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

Report No: 83

Reporting Date 20/4/2017



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



Programme Details

Series	Issue Date ISIN M		Moody's Rating Original Balance		Interest Rate	Maturity	
Genes	issue Date	IOIIV	Woody 3 Rating	(in Euro)	interest reate	Final	Extended Final
1	26-Apr-10	XS0505078237	Caa2	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-17	20-Dec-18
3	8-Jun-10	XS0515809662	Caa2	25,000,000.00	Euribor 1M	20-Jul-17	20-Jul-18
4	16-May-16	XS1410482951	Caa2	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-18	20-Feb-19

2,225,000,000.00

Series	Intere	est Period			Current	Interest Accrued	Interest Paid	
Selles	Start date	End Date	Actual Days	Accrued Base	Interest Rate	interest Accided	interest Faid	
1	20-Mar-17	20-Jun-17	31	Act/360	0.9210%	793,083.33	-	
3	20-Mar-17	20-Apr-17	31	Act/360	0.0000%	0.00	0.00	
4	20-Feb-17	22-May-17	59	Act/360	0.9220%	1,813,266.67	-	
						793 083 33	0.00	

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

		As at	31/3/2017			As at Previous Repo	rt
-A-	MORTGAGE POOL SUMMARY INFO	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	448,071,626.06	2,218,297,929.14	2,637,213,061.96	453,938,741.95	2,243,341,532.88	2,669,655,152.29
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	447,144,722.43	2,216,657,450.35	2,634,705,994.13	452,715,883.14	2,240,195,286.52	2,665,360,466.03
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	354,895,536.44	2,154,244,629.15	2,486,046,738.76	357,491,029.05	2,175,498,604.10	2,511,233,980.74
A.4	Aggregate Original Principal O/S balance	508,850,797.09	4,061,250,406.49	4,536,989,745.58	512,929,896.26	4,085,849,966.70	4,567,564,745.31
A.5	Average Current Principal O/S balance	95,905.74	39,755.16	43,611.20	96,459.57	39,907.88	43,823.03
A.6	Average Original Principal O/S balance	108,914.98	72,783.57	75,027.53	108,994.88	72,685.14	74,977.67
A.7	Maximum Current Principal O/S balance	1,270,587.49	1,193,953.85	1,193,953.85	1,274,265.70	1,205,416.99	1,205,416.99
A.8	Maximum Original Principal O/S balance	1,503,559.08	2,000,000.00	2,000,000.00	1,503,559.08	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,672	55,799	60,471	4,706	56,213	60,919
A.10	Weighted Average Seasoning (years)	10.58	9.38	9.57	10.49	9.30	9.49
A.11	Weighted Average Remaining Maturity (years)	15.42	15.43	15.43	15.45	15.45	15.45
A.12	Weighted Average Current LTV percent (%)	98.27	59.57	65.72	99.12	59.83	66.10
A.13	Weighted Average Original LTV percent (%)	67.03	61.26	62.18	66.98	61.26	62.18
A.14	Weighted Average Interest Rate - Total (%)	0.70	2.00	1.80	0.71	2.01	1.80
A.15	Weighted Average Interest Rate - (%) - Preferntial Rate	0.59	1.14	0.87	0.59	1.14	0.87
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	86.34	87.85	87.61	84.35	84.40	84.39
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	11.64	10.89	11.01	13.87	14.22	14.17
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.82	1.19	1.29	1.51	1.24	1.29
A.19	OS Principal of Perfoming Loans - 90+(%)	0.21	0.07	0.10	0.27	0.14	0.16
A.20	FX Rate	1.0696	-	-	1.0648	-	-

	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/3/2017						
-B-		CI	₽F.	EUR Total € (Calcul		Total € (Calculated using f	ulated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
B.1	Scheduled And Paid Repayments	6,301	2,651,758.41	68,277	16,219,059.92	74,578	18,698,265.61	
B.2	Partial Prepayments	8	273,745.65	196	1,917,902.59	204	2,173,835.32	
B.3	Whole Prepayments	4	143,170.85	130	2,148,380.27	134	2,282,234.84	
B.4	Total Principal Receipts (B1+B2+B3)	-	3,068,674.91	-	20,285,342.78	-	23,154,335.78	

