

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



Report No: 13  
Reporting Date: 20/11/2019

| Period of Loan Data Reported: | Starting Date | Ending Date |
|-------------------------------|---------------|-------------|
|                               | 1/10/2019     | 31/10/2019  |

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<br>(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-20 | 20-Jan-70      |
|        |            |              |               | 1,800,000,000.00              |                    |           |                |

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.38

| 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 | 30          | Act/360      | 0.3400%               | 141,666.67       | -             |
| 2      | 20-Aug-19       | 20-Nov-19 | 92          | Act/360      | 0.0800%               | 132,888.89       | 132,888.89    |
| 3      | 21-Oct-19       | 20-Jan-20 | 30          | Act/360      | 0.0900%               | 48,750.00        | -             |

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

**Part 1 - Mortgage Asset Portfolio**

| -A-  | MORTGAGE POOL SUMMARY INFO   | As at 31/10/2019 |                  |   | As at Previous Report |                  |   |
|------|--|------------------|------------------|---|-----------------------|------------------|---|
|      |  | CHF              | EUR              | Total €<br>(Calculated using fixing F/X Rate) | CHF                   | EUR              | Total €<br>(Calculated using fixing F/X Rate) |
| A.1  | Aggregate Current Principal O/S balance  | 311,417,144.21   | 1,929,421,436.86 | 2,212,347,887.49                              | 315,137,272.07        | 1,953,951,010.16 | 2,244,480,439.56                              |
| A.2  | Aggregate Current Principal O/S balance ( Bucket<=3)                           | 311,300,208.82   | 1,928,062,242.12 | 2,210,882,455.46                              | 315,006,243.04        | 1,952,478,945.14 | 2,242,887,577.06                              |
| A.3  | Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3) | 286,806,756.13   | 1,855,427,215.45 | 2,115,994,814.37                              | 288,244,789.85        | 1,877,935,953.63 | 2,143,672,830.05                              |
| A.4  | Aggregate Original Principal O/S balance                                       | 417,314,765.48   | 3,810,234,451.41 | 4,227,549,216.89                              | 419,747,265.60        | 3,837,157,086.09 | 4,256,904,351.69                              |
| A.5  | Average Current Principal O/S balance  | 85,226.37        | 35,030.71        | 37,668.53                                     | 85,681.69             | 35,165.14        | 37,886.00                                     |
| A.6  | Average Original Principal O/S balance   | 114,207.65       | 69,178.88        | 71,980.34                                     | 114,123.78            | 69,057.09        | 71,854.98                                     |
| A.7  | Maximum Current Principal O/S balance  | 744,558.31       | 1,105,560.10     | 1,105,560.10                                  | 745,850.11            | 1,110,336.58     | 1,110,336.58                                  |
| 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  | 3,654            | 55,078           | 58,732  | 3,678                 | 55,565           | 59,243  |
| A.10 | Weighted Average Seasoning (years)   | 13.18            | 12.51            | 12.60   | 13.10                 | 12.44            | 12.52   |
| A.11 | Weighted Average Remaining Maturity (years)                                    | 13.51            | 15.08            | 14.88   | 13.56                 | 15.12            | 14.91   |
| A.12 | Weighted Average Current Indexed LTV percent (%)                               | 71.04            | 54.67            | 56.76   | 72.31                 | 54.83            | 57.10   |
| A.13 | Weighted Average Current Unindexed LTV percent (%)                             | 48.13            | 38.24            | 39.50   | 48.91                 | 38.34            | 39.70   |
| A.14 | Weighted Average Original LTV percent (%)                                      | 63.39            | 60.65            | 61.00   | 63.28                 | 60.65            | 60.99   |
| A.15 | Weighted Average Interest Rate - Total (%)                                     | 0.61             | 2.29             | 2.07  | 0.53                  | 2.29             | 2.06  |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate                       | 0.52             | 1.08             | 0.88  | 0.44                  | 1.09             | 0.85  |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%)                                | 98.15            | 90.31            | 91.31   | 98.02                 | 90.39            | 91.37   |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%)                               | 1.53             | 8.35             | 7.48  | 1.38                  | 8.53             | 7.60  |
| A.19 | OS Principal of In Arrears Loans - 60-89 dpd (%)                               | 0.28             | 1.27             | 1.15  | 0.56                  | 1.01             | 0.96  |
| A.20 | OS Principal of In Arrears Loans - 90+ dpd (%)                                 | 0.04             | 0.07             | 0.07  | 0.04                  | 0.08             | 0.07  |
| A.21 | FX Rate  | 1.1007           | -                | -   | 1.0847                | -                | -   |

