

EUROBANK ERGASIAS S.A.  
**Covered Bond III Programme**  
Investor Report



Report No: 15  
Reporting Date: 20/1/2020

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2019	31/12/2019

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

**I Programme Details**

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	BBB+	500,000,000.00	Euribor 3M + 0,75%	20-Oct-20	20-Oct-70
2	16-Nov-18	XS1900633212	BBB+	650,000,000.00	Euribor 3M + 0,50%	20-Nov-20	20-Nov-70
3	16-Nov-18	XS1910934535	BBB+	650,000,000.00	Euribor 3M + 0,50%	20-Jan-21	20-Jan-71
				1,800,000,000.00			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.94

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	21-Oct-19	20-Jan-20	91	Act/360	0.3400%	429,722.22	429,722.22
2	20-Nov-19	20-Feb-20	61	Act/360	0.0970%	106,834.72	-
3	21-Oct-19	20-Jan-20	91	Act/360	0.0900%	147,875.00	147,875.00

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2019			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	330,777,397.68	1,935,964,300.05	2,240,715,910.22	337,937,919.66	1,964,236,860.78	2,271,509,019.05
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	330,715,427.93	1,934,292,997.70	2,238,987,513.94	337,539,584.49	1,963,071,229.42	2,269,981,198.95
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	311,593,029.74	1,885,297,649.44	2,172,374,330.61	318,746,825.37	1,911,955,323.69	2,201,777,859.94
A.4	Aggregate Original Principal O/S balance	442,767,664.58	3,833,009,405.57	4,275,777,070.15	447,939,155.54	3,864,034,460.70	4,311,973,616.24
A.5	Average Current Principal O/S balance	85,186.04	34,979.93	37,832.04	86,252.66	35,241.17	38,077.43
A.6	Average Original Principal O/S balance	114,027.21	69,256.65	72,191.82	114,328.52	69,326.20	72,281.85
A.7	Maximum Current Principal O/S balance	1,165,154.79	1,095,996.15	1,095,996.15	1,166,259.54	1,100,779.96	1,100,779.96
A.8	Maximum Original Principal O/S balance	1,160,000.00	2,000,000.00	2,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,883	55,345	59,228	3,918	55,737	59,655
A.10	Weighted Average Seasoning (years)	13.36	12.57	12.68	13.28	12.49	12.59
A.11	Weighted Average Remaining Maturity (years)	13.80	15.20	15.01	13.75	15.23	15.03
A.12	Weighted Average Current Indexed LTV percent (%)	67.46	51.46	53.63	67.02	51.70	53.77
A.13	Weighted Average Current Unindexed LTV percent (%)	48.97	38.34	39.78	48.72	38.49	39.87
A.14	Weighted Average Original LTV percent (%)	63.00	60.71	61.02	63.00	60.73	61.04
A.15	Weighted Average Interest Rate - Total (%)	0.60	2.30	2.07	0.61	2.30	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.53	1.10	0.88	0.53	1.10	0.88
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.34	90.56	91.62	97.97	97.48	97.54
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.01	8.39	7.39	1.43	1.92	1.86
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.64	0.96	0.92	0.48	0.54	0.53
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.02	0.09	0.08	0.12	0.06	0.07
A.21	FX Rate	1.0854	-	-	1.0998	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2019					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	5,193	2,259,213.52	72,659	14,143,855.70	77,852	16,225,312.78
B.2	Partial Prepayments	6	47,802.45	114	668,045.31	120	712,086.63
B.3	Whole Prepayments	0	0.00	1	36,888.80	1	36,888.80
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,307,015.97</b>	-	<b>14,848,789.81</b>	-	<b>16,974,288.22</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2019					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,426	170,750.73	66,291	3,872,696.25	70,717	4,030,012.20
C.2	Interest From Overdues	1,404	1,035.97	15,640	11,464.90	17,044	12,419.36
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>171,786.70</b>	-	<b>3,884,161.15</b>	-	<b>4,042,431.56</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2019					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,826	325,277,228.80	49,040	1,753,216,395.89	52,866	2,052,900,594.16
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	55	5,438,199.13	6,249	181,076,601.81	6,304	186,086,919.78
A.3	<b>Totals (A1+ A2)</b>	<b>3,881</b>	<b>330,715,427.93</b>	<b>55,289</b>	<b>1,934,292,997.70</b>	<b>59,170</b>	<b>2,238,987,513.94</b>
A.4	In Arrears Loans 90 Days To 360 Days	2	61,969.75	56	1,671,302.35	58	1,728,396.28
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>2</b>	<b>61,969.75</b>	<b>56</b>	<b>1,671,302.35</b>	<b>58</b>	<b>1,728,396.28</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2019					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	41	3,328,514.78	5,685	162,502,154.79	5,726	165,568,779.79
B.2	60 Days < Installment <= 89 Days	14	2,109,684.35	564	18,574,447.02	578	20,518,139.99
B.3	<b>Total (B1+B2=A4)</b>	<b>55</b>	<b>5,438,199.13</b>	<b>6,249</b>	<b>181,076,601.81</b>	<b>6,304</b>	<b>186,086,919.78</b>
B.4	90 Days < Installment <= 119 Days	2	61,969.75	50	1,483,640.48	52	1,540,734.41
B.5	120 Days < Installment <= 360 Days	0	0.00	6	187,661.87	6	187,661.87
B.6	<b>Total (B4+B5=A4)</b>	<b>2</b>	<b>61,969.75</b>	<b>56</b>	<b>1,671,302.35</b>	<b>58</b>	<b>1,728,396.28</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2019					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,324,260.36	0.00	3,816,501.21	0.00	5,036,567.88
A.2	Number of Loans	0	34	0	319	0	353

