

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



Report No: 114

Reporting Date: 21/10/2019

|                               |               |             |
|-------------------------------|---------------|-------------|
| Period of Loan Data Reported: | Starting Date | Ending Date |
|                               | 1/9/2019      | 30/9/2019   |

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  |                         |
| 5      | Start date      | End Date     |                   | Act/Act      | 2.75%                 | 13,297,945.21    | -              |                         |
|        | 2-Nov-18        | 2-Nov-19     | 353               |              |                       |                  |                |                         |

Fixed Rate Bonds Liability WAL (in years) **100%**  
**1.09**

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

**Part 1 - Mortgage Asset Portfolio**

| -A-  | MORTGAGE POOL SUMMARY INFO  | As at            |                  | At Issue (*)     |
|------|---|------------------|------------------|------------------|
|      |   | 30/9/2019        | 31/8/2019        | As at 31/10/2017 |
| A.1  | Aggregate Current Principal O/S balance   | 667,493,989.71   | 674,059,481.04   | 679,370,795.70   |
| A.2  | Aggregate Current Principal O/S balance (Bucket<=3)                                   | 667,493,989.71   | 673,797,523.38   | 679,370,795.70   |
| A.3  | Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3) | 655,030,175.54   | 661,000,008.25   | 646,633,093.77   |
| A.4  | Aggregate Original Principal O/S balance  | 1,187,140,384.34 | 1,192,413,035.98 | 998,036,434.95   |
| A.5  | Average Current Principal O/S balance   | 44,404.87        | 44,642.66        | 54,726.18        |
| A.6  | Average Original Principal O/S balance  | 78,974.21        | 78,972.98        | 80,396.04        |
| A.7  | Maximum Current Principal O/S balance   | 912,208.22       | 916,801.00       | 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   | 15,032           | 15,099           | 12,414           |
| A.10 | Weighted Average Seasoning (years)  | 10.07            | 10.00            | 8.23             |
| A.11 | Weighted Average Remaining Maturity (years)   | 15.86            | 15.91            | 17.81            |
| A.12 | Weighted Average Current Indexed LTV percent (%)                                      | 52.69            | 52.87            | 64.92            |
| A.13 | Weighted Average Current Unindexed LTV percent (%)                                    | 38.76            | 38.87            | 44.50            |
| A.14 | Weighted Average Original LTV percent (%)   | 57.61            | 57.61            | 60.15            |
| A.15 | Weighted Average Interest Rate - Total (%)  | 2.91             | 2.93             | 3.16             |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate                              | 1.17             | 1.20             | 2.70             |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%)                                       | 99.26            | 99.46            | 100.00           |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%)                                      | 0.62             | 0.36             | 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 (%)  | 0.00             | 0.04             | 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                                      | 17,604         | 4,268,593.87        | 16,203          | 4,002,819.23        |
| B.2 | Partial Prepayments  | 42             | 268,990.00          | 39              | 228,900.00          |
| B.3 | Whole Prepayments  | 13             | 343,693.63          | 14              | 368,353.59          |
| B.4 | <b>Total Principal Receipts (B1+B2+B3)</b>                         | -              | <b>4,881,277.50</b> | -               | <b>4,600,072.82</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   | 18,480         | 1,709,032.93        | 16,708          | 1,564,881.72        |
| C.2 | Interest From Overdues   | 2,631          | 2,101.82            | 2,544           | 2,019.75            |
| C.3 | <b>Total Interest Receipts (C1+C2)</b>                                 | -              | <b>1,711,134.75</b> | -               | <b>1,566,901.47</b> |
| C.4 | Levy 128 To Be Paid To Servicer (in case of an Event)                  | -              | -                   | -               | -                   |