| -B- | Principal Receipts For Performing<br>Or Delinquent / In Arrears Loans | As at 31/10/2019 |                     |             |                      |  |                      |
|-----|---|------------------|---------------------|-------------|----------------------|--|----------------------|
|     |   | 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   | 4,979            | 2,202,793.09        | 70,308      | 14,007,464.28        | 75,287                                     | 16,008,729.92        |
| B.2 | Partial Prepayments   | 3                | 19,286.68           | 88          | 620,351.70           | 91   | 637,873.89           |
| B.3 | Whole Prepayments   | 2                | 13,959.55           | 84          | 1,741,198.30         | 86   | 1,753,880.73         |
| B.4 | <b>Total Principal Receipts (B1+B2+B3)</b>                            | -                | <b>2,236,039.32</b> | -           | <b>16,369,014.28</b> | -  | <b>18,400,484.54</b> |

| -C- | Non-Principal Receipts For Performing<br>Or Delinquent / In Arrears Loans | As at 31/10/2019 |                   |             |                     |  |                     |
|-----|---|------------------|-------------------|-------------|---------------------|--|---------------------|
|     |   | 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  | 4,110            | 137,609.54        | 63,906      | 3,700,685.19        | 68,016                                     | 3,825,705.21        |
| C.2 | Interest From Overdues  | 1,322            | 1,003.92          | 15,276      | 11,356.86           | 16,598                                     | 12,268.93           |
| C.3 | <b>Total Interest Receipts (C1+C2)</b>                                    | -                | <b>138,613.46</b> | -           | <b>3,712,042.05</b> | -  | <b>3,837,974.15</b> |
| C.4 | Levy 128 To Be Paid To Servicer (in case of an Event)                     | -                | -                 | -           | -                   | -  | -                   |

### Part 2 - Portfolio Status

| -A- | Portfolio Status                              | As at 31/10/2019 |                       |               |                         |  |                         |
|-----|---|------------------|-----------------------|---------------|-------------------------|--|-------------------------|
|     |   | 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                              | 3,590            | 305,652,440.78        | 48,649        | 1,742,460,019.45        | 52,239                                     | 2,020,149,163.43        |
| A.2 | Delinquent/In Arrears Loans 30 Day To 89 Days | 63               | 5,647,768.04          | 6,384         | 185,602,222.67          | 6,447                                      | 190,733,292.03          |
| A.3 | <b>Totals (A1+ A2)</b>                        | <b>3,653</b>     | <b>311,300,208.82</b> | <b>55,033</b> | <b>1,928,062,242.12</b> | <b>58,686</b>                              | <b>2,210,882,455.46</b> |
| A.4 | In Arrears Loans 90 Days To 360 Days          | 1                | 116,935.39            | 45            | 1,359,194.74            | 46   | 1,465,432.03            |
| A.5 | Denounced Loans                               | 0                | 0.00                  | 0             | 0.00                    | 0  | 0.00                    |
| A.6 | <b>Totals (A4+ A5)</b>                        | <b>1</b>         | <b>116,935.39</b>     | <b>45</b>     | <b>1,359,194.74</b>     | <b>46</b>                                  | <b>1,465,432.03</b>     |