	Non-Principal Receipts For Performing	As at 3//3/2017						
-C-	Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)		
	Or Delinquent / III Arrears Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount	
C.1	Interest From Installments	5,493	265,400.82	65,992	3,654,283.16	71,485	3,902,414.07	
C.2	Interest From Overdues	1,681	1,342.83	14,401	10,715.03	16,082	11,970.48	
C.3	Total Interest Receipts (C1+C2)	-	266,743.65	-	3,664,998.19	-	3,914,384.55	
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-	

Part 2 - Portfolio Status

		As at 31/3/2017						
-A-	Portfolio Status	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	4,593	439,005,650.82	55,095	2,190,244,939.83	59,688	2,600,684,029.98	
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	71	8,139,071.61	657	26,412,510.52	728	34,021,964.16	
A.3	Totals (A1+ A2)	4,664	447,144,722.43	55,752	2,216,657,450.35	60,416	2,634,705,994.13	
A.4	In Arrears Loans 90 Days To 360 Days	8	926,903.63	47	1,640,478.79	55	2,507,067.82	
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00	
A.6	Totals (A4+ A5)	8	926,903.63	47	1,640,478.79	55	2,507,067.82	

		As at 31/3/2017							
-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CH	CHF			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	54	6,217,344.61	495	20,083,555.38	549	25,896,330.82		
B.2	60 Days < Installment <= 89 Days	17	1,921,727.00	162	6,328,955.14	179	8,125,633.34		
B.3	Total (B1+B2=A4)	71	8,139,071.61	657	26,412,510.52	728	34,021,964.16		
B.4	90 Days < Installment <= 119 Days	8	926,903.63	47	1,640,478.79	55	2,507,067.82		
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00		
B.6	Total (B4+B5=A4)	8	926,903.63	47	1,640,478.79	55	2,507,067.82		

Part 3 - Replenishment Loans - Removed Loans

ſ			At March-17						
-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)			
ı			Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	
	A.1	Total Outstanding Balance	0.00	2,821,470.48	0.00	4,806,942.73	0.00	7,444,817.15	
ſ	A.2	Number of Loans	0	24	0	122	0	146	

III	Statutory Tests
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Outstanding Bonds Principal	2,225,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,536,333.33	
Total Bonds Amount	2,226,536,333.33	
Current Outstanding Balance of Loans	2,637,213,061.96	
A. Adjusted Outstanding Principal of Loans ²	2,486,046,738.76	
B. Accrued Interest on Loans	4,219,095.89	
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	9,138,541.67	
Nominal Value (A+B+C+D-Z)	2,481,127,292.98	
Bonds / Nominal Value Assets Percentage	2,394,125,089.61	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,857,694,587.66	
Net Present Value of Liabilities	2,247,727,315.50	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	2,824,038,130.83	
Net Present Value of Liabilities	2,240,212,907.73	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	2,946,453,418.48	
Net Present Value of Liabilities	2,273,011,402.75	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	40,296,716.90	
Interest due on all series of covered bonds during 1st year	18,585,955.41	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	10,384,595.74	
Required Reserve Amount	10,055,597.17	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	10,384,595.74	