**Statutory Tests**

as of 31/12/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	530,558.33	
Total Bonds Amount	<b>1,800,530,558.33</b>	
Current Outstanding Balance of Loans	2,240,715,910.22	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,172,374,330.61	
B. Accrued Interest on Loans	5,117,583.39	
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	8,460,416.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,169,031,497.33</b>	
Bonds / Nominal Value Assets Percentage	2,081,538,217.73	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,529,883,359.93	
Net Present Value of Liabilities	1,808,385,606.50	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,501,291,313.73	
Net Present Value of Liabilities	1,798,945,482.90	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,642,110,574.90	
Net Present Value of Liabilities	1,842,241,740.29	
<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	36,594,143.94	
Interest due on all series of covered bonds during 1st year	2,766,987.70	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	2,645,341.96	
Required Reserve Amount	2,987,130.17	
Amount credited to the account (payment to BoNY)	341,788.21	
Available (Outstanding) Reserve Amount t	2,987,130.17	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of 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.

**IV Portfolio Stratifications**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,883	6.56%	304,751,610.17	13.60%
EUR	55,345	93.44%	1,935,964,300.05	86.40%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16,106	27.19%	386,494,838.30	9.04%
37.501 - 75.000	22,690	38.31%	1,285,379,165.55	30.06%
75.001 - 100.000	9,252	15.62%	824,292,907.86	19.28%
100.001 - 150.000	7,488	12.64%	926,163,220.22	21.66%
150.001 - 250.000	2,876	4.86%	542,992,999.13	12.70%
250.001 - 500.000	710	1.20%	231,191,903.51	5.41%
500.001 +	106	0.18%	79,262,035.58	1.85%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>4,275,777,070.15</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,654	63.57%	660,911,922.56	29.50%
37.501 - 75.000	14,821	25.02%	771,952,060.52	34.45%
75.001 - 100.000	3,422	5.78%	293,865,787.07	13.11%
100.001 - 150.000	2,229	3.76%	265,699,851.62	11.86%
150.001 - 250.000	862	1.46%	158,163,099.03	7.06%
250.001 - 500.000	205	0.35%	66,929,703.81	2.99%
500.001 +	35	0.06%	23,193,485.61	1.04%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,416	27.72%	455,117,232.44	01/1900
2005	6,678	11.28%	277,236,975.89	12.37%
2006	9,565	16.15%	406,381,198.85	18.14%
2007	8,599	14.52%	348,516,886.27	15.55%
2008	5,072	8.56%	213,514,456.26	9.53%
2009	3,030	5.12%	134,125,738.99	5.99%