| -B- | Breakdown of In Arrears Loans Number Of Days Past Due | As at 31/10/2019 |                     |              |                       |  |                       |
|-----|---|------------------|---------------------|--------------|-----------------------|--|-----------------------|
|     |   | 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                      | 47               | 4,780,140.19        | 5,630        | 161,057,109.02        | 5,677                                      | 165,399,927.40        |
| B.2 | 60 Days < Installment <= 89 Days                      | 16               | 867,627.85          | 754          | 24,545,113.65         | 770  | 25,333,364.63         |
| B.3 | <b>Total (B1+B2=A4)</b>                               | <b>63</b>        | <b>5,647,768.04</b> | <b>6,384</b> | <b>185,602,222.67</b> | <b>6,447</b>                               | <b>190,733,292.03</b> |
| B.4 | 90 Days < Installment <= 119 Days                     | 1                | 116,935.39          | 38           | 1,154,205.15          | 39   | 1,260,442.44          |
| B.5 | 120 Days < Installment <= 360 Days                    | 0                | 0.00                | 7            | 204,989.59            | 7  | 204,989.59            |
| B.6 | <b>Total (B4+B5=A4)</b>                               | <b>1</b>         | <b>116,935.39</b>   | <b>45</b>    | <b>1,359,194.74</b>   | <b>46</b>                                  | <b>1,465,432.03</b>   |

### Part 3 - Replenishment Loans - Removed Loans

| -A- | Loan Amounts During The Period | At October-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                | 1,477,696.33  | 0.00                | 7,308,620.47  | 0.00                                       | 8,651,126.45  |
| A.2 | Number of Loans                | 0                   | 19            | 0                   | 344           | 0  | 363           |

**Statutory Tests**

as of 31/10/2019

|   |                         |             |
|---|-------------------------|-------------|
| Outstanding Bonds Principal   | 1,800,000,000.00        |             |
| Outstanding Accrued Interest on Bonds <sup>1</sup>  | 175,263.89              |             |
| Total Bonds Amount  | <b>1,800,175,263.89</b> |             |
| Current Outstanding Balance of Loans  | 2,212,347,887.49        |             |
| A. Adjusted Outstanding Principal of Loans <sup>2</sup>   | 2,115,994,814.37        |             |
| B. Accrued Interest on Loans  | 5,171,279.70            |             |
| C. Outstanding Principal & accrued Interest of Marketable Assets                                      | 0.00                    |             |
| D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.                  | 0.00                    |             |
| Z. WAV CB maturity x OS principal amount x Neg. Carry Factor  | 3,377,083.33            |             |
| <b>Nominal Value (A+B+C+D-Z)</b>  | <b>2,117,789,010.74</b> |             |
| Bonds / Nominal Value Assets Percentage   | 2,081,127,472.70        |             |
| <b>Nominal Value Test Result</b>  |                         | <b>Pass</b> |
| <b>Net Present Value Test</b>   |                         | <b>Pass</b> |
| Net Present Value   | 2,462,251,827.43        |             |
| Net Present Value of Liabilities  | 1,804,331,343.73        |             |
| <i>Parallel shift +200bps of current interest rate curve</i>  |                         | <i>Pass</i> |
| Net Present Value   | 2,435,137,408.68        |             |
| Net Present Value of Liabilities  | 1,798,554,611.42        |             |
| <i>Parallel shift -200bps of current interest rate curve</i>  |                         | <i>Pass</i> |
| Net Present Value   | 2,586,829,234.24        |             |
| Net Present Value of Liabilities  | 1,818,667,431.69        |             |
| <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 | 35,460,423.12           |             |
| Interest due on all series of covered bonds during 1st year   | 1,885,635.52            |             |
| <b>Parameters</b>   |                         |             |
| LTV Cap   | 80.00%                  |             |
| Asset Percentage  | 86.5%                   |             |
| Negative carry Margin   | 0.50%                   |             |
| <b>Reserve Ledger</b>   |                         |             |
| Opening Balance   | 1,879,453.56            |             |
| Required Reserve Amount   | 2,645,341.96            |             |
| Amount credited to the account (payment to BoNY)  | 765,888.40              |             |
| Available (Outstanding) Reserve Amount t  | 2,645,341.96            |             |