## Part 2 - Portfolio Status

| -A-        | Portfolio Status                              | As at 30/9/2019 |                       | As at Previous Period |                       |
|------------|---|-----------------|-----------------------|-----------------------|-----------------------|
|            |   | No Of Loans     | Amount (Eur)          | No Of Loans           | Amount (Eur)          |
| A.1        | Performing Loans                              | 14,925          | 662,548,609.01        | 15,023                | 670,404,010.68        |
| A.2        | Delinquent/In Arrears Loans 30 Day To 89 Days | 107             | 4,945,380.70          | 72                    | 3,393,512.70          |
| <b>A.3</b> | <b>Totals (A1+ A2)</b>                        | <b>15,032</b>   | <b>667,493,989.71</b> | <b>15,095</b>         | <b>673,797,523.38</b> |
| A.4        | In Arrears Loans 90 Days To 360 Days          | 0               | 0.00                  | 4                     | 261,957.66            |
| A.5        | Denounced Loans                               | 0               | 0.00                  | 0                     | 0.00                  |
| <b>A.6</b> | <b>Totals (A4+ A5)</b>                        | <b>0</b>        | <b>0.00</b>           | <b>4</b>              | <b>261,957.66</b>     |

| -B-        | Breakdown of In Arrears Loans Number Of Days Past Due | As at 30/9/2019 |                     | As at Previous Period |                     |
|------------|---|-----------------|---------------------|-----------------------|---------------------|
|            |   | No Of Loans     | Amount (Eur)        | No Of Loans           | Amount (Eur)        |
| B.1        | 30 Days < Installment <= 59 Days                      | 87              | 4,121,683.68        | 50                    | 2,435,077.22        |
| B.2        | 60 Days < Installment <= 89 Days                      | 20              | 823,697.02          | 22                    | 958,435.48          |
| <b>B.3</b> | <b>Total (B1+B2=A2)</b>                               | <b>107</b>      | <b>4,945,380.70</b> | <b>72</b>             | <b>3,393,512.70</b> |
| B.4        | 90 Days < Installment <= 119 Days                     | 0               | 0.00                | 2                     | 142,923.42          |
| B.5        | 120 Days < Installment <= 360 Days                    | 0               | 0.00                | 2                     | 119,034.24          |
| <b>B.6</b> | <b>Total (B4+B5=A4)</b>                               | <b>0</b>        | <b>0.00</b>         | <b>4</b>              | <b>261,957.66</b>   |

## Part 3 - Replenished Loans - Removed Loans

| -A- | Loan Amounts During The Period | Replenishment Loans | Removed Loans |
|-----|--------------------------------|---------------------|---------------|
| A.1 | Total Outstanding Balance      | 0.00                | 1,398,723.51  |
| A.2 | Number of Loans                | 0                   | 36            |

## III Statutory Tests as of 30/9/2019

|   |                       |             |
|---|-----------------------|-------------|
| Outstanding Bonds Principal   | 500,000,000.00        |             |
| Outstanding Accrued Interest on Bonds <sup>1</sup>  | 12,544,520.55         |             |
| Total Bonds Amount  | <b>512,544,520.55</b> |             |
| Current Outstanding Balance of Loans  | 667,493,989.71        |             |
| A. Adjusted Outstanding Principal of Loans <sup>2</sup>   | 655,030,175.54        |             |
| B. Accrued Interest on Loans  | 1,739,193.50          |             |
| 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  | 2,770,833.33          |             |
| <b>Nominal Value (A+B+C+D-Z)</b>  | <b>653,998,535.71</b> |             |
| Bonds / Nominal Value Assets Percentage   | 640,680,650.68        |             |
| <b>Nominal Value Test Result</b>  |                       | <b>Pass</b> |
| <b>Net Present Value Test</b>   |                       | <b>Pass</b> |
| Net Present Value   | 837,405,996.25        |             |
| Net Present Value of Liabilities  | 529,977,870.83        |             |
| <i>Parallel shift +200bps of current interest rate curve</i>  |                       | <i>Pass</i> |
| Net Present Value   | 821,327,630.32        |             |
| Net Present Value of Liabilities  | 518,850,022.80        |             |
| <i>Parallel shift -200bps of current interest rate curve</i>  |                       | <i>Pass</i> |
| Net Present Value   | 859,366,270.00        |             |
| Net Present Value of Liabilities  | 541,583,083.25        |             |
| <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 | 16,904,247.24         |             |
| 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 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           | 1,876         | 12.48%         | 55,242,660.29           | 4.65%          |
| 37.501 - 75.000      | 6,974         | 46.39%         | 393,695,226.19          | 33.16%         |
| 75.001 - 100.000     | 3,140         | 20.89%         | 280,389,378.27          | 23.62%         |
| 100.001 - 150.000    | 2,209         | 14.70%         | 273,843,634.86          | 23.07%         |
| 150.001 - 250.000    | 693           | 4.61%          | 130,614,684.43          | 11.00%         |
| 250.001 - 500.000    | 126           | 0.84%          | 42,262,535.00           | 3.56%          |
| 500.001 +            | 14            | 0.09%          | 11,092,265.30           | 0.93%          |
| <b>Grand Total</b>   | <b>15,032</b> | <b>100.00%</b> | <b>1,187,140,384.34</b> | <b>100.00%</b> |