2010	2,835	4.79%	122,578,832.46	5.47%
2011	1,755	2.96%	58,306,387.66	2.60%
2012	1,510	2.55%	50,952,883.39	2.27%
2013	1,178	1.99%	40,210,976.49	1.79%
2014	413	0.70%	11,408,949.20	0.51%
2015	204	0.34%	6,616,584.90	0.30%
2016	199	0.34%	9,487,285.71	0.42%
2017	527	0.89%	31,626,824.88	1.41%
2018	902	1.52%	53,603,572.34	2.39%
2019	345	0.58%	21,031,124.49	0.94%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,869	3.16%	6,202,388.51	0.28%
2021 - 2025	14,304	24.15%	246,888,295.72	11.02%
2026 - 2030	16,539	27.92%	509,121,061.38	22.72%
2031 - 2035	11,090	18.72%	512,708,490.92	22.88%
2036 - 2040	7,866	13.28%	467,270,666.35	20.85%
2041 - 2045	3,454	5.83%	225,075,711.88	10.04%
2046 +	4,106	6.93%	273,449,295.46	12.20%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,006	15.21%	88,260,631.07	3.94%
40.01 - 60 months	4,169	7.04%	89,060,374.06	3.97%
60.01 - 90 months	7,294	12.32%	184,448,227.52	8.23%
90.01 - 120 months	7,118	12.02%	214,183,011.94	9.56%
120.01 - 150 months	9,199	15.53%	357,594,638.30	15.96%
150.01 - 180 months	4,658	7.86%	212,843,471.03	9.50%
over 180 months	17,784	30.03%	1,094,325,556.30	48.84%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,899	8.27%	364,575,279.96	16.27%
1.01% - 2.00%	32,130	54.25%	1,263,073,562.60	56.37%
2.01% - 3.00%	3,913	6.61%	101,722,588.75	4.54%
3.01% - 4.00%	2,888	4.88%	140,812,277.93	6.28%
4.01% - 5.00%	10,706	18.08%	286,103,771.26	12.77%
5.01% - 6.00%	1,215	2.05%	25,445,618.58	1.14%
6.01% - 7.00%	2,026	3.42%	33,526,852.97	1.50%
7.01% +	1,451	2.45%	25,455,958.17	1.14%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,300	25.83%	209,411,928.83	9.35%
20.01% - 30.00%	9,353	15.79%	247,913,858.35	11.06%
30.01% - 40.00%	8,314	14.04%	295,578,969.39	13.19%
40.01% - 50.00%	7,104	11.99%	314,683,697.92	14.04%
50.01% - 60.00%	5,920	10.00%	312,925,250.34	13.97%
60.01% - 70.00%	4,797	8.10%	283,244,956.41	12.64%
70.01% - 80.00%	3,331	5.62%	214,772,654.70	9.59%
80.01% - 90.00%	2,335	3.94%	155,861,871.72	6.96%
90.01% - 100.00%	1,631	2.75%	117,527,513.16	5.25%
100.00% +	1,143	1.93%	88,795,209.39	3.96%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>CURRENT LTV Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,952	33.69%	342,260,448.69	15.27%
20.01% - 30.00%	11,413	19.27%	383,781,789.70	17.13%
30.01% - 40.00%	10,475	17.69%	453,202,727.17	20.23%
40.01% - 50.00%	8,347	14.09%	437,818,681.38	19.54%
50.01% - 60.00%	5,094	8.60%	325,423,616.84	14.52%
60.01% - 70.00%	2,921	4.93%	203,653,945.62	9.09%
70.01% - 80.00%	876	1.48%	73,775,255.67	3.29%
80.01% - 90.00%	106	0.18%	12,722,477.17	0.57%
90.01% - 100.00%	28	0.05%	5,069,019.05	0.23%