<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                  | 3,654         | 6.22%          | 282,926,450.63          | 12.79%            |
| EUR                  | 55,078        | 93.78%         | 1,929,421,436.86        | 87.21%            |
| <b>Grand Total</b>   | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>    |

| <b>ORIGINAL LOAN AMOUNT</b> |               |                |                         |                |
|-----------------------------|---------------|----------------|-------------------------|----------------|
|                             | Num of Loans  | % of loans     | Principal               | % of Principal |
| 0 - 37.500                  | 16,137        | 27.48%         | 387,100,908.59          | 9.16%          |
| 37.501 - 75.000             | 22,477        | 38.27%         | 1,273,733,959.83        | 30.13%         |
| 75.001 - 100.000            | 9,146         | 15.57%         | 815,182,483.03          | 19.28%         |
| 100.001 - 150.000           | 7,354         | 12.52%         | 909,514,735.23          | 21.51%         |
| 150.001 - 250.000           | 2,805         | 4.78%          | 529,847,649.88          | 12.53%         |
| 250.001 - 500.000           | 701           | 1.19%          | 228,998,871.41          | 5.42%          |
| 500.001 +                   | 112           | 0.19%          | 83,170,608.92           | 1.97%          |
| <b>Grand Total</b>          | <b>58,732</b> | <b>100.00%</b> | <b>4,227,549,216.89</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                     | 37,417        | 63.71%         | 657,513,463.66          | 29.72%                     |
| 37.501 - 75.000                | 14,735        | 25.09%         | 766,332,476.98          | 34.64%                     |
| 75.001 - 100.000               | 3,340         | 5.69%          | 286,850,011.91          | 12.97%                     |
| 100.001 - 150.000              | 2,165         | 3.69%          | 257,965,975.58          | 11.66%                     |
| 150.001 - 250.000              | 831           | 1.41%          | 152,021,357.36          | 6.87%                      |
| 250.001 - 500.000              | 208           | 0.35%          | 68,290,728.38           | 3.09%                      |
| 500.001 +                      | 36            | 0.06%          | 23,373,873.62           | 1.06%                      |
| <b>Grand Total</b>             | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>ORIGINATION DATE</b> |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 1990-2004               | 16,540        | 28.16%         | 455,186,635.10          | 01/1900                    |
| 2005                    | 6,557         | 11.16%         | 270,373,716.08          | 12.22%                     |
| 2006                    | 9,476         | 16.13%         | 404,979,045.97          | 18.31%                     |
| 2007                    | 8,513         | 14.49%         | 346,701,758.19          | 15.67%                     |
| 2008                    | 5,015         | 8.54%          | 210,594,491.89          | 9.52%                      |
| 2009                    | 3,028         | 5.16%          | 134,078,380.64          | 6.06%                      |
| 2010                    | 2,820         | 4.80%          | 122,787,884.55          | 5.55%                      |
| 2011                    | 1,760         | 3.00%          | 58,844,595.27           | 2.66%                      |
| 2012                    | 1,507         | 2.57%          | 50,584,361.54           | 2.29%                      |
| 2013                    | 1,196         | 2.04%          | 41,943,666.85           | 1.90%                      |
| 2014                    | 418           | 0.71%          | 11,639,895.06           | 0.53%                      |
| 2015                    | 204           | 0.35%          | 6,607,041.57            | 0.30%                      |
| 2016                    | 200           | 0.34%          | 9,576,450.72            | 0.43%                      |
| 2017                    | 525           | 0.89%          | 31,712,975.06           | 1.43%                      |
| 2018                    | 713           | 1.21%          | 41,761,027.26           | 1.89%                      |
| 2019                    | 260           | 0.44%          | 14,975,961.73           | 0.68%                      |
| <b>Grand Total</b>      | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>MATURITY DATE</b> |               |                |                         |                            |
|----------------------|---------------|----------------|-------------------------|----------------------------|
|                      | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 2016 - 2020          | 2,168         | 3.69%          | 7,908,125.50            | 0.36%                      |
| 2021 - 2025          | 14,395        | 24.51%         | 259,049,816.71          | 11.71%                     |
| 2026 - 2030          | 16,489        | 28.07%         | 513,927,866.90          | 23.23%                     |
| 2031 - 2035          | 10,943        | 18.63%         | 508,268,750.52          | 22.97%                     |
| 2036 - 2040          | 7,680         | 13.08%         | 459,966,261.97          | 20.79%                     |
| 2041 - 2045          | 3,268         | 5.56%          | 213,312,084.94          | 9.64%                      |
| 2046 +               | 3,789         | 6.45%          | 249,914,980.95          | 11.30%                     |
| <b>Grand Total</b>   | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</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                   | 8,905         | 15.16%         | 88,793,387.42           | 4.01%                      |
| 40.01 - 60 months               | 4,211         | 7.17%          | 88,679,726.98           | 4.01%                      |
