

EUROBANK ERGASIAS S.A.  
**€5 billion Global Covered Bond Programme**  
Investor Report



Report No: 113

Reporting Date: 20/9/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2019	31/8/2019

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

**I Programme Details**

Series	Issue Date	ISIN	Balance (in Euro)	S&P	Rating	Moody's	Interest Rate	Final Maturity	Extended Final Maturity
5	2-Nov-17	XS1709545641	500,000,000.00	BBB-		Baa1	2.75%	2-Nov-20	2-Nov-50
			500,000,000.00						
Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid		
5	Start date	End Date							
5	2-Nov-18	2-Nov-19	322	Act/Act	2.75%	12,130,136.99	-		

Fixed Rate Bonds Liability WAL (in years) **100%**  
**1.18**

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at		At Issue (*)
		31/8/2019	31/7/2019	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	674,059,481.04	679,541,556.48	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	673,797,523.38	679,315,259.31	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	661,000,008.25	666,219,571.37	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,192,413,035.98	1,196,200,688.48	998,036,434.95
A.5	Average Current Principal O/S balance	44,642.66	44,857.19	54,726.18
A.6	Average Original Principal O/S balance	78,972.98	78,962.35	80,396.04
A.7	Maximum Current Principal O/S balance	916,801.00	921,381.87	808,018.69
A.8	Maximum Original Principal O/S balance	1,600,000.00	1,600,000.00	1,000,000.00
A.9	Total Number of Loans	15,099	15,149	12,414
A.10	Weighted Average Seasoning (years)	10.00	9.92	8.23
A.11	Weighted Average Remaining Maturity (years)	15.91	15.96	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	52.87	52.99	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	38.87	38.96	44.50
A.14	Weighted Average Original LTV percent (%)	57.61	57.60	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.93	2.95	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.20	1.22	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.46	99.28	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.36	0.53	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.14	0.16	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.04	0.03	0.00

(\*) Bond issue date 2 November 2017

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	Scheduled And Paid Repayments	16,203	4,002,819.23	18,429	4,353,557.21
B.2	Partial Prepayments	39	228,900.00	54	311,104.08
B.3	Whole Prepayments	14	368,353.59	21	634,011.51
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>4,600,072.82</b>	-	<b>5,298,672.80</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
C.1	Interest From Installments	16,708	1,564,881.72	19,215	1,779,332.01
C.2	Interest From Overdues	2,544	2,019.75	2,952	2,301.52
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>1,566,901.47</b>	-	<b>1,781,633.53</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/8/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	15,023	670,404,010.68	15,045	674,679,486.57
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	72	3,393,512.70	100	4,635,772.74
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>15,095</b>	<b>673,797,523.38</b>	<b>15,145</b>	<b>679,315,259.31</b>
A.4	In Arrears Loans 90 Days To 360 Days	4	261,957.66	4	226,297.17
A.5	Denounced Loans	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>4</b>	<b>261,957.66</b>	<b>4</b>	<b>226,297.17</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/8/2019		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	50	2,435,077.22	73	3,571,645.48
B.2	60 Days < Installment <= 89 Days	22	958,435.48	27	1,064,127.26
<b>B.3</b>	<b>Total (B1+B2=A2)</b>	<b>72</b>	<b>3,393,512.70</b>	<b>100</b>	<b>4,635,772.74</b>
B.4	90 Days < Installment <= 119 Days	2	142,923.42	4	226,297.17
B.5	120 Days < Installment <= 360 Days	2	119,034.24	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>4</b>	<b>261,957.66</b>	<b>4</b>	<b>226,297.17</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	823,639.18
A.2	Number of Loans	0	24

## III Statutory Tests as of 31/8/2019

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	11,414,383.56	
Total Bonds Amount	<b>511,414,383.56</b>	
Current Outstanding Balance of Loans	674,059,481.04	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	661,000,008.25	
B. Accrued Interest on Loans	1,725,966.68	
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	2,979,166.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>659,746,808.26</b>	
Bonds / Nominal Value Assets Percentage	639,267,979.45	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	844,259,945.05	
Net Present Value of Liabilities	530,756,238.94	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	828,022,688.40	
Net Present Value of Liabilities	518,751,736.21	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	869,111,809.30	
Net Present Value of Liabilities	543,296,511.40	
<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	16,352,488.13	
Interest due on all series of covered bonds during 1st year	13,750,000.00	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	80.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	13,750,000.00	
Required Reserve Amount	13,750,000.00	
Amount credited to the account to bring balance to Required Amount	0.00	
Available (Outstanding) Reserve Amount	13,750,000.00	

