

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



Report No: 12  
Reporting Date: 21/10/2019

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

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

**I Programme Details**

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	BBB-	500,000,000.00	Euribor 3M + 0,75%	20-Oct-20	20-Oct-70
2	16-Nov-18	XS1900633212	BBB-	650,000,000.00	Euribor 3M + 0,50%	20-Nov-19	20-Nov-69
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) 0.46

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Jul-19	21-Oct-19	91	Act/360	0.3800%	480,277.78	480,277.78
2	20-Aug-19	20-Nov-19	62	Act/360	0.0800%	89,555.56	-
3	22-Jul-19	21-Oct-19	91	Act/360	0.1300%	213,597.22	213,597.22

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 30/9/2019			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	315,137,272.07	1,953,951,010.16	2,244,480,439.56	316,882,606.28	1,926,836,207.54	2,217,314,350.61
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	315,006,243.04	1,952,478,945.14	2,242,887,577.06	316,419,905.07	1,924,447,953.46	2,214,501,950.22
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	288,244,789.85	1,877,935,953.63	2,143,672,830.05	289,597,635.44	1,848,120,434.52	2,113,587,145.90
A.4	Aggregate Original Principal O/S balance	419,747,265.60	3,837,157,086.09	4,256,904,351.69	418,526,960.21	3,793,963,756.44	4,212,490,716.65
A.5	Average Current Principal O/S balance	85,681.69	35,165.14	37,886.00	86,344.03	35,027.65	37,787.19
A.6	Average Original Principal O/S balance	114,123.78	69,057.09	71,854.98	114,040.04	68,969.87	71,788.73
A.7	Maximum Current Principal O/S balance	745,850.11	1,110,336.58	1,110,336.58	747,080.18	1,115,109.40	1,115,109.40
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	3,678	55,565	59,243	3,670	55,009	58,679
A.10	Weighted Average Seasoning (years)	13.10	12.44	12.52	13.03	12.53	12.60
A.11	Weighted Average Remaining Maturity (years)	13.56	15.12	14.91	13.61	14.99	14.80
A.12	Weighted Average Current Indexed LTV percent (%)	72.31	54.83	57.10	72.32	55.23	57.47
A.13	Weighted Average Current Unindexed LTV percent (%)	48.91	38.34	39.70	48.91	38.35	39.74
A.14	Weighted Average Original LTV percent (%)	63.28	60.65	60.99	63.33	60.87	61.19
A.15	Weighted Average Interest Rate - Total (%)	0.53	2.29	2.06	0.60	2.28	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.44	1.09	0.85	0.52	1.12	0.90
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.02	90.39	91.37	97.99	97.25	97.35
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.38	8.53	7.60	1.46	2.01	1.93
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.56	1.01	0.96	0.41	0.62	0.59
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.04	0.08	0.07	0.15	0.12	0.13
A.21	FX Rate	1.0847	1		1.0909	-	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/9/2019					
		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	4,957	2,163,538.65	69,725	13,836,649.71	74,682	15,831,246.05
B.2	Partial Prepayments	2	57,275.00	81	607,922.55	83	660,725.17
B.3	Whole Prepayments	0	0.00	69	844,038.34	69	844,038.34
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,220,813.65</b>	-	<b>15,288,610.60</b>	-	<b>17,336,009.56</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/9/2019					
		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	4,065	157,126.93	64,493	3,709,065.01	68,558	3,853,922.51
C.2	Interest From Overdues	1,334	943.24	14,487	11,060.69	15,821	11,930.28
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>158,070.17</b>	-	<b>3,720,125.70</b>	-	<b>3,865,852.79</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/9/2019					
		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	3,600	308,895,803.72	49,150	1,766,078,825.58	52,750	2,050,854,158.59
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	77	6,110,439.32	6,360	186,400,119.56	6,437	192,033,418.46
A.3	<b>Totals (A1+ A2)</b>	<b>3,677</b>	<b>315,006,243.04</b>	<b>55,510</b>	<b>1,952,478,945.14</b>	<b>59,187</b>	<b>2,242,887,577.06</b>
A.4	In Arrears Loans 90 Days To 360 Days	1	131,029.03	55	1,472,065.02	56	1,592,862.50
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>1</b>	<b>131,029.03</b>	<b>55</b>	<b>1,472,065.02</b>	<b>56</b>	<b>1,592,862.50</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/9/2019					
		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	49	4,360,737.92	5,755	166,576,848.31	5,804	170,597,073.18
B.2	60 Days < Installment <= 89 Days	28	1,749,701.40	605	19,823,271.25	633	21,436,345.28
B.3	<b>Total (B1+B2=A4)</b>	<b>77</b>	<b>6,110,439.32</b>	<b>6,360</b>	<b>186,400,119.56</b>	<b>6,437</b>	<b>192,033,418.46</b>
B.4	90 Days < Installment <= 119 Days	1	131,029.03	52	1,354,129.96	53	1,474,927.44
B.5	120 Days < Installment <= 360 Days	0	0.00	3	117,935.06	3	117,935.06
B.6	<b>Total (B4+B5=A4)</b>	<b>1</b>	<b>131,029.03</b>	<b>55</b>	<b>1,472,065.02</b>	<b>56</b>	<b>1,592,862.50</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At September-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	1,340,917.38	867,211.31	46,809,221.04	3,608,094.82	48,045,431.40	4,407,588.98
A.2	Number of Loans	19	11	867	187	886	198