| OUTSTANDING LOAN AMOUNT |               |                |                       |                   |
|-------------------------|---------------|----------------|-----------------------|-------------------|
|                         | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 0 - 37.500              | 8,021         | 53.36%         | 168,340,613.41        | 25.22%            |
| 37.501 - 75.000         | 4,835         | 32.16%         | 253,382,505.41        | 37.96%            |
| 75.001 - 100.000        | 1,148         | 7.64%          | 98,400,294.36         | 14.74%            |
| 100.001 - 150.000       | 748           | 4.98%          | 89,311,140.41         | 13.38%            |
| 150.001 - 250.000       | 237           | 1.58%          | 43,251,049.53         | 6.48%             |
| 250.001 - 500.000       | 40            | 0.27%          | 12,514,002.46         | 1.87%             |
| 500.001 +               | 3             | 0.02%          | 2,294,384.13          | 0.34%             |
| <b>Grand Total</b>      | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| ORIGINATION DATE   |               |                |                       |                   |
|--------------------|---------------|----------------|-----------------------|-------------------|
|                    | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 1995-2004          | 2,807         | 18.67%         | 84,482,875.92         | 12.66%            |
| 2005               | 2,031         | 13.51%         | 66,583,919.58         | 9.98%             |
| 2006               | 1,855         | 12.34%         | 61,492,666.91         | 9.21%             |
| 2007               | 827           | 5.50%          | 32,296,289.60         | 4.84%             |
| 2008               | 484           | 3.22%          | 21,355,588.57         | 3.20%             |
| 2009               | 751           | 5.00%          | 40,016,261.97         | 5.99%             |
| 2010               | 1,644         | 10.94%         | 102,043,450.13        | 15.29%            |
| 2011               | 1,608         | 10.70%         | 91,259,160.52         | 13.67%            |
| 2012               | 727           | 4.84%          | 37,729,445.74         | 5.65%             |
| 2013               | 468           | 3.11%          | 24,636,431.61         | 3.69%             |
| 2014               | 387           | 2.57%          | 22,388,945.56         | 3.35%             |
| 2015               | 508           | 3.38%          | 28,197,481.78         | 4.22%             |
| 2016               | 519           | 3.45%          | 30,722,307.29         | 4.60%             |
| 2017               | 309           | 2.06%          | 18,919,491.20         | 2.83%             |
| 2018               | 105           | 0.70%          | 5,287,919.66          | 0.79%             |
| 2019               | 2             | 0.01%          | 81,753.67             | 0.01%             |
| <b>Grand Total</b> | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| MATURITY DATE      |               |                |                       |                   |
|--------------------|---------------|----------------|-----------------------|-------------------|
|                    | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 2016 - 2020        | 559           | 3.72%          | 2,787,386.65          | 0.42%             |
| 2021 - 2025        | 3,160         | 21.02%         | 62,318,431.43         | 9.34%             |
| 2026 - 2030        | 3,671         | 24.42%         | 134,275,344.98        | 20.12%            |
| 2031 - 2035        | 3,222         | 21.43%         | 161,534,015.14        | 24.20%            |
| 2036 - 2040        | 2,211         | 14.71%         | 137,359,571.59        | 20.58%            |
| 2041 - 2045        | 1,422         | 9.46%          | 108,356,718.99        | 16.23%            |
| 2046 +             | 787           | 5.24%          | 60,862,520.93         | 9.12%             |
| <b>Grand Total</b> | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| REMAIN. TIME TO MATURITY |               |                |                       |                   |
|--------------------------|---------------|----------------|-----------------------|-------------------|
|                          | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 0 - 40 months            | 1,869         | 12.43%         | 18,890,836.78         | 2.83%             |
| 40.01 - 60 months        | 822           | 5.47%          | 18,108,591.25         | 2.71%             |
| 60.01 - 90 months        | 1,916         | 12.75%         | 54,436,866.30         | 8.16%             |
| 90.01 - 120 months       | 1,341         | 8.92%          | 47,929,250.59         | 7.18%             |
| 120.01 - 150 months      | 2,404         | 15.99%         | 102,006,030.01        | 15.28%            |
| 150.01 - 180 months      | 1,114         | 7.41%          | 54,990,894.60         | 8.24%             |
| over 180 months          | 5,566         | 37.03%         | 371,131,520.18        | 55.60%            |
| <b>Grand Total</b>       | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| INTEREST RATE - EURO DENOMINATED LOANS |               |                |                       |                   |
|--|---------------|----------------|-----------------------|-------------------|
|  | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 0.00% - 1.00%                          | 187           | 1.24%          | 10,319,548.33         | 1.55%             |
| 1.01% - 2.00%                          | 4,344         | 28.90%         | 178,741,720.11        | 26.78%            |