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

<sup>3</sup> Committed Asset Percentage updated to 80% (from 95%) on 2015/03/10

<sup>4</sup> Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15.595.979.14)

ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	1,882	12.46%	55,414,430.38	4.65%
37.501 - 75.000	7,005	46.39%	395,552,251.86	33.17%
75.001 - 100.000	3,159	20.92%	282,071,591.76	23.66%
100.001 - 150.000	2,218	14.69%	274,970,277.25	23.06%
150.001 - 250.000	695	4.60%	131,049,684.43	10.99%
250.001 - 500.000	126	0.83%	42,262,535.00	3.54%
500.001 +	14	0.09%	11,092,265.30	0.93%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>1,192,413,035.98</b>	<b>1/1/1900</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 37.500	7,997	52.96%	168,447,112.00	24.99%
37.501 - 75.000	4,899	32.45%	256,730,670.02	38.09%
75.001 - 100.000	1,160	7.68%	99,404,975.48	14.75%
100.001 - 150.000	759	5.03%	90,578,045.19	13.44%
150.001 - 250.000	240	1.59%	43,781,011.17	6.50%
250.001 - 500.000	41	0.27%	12,811,748.63	1.90%
500.001 +	3	0.02%	2,305,918.55	0.34%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1995-2004	2,840	18.81%	85,809,154.38	12.73%
2005	2,035	13.48%	67,329,023.47	9.99%
2006	1,857	12.30%	62,097,015.04	9.21%
2007	830	5.50%	32,702,389.88	4.85%
2008	485	3.21%	21,505,918.31	3.19%
2009	753	4.99%	40,390,357.88	5.99%
2010	1,651	10.93%	103,051,961.03	15.29%
2011	1,614	10.69%	92,032,164.62	13.65%
2012	730	4.83%	38,032,659.50	5.64%
2013	469	3.11%	24,793,771.96	3.68%
2014	389	2.58%	22,580,025.90	3.35%
2015	511	3.38%	28,483,274.08	4.23%
2016	519	3.44%	30,849,135.73	4.58%
2017	309	2.05%	19,001,687.63	2.82%
2018	105	0.70%	5,318,836.54	0.79%
2019	2	0.01%	82,105.09	0.01%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
2016 - 2020	589	3.90%	3,135,406.98	0.47%
2021 - 2025	3,165	20.96%	63,729,334.94	9.45%
2026 - 2030	3,677	24.35%	135,655,666.15	20.13%
2031 - 2035	3,232	21.41%	162,935,429.98	24.17%
2036 - 2040	2,220	14.70%	138,622,968.05	20.57%
2041 - 2045	1,427	9.45%	108,862,703.01	16.15%
2046 +	789	5.23%	61,117,971.93	9.07%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 40 months	1,858	12.31%	19,186,258.71	2.85%
40.01 - 60 months	801	5.30%	16,968,733.41	2.52%
60.01 - 90 months	1,942	12.86%	56,298,708.10	8.35%
90.01 - 120 months	1,332	8.82%	47,231,973.36	7.01%
120.01 - 150 months	2,368	15.68%	101,353,453.38	15.04%
150.01 - 180 months	1,175	7.78%	57,496,472.98	8.53%
over 180 months	5,623	37.24%	375,523,881.10	55.71%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 1.00%	170	1.13%	9,669,386.26	1.43%
1.01% - 2.00%	4,311	28.55%	175,778,705.18	26.08%
2.01% - 3.00%	4,038	26.74%	187,813,037.17	27.86%
3.01% - 4.00%	2,986	19.78%	168,551,176.60	25.01%
4.01% - 5.00%	2,437	16.14%	98,888,314.86	14.67%
5.01% - 6.00%	903	5.98%	27,925,211.97	4.14%
6.01% - 7.00%	237	1.57%	5,129,215.28	0.76%
7.01% +	17	0.11%	304,433.72	0.05%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