Outstanding Accrued Interest on Bonds as at end date of reporting period
 The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.
 The maximum asset percentage amented to 93% (from 95%) on 2016/03/07
 Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,672	7.73%	418,915,132.82	15.88%
EUR	55,799	92.27%	2,218,297,929.14	84.12%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,055	23.24%	327,936,567.75	7.23%
37.501 - 75.000	23,411	38.71%	1,303,513,200.06	28.73%
75.001 - 100.000	10,372	17.15%	922,269,448.80	20.33%
100.001 - 150.000	8,519	14.09%	1,050,775,976.66	23.16%
150.001 - 250.000	3,213	5.31%	597,968,030.16	13.18%
250.001 - 500.000	792	1.31%	253,066,005.70	5.58%
500.001 +	109	0.18%	81,460,516.44	1.80%
Grand Total	60,471	100.00%	4,536,989,745.58	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,670	57.33%	620,214,186.69	23.52%
37.501 - 75.000	16,475	27.24%	871,618,953.13	33.05%
75.001 - 100.000	4,389	7.26%	376,638,027.51	14.28%
100.001 - 150.000	3,254	5.38%	389,890,580.12	14.78%
150.001 - 250.000	1,310	2.17%	243,253,308.55	9.22%
250.001 - 500.000	327	0.54%	105,382,528.61	4.00%
500.001 +	46	0.08%	30,215,477.34	1.15%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1993	1	0.00%	6,081.92	0.00%
1997	9	0.01%	15.107.29	0.009
1998	51	0.08%	522,156,35	0.029
1999	735	1.22%	4,943,147.25	0.19
2000	858	1.42%	12,175,230.43	0.46
2001	1,241	2.05%	25,427,119.49	0.96
2002	2,644	4.37%	50,746,362.58	1.929
2003	2,967	4.91%	73,247,716.30	2.78
2004	5,280	8.73%	192,851,085.48	7.31
2005	8,532	14.11%	383,699,117.71	14.55
2006	10,193	16.86%	466,911,041.90	17.70
2007	8,628	14.27%	404,072,305.94	15.32
2008	5,212	8.62%	259,131,423.04	9.83
2009	3,659	6.05%	193,311,795.47	7.33
2010	4,288	7.09%	245,532,614.30	9.31
2011	2,936	4.86%	151,849,707.29	5.76
2012	1,297	2.14%	62,695,250.84	2.38
2013	839	1.39%	42,576,614.13	1.61
2014	378	0.63%	23,028,982.23	0.87
2015	506	0.84%	31,284,477.52	1.19
2016	217	0.36%	13,185,724.50	0.50
Grand Total	60 471	100.00%	2 637 213 061 96	

