

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



Report No: **10**  
Reporting Date: **20/8/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/7/2019</b>	<b>31/7/2019</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) 0,63

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
<b>1</b>	<b>22-Jul-19</b>	<b>21-Oct-19</b>	<b>29</b>	<b>Act/360</b>	<b>0,3800%</b>	<b>153.055,56</b>	<b>-</b>
<b>2</b>	<b>20-May-19</b>	<b>20-Aug-19</b>	<b>92</b>	<b>Act/360</b>	<b>0,1880%</b>	<b>312.288,89</b>	<b>312.288,89</b>
<b>3</b>	<b>22-Jul-19</b>	<b>21-Oct-19</b>	<b>29</b>	<b>Act/360</b>	<b>0,1300%</b>	<b>68.069,44</b>	<b>-</b>

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/7/2019			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	319.091.172,16	1.945.882.941,26	<b>2.234.888.622,05</b>	321.911.565,05	1.964.716.542,11	<b>2.254.596.384,57</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	318.891.120,69	1.942.469.264,27	<b>2.231.293.755,43</b>	321.911.565,05	1.962.858.363,41	<b>2.252.738.205,87</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	292.771.500,27	1.864.315.403,51	<b>2.129.482.961,04</b>	295.767.109,15	1.882.735.945,23	<b>2.149.072.828,75</b>
A.4	Aggregate Original Principal O/S balance	418.826.547,57	3.809.370.205,43	<b>4.228.196.753,00</b>	420.081.092,67	3.825.256.833,55	<b>4.245.337.926,22</b>
A.5	Average Current Principal O/S balance	86.851,16	35.218,33	<b>37.927,04</b>	87.428,45	35.396,47	<b>38.092,12</b>
A.6	Average Original Principal O/S balance	113.997,43	68.945,38	<b>71.754,35</b>	114.090,47	68.916,10	<b>71.726,33</b>
A.7	Maximum Current Principal O/S balance	748.287,76	1.119.878,57	<b>1.119.878,57</b>	749.484,91	1.124.644,08	<b>1.124.644,08</b>
A.8	Maximum Original Principal O/S balance	1.160.000,00	2.000.000,00	<b>2.000.000,00</b>	1.160.000,00	2.000.000,00	<b>2.000.000,00</b>
A.9	Total Number of Loans	3.674	55.252	<b>58.926</b>	3.682	55.506	<b>59.188</b>
A.10	Weighted Average Seasoning (years)	12,94	12,45	<b>12,52</b>	12,86	12,37	<b>12,43</b>
A.11	Weighted Average Remaining Maturity (years)	13,66	15,02	<b>14,85</b>	13,71	15,06	<b>14,88</b>
A.12	Weighted Average Current Indexed LTV percent (%)	71,79	55,42	<b>57,54</b>	71,74	55,61	<b>57,68</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	48,52	38,49	<b>39,79</b>	48,47	38,62	<b>39,89</b>
A.14	Weighted Average Original LTV percent (%)	63,33	60,89	<b>61,20</b>	63,43	60,91	<b>61,23</b>
A.15	Weighted Average Interest Rate - Total (%)	0,61	2,28	<b>2,07</b>	0,61	2,29	<b>2,07</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,53	1,13	<b>0,91</b>	0,54	1,14	<b>0,92</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98,17	90,13	<b>91,17</b>	98,50	97,45	<b>97,59</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1,50	8,92	<b>7,96</b>	1,25	1,85	<b>1,77</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,27	0,78	<b>0,72</b>	0,25	0,60	<b>0,56</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,06	0,18	<b>0,16</b>	NULL	0,09	<b>0,08</b>
A.21	FX Rate	1,1041	-	-	1,1105	1	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2019					
		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	5.084	2.183.775,83	74.480	14.370.267,79	79.564	16.348.146,45
B.2	Partial Prepayments	3	23.000,00	68	502.059,11	71	522.890,56
