

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



Report No: **8**  
Reporting Date: **20/6/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/5/2019</b>	<b>31/5/2019</b>

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

**I Programme Details**

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
<b>1</b>	<b>18-Oct-18</b>	<b>XS1896804066</b>	<b>BBB-</b>	<b>500,000,000.00</b>	<b>Euribor 3M + 0,75%</b>	<b>20-Oct-20</b>	<b>20-Oct-70</b>
<b>2</b>	<b>16-Nov-18</b>	<b>XS1900633212</b>	<b>BBB-</b>	<b>650,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>20-Nov-19</b>	<b>20-Nov-69</b>
<b>3</b>	<b>16-Nov-18</b>	<b>XS1910934535</b>	<b>BBB-</b>	<b>650,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>20-Jan-20</b>	<b>20-Jan-70</b>
				<b>1,800,000,000.00</b>			

Fixed Rate Bonds **0%**  
Liability WAL (in years) **0.74**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
<b>1</b>	<b>23-Apr-19</b>	<b>22-Jul-19</b>	<b>58</b>	<b>Act/360</b>	<b>0.4390%</b>	<b>353,638.89</b>	<b>-</b>
<b>2</b>	<b>20-May-19</b>	<b>20-Aug-19</b>	<b>31</b>	<b>Act/360</b>	<b>0.1880%</b>	<b>105,227.78</b>	<b>-</b>
<b>3</b>	<b>23-Apr-19</b>	<b>22-Jul-19</b>	<b>58</b>	<b>Act/360</b>	<b>0.1890%</b>	<b>197,925.00</b>	<b>-</b>