| 60.01 - 90 months               | 7,443         | 12.67%         | 191,879,624.39          | 8.67%                      |
| 90.01 - 120 months              | 7,083         | 12.06%         | 212,110,181.11          | 9.59%                      |
| 120.01 - 150 months             | 9,151         | 15.58%         | 357,805,183.34          | 16.17%                     |
| 150.01 - 180 months             | 4,683         | 7.97%          | 213,094,153.82          | 9.63%                      |
| over 180 months                 | 17,256        | 29.38%         | 1,059,985,630.45        | 47.91%                     |
| <b>Grand Total</b>              | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</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%        | 4,723         | 8.04%          | 349,138,329.65          | 15.78%                     |
| 1.01% - 2.00%        | 31,990        | 54.47%         | 1,267,735,521.31        | 57.30%                     |
| 2.01% - 3.00%        | 3,865         | 6.58%          | 98,011,450.80           | 4.43%                      |
| 3.01% - 4.00%        | 2,611         | 4.45%          | 123,210,542.65          | 5.57%                      |
| 4.01% - 5.00%        | 10,749        | 18.30%         | 288,693,951.81          | 13.05%                     |
| 5.01% - 6.00%        | 1,239         | 2.11%          | 25,384,323.68           | 1.15%                      |
| 6.01% - 7.00%        | 2,083         | 3.55%          | 34,087,016.51           | 1.54%                      |
| 7.01% +              | 1,472         | 2.51%          | 26,086,751.08           | 1.18%                      |
| <b>Grand Total</b>   | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</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%             | 14,199        | 24.18%         | 186,942,821.88          | 8.45%                      |
| 20.01% - 30.00%            | 8,968         | 15.27%         | 227,082,251.85          | 10.26%                     |
| 30.01% - 40.00%            | 7,966         | 13.56%         | 275,573,939.80          | 12.46%                     |
| 40.01% - 50.00%            | 7,039         | 11.98%         | 292,560,843.77          | 13.22%                     |
| 50.01% - 60.00%            | 5,747         | 9.79%          | 287,799,470.95          | 13.01%                     |
| 60.01% - 70.00%            | 4,692         | 7.99%          | 267,722,723.18          | 12.10%                     |
| 70.01% - 80.00%            | 3,589         | 6.11%          | 223,268,343.22          | 10.09%                     |
| 80.01% - 90.00%            | 2,491         | 4.24%          | 161,945,917.42          | 7.32%                      |
| 90.01% - 100.00%           | 1,991         | 3.39%          | 136,572,181.05          | 6.17%                      |
| 100.00% +                  | 2,050         | 3.49%          | 152,879,394.36          | 6.91%                      |
| <b>Grand Total</b>         | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</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%               | 19,871        | 33.83%         | 344,600,023.68          | 15.58%                     |
| 20.01% - 30.00%              | 11,447        | 19.49%         | 386,518,494.37          | 17.47%                     |
| 30.01% - 40.00%              | 10,292        | 17.52%         | 444,155,941.69          | 20.08%                     |
| 40.01% - 50.00%              | 8,226         | 14.01%         | 429,399,912.42          | 19.41%                     |
| 50.01% - 60.00%              | 4,991         | 8.50%          | 316,471,685.61          | 14.30%                     |
| 60.01% - 70.00%              | 2,901         | 4.94%          | 200,560,129.96          | 9.07%                      |
| 70.01% - 80.00%              | 866           | 1.46%          | 72,025,803.61           | 3.26%                      |
| 80.01% - 90.00%              | 112           | 0.19%          | 13,582,325.36           | 0.61%                      |
| 90.01% - 100.00%             | 23            | 0.04%          | 3,165,202.93            | 0.14%                      |
| 100.00% +                    | 13            | 0.02%          | 1,868,367.86            | 0.08%                      |
| <b>Grand Total</b>           | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</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%      | 3,501         | 5.96%          | 56,320,496.87           | 2.55%                      |
| 20.01% - 30.00%     | 5,392         | 9.18%          | 123,174,015.04          | 5.57%                      |
| 30.01% - 40.00%     | 7,490         | 12.75%         | 212,416,656.79          | 9.60%                      |
| 40.01% - 50.00%     | 9,207         | 15.68%         | 309,588,933.78          | 13.99%                     |
| 50.01% - 60.00%     | 9,542         | 16.25%         | 373,379,872.08          | 16.88%                     |
| 60.01% - 70.00%     | 8,719         | 14.85%         | 374,162,492.02          | 16.91%                     |
| 70.01% - 80.00%     | 8,231         | 14.01%         | 394,286,181.28          | 17.82%                     |
| 80.01% - 90.00%     | 4,191         | 7.14%          | 213,566,393.13          | 9.65%                      |
| 90.01% - 100.00%    | 2,189         | 3.73%          | 143,168,917.71          | 6.47%                      |
| 100.00% +           | 270           | 0.46%          | 12,283,928.80           | 0.56%                      |
| <b>Grand Total</b>  | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>LOCATION OF PROPERTY</b> |               |                |                         |                            |
|-----------------------------|---------------|----------------|-------------------------|----------------------------|
|                             | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Attica                      | 23,426        | 39.89%         | 1,054,856,585.61        | 47.68%                     |