B.3	Whole Prepayments	3	357.780,06	88	1.687.580,21	91	2.011.627,00
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2.564.555,89</b>	-	<b>16.559.907,11</b>	-	<b>18.882.664,01</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2019					
		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	4.273	166.635,19	68.246	3.916.029,04	72.519	4.066.953,04
C.2	Interest From Overdues	1.281	901,64	16.186	12.059,39	17.467	12.876,02
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>167.536,83</b>	-	<b>3.928.088,43</b>	-	<b>4.079.829,06</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/7/2019					
		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	3.614	313.256.322,02	48.809	1.753.735.914,19	52.423	2.037.456.883,32
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	57	5.634.798,67	6.356	188.733.350,08	6.413	193.836.872,11
A.3	<b>Totals (A1+ A2)</b>	<b>3.671</b>	<b>318.891.120,69</b>	<b>55.165</b>	<b>1.942.469.264,27</b>	<b>58.836</b>	<b>2.231.293.755,43</b>
A.4	In Arrears Loans 90 Days To 360 Days	3	200.051,47	87	3.413.676,99	90	3.594.866,62
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	<b>Totals (A4+ A5)</b>	<b>3</b>	<b>200.051,47</b>	<b>87</b>	<b>3.413.676,99</b>	<b>90</b>	<b>3.594.866,62</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/7/2019					
		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	4.787.828,80	5.884	173.487.373,34	5.927	177.823.782,00
B.2	60 Days < Installment <= 89 Days	14	846.969,87	472	15.245.976,74	486	16.013.090,11
B.3	<b>Total (B1+B2=A4)</b>	<b>57</b>	<b>5.634.798,67</b>	<b>6.356</b>	<b>188.733.350,08</b>	<b>6.413</b>	<b>193.836.872,11</b>
B.4	90 Days < Installment <= 119 Days	3	200.051,47	68	2.575.954,59	71	2.757.144,22
B.5	120 Days < Installment <= 360 Days	0	0,00	19	837.722,40	19	837.722,40
B.6	<b>Total (B4+B5=A4)</b>	<b>3</b>	<b>200.051,47</b>	<b>87</b>	<b>3.413.676,99</b>	<b>90</b>	<b>3.594.866,62</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At July-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	251.353,47	0,00	1.929.656,69	0,00	2.157.311,31
A.2	Number of Loans	0	5	0	104	0	109



## Statutory Tests

as of 31/7/2019

Outstanding Bonds Principal	1.800.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	324.044,44	
Total Bonds Amount	<b>1.800.324.044,44</b>	
Current Outstanding Balance of Loans	2.234.888.622,05	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2.129.482.961,04	
B. Accrued Interest on Loans	5.177.214,53	
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	5.677.083,33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2.128.983.092,23</b>	
Bonds / Nominal Value Assets Percentage	2.081.299.473,35	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2.501.948.088,20	
Net Present Value of Liabilities	1.806.798.717,85	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.473.206.747,63	
Net Present Value of Liabilities	1.800.963.029,91	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.608.607.124,07	
Net Present Value of Liabilities	1.830.128.118,05	
<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	37.389.700,42	
Interest due on all series of covered bonds during 1st year	1.981.888,23	
<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	2.391.316,94	