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/5/2019			As at 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	325,946,205.36	1,998,598,650.04	<b>2,289,258,722.59</b>	328,967,135.07	2,019,865,328.64	<b>2,307,499,441.67</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	325,946,205.36	1,996,413,268.03	<b>2,287,073,340.58</b>	328,655,505.70	2,016,349,665.99	<b>2,303,711,304.27</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	293,686,291.52	1,879,041,401.52	<b>2,140,933,938.99</b>	298,087,292.37	1,896,551,928.62	<b>2,157,186,091.75</b>
A.4	Aggregate Original Principal O/S balance	423,059,170.17	3,867,513,866.63	<b>4,290,573,036.80</b>	423,857,857.66	3,885,832,456.66	<b>4,309,690,314.32</b>
A.5	Average Current Principal O/S balance	87,927.22	35,744.15	<b>38,396.85</b>	88,503.40	35,934.91	<b>38,505.81</b>
A.6	Average Original Principal O/S balance	114,124.41	69,168.97	<b>71,964.12</b>	114,032.25	69,131.86	<b>71,916.87</b>
A.7	Maximum Current Principal O/S balance	750,681.98	4,282,205.82	<b>4,282,205.82</b>	751,873.09	4,318,941.20	<b>4,318,941.20</b>
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,500,000.00	<b>5,500,000.00</b>	1,160,000.00	5,500,000.00	<b>5,500,000.00</b>
A.9	Total Number of Loans	3,707	55,914	<b>59,621</b>	3,717	56,209	<b>59,926</b>
A.10	Weighted Average Seasoning (years)	12.78	12.29	<b>12.35</b>	12.69	12.20	<b>12.26</b>
A.11	Weighted Average Remaining Maturity (years)	13.74	15.09	<b>14.92</b>	13.80	15.13	<b>14.96</b>
A.12	Weighted Average Current Indexed LTV percent (%)	75.48	60.14	<b>62.09</b>	74.46	60.35	<b>62.11</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	48.20	38.85	<b>40.04</b>	47.54	38.99	<b>40.06</b>
A.14	Weighted Average Original LTV percent (%)	63.41	60.94	<b>61.26</b>	63.43	60.96	<b>61.27</b>
A.15	Weighted Average Interest Rate - Total (%)	0.63	2.29	<b>2.07</b>	0.63	2.29	<b>2.08</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.15	<b>0.93</b>	0.56	1.14	<b>0.93</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.74	90.19	<b>91.27</b>	98.31	89.83	<b>90.89</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.06	8.85	<b>7.86</b>	1.46	9.06	<b>8.11</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.20	0.85	<b>0.77</b>	0.13	0.93	<b>0.83</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.11	<b>0.10</b>	0.09	0.17	<b>0.16</b>
A.21	FX Rate	1.1214	1		1.1437	1	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2019					
		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	4,951	2,215,973.50	72,813	14,311,237.25	77,764	16,287,314.92
B.2	Partial Prepayments	4	93,444.29	105	793,940.22	109	877,268.46
B.3	Whole Prepayments	5	255,587.32	75	1,139,436.06	80	1,367,354.13
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,565,005.11</b>	-	<b>16,244,613.53</b>	-	<b>18,531,937.51</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2019					
		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	4,260	174,120.65	65,664	3,871,285.94	69,924	4,026,556.72
C.2	Interest From Overdues	1,312	1,073.03	16,765	12,762.96	18,077	13,719.83
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>175,193.68</b>	-	<b>3,884,048.90</b>	-	<b>4,040,276.54</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/5/2019					
		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	3,655	321,848,792.35	49,430	1,802,445,212.61	53,085	2,089,451,447.99
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	52	4,097,413.01	6,421	193,968,055.42	6,473	197,621,892.60
A.3	<b>Totals (A1+ A2)</b>	<b>3,707</b>	<b>325,946,205.36</b>	<b>55,851</b>	<b>1,996,413,268.03</b>	<b>59,558</b>	<b>2,287,073,340.58</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	63	2,185,382.01	63	2,185,382.01
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>63</b>	<b>2,185,382.01</b>	<b>63</b>	<b>2,185,382.01</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/5/2019					
		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	43	3,460,526.67	5,926	176,896,259.53	5,969	179,982,158.11
B.2	60 Days < Installment <= 89 Days	9	636,886.34	495	17,071,795.89	504	17,639,734.48
B.3	<b>Total (B1+B2=A4)</b>	<b>52</b>	<b>4,097,413.01</b>	<b>6,421</b>	<b>193,968,055.42</b>	<b>6,473</b>	<b>197,621,892.60</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	50	1,601,673.64	50	1,601,673.64
B.5	120 Days < Installment <= 360 Days	0	0.00	13	583,708.37	13	583,708.37
B.6	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>63</b>	<b>2,185,382.01</b>	<b>63</b>	<b>2,185,382.01</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At May-19					
		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	443,128.56	0.00	5,101,954.10	0.00	5,497,110.65
A.2	Number of Loans	0	4	0	167	0	171



### Statutory Tests

as of 31/5/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	411,612.50	
Total Bonds Amount	<b>1,800,411,612.50</b>	
Current Outstanding Balance of Loans	2,289,258,722.59	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,140,933,938.99	
B. Accrued Interest on Loans	5,314,333.81	
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	7,202,083.33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,139,046,189.47</b>	
Bonds / Nominal Value Assets Percentage	2,081,400,708.09	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,515,634,125.17	
Net Present Value of Liabilities	1,808,220,348.93	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,486,533,567.23	
Net Present Value of Liabilities	1,802,131,948.35	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,600,761,522.09	
Net Present Value of Liabilities	1,835,578,750.60	
<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	40,262,492.71	
Interest due on all series of covered bonds during 1st year	3,398,281.11	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	4,076,122.56	
Required Reserve Amount	3,526,815.35	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	4,076,122.56	