CURRENT LTV_Indexed (Euro by Daily FX Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	3,291	21.80%	54,386,022.32	8.07%
20.01% - 30.00%	2,209	14.63%	72,160,884.77	10.71%
30.01% - 40.00%	2,130	14.11%	88,901,396.45	13.19%
40.01% - 50.00%	2,023	13.40%	103,059,592.80	15.29%
50.01% - 60.00%	1,831	12.13%	107,194,176.18	15.90%
60.01% - 70.00%	1,462	9.68%	96,825,868.24	14.36%
70.01% - 80.00%	965	6.39%	65,262,934.25	9.68%
80.01% - 90.00%	578	3.83%	40,874,149.49	6.06%
90.01% - 100.00%	375	2.48%	26,796,911.63	3.98%
100.00% +	235	1.56%	18,597,544.91	2.76%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed (Euro by Daily F/X Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	4,985	33.02%	106,063,876.45	15.74%
20.01% - 30.00%	2,803	18.56%	118,011,004.29	17.51%
30.01% - 40.00%	2,736	18.12%	139,627,603.29	20.71%
40.01% - 50.00%	2,174	14.40%	134,353,917.23	19.93%
50.01% - 60.00%	1,438	9.52%	97,663,997.61	14.49%
60.01% - 70.00%	807	5.34%	64,211,576.42	9.53%
70.01% - 80.00%	149	0.99%	13,510,176.29	2.00%
80.01% - 90.00%	7	0.05%	617,329.46	0.09%
90.01% - 100.00%	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>ORIGINAL LTV (Euro by Daily F/X Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	418	2.77%	11,957,374.15	1.77%
20.01% - 30.00%	1,182	7.83%	37,362,338.19	5.54%
30.01% - 40.00%	2,030	13.44%	76,192,248.85	11.30%
40.01% - 50.00%	2,630	17.42%	111,963,922.12	16.61%
50.01% - 60.00%	2,900	19.21%	140,903,677.68	20.90%
60.01% - 70.00%	2,610	17.29%	128,306,883.20	19.03%
70.01% - 80.00%	2,326	15.40%	113,391,601.61	16.82%
80.01% - 90.00%	707	4.68%	38,236,237.77	5.67%
90.01% - 100.00%	256	1.70%	14,246,834.88	2.11%
100.00% +	40	0.26%	1,498,362.59	0.22%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,178	40.92%	304,927,858.38	45.24%
Thessaloniki	2,078	13.76%	85,842,886.19	12.74%
Macedonia	1,761	11.66%	66,825,657.29	9.91%
Peloponnese	1,060	7.02%	43,715,977.04	6.49%
Thessaly	1,063	7.04%	41,485,400.42	6.15%
Stereia Ellada	821	5.44%	33,218,589.52	4.93%
Creta Island	530	3.51%	25,601,961.26	3.80%
Ionian Islands	247	1.64%	11,517,055.17	1.71%
Thrace	527	3.49%	20,480,255.62	3.04%
Epirus	393	2.60%	16,164,057.70	2.40%
Aegean Islands	441	2.92%	24,279,782.45	3.60%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	30	0.20%	1,456,706.41	0.22%
12 - 24	127	0.84%	7,148,709.43	1.06%
24 - 36	436	2.89%	26,743,604.58	3.97%
36 - 60	981	6.50%	56,385,249.36	8.37%
60 - 96	1,689	11.19%	88,718,194.21	13.16%
over 96	11,836	78.39%	493,607,017.05	73.23%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	15	0.10%	261,234.40	0.04%
5 - 10 years	416	2.76%	7,229,221.32	1.07%
10 - 15 years	2,571	17.03%	59,020,007.40	8.76%
15 - 20 years	3,827	25.35%	133,238,318.80	19.77%
20 - 25 years	3,181	21.07%	157,307,746.68	23.34%
25 - 30 years	3,697	24.49%	223,791,888.62	33.20%
30 - 35 years	695	4.60%	48,159,622.80	7.14%
35 years +	697	4.62%	45,051,441.02	6.68%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,695	77.46%	492,600,139.06	73.08%
Houses	3,404	22.54%	181,459,341.98	26.92%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,471	22.99%	159,801,412.97	23.71%
Purchase	9,274	61.42%	431,342,091.60	63.99%
Repair	2,168	14.36%	74,646,219.78	11.07%
Construction (re-mortgage)	19	0.13%	703,420.77	0.10%
Purchase (re-mortgage)	125	0.83%	5,852,567.22	0.87%
Repair (re-mortgage)	42	0.28%	1,713,768.70	0.25%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	15,053	99.70%	670,745,224.37	99.51%
Balloon	46	0.30%	3,314,256.67	0.49%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,621	96.83%	657,546,971.81	97.55%
Fixed Converting to Floating	367	2.43%	14,466,660.16	2.15%
Fixed to Maturity	111	0.74%	2,045,849.07	0.30%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