| 2.01% - 3.00%                          | 3,999         | 26.60%         | 183,538,791.53        | 27.50%            |
| 3.01% - 4.00%                          | 3,002         | 19.97%         | 167,112,381.06        | 25.04%            |
| 4.01% - 5.00%                          | 2,362         | 15.71%         | 94,927,047.51         | 14.22%            |
| 5.01% - 6.00%                          | 886           | 5.89%          | 27,485,638.93         | 4.12%             |
| 6.01% - 7.00%                          | 235           | 1.56%          | 5,069,530.38          | 0.76%             |
| 7.01% +                                | 17            | 0.11%          | 299,331.86            | 0.04%             |
| <b>Grand Total</b>                     | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</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%                              | 3,317         | 22.07%         | 54,221,899.96         | 8.12%             |
| 20.01% - 30.00%                             | 2,219         | 14.76%         | 72,306,676.44         | 10.83%            |
| 30.01% - 40.00%                             | 2,121         | 14.11%         | 88,763,422.65         | 13.30%            |
| 40.01% - 50.00%                             | 2,022         | 13.45%         | 102,712,273.63        | 15.39%            |
| 50.01% - 60.00%                             | 1,794         | 11.93%         | 105,487,296.63        | 15.80%            |
| 60.01% - 70.00%                             | 1,462         | 9.73%          | 96,656,375.87         | 14.48%            |
| 70.01% - 80.00%                             | 930           | 6.19%          | 62,863,463.50         | 9.42%             |
| 80.01% - 90.00%                             | 572           | 3.81%          | 40,362,060.35         | 6.05%             |
| 90.01% - 100.00%                            | 371           | 2.47%          | 26,188,502.45         | 3.92%             |
| 100.00% +                                   | 224           | 1.49%          | 17,932,018.23         | 2.69%             |
| <b>Grand Total</b>                          | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</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%  | 5,005         | 33.30%         | 105,712,795.51        | 15.84%            |
| 20.01% - 30.00%                                       | 2,785         | 18.53%         | 116,980,623.80        | 17.53%            |
| 30.01% - 40.00%                                       | 2,730         | 18.16%         | 139,102,292.87        | 20.84%            |
| 40.01% - 50.00%                                       | 2,140         | 14.24%         | 132,072,369.91        | 19.79%            |
| 50.01% - 60.00%                                       | 1,432         | 9.53%          | 97,062,280.54         | 14.54%            |
| 60.01% - 70.00%                                       | 789           | 5.25%          | 62,922,031.15         | 9.43%             |
| 70.01% - 80.00%                                       | 144           | 0.96%          | 13,025,332.57         | 1.95%             |
| 80.01% - 90.00%                                       | 7             | 0.05%          | 616,263.36            | 0.09%             |
| 90.01% - 100.00%                                      | 0             | 0.00%          | 0.00                  | 0.00%             |
| <b>Grand Total</b>                                    | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</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           | 2.77%          | 11,785,976.33         | 1.77%             |
| 20.01% - 30.00%                              | 1,177         | 7.83%          | 36,890,425.30         | 5.53%             |
| 30.01% - 40.00%                              | 2,019         | 13.43%         | 75,397,106.20         | 11.30%            |
| 40.01% - 50.00%                              | 2,624         | 17.46%         | 110,854,591.24        | 16.61%            |
| 50.01% - 60.00%                              | 2,891         | 19.23%         | 139,734,982.50        | 20.93%            |
| 60.01% - 70.00%                              | 2,595         | 17.26%         | 127,284,314.89        | 19.07%            |
| 70.01% - 80.00%                              | 2,314         | 15.39%         | 112,328,976.41        | 16.83%            |
| 80.01% - 90.00%                              | 703           | 4.68%          | 37,676,919.39         | 5.64%             |
| 90.01% - 100.00%                             | 254           | 1.69%          | 14,079,804.81         | 2.11%             |
| 100.00% +                                    | 39            | 0.26%          | 1,460,892.64          | 0.22%             |
| <b>Grand Total</b>                           | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>LOCATION OF PROPERTY</b> |               |                |                       |                   |
|-----------------------------|---------------|----------------|-----------------------|-------------------|
|                             | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| Attica                      | 6,151         | 40.92%         | 301,962,880.25        | 45.24%            |
| Thessaloniki                | 2,071         | 13.78%         | 85,125,510.69         | 12.75%            |
| Macedonia                   | 1,755         | 11.68%         | 66,064,800.53         | 9.90%             |
| Peloponnese                 | 1,051         | 6.99%          | 43,230,281.17         | 6.48%             |
| Thessaly                    | 1,055         | 7.02%          | 40,890,687.06         | 6.13%             |
| Sterea Ellada               | 818           | 5.44%          | 32,992,493.36         | 4.94%             |