<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	3,707	6.22%	290,660,072.55	12.70%
EUR	55,914	93.78%	1,998,598,650.04	87.30%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16,452	27.59%	394,939,089.94	9.20%
37.501 - 75.000	22,826	38.29%	1,292,996,244.22	30.14%
75.001 - 100.000	9,249	15.51%	824,159,150.87	19.21%
100.001 - 150.000	7,429	12.46%	918,454,709.69	21.41%
150.001 - 250.000	2,839	4.76%	535,872,438.66	12.49%
250.001 - 500.000	708	1.19%	231,150,114.48	5.39%
500.001 +	118	0.20%	93,001,288.94	2.17%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>4,290,573,036.80</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,427	62.77%	667,397,499.65	29.15%
37.501 - 75.000	15,359	25.76%	798,352,491.35	34.87%
75.001 - 100.000	3,441	5.77%	295,388,758.26	12.90%
100.001 - 150.000	2,283	3.83%	271,998,372.81	11.88%
150.001 - 250.000	860	1.44%	157,819,142.07	6.89%
250.001 - 500.000	213	0.36%	69,930,026.84	3.05%
500.001 +	38	0.06%	28,372,431.61	1.24%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	17,269	28.96%	481,109,244.85	0/1900
2005	6,675	11.20%	283,906,308.36	12.40%
2006	9,619	16.13%	423,303,556.15	18.49%
2007	8,622	14.46%	361,742,371.06	15.80%
2008	5,093	8.54%	223,812,178.05	9.78%
2009	3,106	5.21%	140,197,351.99	6.12%
2010	2,871	4.82%	128,458,045.54	5.61%
2011	1,793	3.01%	61,655,350.25	2.69%
2012	1,555	2.61%	52,873,086.63	2.31%
2013	1,225	2.05%	43,709,003.03	1.91%
2014	414	0.69%	11,564,480.01	0.51%
2015	155	0.26%	5,025,604.71	0.22%
2016	145	0.24%	6,228,575.07	0.27%
2017	427	0.72%	25,975,295.55	1.13%
2018	652	1.09%	39,698,271.34	1.73%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,813	4.72%	13,612,717.75	0.59%
2021 - 2025	14,659	24.59%	293,265,550.76	12.81%
2026 - 2030	16,652	27.93%	543,301,623.89	23.73%
2031 - 2035	11,008	18.46%	522,872,813.34	22.84%
2036 - 2040	7,676	12.87%	468,912,190.21	20.48%
2041 - 2045	3,219	5.40%	212,089,813.85	9.26%
2046 +	3,594	6.03%	235,204,012.79	10.27%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,194	13.74%	81,395,113.75	3.56%
40.01 - 60 months	4,781	8.02%	100,694,503.80	4.40%
60.01 - 90 months	7,001	11.74%	192,885,785.72	8.43%
90.01 - 120 months	7,445	12.49%	224,126,036.68	9.79%
120.01 - 150 months	9,084	15.24%	356,126,801.68	15.56%
150.01 - 180 months	5,620	9.43%	253,810,351.62	11.09%
over 180 months	17,496	29.35%	1,080,220,129.34	47.19%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,553	7.64%	344,005,519.32	15.03%
1.01% - 2.00%	32,709	54.86%	1,343,499,072.98	58.69%
2.01% - 3.00%	4,113	6.90%	107,470,229.31	4.69%
3.01% - 4.00%	2,208	3.70%	101,309,792.99	4.43%
4.01% - 5.00%	10,878	18.25%	299,633,624.29	13.09%
5.01% - 6.00%	1,273	2.14%	27,079,974.54	1.18%
6.01% - 7.00%	2,359	3.96%	38,119,474.03	1.67%
7.01% +	1,528	2.56%	28,141,035.14	1.23%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,325	20.67%	153,962,546.63	6.73%
20.01% - 30.00%	8,488	14.24%	201,051,037.00	8.78%
30.01% - 40.00%	7,555	12.67%	244,642,972.18	10.69%
40.01% - 50.00%	7,036	11.80%	278,586,280.53	12.17%
50.01% - 60.00%	6,004	10.07%	276,456,620.32	12.08%
60.01% - 70.00%	5,084	8.53%	273,485,681.72	11.95%
70.01% - 80.00%	4,008	6.72%	239,597,220.91	10.47%
80.01% - 90.00%	3,012	5.05%	192,982,523.00	8.43%
90.01% - 100.00%	2,279	3.82%	153,176,057.92	6.69%