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**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3.674	6,23%	289.005.680,79	12,93%
EUR	55.252	93,77%	1.945.882.941,26	87,07%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16.248	27,57%	389.799.641,51	9,22%
37.501 - 75.000	22.574	38,31%	1.279.019.250,53	30,25%
75.001 - 100.000	9.148	15,52%	815.166.135,52	19,28%
100.001 - 150.000	7.342	12,46%	907.555.827,75	21,46%
150.001 - 250.000	2.813	4,77%	530.956.075,52	12,56%
250.001 - 500.000	694	1,18%	226.628.319,42	5,36%
500.001 +	107	0,18%	79.071.502,75	1,87%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>4.228.196.753,00</b>	<b>100,00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37.324	63,34%	661.444.135,23	29,60%
37.501 - 75.000	14.932	25,34%	775.525.110,06	34,70%
75.001 - 100.000	3.377	5,73%	289.672.916,08	12,96%
100.001 - 150.000	2.206	3,74%	262.721.488,86	11,76%
150.001 - 250.000	843	1,43%	154.224.291,22	6,90%
250.001 - 500.000	209	0,35%	68.599.352,53	3,07%
500.001 +	35	0,06%	22.701.328,08	1,02%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16.965	28,79%	470.536.156,60	01/1900
2005	6.636	11,26%	278.408.476,23	12,46%
2006	9.515	16,15%	412.043.427,69	18,44%
2007	8.545	14,50%	354.533.435,19	15,86%
2008	5.044	8,56%	214.913.700,26	9,62%
2009	3.065	5,20%	136.557.371,26	6,11%
2010	2.846	4,83%	125.904.179,38	5,63%
2011	1.770	3,00%	59.904.549,18	2,68%
2012	1.541	2,62%	51.976.949,26	2,33%
2013	1.213	2,06%	42.858.669,42	1,92%
2014	412	0,70%	11.418.293,26	0,51%
2015	155	0,26%	4.975.454,60	0,22%
2016	145	0,25%	6.189.550,81	0,28%
2017	424	0,72%	25.619.678,73	1,15%
2018	650	1,10%	39.048.730,18	1,75%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2.566	4,35%	11.266.918,40	0,50%
2021 - 2025	14.530	24,66%	278.249.119,21	12,45%
2026 - 2030	16.535	28,06%	527.232.267,60	23,59%
2031 - 2035	10.926	18,54%	515.243.163,70	23,05%
2036 - 2040	7.603	12,90%	460.695.572,20	20,61%
2041 - 2045	3.197	5,43%	209.423.634,69	9,37%
2046 +	3.569	6,06%	232.777.946,26	10,42%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8.443	14,33%	83.534.817,82	3,74%
40.01 - 60 months	4.596	7,80%	97.557.490,45	4,37%
60.01 - 90 months	6.947	11,79%	187.604.878,28	8,39%
90.01 - 120 months	7.288	12,37%	214.367.003,89	9,59%
120.01 - 150 months	9.066	15,39%	352.629.137,72	15,78%
150.01 - 180 months	5.406	9,17%	242.730.258,59	10,86%
over 180 months	17.180	29,16%	1.056.465.035,30	47,27%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4.569	7,75%	343.814.100,97	15,38%
1.01% - 2.00%	32.392	54,97%	1.308.171.470,78	58,53%
2.01% - 3.00%	3.990	6,77%	100.772.739,56	4,51%
3.01% - 4.00%	2.204	3,74%	99.621.815,35	4,46%
4.01% - 5.00%	10.748	18,24%	292.343.195,17	13,08%
5.01% - 6.00%	1.247	2,12%	26.229.213,62	1,17%
6.01% - 7.00%	2.261	3,84%	36.536.773,17	1,63%
7.01% +	1.515	2,57%	27.399.313,44	1,23%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>CURRENT LTV Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13.774	23,38%	182.537.231,05	8,17%
20.01% - 30.00%	8.956	15,20%	225.429.401,81	10,09%
30.01% - 40.00%	7.992	13,56%	271.773.476,85	12,16%
40.01% - 50.00%	7.114	12,07%	294.025.503,88	13,16%
50.01% - 60.00%	5.773	9,80%	286.318.260,25	12,81%
60.01% - 70.00%	4.649	7,89%	264.263.654,92	11,82%
70.01% - 80.00%	3.730	6,33%	229.202.402,51	10,26%