| Creta Island                | 527           | 3.51%          | 25,371,094.62         | 3.80%             |
| Ionian Islands              | 247           | 1.64%          | 11,442,486.53         | 1.71%             |
| Thrace                      | 525           | 3.49%          | 20,297,350.07         | 3.04%             |
| Epirus                      | 393           | 2.61%          | 16,047,110.70         | 2.40%             |
| Aegean Islands              | 439           | 2.92%          | 24,069,294.73         | 3.61%             |
| <b>Grand Total</b>          | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>SEASONING</b>   |               |                |                       |                   |
|--------------------|---------------|----------------|-----------------------|-------------------|
|                    | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 0 - 12             | 23            | 0.15%          | 960,508.59            | 0.14%             |
| 12 - 24            | 108           | 0.72%          | 6,166,248.02          | 0.92%             |
| 24 - 36            | 412           | 2.74%          | 25,236,267.07         | 3.78%             |
| 36 - 60            | 998           | 6.64%          | 56,899,990.09         | 8.52%             |
| 60 - 96            | 1,610         | 10.71%         | 85,123,928.83         | 12.75%            |
| over 96            | 11,881        | 79.04%         | 493,107,047.11        | 73.87%            |
| <b>Grand Total</b> | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>LEGAL LOAN TERM</b> |               |                |                       |                   |
|------------------------|---------------|----------------|-----------------------|-------------------|
|                        | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| 0 - 5 years            | 14            | 0.09%          | 242,476.03            | 0.04%             |
| 5 - 10 years           | 413           | 2.75%          | 7,071,742.09          | 1.06%             |
| 10 - 15 years          | 2,543         | 16.92%         | 57,587,635.00         | 8.63%             |
| 15 - 20 years          | 3,819         | 25.41%         | 131,911,558.77        | 19.76%            |
| 20 - 25 years          | 3,176         | 21.13%         | 156,071,753.70        | 23.38%            |
| 25 - 30 years          | 3,681         | 24.49%         | 221,888,746.62        | 33.24%            |
| 30 - 35 years          | 694           | 4.62%          | 47,997,863.26         | 7.19%             |
| 35 years +             | 692           | 4.60%          | 44,722,214.24         | 6.70%             |
| <b>Grand Total</b>     | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>REAL ESTATE TYPE</b> |               |                |                       |                   |
|-------------------------|---------------|----------------|-----------------------|-------------------|
|                         | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| Flats                   | 11,647        | 77.48%         | 487,838,867.13        | 73.09%            |
| Houses                  | 3,385         | 22.52%         | 179,655,122.58        | 26.91%            |
| <b>Grand Total</b>      | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>LOAN PURPOSE</b>        |               |                |                       |                   |
|----------------------------|---------------|----------------|-----------------------|-------------------|
|                            | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| Construction               | 3,452         | 22.96%         | 158,159,268.45        | 23.69%            |
| Purchase                   | 9,235         | 61.44%         | 427,207,165.09        | 64.00%            |
| Repair                     | 2,161         | 14.38%         | 73,967,907.26         | 11.08%            |
| Construction (re-mortgage) | 19            | 0.13%          | 695,127.90            | 0.10%             |
| Purchase (re-mortgage)     | 124           | 0.82%          | 5,787,456.49          | 0.87%             |
| Repair (re-mortgage)       | 41            | 0.27%          | 1,677,064.52          | 0.25%             |
| <b>Grand Total</b>         | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>INTEREST PAYMENT FREQUENCY</b> |               |                |                       |                   |
|-----------------------------------|---------------|----------------|-----------------------|-------------------|
|                                   | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| FA                                | 14,987        | 99.70%         | 664,209,733.04        | 99.51%            |
| Balloon                           | 45            | 0.30%          | 3,284,256.67          | 0.49%             |
| <b>Grand Total</b>                | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| <b>INTEREST RATE TYPE</b>    |               |                |                       |                   |
|------------------------------|---------------|----------------|-----------------------|-------------------|
|                              | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| Floating                     | 14,567        | 96.91%         | 651,238,151.25        | 97.56%            |
| Fixed Converting to Floating | 362           | 2.41%          | 14,252,018.87         | 2.14%             |
| Fixed to Maturity            | 103           | 0.69%          | 2,003,819.59          | 0.30%             |
| <b>Grand Total</b>           | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