## Statutory Tests

as of 30/9/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	602,041.67	
Total Bonds Amount	<b>1,800,602,041.67</b>	
Current Outstanding Balance of Loans	2,244,480,439.56	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,143,672,830.05	
B. Accrued Interest on Loans	5,238,479.39	
C. Outstanding Principal & accrued Interest of Marketable Assets	0.00	
D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
Z. WAV CB maturity x OS principal amount x Neg. Carry Factor	4,152,083.33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,144,759,226.11</b>	
Bonds / Nominal Value Assets Percentage	2,081,620,857.42	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,543,338,716.93	
Net Present Value of Liabilities	1,805,575,801.62	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,512,061,083.12	
Net Present Value of Liabilities	1,802,461,944.24	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,656,115,255.06	
Net Present Value of Liabilities	1,822,789,514.64	
<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	39,568,427.20	
Interest due on all series of covered bonds during 1st year	1,901,449.11	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	1,309,279.30	
Required Reserve Amount	1,879,453.56	
Amount credited to the account (payment to BoNY)	570,174.26	
Available (Outstanding) Reserve Amount t	1,879,453.56	

<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	3,678	6.21%	290,529,429.40	12.94%
EUR	55,565	93.79%	1,953,951,010.16	87.06%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16,330	27.56%	391,604,048.42	9.20%
37.501 - 75.000	22,680	38.28%	1,284,705,810.22	30.18%
75.001 - 100.000	9,202	15.53%	820,200,853.63	19.27%
100.001 - 150.000	7,396	12.48%	914,716,394.04	21.49%
150.001 - 250.000	2,820	4.76%	532,815,768.46	12.52%
250.001 - 500.000	703	1.19%	229,658,895.89	5.39%
500.001 +	112	0.19%	83,202,581.03	1.95%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>4,256,904,351.69</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,573	63.42%	661,367,022.60	29.47%
37.501 - 75.000	14,966	25.26%	777,712,101.96	34.65%
75.001 - 100.000	3,397	5.73%	291,820,885.23	13.00%
100.001 - 150.000	2,199	3.71%	262,203,624.90	11.68%
150.001 - 250.000	852	1.44%	155,663,774.74	6.94%
250.001 - 500.000	219	0.37%	71,599,504.64	3.19%
500.001 +	37	0.06%	24,113,525.49	1.07%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,765	28.30%	462,851,066.77	0/1/1900
2005	6,619	11.17%	274,958,399.51	12.25%
2006	9,531	16.09%	410,524,223.52	18.29%
2007	8,553	14.44%	352,436,418.63	15.70%
2008	5,049	8.52%	213,821,619.01	9.53%
2009	3,054	5.16%	135,520,201.27	6.04%
2010	2,837	4.79%	124,099,953.97	5.53%