| Thessaloniki                | 8,556         | 14.57%         | 290,312,401.57          | 13.12%                     |
| Macedonia                   | 6,980         | 11.88%         | 196,220,080.69          | 8.87%                      |
| Peloponnese                 | 4,319         | 7.35%          | 149,214,596.27          | 6.74%                      |
| Thessaly                    | 4,289         | 7.30%          | 124,424,740.22          | 5.62%                      |
| Sterea Ellada               | 3,199         | 5.45%          | 99,773,877.94           | 4.51%                      |
| Creta Island                | 2,391         | 4.07%          | 93,364,717.02           | 4.22%                      |
| Ionian Islands              | 941           | 1.60%          | 38,950,850.12           | 1.76%                      |
| Thrace                      | 1,476         | 2.51%          | 43,274,196.80           | 1.96%                      |
| Epirus                      | 1,808         | 3.08%          | 57,636,831.74           | 2.61%                      |
| Aegean Islands              | 1,347         | 2.29%          | 64,319,009.53           | 2.91%                      |
| <b>Grand Total</b>          | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>SEASONING</b>   |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 12             | 283           | 0.48%          | 15,913,850.00           | 0.72%                      |
| 12 - 24            | 797           | 1.36%          | 46,875,754.74           | 2.12%                      |
| 24 - 36            | 458           | 0.78%          | 27,734,203.62           | 1.25%                      |
| 36 - 60            | 386           | 0.66%          | 15,441,730.42           | 0.70%                      |
| 60 - 96            | 3,182         | 5.42%          | 105,618,855.41          | 4.77%                      |
| over 96            | 53,626        | 91.31%         | 2,000,763,493.30        | 90.44%                     |
| <b>Grand Total</b> | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</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%          | 277,913.51              | 0.01%                      |
| 5 - 10 years           | 958           | 1.63%          | 11,806,262.59           | 0.53%                      |
| 10 - 15 years          | 10,851        | 18.48%         | 183,403,631.78          | 8.29%                      |
| 15 - 20 years          | 11,161        | 19.00%         | 311,038,867.90          | 14.06%                     |
| 20 - 25 years          | 10,400        | 17.71%         | 448,987,579.99          | 20.29%                     |
| 25 - 30 years          | 17,457        | 29.72%         | 766,768,277.71          | 34.66%                     |
| 30 - 35 years          | 3,603         | 6.13%          | 221,223,786.96          | 10.00%                     |
| 35 years +             | 4,280         | 7.29%          | 268,841,567.05          | 12.15%                     |
| <b>Grand Total</b>     | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>REAL ESTATE TYPE</b> |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Flats                   | 45,567        | 77.58%         | 1,624,821,711.29        | 73.44%                     |
| Houses                  | 13,165        | 22.42%         | 587,526,176.20          | 26.56%                     |
| <b>Grand Total</b>      | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>LOAN PURPOSE</b>        |               |                |                         |                            |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
|                            | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Construction               | 13,044        | 22.21%         | 507,088,867.24          | 22.92%                     |
| Purchase                   | 30,918        | 52.64%         | 1,240,485,720.24        | 56.07%                     |
| Repair                     | 11,195        | 19.06%         | 357,490,806.43          | 16.16%                     |
| Construction (re-mortgage) | 125           | 0.21%          | 7,387,901.04            | 0.33%                      |
| Purchase (re-mortgage)     | 655           | 1.12%          | 29,588,911.40           | 1.34%                      |
| Repair (re-mortgage)       | 394           | 0.67%          | 17,182,159.25           | 0.78%                      |
| Equity Release             | 2,401         | 4.09%          | 53,123,521.89           | 2.40%                      |
| <b>Grand Total</b>         | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>INTEREST PAYMENT FREQUENCY</b> |               |                |                         |                            |
|-----------------------------------|---------------|----------------|-------------------------|----------------------------|
|                                   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| FA                                | 58,497        | 99.60%         | 2,193,448,145.96        | 99.15%                     |
| Balloon                           | 235           | 0.40%          | 18,899,741.53           | 0.85%                      |
| <b>Grand Total</b>                | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| <b>INTEREST RATE TYPE</b>    |               |                |                         |                            |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
|                              | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Floating                     | 57,989        | 98.73%         | 2,194,923,883.93        | 99.21%                     |
| Fixed Converting to Floating | 390           | 0.66%          | 14,785,791.77           | 0.67%                      |
| Fixed to Maturity            | 353           | 0.60%          | 2,638,211.79            | 0.12%                      |
| <b>Grand Total</b>           | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