100.00% +	16	0.03%	3,007,948.92	0.13%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,483	5.88%	55,131,443.01	2.46%
20.01% - 30.00%	5,370	9.07%	121,799,728.92	5.44%
30.01% - 40.00%	7,507	12.67%	214,297,214.33	9.56%
40.01% - 50.00%	9,321	15.74%	315,265,835.09	14.07%
50.01% - 60.00%	9,651	16.29%	380,573,097.83	16.98%
60.01% - 70.00%	8,859	14.96%	382,795,235.27	17.08%
70.01% - 80.00%	8,364	14.12%	402,134,524.55	17.95%
80.01% - 90.00%	4,194	7.08%	214,478,295.35	9.57%
90.01% - 100.00%	2,206	3.72%	141,968,568.90	6.34%
100.00% +	273	0.46%	12,271,966.97	0.55%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23,677	39.98%	1,074,102,059.96	47.94%
Thessaloniki	8,694	14.68%	296,296,644.26	13.22%
Macedonia	6,997	11.81%	196,778,754.61	8.78%
Peloponnese	4,337	7.32%	149,149,175.58	6.66%
Thessaly	4,300	7.26%	124,828,082.32	5.57%
Sterea Ellada	3,194	5.39%	98,595,118.28	4.40%
Creta Island	2,419	4.08%	94,816,893.60	4.23%
Ionian Islands	945	1.60%	39,012,608.05	1.74%
Thrace	1,492	2.52%	43,937,533.12	1.96%
Epirus	1,810	3.06%	57,330,643.16	2.56%
Aegean Islands	1,363	2.30%	65,868,397.29	2.94%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	342	0.58%	20,815,265.21	0.93%
12 - 24	895	1.51%	53,334,495.84	2.38%
24 - 36	531	0.90%	31,784,684.85	1.42%
36 - 60	398	0.67%	16,039,786.52	0.72%
60 - 96	2,951	4.98%	96,341,864.03	4.30%
over 96	54,111	91.36%	2,022,399,813.77	90.26%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	22	0.04%	308,906.60	0.01%
5 - 10 years	926	1.56%	11,718,169.20	0.52%
10 - 15 years	10,633	17.95%	175,978,787.77	7.85%
15 - 20 years	11,153	18.83%	308,393,148.20	13.76%
20 - 25 years	10,543	17.80%	451,388,734.37	20.14%
25 - 30 years	17,604	29.72%	773,380,733.86	34.51%
30 - 35 years	3,716	6.27%	226,856,243.71	10.12%
35 years +	4,631	7.82%	292,691,186.52	13.06%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	45,965	77.61%	1,647,184,455.51	73.51%
Houses	13,263	22.39%	593,531,454.71	26.49%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13,097	22.11%	509,153,150.53	22.72%
Purchase	31,254	52.77%	1,260,073,051.84	56.24%
Repair	11,282	19.05%	362,299,759.48	16.17%
Construction (re-mortgage)	128	0.22%	7,674,806.24	0.34%
Purchase (re-mortgage)	678	1.14%	30,914,207.87	1.38%
Repair (re-mortgage)	408	0.69%	18,457,271.14	0.82%
Equity Release	2,381	4.02%	52,143,663.12	2.33%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58,994	99.60%	2,221,746,695.81	99.15%
Balloon	234	0.40%	18,969,214.41	0.85%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,475	98.73%	2,222,894,134.28	99.20%
Fixed Converting to Floating	393	0.66%	15,231,862.37	0.68%
Fixed to Maturity	360	0.61%	2,589,913.58	0.12%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