100.00% +	3,830	6.42%	275,317,782.38	12.03%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</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%	19,480	32.67%	346,601,395.36	15.14%
20.01% - 30.00%	11,380	19.09%	388,168,785.86	16.96%
30.01% - 40.00%	10,604	17.79%	454,709,422.51	19.88%
40.01% - 50.00%	8,550	14.34%	445,129,825.44	19.44%
50.01% - 60.00%	5,366	9.00%	337,057,761.47	14.72%
60.01% - 70.00%	3,074	5.16%	212,236,110.58	9.27%
70.01% - 80.00%	1,008	1.69%	81,065,507.30	3.54%
80.01% - 90.00%	121	0.20%	15,197,837.10	0.66%
90.01% - 100.00%	25	0.04%	3,052,701.75	0.13%
100.00% +	13	0.02%	6,039,375.23	0.26%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</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%	3,473	5.83%	58,574,179.82	2.56%
20.01% - 30.00%	5,436	9.12%	125,832,770.39	5.50%
30.01% - 40.00%	7,553	12.67%	215,190,450.47	9.40%
40.01% - 50.00%	9,319	15.63%	316,835,682.40	13.84%
50.01% - 60.00%	9,650	16.19%	382,295,412.74	16.70%
60.01% - 70.00%	8,829	14.81%	382,912,996.70	16.73%
70.01% - 80.00%	8,482	14.23%	417,602,037.69	18.24%
80.01% - 90.00%	4,348	7.29%	226,574,513.47	9.90%
90.01% - 100.00%	2,252	3.78%	150,309,389.38	6.57%
100.00% +	279	0.47%	13,131,289.53	0.57%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23,692	39.74%	1,088,116,347.02	47.53%
Thessaloniki	8,674	14.55%	300,045,396.14	13.11%
Macedonia	7,116	11.94%	204,756,260.07	8.94%
Peloponnese	4,419	7.41%	155,381,158.17	6.79%
Thessaly	4,368	7.33%	129,147,257.73	5.64%
Sterea Ellada	3,277	5.50%	103,725,796.20	4.53%
Creta Island	2,413	4.05%	96,706,525.49	4.22%
Ionian Islands	970	1.63%	40,706,401.36	1.78%
Thrace	1,497	2.51%	44,744,969.20	1.95%
Epirus	1,839	3.08%	59,874,685.91	2.62%
Aegean Islands	1,356	2.27%	66,053,925.31	2.89%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	255	0.43%	14,671,142.04	0.64%
12 - 24	719	1.21%	45,401,538.60	1.98%
24 - 36	207	0.35%	9,867,409.06	0.43%
36 - 60	380	0.64%	12,369,053.05	0.54%
60 - 96	3,784	6.35%	129,711,930.46	5.67%
over 96	54,276	91.04%	2,077,237,649.38	90.74%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</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	16	0.03%	211,137.64	0.01%
5 - 10 years	962	1.61%	11,446,190.32	0.50%
10 - 15 years	11,417	19.15%	206,821,340.59	9.03%
15 - 20 years	11,332	19.01%	333,694,516.26	14.58%
20 - 25 years	10,506	17.62%	465,699,591.45	20.34%
25 - 30 years	17,481	29.32%	777,160,756.82	33.95%
30 - 35 years	3,637	6.10%	225,363,236.37	9.84%
35 years +	4,270	7.16%	268,861,953.15	11.74%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46,261	77.59%	1,681,596,197.04	73.46%
Houses	13,360	22.41%	607,662,525.55	26.54%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13,267	22.25%	525,545,761.16	22.96%
Purchase	31,203	52.34%	1,278,616,000.68	55.85%
Repair	11,452	19.21%	372,354,118.53	16.27%
Construction (re-mortgage)	131	0.22%	7,807,427.43	0.34%
Purchase (re-mortgage)	674	1.13%	30,617,498.39	1.34%
Repair (re-mortgage)	409	0.69%	18,030,540.31	0.79%
Equity Release	2,485	4.17%	56,287,376.09	2.46%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59,378	99.59%	2,269,884,216.06	99.15%
Balloon	243	0.41%	19,374,506.54	0.85%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,886	98.77%	2,270,556,434.68	99.18%
Fixed Converting to Floating	411	0.69%	15,729,689.61	0.69%
Fixed to Maturity	324	0.54%	2,972,598.31	0.13%
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>