Fixed rate assets 2.45%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4,743	32.44%	151,105,142.05	22.98%
Euribor 1 Month	344	2.35%	13,734,977.34	2.09%
Euribor 3 Months	6,924	47.36%	397,768,468.28	60.49%
Labor 1 Month (Euro)	37	0.25%	959,390.85	0.15%
Originator Rate	2,569	17.57%	93,907,804.75	14.28%
Euribor 6 Months	4	0.03%	71,188.54	0.01%
<b>Grand Total</b>	<b>14,621</b>	<b>100.00%</b>	<b>657,546,971.81</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	119	32.43%	4,685,312.89	32.39%
Euribor 1 Month	55	14.99%	1,702,991.68	11.77%
Euribor 3 Months	64	17.44%	2,257,806.04	15.61%
Originator Rate	129	35.15%	5,820,549.55	40.23%
<b>Grand Total</b>	<b>367</b>	<b>100.00%</b>	<b>14,466,660.16</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1 Jan 2016 - 31 Dec 2020	24	6.54%	560,823.92	3.88%
1 Jan 2021 +	343	93.46%	13,905,836.24	96.12%
<b>Grand Total</b>	<b>367</b>	<b>100.00%</b>	<b>14,466,660.16</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised_flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	15,099	100.00%	674,059,481.04	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Greek Government Subsidy	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Greek Government & OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,585	96.60%	654,635,258.40	97.12%
Y	514	3.40%	19,424,222.64	2.88%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,943	98.97%	667,209,313.78	98.98%
Y	156	1.03%	6,850,167.26	1.02%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	15,099	100.00%	674,059,481.04	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,702	97.37%	661,842,403.96	98.19%
Y	397	2.63%	12,217,077.08	1.81%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Owner occupied	14,059	93.11%	625,498,460.80	92.80%
Second home/Holiday houses	978	6.48%	45,573,256.17	6.76%
Buy-to-let/Non-Owner occupied	22	0.15%	1,112,176.04	0.16%
Other	40	0.26%	1,875,588.03	0.28%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Other Professions	4,346	28.78%	219,807,971.15	32.61%
Pensioner	2,562	16.97%	86,517,884.89	12.84%
Other Private Employees	2,263	14.99%	97,014,090.63	14.39%
Civil Servant	1,434	9.50%	65,732,081.61	9.75%
Other Self Employed	791	5.24%	42,204,498.68	6.26%
Unemployed	581	3.85%	20,446,055.11	3.03%
Civil Servant - Policeman	571	3.78%	29,083,385.13	4.31%
Teacher	507	3.36%	21,675,074.28	3.22%
Military Personnel	433	2.87%	21,789,462.24	3.23%
Salesman	374	2.48%	15,850,860.17	2.35%
Housewife	328	2.17%	12,811,597.55	1.90%
Civil Servant - Primary School Teachers	318	2.11%	14,469,075.77	2.15%
Accountant	235	1.56%	10,979,082.35	1.63%
Civil Servant - Bank Employee	181	1.20%	7,712,247.11	1.14%
Student	175	1.16%	7,966,114.37	1.18%
<b>Grand Total</b>	<b>15,099</b>	<b>100.00%</b>	<b>674,059,481.04</b>	<b>100.00%</b>