Fixed rate assets **0.80%**  
Liability WAL (in years) **6.66**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,344	5.72%	262,098,424.82	11.79%
Libor 3 Months (CHF)	472	0.81%	38,607,223.80	1.74%
ECB Tracker	29,343	50.18%	1,085,594,876.17	48.84%
Euribor 1 Month	2,115	3.62%	89,809,103.32	4.04%
Euribor 3 Months	9,364	16.01%	420,745,893.22	18.93%
Libor 1 Month (Euro)	78	0.13%	1,073,159.49	0.05%
Eurobank OEK's Rate	248	0.42%	3,009,914.50	0.14%
Euribor 6 Months	8	0.01%	55,324.99	0.00%
TBank OEK's Rate	143	0.24%	1,605,356.20	0.07%
TBank GG Rate	35	0.06%	543,380.87	0.02%
Originator Rate	13,325	22.79%	319,751,476.90	14.38%
<b>Grand Total</b>	<b>58,475</b>	<b>100.00%</b>	<b>2,222,894,134.28</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	90	22.90%	3,493,177.65	22.93%
Euribor 1 Month	59	15.01%	2,585,442.03	16.97%
Euribor 3 Months	50	12.72%	1,597,256.93	10.49%
Originator Rate	194	49.36%	7,555,985.76	49.61%
<b>Grand Total</b>	<b>393</b>	<b>100.00%</b>	<b>15,231,862.37</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2016 - 31 Dec 2020	18	4.58%	669,420.98	4.39%
1 Jan 2021 +	375	95.42%	14,562,441.39	95.61%
<b>Grand Total</b>	<b>393</b>	<b>100.00%</b>	<b>15,231,862.37</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,160	99.89%	2,237,779,843.14	99.87%
Y	68	0.11%	2,936,067.08	0.13%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	30	44.12%	1,248,013.63	42.51%
OEK Subsidy	38	55.88%	1,688,053.45	57.49%
<b>Grand Total</b>	<b>68</b>	<b>100.00%</b>	<b>2,936,067.08</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,356	79.96%	1,932,390,242.92	86.24%
Y	11,872	20.04%	308,325,667.30	13.76%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,828	95.95%	2,099,330,676.25	93.69%
Y	2,400	4.05%	141,385,233.98	6.31%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,228	100.00%	2,240,715,910.22	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,476	90.29%	2,088,510,098.80	93.21%
Y	5,752	9.71%	152,205,811.42	6.79%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	57,024	96.28%	2,157,793,201.72	96.30%
Second home/Holiday houses	2,023	3.42%	76,670,985.26	3.42%
Buy-to-let/Non-Owner occupied	45	0.08%	2,276,348.88	0.10%
Other	136	0.23%	3,975,374.37	0.18%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15,210	25.68%	676,869,041.64	30.21%
Pensioner	10,401	17.56%	299,208,206.57	13.35%
Other Private Employees	8,936	15.09%	334,927,823.45	14.95%
Civil Servant	7,313	12.35%	252,056,503.34	11.25%
Other Self Employed	2,888	4.88%	90,193,128.17	4.03%
Unemployed	2,879	4.86%	136,511,836.61	6.09%
Teacher	2,258	3.81%	78,185,614.40	3.49%
Civil Servant - Policeman	1,791	3.02%	79,288,695.22	3.54%
Civil Servant - Primary School Teachers	1,622	2.74%	53,175,559.69	2.37%
Salesman	1,473	2.49%	48,673,915.55	2.17%
Military Personnel	1,402	2.37%	60,186,226.06	2.69%
Housewife	1,129	1.91%	39,703,920.68	1.77%
Accountant	798	1.35%	34,379,489.58	1.53%
Civil Servant- Nurse/ Midwife	574	0.97%	22,028,852.90	0.98%
Lawyers - Jurists	554	0.94%	35,327,096.36	1.58%
<b>Grand Total</b>	<b>59,228</b>	<b>100.00%</b>	<b>2,240,715,910.22</b>	<b>100.00%</b>