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9,936	16.43%	94,695,476.69	3.59%
2021 - 2025	17,289	28.59%	523,234,313.22	19.84%
2026 - 2030	12,290	20.32%	588,383,493.34	22.31%
2031 - 2035	8,766	14.50%	521,788,218.18	19.79%
2036 - 2040	6,816	11.27%	494,796,511.44	18.76%
2041 - 2045	2,911	4.81%	232,106,267.23	8.80%
2046 +	2,463	4.07%	182,208,781.86	6.91%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,494	14.05%	71,664,143.96	2.72%
40.01 - 60 months	6,083	10.06%	120,762,019.07	4.58%
60.01 - 90 months	8,162	13.50%	250,592,575.10	9.50%
90.01 - 120 months	7,982	13.20%	314,013,502.94	11.91%
120.01 - 150 months	4,848	8.02%	232,156,819.44	8.80%
150.01 - 180 months	6,731	11.13%	370,624,246.78	14.05%
over 180 months	18,171	30.05%	1,277,399,754.66	48.44%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,228	10.30%	513,352,773.12	19.47%
1.01% - 2.00%	34,116	56.42%	1,487,943,562.89	56.42%
2.01% - 3.00%	8,095	13.39%	306,657,051.93	11.63%
3.01% - 4.00%	2,521	4.17%	125,739,053.16	4.77%
4.01% - 5.00%	2,264	3.74%	82,547,514.47	3.13%
5.01% - 6.00%	2,646	4.38%	63,618,190.27	2.41%
6.01% - 7.00%	4,296	7.10%	54,302,837.55	2.06%
7.01% +	305	0.50%	3,052,078.56	0.12%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,069	21.61%	161,033,800.20	% of Principal Euro Equiv.
20.01% - 30.00%	6,775	11.20%	185,295,769.05	7.03%
30.01% - 40.00%	6,586	10.89%	243,541,234.07	9.23%
40.01% - 50.00%	6,538	10.81%	287,015,756.62	10.88%
50.01% - 60.00%	6,152	10.17%	309,130,318.25	11.72%
60.01% - 70.00% 70.01% - 80.00%	5,949 5,374	9.84% 8.89%	339,379,996.27 330,317,590.70	12.87% 12.53%
80.01% - 90.00%	4,240	7.01%	275,148,437.88	10.43%
90.01% - 100.00%	3,356	5.55%	231,503,516.23	8.78%
100.00% +	2,432	4.02%	274,846,642.69	10.42%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%
ORIGINAL LTV				
0.00% - 20.00%	Num of Loans 3,327	% of loans 5.50%	Principal Euro Equiv. 64,459,669.25	% of Principal Euro Equiv. 2.44%
20.01% - 30.00%	4,596	7.60%	136,842,790.67	5.19%
30.01% - 40.00%	6,589	10.90%	233,631,049.80	8.86%
40.01% - 50.00%	8,260	13.66%	340,711,514.01	12.92%
50.01% - 60.00%	9,478	15.67%	445,290,578.07	16.88%
60.01% - 70.00% 70.01% - 80.00%	9,148 10,236	15.13% 16.93%	444,864,858.44 498,122,785.55	16.87% 18.89%
30.01% - 90.00%	4,633	7.66%	256,336,447.75	9.72%
90.01% - 100.00%	3,837	6.35%	200,716,215.48	7.61%
100.00% +	367	0.61%	16,237,152.91	0.62%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%
LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica Thessaloniki	24,832 9,493	41.06% 15.70%	1,273,844,385.73 352,081,836.16	48.30% 13.35%
Macedonia	6,741	11.15%	225,797,448.39	8.56%
Peloponnese	4,217	6.97%	173,161,307.18	6.57%
Thessaly	4,314	7.13%	144,578,282.64	5.48%
Sterea Ellada	3,031	5.01%	113,643,938.00	4.31%
Aegean Islands Creta Island	1,444 2,104	2.39% 3.48%	86,846,707.81 100.024.993.29	3.29% 3.79%
onian Islands	961	1.59%	47,414,131.42	1.80%
Thrace	1,732	2.86%	57,511,389.35	2.18%
Epirus	1,602	2.65%	62,634,390.30	2.37%
Grand Total	60,471	100.00%	2,637,538,810.27	100.00%
SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
) - 12 12 - 24	146 376	0.24% 0.62%	8,011,230.58	0.30%
12 - 24 24 - 36	502	0.83%	24,400,322.52 30,931,974.92	0.93% 1.17%
36 - 60	1,729	2.86%	85,790,220.29	3.25%
60 - 96	10,205	16.88%	556,467,107.44	21.10%
over 96	47,513	78.57%	1,931,612,206.20	73.24%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%
LEGAL LOAN TERM				
0 - 5 years	Num of Loans 30	% of loans 0.05%	Principal Euro Equiv.	% of Principal Euro Equiv. 0.01%
5 - 10 years	1,905	3.15%	327,633.89 23,288,371.97	0.88%
10 - 15 years	17,775	29.39%	418,734,532.91	15.88%
15 - 20 years	14,670	24.26%	523,512,644.11	19.85%
20 - 25 years	11,385	18.83%	620,866,889.94	23.54%
25 - 30 years	9,298	15.38%	648,821,387.03 195.881.321.84	24.60%
