month	340	2,36%	13.372.545,55	2,05%
Euribor 3 Months	6.698	46,47%	390.204.982,24	59,78%
Libor 1 Month (Euro)	37	0,26%	978.315,61	0,15%
Originator Rate	2.585	17,93%	94.610.738,35	14,49%
Euribor 6 Months	3	0,02%	51.662,12	0,01%
<b>Grand Total</b>	<b>14.414</b>	<b>100,00%</b>	<b>652.757.836,03</b>	<b>100,00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	119	32,34%	4.763.818,81	32,61%
Euribor 1 Month	54	14,67%	1.704.964,98	11,67%
Euribor 3 Months	64	17,39%	2.300.221,35	15,75%
Originator Rate	131	35,60%	5.839.386,57	39,97%
<b>Grand Total</b>	<b>368</b>	<b>100,00%</b>	<b>14.608.391,71</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	28	7,61%	641.920,85	4,39%
1 Jan 2021 +	340	92,39%	13.966.470,86	95,61%
<b>Grand Total</b>	<b>368</b>	<b>100,00%</b>	<b>14.608.391,71</b>	<b>100,00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised_flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14.883	100,00%	669.488.377,40	100,00%
Y	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</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	14.367	96,53%	649.792.553,50	97,06%
Y	516	3,47%	19.695.823,90	2,94%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14.728	98,96%	662.544.505,56	98,96%
Y	155	1,04%	6.943.871,84	1,04%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14.883	100,00%	669.488.377,40	100,00%
Y	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14.486	97,33%	657.171.956,73	98,16%
Y	397	2,67%	12.316.420,67	1,84%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Owner occupied	13.859	93,12%	621.173.694,02	92,78%
Second home/Holiday houses	962	6,46%	45.287.269,81	6,76%
Buy-to-let/Non-Owner occupied	22	0,15%	1.128.642,29	0,17%
Other	40	0,27%	1.898.771,28	0,28%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Other Professions	4.283	28,78%	215.285.349,34	32,16%
Pensioner	2.532	17,01%	86.474.352,58	12,92%
Other Private Employees	2.238	15,04%	96.843.092,92	14,47%
Civil Servant	1.420	9,54%	65.552.076,35	9,79%
Other Self Employed	792	5,32%	42.312.544,81	6,32%
Unemployed	580	3,90%	20.373.233,69	3,04%
Civil Servant - Policeman	551	3,70%	28.207.516,42	4,21%
Teacher	494	3,32%	21.248.250,08	3,17%
Military Personnel	422	2,84%	21.582.974,24	3,22%
Salesman	364	2,45%	15.726.743,95	2,35%
Housewife	320	2,15%	12.731.228,26	1,90%
Civil Servant - Primary School Teachers	310	2,08%	14.190.435,67	2,12%
Accountant	225	1,51%	10.629.657,59	1,59%
Student	178	1,20%	8.035.428,37	1,20%
Lawyers - Jurists	174	1,17%	10.295.493,13	1,54%
<b>Grand Total</b>	<b>14.883</b>	<b>100,00%</b>	<b>669.488.377,40</b>	<b>100,00%</b>