Fixed rate assets 2.44%  
Liability WAL (in years) 6.86

| INDEX TYPE (FLOATING) |               |                |                       |                   |
|-----------------------|---------------|----------------|-----------------------|-------------------|
|                       | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| ECB Tracker           | 4,727         | 32.45%         | 149,100,280.37        | 22.89%            |
| Euribor 1 Month       | 342           | 2.35%          | 13,587,986.70         | 2.09%             |
| Euribor 3 Months      | 6,901         | 47.37%         | 394,555,320.27        | 60.59%            |
| Labor 1 Month (Euro)  | 37            | 0.25%          | 950,373.19            | 0.15%             |
| Originator Rate       | 2,556         | 17.55%         | 92,974,848.22         | 14.28%            |
| Euribor 6 Months      | 4             | 0.03%          | 69,342.50             | 0.01%             |
| <b>Grand Total</b>    | <b>14,567</b> | <b>100.00%</b> | <b>651,238,151.25</b> | <b>100.00%</b>    |

| INDEX TYPE (FIXED CONVERTING TO FLOATING) |              |                |                      |                   |
|---|--------------|----------------|----------------------|-------------------|
|   | Num of Loans | % of loans     | OS_Principal         | % of OS_Principal |
| ECB Tracker                               | 119          | 32.87%         | 4,646,796.59         | 32.60%            |
| Euribor 1 Month                           | 55           | 15.19%         | 1,686,184.82         | 11.83%            |
| Euribor 3 Months                          | 64           | 17.68%         | 2,236,836.00         | 15.69%            |
| Originator Rate                           | 124          | 34.25%         | 5,682,201.46         | 39.87%            |
| <b>Grand Total</b>                        | <b>362</b>   | <b>100.00%</b> | <b>14,252,018.87</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                              | 19           | 5.25%          | 443,788.62           | 3.11%             |
| 1 Jan 2021 +  | 343          | 94.75%         | 13,808,230.25        | 96.89%            |
| <b>Grand Total</b>                                    | <b>362</b>   | <b>100.00%</b> | <b>14,252,018.87</b> | <b>100.00%</b>    |