30 - 35 years	2,544 2,864	4.21%	195,001,321.04	7.43%
35 vears +		4 74%	205 780 280 25	
	60,471	4.74% 100.00%	205,780,280.25 2,637,213,061.96	7.80%
Grand Total				7.80% 100.00%
Grand Total REAL ESTATE TYPE	Num of Loans	100.00% % of loans	2,637,213,061.96 Principal Euro Equiv.	7.80% 100.00% % of Principal Euro Equiv.
Grand Total REAL ESTATE TYPE	Num of Loans 47,013	100.00% % of loans 77.74%	2,637,213,061.96 Principal Euro Equiv. 1,937,855,338.07	7.80% 100.00% % of Principal Euro Equiv. 73.48%
Grand Total REAL ESTATE TYPE Flats Houses	Num of Loans	100.00% % of loans	2,637,213,061.96 Principal Euro Equiv.	7.80% 100.00%
Grand Total REAL ESTATE TYPE Flats Houses Grand Total	Num of Loans 47,013 13,458	% of loans 77.74% 22.26%	2,637,213,061.96 Principal Euro Equiv. 1,937,855,338.07 699,357,723.89	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52%
Grand Total REAL ESTATE TYPE Flats Houses Grand Total	Num of Loans 47,013 13,458	% of loans 77.74% 22.26%	2,637,213,061.96 Principal Euro Equiv. 1,937,855,338.07 699,357,723.89	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00%
Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE	Num of Loans 47,013 13,458 60,471	100.00% % of loans 77.74% 22.26% 100.00%	2,637,213,061.96 Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52%
Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction Purchase	Num of Loans 47,013 13,458 60,471 Num of Loans 14,218 31,810	% of loans 77.74% 22.26% 100.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80%
REAL ESTATE TYPE Tlats louses Grand Total COAN PURPOSE Construction Purchase Repair	Num of Loans Num of Loans Num of Loans Num of Loans 14,218 31,810 13,045	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29%
Grand Total REAL ESTATE TYPE Flats flouses Grand Total LOAN PURPOSE Construction Purchase Recair Construction (re-mortgage)	Num of Loans 47,013 13,458 60,471 Num of Loans 14,218 31,810 13,045 162	% of loans 77.74%, 22.26% 100.00% % of loans 23.51%, 52.60%, 21.57%, 0.27%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91	7.80% 100.00% % of Principal Euro Equiv. 73.46% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39%
Grand Total REAL ESTATE TYPE Flats -louses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage)	Num of Loans 47,013 13,458 60,471 Num of Loans 14,218 31,810 13,045 162 755	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91 39,464,118.88	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50%
Grand Total REAL ESTATE TYPE Flats -louses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Portchase (re-mortgage) Repair (re-mortgage)	Num of Loans 47,013 13,458 60,471 Num of Loans 14,218 31,810 13,045 162	% of loans 77.74%, 22.26% 100.00% % of loans 23.51%, 52.60%, 21.57%, 0.27%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00%
Grand Total REAL ESTATE TYPE Flats louses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (re-mortgage) Repair (Te-mortgage) Repair (Te-mortgage) Repair (Te-mortgage) Repair (Te-mortgage) Repair (Te-mortgage)	Num of Loans Num of Loans Num of Loans Num of Loans 14,218 31,810 13,045 162 755 481	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91 39,464,118.88 21,755,981.67	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 0.82%
Prand Total REAL ESTATE TYPE Flats douses Grand Total COAN PURPOSE Construction Purchase Repair Purchase (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Purchase (Te-mortgage)	Num of Loans Num of Loans	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664,138.88 21,755,981.67 2,637,213,061.96 Principal Euro Equiv.	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 0.82% 100.00%