2011	1,771	2.99%	59,486,813.39	2.65%
2012	1,523	2.57%	51,186,517.01	2.28%
2013	1,214	2.05%	42,585,126.87	1.90%
2014	421	0.71%	11,778,837.08	0.52%
2015	205	0.35%	6,671,366.12	0.30%
2016	200	0.34%	9,605,407.82	0.43%
2017	526	0.89%	31,868,181.39	1.42%
2018	715	1.21%	42,062,183.49	1.87%
2019	260	0.44%	15,024,123.71	0.67%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,326	3.93%	9,146,458.68	0.41%
2021 - 2025	14,504	24.48%	266,842,623.39	11.89%
2026 - 2030	16,593	28.01%	522,396,262.28	23.27%
2031 - 2035	11,000	18.57%	514,064,637.80	22.90%
2036 - 2040	7,715	13.02%	464,734,065.65	20.71%
2041 - 2045	3,302	5.57%	215,898,159.36	9.62%
2046 +	3,803	6.42%	251,398,232.40	11.20%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,818	14.88%	88,385,246.11	3.94%
40.01 - 60 months	4,316	7.29%	90,691,820.98	4.04%
60.01 - 90 months	7,514	12.68%	195,234,301.05	8.70%
90.01 - 120 months	7,211	12.17%	217,891,559.24	9.71%
120.01 - 150 months	9,172	15.48%	360,510,162.75	16.06%
150.01 - 180 months	4,745	8.01%	215,952,040.74	9.62%
over 180 months	17,467	29.48%	1,075,815,308.70	47.93%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,846	8.18%	361,872,206.15	16.12%
1.01% - 2.00%	32,150	54.27%	1,282,056,391.99	57.12%
2.01% - 3.00%	3,957	6.68%	99,738,992.65	4.44%
3.01% - 4.00%	2,602	4.39%	122,416,478.51	5.45%
4.01% - 5.00%	10,799	18.23%	291,026,759.16	12.97%
5.01% - 6.00%	1,242	2.10%	25,670,265.20	1.14%
6.01% - 7.00%	2,157	3.64%	35,141,999.73	1.57%
7.01% +	1,490	2.52%	26,557,346.17	1.18%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,169	23.92%	187,610,380.72	8.36%
20.01% - 30.00%	9,001	15.19%	227,478,276.49	10.14%
30.01% - 40.00%	8,033	13.56%	277,459,922.88	12.36%
40.01% - 50.00%	7,125	12.03%	297,045,418.63	13.23%
50.01% - 60.00%	5,842	9.86%	291,673,962.12	13.00%
60.01% - 70.00%	4,701	7.94%	268,947,488.84	11.98%
70.01% - 80.00%	3,670	6.19%	226,856,376.44	10.11%
80.01% - 90.00%	2,545	4.30%	166,798,248.55	7.43%
90.01% - 100.00%	2,000	3.38%	135,684,767.90	6.05%
100.00% +	2,157	3.64%	164,925,596.99	7.35%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</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%	19,899	33.59%	347,204,440.01	15.47%
20.01% - 30.00%	11,484	19.38%	387,158,014.03	17.25%
30.01% - 40.00%	10,402	17.56%	449,580,311.43	20.03%
40.01% - 50.00%	8,325	14.05%	434,104,329.12	19.34%
50.01% - 60.00%	5,087	8.59%	320,211,415.99	14.27%
60.01% - 70.00%	2,987	5.04%	209,168,345.52	9.32%
70.01% - 80.00%	906	1.53%	76,959,424.10	3.43%
80.01% - 90.00%	117	0.20%	13,763,751.96	0.61%
90.01% - 100.00%	26	0.04%	4,453,115.87	0.20%
100.00% +	10	0.02%	1,877,291.53	0.08%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</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%	3,530	5.96%	57,472,968.23	2.56%