Fixed rate assets 0.79%

| INDEX TYPE (FLOATING) |               |                |                         |                            |
|-----------------------|---------------|----------------|-------------------------|----------------------------|
|                       | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Libor 1 Month (CHF)   | 3,143         | 5.42%          | 243,021,376.34          | 11.07%                     |
| Libor 3 Months (CHF)  | 445           | 0.77%          | 35,889,931.38           | 1.64%                      |
| ECB Tracker           | 29,232        | 50.41%         | 1,091,354,195.26        | 49.72%                     |
| Euribor 1 Month       | 2,074         | 3.58%          | 89,841,835.68           | 4.09%                      |
| Euribor 3 Months      | 9,028         | 15.57%         | 400,589,426.79          | 18.25%                     |
| Libor 1 Month (Euro)  | 79            | 0.14%          | 1,113,438.82            | 0.05%                      |
| Eurobank OEK's Rate   | 269           | 0.46%          | 3,199,672.56            | 0.15%                      |
| Euribor 6 Months      | 8             | 0.01%          | 58,346.14               | 0.00%                      |
| TBank OEK's Rate      | 155           | 0.27%          | 1,697,962.28            | 0.08%                      |
| TBank GG Rate         | 35            | 0.06%          | 559,048.77              | 0.03%                      |
| Originator Rate       | 13,521        | 23.32%         | 327,598,649.91          | 14.93%                     |
| <b>Grand Total</b>    | <b>57,989</b> | <b>100.00%</b> | <b>2,194,923,883.93</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                               | 86           | 22.05%         | 3,270,579.99          | 22.12%                     |
| Euribor 1 Month                           | 56           | 14.36%         | 2,446,349.85          | 16.55%                     |
| Euribor 3 Months                          | 47           | 12.05%         | 1,285,965.85          | 8.70%                      |
| Originator Rate                           | 201          | 51.54%         | 7,782,896.08          | 52.64%                     |
| <b>Grand Total</b>                        | <b>390</b>   | <b>100.00%</b> | <b>14,785,791.77</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                              | 23           | 5.90%          | 815,695.55            | 5.52%                      |
| 1 Jan 2021 +  | 367          | 94.10%         | 13,970,096.22         | 94.48%                     |
| <b>Grand Total</b>                                    | <b>390</b>   | <b>100.00%</b> | <b>14,785,791.77</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                                   | 58,620        | 99.81%         | 2,207,422,864.92        | 99.78%                     |
| Y                                   | 112           | 0.19%          | 4,925,022.57            | 0.22%                      |
| <b>Grand Total</b>                  | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| SUBSIDISED LOANS   |              |                |                       |                            |
|--------------------|--------------|----------------|-----------------------|----------------------------|
|                    | Num of Loans | % of loans     | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Greek Government   | 31           | 27.68%         | 1,324,449.57          | 26.89%                     |
| OEK Subsidy        | 81           | 72.32%         | 3,600,573.00          | 73.11%                     |
| <b>Grand Total</b> | <b>112</b>   | <b>100.00%</b> | <b>4,925,022.57</b>   | <b>100.00%</b>             |