Grand Total REAL ESTATE TYPE Flats -louses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Grand Total NITEREST PAYMENT FREQUENCY	Num of Loans Num of Loans 47,013 13,458 60,471	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91 39,464,118.88 21,755,981.67 2,637,213,061.96	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 56.80% 16.29% 0.39% 1.50% 0.82% 100.00% % of Principal Euro Equiv. 98.80%
Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon	Num of Loans 13,458 60,471	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00% % of loans 99.35% 0.65%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91 39,464,118.88 21,755,981.75 2,637,213,061.96 Principal Euro Equiv.	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 1.80% 1.90% % of Principal Euro Equiv. 98.80% 1.18%
Frand Total REAL ESTATE TYPE Flats - douses Grand Total COAN PURPOSE Construction - Purchase - Repair - Purchase (re-mortgage) - Purchase (re-mortgage) - Purchase (re-mortgage) - Purchase (re-mortgage) - Repair (re-mortgage) - Grand Total NTEREST PAYMENT FREQUENCY - FA - Salloon - Inter- only	Num of Loans Num of Loans 47,013 13,458 60,471	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91 39,464,118.88 21,755,981.67 2,637,213,061.96	7.80% 100.00% % of Principal Euro Equiv. 73.46% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 100.00% % of Principal Euro Equiv. 98.80% 1.18% 0.02%
Grand Total REAL ESTATE TYPE Flats -louses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Grand Total NTEREST PAYMENT FREQUENCY FA Balloon nter_only Grand Total	Num of Loans Num of Loans	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00% % of loans 99.35% 0.65% 0.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664,120 39,464,118.88 21,755,981.67 2,637,213,061.96 Principal Euro Equiv. 2,605,558,647.30 31,074,647.10 579,767.55	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 0.82% 100.00% % of Principal Euro Equiv.
Grand Total REAL ESTATE TYPE Flats -louses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Grand Total NTEREST PAYMENT FREQUENCY FA Balloon nter_only Grand Total	Num of Loans Num of Loans	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00% % of loans 99.35% 0.65% 0.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664,120 39,464,118.88 21,755,981.67 2,637,213,061.96 Principal Euro Equiv. 2,605,558,647.30 31,074,647.10 579,767.55	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 0.82% 100.00% % of Principal Euro Equiv. 98.80% 1.18% 0.02% 100.00%
Grand Total REAL ESTATE TYPE Flats -louses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Forand Total NTEREST PAYMENT FREQUENCY FA Balloon Inter only Grand Total NTEREST RATE TYPE Floating	Num of Loans	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00% % of loans 99.35% 0.00% 100.00%	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664,118.88 21,755,981.67 2,637,213,061.96 Principal Euro Equiv. 2,605,558,647.30 31,074,647.10 579,767.55 2,637,213,061.96	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 0.82% 100.00% % of Principal Euro Equiv. 98.80% 1.18% 0.02% 100.00%
35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total INTEREST PAYMENT FREQUENCY FA Balloon Inter only Grand Total INTEREST RATE TYPE Floating Fixed Converting to Floating Fixed to Maturity	Num of Loans Num of Loans	% of loans 77.74% 22.26% 100.00% % of loans 23.51% 52.60% 21.57% 0.27% 1.25% 0.80% 100.00% % of loans	Principal Euro Equiv. 1,937,855,338.07 699,357,723.89 2,637,213,061.96 Principal Euro Equiv. 638,259,531.46 1,497,985,123.83 429,528,641.20 10,219,664.91 39,464,118.88 21,755,981.67 2,637,213,061.96 Principal Euro Equiv. 2,605,558,647.30 31,074,647.10 579,767.55 2,637,213,061.96	7.80% 100.00% % of Principal Euro Equiv. 73.48% 26.52% 100.00% % of Principal Euro Equiv. 24.20% 56.80% 16.29% 0.39% 1.50% 0.82% 100.00% % of Principal Euro Equiv. 98.80% 1.118% 0.02%