80.01% - 90.00%	2.641	4,48%	172.927.537,39	7,74%
90.01% - 100.00%	2.051	3,48%	140.922.983,81	6,31%
100.00% +	2.246	3,81%	167.488.169,60	7,49%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</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%	19.568	33,21%	342.339.636,35	15,32%
20.01% - 30.00%	11.309	19,19%	381.791.922,90	17,08%
30.01% - 40.00%	10.425	17,69%	446.515.929,47	19,98%
40.01% - 50.00%	8.429	14,30%	438.450.280,73	19,62%
50.01% - 60.00%	5.146	8,73%	323.824.673,04	14,49%
60.01% - 70.00%	2.949	5,00%	204.056.671,70	9,13%
70.01% - 80.00%	951	1,61%	77.876.813,28	3,48%
80.01% - 90.00%	115	0,20%	15.098.304,52	0,68%
90.01% - 100.00%	24	0,04%	3.378.826,19	0,15%
100.00% +	10	0,02%	1.555.563,87	0,07%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</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%	3.466	5,88%	56.988.744,01	2,55%
20.01% - 30.00%	5.392	9,15%	123.482.902,04	5,53%
30.01% - 40.00%	7.478	12,69%	210.711.767,05	9,43%
40.01% - 50.00%	9.226	15,66%	309.946.185,50	13,87%
50.01% - 60.00%	9.515	16,15%	373.732.023,41	16,72%
60.01% - 70.00%	8.723	14,80%	375.842.494,23	16,82%
70.01% - 80.00%	8.360	14,19%	403.870.597,22	18,07%
80.01% - 90.00%	4.277	7,26%	221.135.488,14	9,89%
90.01% - 100.00%	2.222	3,77%	146.759.817,69	6,57%
100.00% +	267	0,45%	12.418.602,76	0,56%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23.413	39,73%	1.059.342.394,54	47,40%
Thessaloniki	8.600	14,59%	294.739.952,50	13,19%
Macedonia	7.020	11,91%	200.248.758,82	8,96%
Peloponnese	4.365	7,41%	151.636.455,10	6,78%
Thessaly	4.318	7,33%	126.360.571,16	5,65%
Sterea Ellada	3.237	5,49%	101.589.776,06	4,55%
Creta Island	2.375	4,03%	94.054.979,09	4,21%
Ionian Islands	950	1,61%	39.858.530,09	1,78%
Thrace	1.485	2,52%	44.008.066,67	1,97%
Epirus	1.821	3,09%	58.739.582,07	2,63%
Aegean Islands	1.342	2,28%	64.309.555,95	2,88%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	87	0,15%	4.544.282,44	0,20%
12 - 24	786	1,33%	47.874.220,72	2,14%
24 - 36	263	0,45%	15.104.078,79	0,68%
36 - 60	356	0,60%	12.063.491,55	0,54%
60 - 96	3.487	5,92%	117.103.128,73	5,24%
over 96	53.947	91,55%	2.038.199.419,82	91,20%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</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%	201.376,02	0,01%
5 - 10 years	932	1,58%	10.745.893,45	0,48%
10 - 15 years	11.147	18,92%	195.286.115,98	8,74%
15 - 20 years	11.207	19,02%	318.996.290,28	14,27%
20 - 25 years	10.447	17,73%	457.227.624,79	20,46%
25 - 30 years	17.320	29,39%	763.332.861,01	34,16%
30 - 35 years	3.612	6,13%	222.787.872,61	9,97%
35 years +	4.245	7,20%	266.310.587,92	11,92%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	45.749	77,64%	1.646.081.057,20	73,65%
Houses	13.177	22,36%	588.807.564,85	26,35%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13.087	22,21%	512.852.982,58	22,95%
Purchase	30.869	52,39%	1.247.336.889,57	55,81%
Repair	11.308	19,19%	364.676.906,31	16,32%
Construction (re-mortgage)	127	0,22%	7.500.422,27	0,34%
Purchase (re-mortgage)	666	1,13%	30.176.277,73	1,35%
Repair (re-mortgage)	403	0,68%	17.157.775,94	0,77%
Equity Release	2.466	4,18%	55.187.367,65	2,47%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58.684	99,59%	2.215.437.870,39	99,13%
Balloon	242	0,41%	19.450.751,66	0,87%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58.206	98,78%	2.216.904.899,07	99,20%