Fixed rate assets 0.82%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,184	5.41%	249,875,734.51	11.01%	
Libor 3 Months (CHF)	454	0.77%	36,700,121.48	1.62%	
ECB Tracker	29,886	50.75%	1,148,178,374.02	50.57%	
Euribor 1 Month	2,130	3.62%	98,126,843.55	4.32%	
Euribor 3 Months	8,671	14.73%	385,148,302.16	16.96%	
Libor 1 Month (Euro)	83	0.14%	1,270,245.23	0.06%	
Eurobank OEK's Rate	315	0.53%	3,898,859.09	0.17%	
Euribor 6 Months	8	0.01%	65,842.75	0.00%	
TBank OEK's Rate	198	0.34%	2,185,468.48	0.10%	
TBank GG Rate	37	0.06%	637,706.81	0.03%	
Originator Rate	13,920	23.64%	344,468,936.59	15.17%	
<b>Grand Total</b>	<b>58,886</b>	<b>100.00%</b>	<b>2,270,556,434.68</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	91	22.14%	3,543,805.98	22.53%	
Euribor 1 Month	56	13.63%	2,519,861.11	16.02%	
Euribor 3 Months	47	11.44%	1,340,142.12	8.52%	
Originator Rate	217	52.80%	8,325,880.40	52.93%	
<b>Grand Total</b>	<b>411</b>	<b>100.00%</b>	<b>15,729,689.61</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	39	9.49%	1,202,551.27	7.65%	
1 Jan 2021 +	372	90.51%	14,527,138.34	92.35%	
<b>Grand Total</b>	<b>411</b>	<b>100.00%</b>	<b>15,729,689.61</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	59,115	99.15%	2,265,939,282.78	98.98%	
Y	506	0.85%	23,319,439.81	1.02%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	39	7.71%	1,686,982.77	7.23%	
OEK Subsidy	467	92.29%	21,632,457.04	92.77%	
<b>Grand Total</b>	<b>506</b>	<b>100.00%</b>	<b>23,319,439.81</b>	<b>100.00%</b>	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	47,709	80.02%	1,967,889,167.64	85.96%	
Y	11,912	19.98%	321,369,554.95	14.04%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,234	96.00%	2,146,980,557.87	93.78%	
Y	2,387	4.00%	142,278,164.72	6.22%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	59,621	100.00%	2,289,258,722.59	100.00%	
S	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	53,755	90.16%	2,127,928,103.71	92.95%	
Y	5,866	9.84%	161,330,618.88	7.05%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	57,377	96.24%	2,204,450,729.74	96.30%	
Second home/Holiday houses	2,060	3.46%	79,121,558.14	3.46%	
Buy-to-let/Non-Owner occupied	37	0.06%	1,700,402.77	0.07%	
Other	147	0.25%	3,986,031.94	0.17%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	15,249	25.58%	690,213,843.51	30.15%	
Pensioner	10,481	17.58%	306,714,639.30	13.40%	
Other Private Employees	9,021	15.13%	342,054,289.30	14.94%	
Civil Servant	7,540	12.65%	263,809,314.65	11.52%	
Other Self Employed	2,970	4.98%	142,138,465.00	6.21%	
Unemployed	2,877	4.83%	89,878,525.39	3.93%	
Teacher	2,238	3.75%	79,813,779.40	3.49%	
Civil Servant - Policeman	1,772	2.97%	80,038,491.11	3.50%	
Civil Servant - Primary School Teachers	1,606	2.69%	54,443,555.91	2.38%	
Salesman	1,431	2.40%	47,248,478.11	2.06%	
Military Personnel	1,387	2.33%	60,621,804.72	2.65%	
Housewife	1,156	1.94%	41,206,004.81	1.80%	
Accountant	780	1.31%	33,223,847.46	1.45%	
Lawyers - Jurists	558	0.94%	35,973,113.68	1.57%	
Civil Servant- Nurse / Midwife	555	0.93%	21,880,570.24	0.96%	
<b>Grand Total</b>	<b>59,621</b>	<b>100.00%</b>	<b>2,289,258,722.59</b>	<b>100.00%</b>	