CURRENT LTV

INDEX TYPE (FLOATING)				
Libor 1 Month (CHF)	Num of Loans 3,959	% of loans 6.75%	Principal Euro Equiv. 348,131,634.15	% of Principal Euro Equiv. 13.42%
Libor 3 Months (CHF)	590	1.01%	63.519.704.50	2.45%
ECB Tracker	32,109	54.74%	1,283,352,907.69	49.49%
Euribor 1 Month	3,140	5.35%	145,334,536.08	5.60%
Euribor 3 Months	11,608	19.79%	607,103,421.49	23.41%
Libor 1 Month (Euro) Eurobank Base Rate CHF (SBEX)	194 101	0.33% 0.17%	4,213,018.71 7.173.669.49	0.16% 0.28%
Eurobank Base Rate	1,183	2.02%	14,742,476.39	0.57%
Eurobank Base Rate EUR (SBEX)	561	0.96%	14,627,226.71	0.56%
Eurobank OEK's Rate	922	1.57%	15,518,094.32	0.60%
Proton Base Rate TT Bank Base Rate	63	0.11%	2,110,953.31	0.08%
TBank Base Rate	2,219 1,435	3.78% 2.45%	65,923,852.38 13,797,185,31	2.54% 0.53%
Euribor 6 Months	26	0.04%	337,218.07	0.01%
TBank OEK's Rate	490	0.84%	6,037,941.49	0.23%
TBank GG Rate	62	0.11%	1,277,503.32	0.05%
Grand Total	58,662	100.00%	2,593,201,343.41	100.00%
INDEX TYPE (FIXED CONVERTING T				
ECB Tracker	Num of Loans 273	% of loans 25.47%	Principal Euro Equiv. 8,667,803.37	% of Principal Euro Equiv. 24.10%
Euribor 1 Month	204	19.03%	5,933,904.60	16.50%
Euribor 3 Months	139	12.97%	4,632,901.59	12.88%
Eurobank Base Rate	47	4.38%	1,328,874.72	3.70%
Eurobank Base Rate EUR (SBEX)	15	1.40%	355,973.26	0.99%
TT Bank Base Rate Grand Total	394 1,072	36.75% 100.00%	15,040,326.97 35,959,784.51	41.83% 100.00 %
Granu rotai	1,072	100.00%	ან, ყნყ, 784.51	100.00%
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	Num of Loans 485	% of loans 45.24%	13,459,246.20	37.43%
1 Jan 2021 +	587	54.76%	22,500,538.31	62.57%
Grand Total	1,072	100.00%	35,959,784.51	100.00%
SUBSIDISED VS. NON-SUBSIDISED L				
Subsidised_flag N	Num of Loans 57,449	% of loans	Principal Euro Equiv. 2,493,477,783.70	% of Principal Euro Equiv.
Y	3,022	95.00% 5.00%	143,735,278.26	94.55% 5.45%
Grand Total	60,471	100.00%	2,637,213,061.96	100.00%
SUBSIDISED LOANS				
One of Consequence	Num of Loans 142	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government OEK Subsidy	2,833	4.70% 93.75%	5,979,323.27 136,120,996.98	4.16% 94.70%
Greek Government & OEK Subsidy				
	47	1.56%	1,634,958,01	1.14%
Grand Total	3,022	1.56% 100.00%	1,634,958.01 143,735,278.26	
Grand Total COMBINED LOANS	3,022 Num of Loans	100.00% % of loans		
Grand Total	3,022 Num of Loans 52,605	100.00% % of loans 86.99%	143,735,278.26 Principal Euro Equiv. 2,418,680,049.03	91.71%
Grand Total COMBINED LOANS	3,022 Num of Loans	100.00% % of loans	143,735,278.26 Principal Euro Equiv.	% of Principal Euro Equiv.
Grand Total COMBINED LOANS N Y Grand Total	3,022 Num of Loans 52,605 7,866	% of loans 86.99% 13.01%	143,735,278.26 Principal Euro Equiv. 2,418,680,049.03 218,533,012.93	% of Principal Euro Equiv. 91.71% 8.29%
Grand Total COMBINED LOANS N Y	3,022 Num of Loans 52,605 7,866 60,471	*** of loans **** 86.99% 13.01% 100.00%	143,735,278.26 Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96	100.00% % of Principal Euro Equiv. 91.71% 8.29% 100.00%
Grand Total COMBINED LOANS N Y Grand Total	3,022 Num of Loans 52,605 7,866 60,471 Num of Loans 57,932	% of loans 86.99% 13.01% 100.00% % of loans 95.80%	143,735,278.26 Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 93.62%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y	Num of Loans 52,605 7,866 60,471 Num of Loans 57,932 2,539	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92	## 100.00% ### 6 Principal Euro Equiv. 91.71% 8.29% 100.00% #### 6 Principal Euro Equiv. 93.62% 6.38%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro	3,022 Num of Loans 52,605 7,866 60,471 Num of Loans 57,932	% of loans 86.99% 13.01% 100.00% % of loans 95.80%	143,735,278.26 Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 93.62%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y	Num of Loans 52,605 7,866 60,471 Num of Loans 57,932 2,539 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96	## 100.00% ### 6 Principal Euro Equiv. 91.77% 8.29% 100.00% #### 6 Principal Euro Equiv. 93.62% 6.33% 100.00%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS	Num of Loans S2,605 7,866 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans Num of Loans 1,57,932 1,539	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv.	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv.