Fixed Converting to Floating	398	0,68%	15.210.376,37	0,68%
Fixed to Maturity	322	0,55%	2.773.346,61	0,12%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

Fixed rate assets 0,80%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3.159	5,43%	248.547.481,24	11,21%
Libor 3 Months (CHF)	448	0,77%	36.466.017,67	1,64%
ECB Tracker	29.565	50,79%	1.118.640.818,70	50,46%
Euribor 1 Month	2.101	3,61%	91.365.605,11	4,12%
Euribor 3 Months	8.579	14,74%	377.479.349,13	17,03%
Libor 1 Month (Euro)	80	0,14%	1.205.313,17	0,05%
Eurobank OEK's Rate	298	0,51%	3.651.603,50	0,16%
Euribor 6 Months	8	0,01%	62.853,69	0,00%
TBank OEK's Rate	184	0,32%	1.999.841,51	0,09%
TBank GG Rate	37	0,06%	620.462,24	0,03%
Originator Rate	13.747	23,62%	336.865.553,11	15,20%
<b>Grand Total</b>	<b>58.206</b>	<b>100,00%</b>	<b>2.216.904.899,07</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	22,86%	3.500.383,85	23,01%
Euribor 1 Month	56	14,07%	2.490.179,76	16,37%
Euribor 3 Months	47	11,81%	1.318.625,53	8,67%
Originator Rate	204	51,26%	7.901.187,23	51,95%
<b>Grand Total</b>	<b>398</b>	<b>100,00%</b>	<b>15.210.376,37</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	28	7,04%	924.846,47	6,08%
1 Jan 2021 +	370	92,96%	14.285.529,90	93,92%
<b>Grand Total</b>	<b>398</b>	<b>100,00%</b>	<b>15.210.376,37</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	58.613	99,47%	2.221.035.305,92	99,38%
Y	313	0,53%	13.853.316,13	0,62%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	38	12,14%	1.602.461,69	11,57%
OEK Subsidy	275	87,86%	12.250.854,44	88,43%
<b>Grand Total</b>	<b>313</b>	<b>100,00%</b>	<b>13.853.316,13</b>	<b>100,00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47.106	79,94%	1.921.052.280,64	85,96%
Y	11.820	20,06%	313.836.341,41	14,04%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56.570	96,00%	2.094.668.976,30	93,73%
Y	2.356	4,00%	140.219.645,75	6,27%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58.926	100,00%	2.234.888.622,05	100,00%
S	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53.124	90,15%	2.076.665.188,00	92,92%
Y	5.802	9,85%	158.223.434,05	7,08%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	56.722	96,26%	2.152.191.752,24	96,30%
Second home/Holiday houses	2.028	3,44%	77.214.047,49	3,45%
Buy-to-let/Non-Owner occupied	35	0,06%	1.609.928,85	0,07%
Other	141	0,24%	3.872.893,47	0,17%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15.036	25,52%	670.632.094,02	30,01%
Pensioner	10.447	17,73%	302.872.372,38	13,55%
Other Private Employees	8.850	15,02%	330.540.247,22	14,79%
Civil Servant	7.436	12,62%	258.147.922,01	11,55%
Other Self Employed	2.895	4,91%	137.394.965,62	6,15%
Unemployed	2.863	4,86%	89.325.595,87	4,00%
Teacher	2.229	3,78%	78.402.942,34	3,51%
Civil Servant - Policeman	1.757	2,98%	78.705.330,12	3,52%
Civil Servant - Primary School Teachers	1.602	2,72%	53.778.110,19	2,41%
Salesman	1.415	2,40%	46.367.066,71	2,07%
Military Personnel	1.367	2,32%	58.921.635,87	2,64%
Housewife	1.145	1,94%	39.889.986,12	1,78%
Accountant	776	1,32%	32.533.167,27	1,46%
Civil Servant- Nurse/ Midwife	557	0,95%	21.814.883,76	0,98%
Lawyers - Jurists	551	0,94%	35.562.302,56	1,59%
<b>Grand Total</b>	<b>58.926</b>	<b>100,00%</b>	<b>2.234.888.622,05</b>	<b>100,00%</b>