| SUBSIDISED VS. NON-SUBSIDISED LOANS |               |                |                       |                   |
|-------------------------------------|---------------|----------------|-----------------------|-------------------|
| Subsidised_flag                     | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| N                                   | 15,032        | 100.00%        | 667,493,989.71        | 100.00%           |
| Y                                   | 0             | 0.00%          | 0.00                  | 0.00%             |
| <b>Grand Total</b>                  | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</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                  | 14,518        | 96.58%         | 648,162,429.80        | 97.10%            |
| Y                  | 514           | 3.42%          | 19,331,559.91         | 2.90%             |
| <b>Grand Total</b> | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| PREFERENTIAL RATE EUR |               |                |                       |                   |
|-----------------------|---------------|----------------|-----------------------|-------------------|
|                       | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| N                     | 14,877        | 98.97%         | 660,701,261.30        | 98.98%            |
| Y                     | 155           | 1.03%          | 6,792,728.41          | 1.02%             |
| <b>Grand Total</b>    | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| STAFF LOANS EUR    |               |                |                       |                   |
|--------------------|---------------|----------------|-----------------------|-------------------|
|                    | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| N                  | 15,032        | 100.00%        | 667,493,989.71        | 100.00%           |
| Y                  | 0             | 0.00%          | 0.00                  | 0.00%             |
| <b>Grand Total</b> | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| ADD-ON LOANS       |               |                |                       |                   |
|--------------------|---------------|----------------|-----------------------|-------------------|
|                    | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| N                  | 14,636        | 97.37%         | 655,351,741.43        | 98.18%            |
| Y                  | 396           | 2.63%          | 12,142,248.28         | 1.82%             |
| <b>Grand Total</b> | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| OCCUPANCY TYPE                |               |                |                       |                   |
|-------------------------------|---------------|----------------|-----------------------|-------------------|
|                               | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| Owner occupied                | 13,994        | 93.09%         | 619,363,383.53        | 92.79%            |
| Second home/Holiday houses    | 976           | 6.49%          | 45,159,574.95         | 6.77%             |
| Buy-to-let/Non-Owner occupied | 22            | 0.15%          | 1,103,894.74          | 0.17%             |
| Other                         | 40            | 0.27%          | 1,867,136.49          | 0.28%             |
| <b>Grand Total</b>            | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |

| Top 15 Profession Euro                  |               |                |                       |                   |
|---|---------------|----------------|-----------------------|-------------------|
| Professions                             | Num of Loans  | % of loans     | OS_Principal          | % of OS_Principal |
| Other Professions                       | 4,313         | 28.69%         | 215,325,191.75        | 32.26%            |
| Pensioner                               | 2,550         | 16.96%         | 85,511,451.73         | 12.81%            |
| Other Private Employees                 | 2,257         | 15.01%         | 96,154,554.66         | 14.41%            |
| Civil Servant                           | 1,432         | 9.53%          | 65,071,487.45         | 9.75%             |
| Other Self Employed                     | 788           | 5.24%          | 41,556,233.78         | 6.23%             |
| Unemployed                              | 581           | 3.87%          | 20,241,898.63         | 3.03%             |
| Civil Servant - Policeman               | 571           | 3.80%          | 28,954,446.91         | 4.34%             |
| Teacher                                 | 506           | 3.37%          | 21,618,674.42         | 3.24%             |
| Military Personnel                      | 431           | 2.87%          | 21,629,829.75         | 3.24%             |
| Salesman                                | 370           | 2.46%          | 15,679,266.17         | 2.35%             |
| Housewife                               | 328           | 2.18%          | 12,715,711.32         | 1.90%             |
| Civil Servant - Primary School Teachers | 318           | 2.12%          | 14,333,144.45         | 2.15%             |
| Accountant                              | 232           | 1.54%          | 10,848,446.87         | 1.63%             |
| Civil Servant - Bank Employee           | 181           | 1.20%          | 7,670,949.11          | 1.15%             |
| Lawyers-Jurists                         | 174           | 1.16%          | 10,182,702.71         | 1.53%             |
| <b>Grand Total</b>                      | <b>15,032</b> | <b>100.00%</b> | <b>667,493,989.71</b> | <b>100.00%</b>    |