| COMBINED LOANS     |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 47,004        | 80.03%         | 1,905,590,571.18        | 86.13%                     |
| Y                  | 11,728        | 19.97%         | 306,757,316.32          | 13.87%                     |
| <b>Grand Total</b> | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| Preferential Rate Euro |               |                |                         |                            |
|------------------------|---------------|----------------|-------------------------|----------------------------|
|                        | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                      | 56,398        | 96.03%         | 2,075,120,687.70        | 93.80%                     |
| Y                      | 2,334         | 3.97%          | 137,227,199.79          | 6.20%                      |
| <b>Grand Total</b>     | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| STAFF LOANS        |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 58,732        | 100.00%        | 2,212,347,887.49        | 100.00%                    |
| S                  | 0             | 0.00%          | 0.00                    | 0.00%                      |
| <b>Grand Total</b> | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| ADD-ON LOANS       |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 52,951        | 90.16%         | 2,056,864,254.30        | 92.97%                     |
| Y                  | 5,781         | 9.84%          | 155,483,633.19          | 7.03%                      |
| <b>Grand Total</b> | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| OCCUPANCY TYPES               |               |                |                         |                            |
|-------------------------------|---------------|----------------|-------------------------|----------------------------|
|                               | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Owner occupied                | 56,540        | 96.27%         | 2,130,331,900.51        | 96.29%                     |
| Second home/Holiday houses    | 2,020         | 3.44%          | 76,595,925.98           | 3.46%                      |
| Buy-to-let/Non-Owner occupied | 37            | 0.06%          | 1,689,997.10            | 0.08%                      |
| Other                         | 135           | 0.23%          | 3,730,063.91            | 0.17%                      |
| <b>Grand Total</b>            | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |

| Top 15 Profession Euro                  |               |                |                         |                            |
|---|---------------|----------------|-------------------------|----------------------------|
|   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Other Professions                       | 15,058        | 25.64%         | 667,743,494.15          | 30.18%                     |
| Pensioner                               | 10,390        | 17.69%         | 298,111,472.15          | 13.47%                     |
| Other Private Employees                 | 8,794         | 14.97%         | 327,902,329.57          | 14.82%                     |
| Civil Servant                           | 7,313         | 12.45%         | 251,804,373.05          | 11.38%                     |
| Other Self Employed                     | 2,853         | 4.86%          | 135,001,857.98          | 6.10%                      |
| Unemployed                              | 2,843         | 4.84%          | 87,335,213.04           | 3.95%                      |
| Teacher                                 | 2,241         | 3.82%          | 77,731,371.93           | 3.51%                      |
| Civil Servant - Policeman               | 1,785         | 3.04%          | 79,504,143.83           | 3.59%                      |
| Civil Servant - Primary School Teachers | 1,610         | 2.74%          | 53,199,834.28           | 2.40%                      |
| Salesman                                | 1,434         | 2.44%          | 46,401,847.72           | 2.10%                      |
| Military Personnel                      | 1,387         | 2.36%          | 59,068,916.14           | 2.67%                      |
| Housewife                               | 1,124         | 1.91%          | 38,491,072.05           | 1.74%                      |
| Accountant                              | 781           | 1.33%          | 32,871,730.54           | 1.49%                      |
| Civil Servant- Nurse/ Midwife           | 570           | 0.97%          | 22,011,604.21           | 0.99%                      |
| Lawyers - Jurists                       | 549           | 0.93%          | 35,168,626.83           | 1.59%                      |
| <b>Grand Total</b>                      | <b>58,732</b> | <b>100.00%</b> | <b>2,212,347,887.49</b> | <b>100.00%</b>             |