20.01% - 30.00%	5,447	9.19%	125,355,730.07	5.59%
30.01% - 40.00%	7,576	12.79%	215,569,490.43	9.60%
40.01% - 50.00%	9,304	15.70%	314,436,025.41	14.01%
50.01% - 60.00%	9,584	16.18%	377,312,505.23	16.81%
60.01% - 70.00%	8,794	14.84%	380,171,477.50	16.94%
70.01% - 80.00%	8,303	14.02%	399,542,392.32	17.80%
80.01% - 90.00%	4,229	7.14%	217,212,995.03	9.68%
90.01% - 100.00%	2,202	3.72%	145,095,030.96	6.46%
100.00% +	274	0.46%	12,311,824.39	0.55%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23,630	39.89%	1,069,823,015.07	47.66%
Thessaloniki	8,626	14.56%	294,798,196.97	13.13%
Macedonia	7,031	11.87%	198,779,268.71	8.86%
Peloponnese	4,364	7.37%	151,650,434.61	6.76%
Thessaly	4,327	7.30%	126,252,674.84	5.63%
Sterea Ellada	3,238	5.47%	101,458,998.13	4.52%
Creta Island	2,402	4.05%	94,364,068.40	4.20%
Ionian Islands	952	1.61%	39,665,599.01	1.77%
Thrace	1,485	2.51%	43,917,973.15	1.96%
Epirus	1,822	3.08%	58,385,656.64	2.60%
Aegean Islands	1,366	2.31%	65,384,554.02	2.91%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	295	0.50%	16,526,233.43	0.74%
12 - 24	853	1.44%	50,428,323.01	2.25%
24 - 36	408	0.69%	24,671,059.37	1.10%
36 - 60	404	0.68%	15,724,807.27	0.70%
60 - 96	3,313	5.59%	110,158,247.60	4.91%
over 96	53,970	91.10%	2,026,971,768.88	90.31%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</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%	286,330.94	0.01%
5 - 10 years	987	1.67%	12,185,134.29	0.54%
10 - 15 years	11,006	18.58%	189,051,450.66	8.42%
15 - 20 years	11,256	19.00%	317,335,486.77	14.14%
20 - 25 years	10,486	17.70%	455,710,382.23	20.30%
25 - 30 years	17,555	29.63%	775,530,775.99	34.55%
30 - 35 years	3,622	6.11%	223,297,250.75	9.95%
35 years +	4,309	7.27%	271,083,627.93	12.08%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	45,941	77.55%	1,648,287,489.14	73.44%
Houses	13,302	22.45%	596,192,950.42	26.56%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13,161	22.22%	514,647,395.31	22.93%
Purchase	31,134	52.55%	1,257,574,667.55	56.03%
Repair	11,320	19.11%	363,055,242.25	16.18%
Construction (re-mortgage)	128	0.22%	7,588,278.43	0.34%
Purchase (re-mortgage)	663	1.12%	30,056,652.25	1.34%
Repair (re-mortgage)	401	0.68%	17,570,680.97	0.78%
Equity Release	2,436	4.11%	53,987,522.79	2.41%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59,007	99.60%	2,225,376,399.16	99.15%
Balloon	236	0.40%	19,104,040.40	0.85%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,510	98.76%	2,226,549,988.12	99.20%
Fixed Converting to Floating	398	0.67%	15,091,444.62	0.67%
Fixed to Maturity	335	0.57%	2,839,006.81	0.13%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

Fixed rate assets **0.80%**  
Liability WAL (in years) **6.58**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,160	5.40%	249,599,529.48	11.21%
Libor 3 Months (CHF)	450	0.77%	36,828,409.72	1.65%
ECB Tracker	29,452	50.34%	1,105,731,619.63	49.66%
Euribor 1 Month	2,102	3.59%	90,853,200.89	4.08%
Euribor 3 Months	9,112	15.57%	404,772,668.90	18.18%
Libor 1 Month (Euro)	80	0.14%	1,134,740.28	0.05%
Eurobank OEK's Rate	284	0.49%	3,432,960.23	0.15%
Euribor 6 Months	8	0.01%	59,852.16	0.00%
TBank OEK's Rate	167	0.29%	1,846,104.51	0.08%
TBank GG Rate	35	0.06%	566,725.89	0.03%
Originator Rate	13,660	23.35%	331,724,176.44	14.90%
<b>Grand Total</b>	<b>58,510</b>	<b>100.00%</b>	<b>2,226,549,988.12</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%	3,455,112.80	22.89%
Euribor 1 Month	56	14.07%	2,460,922.54	16.31%
Euribor 3 Months	47	11.81%	1,297,513.37	8.60%
Originator Rate	204	51.26%	7,877,895.91	52.20%
<b>Grand Total</b>	<b>398</b>	<b>100.00%</b>	<b>15,091,444.62</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	26	6.53%	878,234.01	5.82%
1 Jan 2021 +	372	93.47%	14,213,210.61	94.18%
<b>Grand Total</b>	<b>398</b>	<b>100.00%</b>	<b>15,091,444.62</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	59,079	99.72%	2,237,369,404.22	99.68%
Y	164	0.28%	7,111,035.34	0.32%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	34	20.73%	1,463,079.85	20.57%
OEK Subsidy	130	79.27%	5,647,955.49	79.43%
<b>Grand Total</b>	<b>164</b>	<b>100.00%</b>	<b>7,111,035.34</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,431	80.06%	1,933,195,418.27	86.13%
Y	11,812	19.94%	311,285,021.29	13.87%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,891	96.03%	2,105,040,000.43	93.79%
Y	2,352	3.97%	139,440,439.13	6.21%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,243	100.00%	2,244,480,439.56	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,423	90.18%	2,087,057,989.61	92.99%
Y	5,820	9.82%	157,422,449.95	7.01%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	57,030	96.26%	2,161,282,302.63	96.29%
Second home/Holiday houses	2,037	3.44%	77,697,908.34	3.46%
Buy-to-let/Non-Owner occupied	37	0.06%	1,704,818.54	0.08%
Other	139	0.23%	3,795,410.06	0.17%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15,155	25.58%	676,951,952.91	30.16%
Pensioner	10,470	17.67%	302,172,166.56	13.46%
Other Private Employees	8,903	15.03%	333,825,061.76	14.87%
Civil Servant	7,420	12.52%	255,992,269.00	11.41%
Other Self Employed	2,882	4.86%	137,187,422.67	6.11%
Unemployed	2,876	4.85%	88,912,340.93	3.96%
Teacher	2,251	3.80%	78,373,148.13	3.49%
Civil Servant - Policeman	1,792	3.02%	80,201,045.42	3.57%
Civil Servant - Primary School Teachers	1,613	2.72%	53,648,359.68	2.39%
Salesman	1,442	2.43%	47,060,854.27	2.10%
Military Personnel	1,391	2.35%	59,575,129.57	2.65%
Housewife	1,138	1.92%	39,267,322.94	1.75%
Accountant	788	1.33%	33,432,529.92	1.49%
Civil Servant- Nurse/ Midwife	568	0.96%	22,074,673.25	0.98%
Lawyers - Jurists	554	0.94%	35,806,162.54	1.60%
<b>Grand Total</b>	<b>59,243</b>	<b>100.00%</b>	<b>2,244,480,439.56</b>	<b>100.00%</b>