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S	Num of Loans S2,605 7,866 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N	Num of Loans Num of Loans 52,605 7,866 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S	Num of Loans 52,605 7,866 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169 1,302 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05% 100.00%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS	Num of Loans Num of Loans 52,605 7,886 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05% 3.05% 100.00% ## of Principal Euro Equiv. % of Principal Euro Equiv.
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y	Num of Loans S2,605 7,866 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 97.85% 97.85% 2.15% 100.00%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,5516,878,473.98 80,334,587.97 2,637,213,061.96	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05% 100.00% ## of Principal Euro Equiv. 95.24% 4.76%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS	Num of Loans Num of Loans 52,605 7,886 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 97.85% 97.85% 97.85% 97.85% 97.85% 97.85%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05% 100.00%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y	Num of Loans S2,605 7,866 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96	## 100.00% ## of Principal Euro Equiv. 91.71% 8.29% 100.00% ## of Principal Euro Equiv. 93.62% 6.38% 100.00% ## of Principal Euro Equiv. 96.95% 3.05% 100.00% ## of Principal Euro Equiv. 96.95% 4.05% 100.00%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees	Num of Loans Num of Loans 52,605 7,866 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00%	Principal Euro Equiv. 2,418,630,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96	## 100.00% ## of Principal Euro Equiv. ## 05.24% ## 100.00% ## of Principal Euro Equiv. ## 17.48%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant	Num of Loans Num of Loans 52,605 7,886 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96	% of Principal Euro Equiv. 91.71% 8.229% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 4.76% 100.00% % of Principal Euro Equiv. 17.48% 8.72%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions	Num of Loans Num of Loans 52,605 7,886 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169 1,302 60,471 Num of Loans 55,158 5,313 60,471 Num of Loans 11,187 5,243 17,230 17,230 Num of Loans 11,187 5,243 17,230 17,230 Num of Loans 11,187 5,243 17,230 17,230 1,230	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 100.00% % of Principal Euro Equiv. 95.24% 17.48% 8.72% 31.95% 31.95%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions Pensioner	Num of Loans Num of Loans 52,605 7,886 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 14.55%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 2,512,522,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 100.00% % of Principal Euro Equiv. 97.24% 107.00% % of Principal Euro Equiv. 97.24% 107.00% % of Principal Euro Equiv. 97.24% 107.00%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions	Num of Loans Num of Loans 52,605 7,886 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169 1,302 60,471 Num of Loans 55,158 5,313 60,471 Num of Loans 11,187 5,243 17,230 17,230 Num of Loans 11,187 5,243 17,230 17,230 Num of Loans 11,187 5,243 17,230 17,230 1,230	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63	% of Principal Euro Equiv. 91.71% 8.22% 100.00% % of Principal Euro Equiv. 93.62% 6.33% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 100.00% % of Principal Euro Equiv. 17.48% 18.72% 31.95% 10.66% 2.93%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions Pensioner Bank employee Housewife Military personnel	Num of Loans Num of Loans 52,605 7,886 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 2.12% 2.12% 2.49% 2.34%	Principal Euro Equiv. 2,448,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,051.97 54,005,926.12 72,338,599.91	% of Principal Euro Equiv. 91.714 8.299 100.009 % of Principal Euro Equiv. 93.629 6.389 100.009 % of Principal Euro Equiv. 96.959 3.059 100.009 % of Principal Euro Equiv. 95.249 4.769 100.009 % of Principal Euro Equiv. 97.249 4.769 100.009
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions Pensioner Bank employee Housewife Military personnel Student	Num of Loans Num of Loans 52,605 7,886 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169 1,302 60,471 Num of Loans 55,158 5,313 60,471 Num of Loans 11,187 5,243 17,230 8,799 1,285 1,506 1,414 872	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 14.55% 2.12% 2.49% 2.49% 1.44%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 188,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,061.97 54,005,926.12 72,338,599.91 41,244,816.64	% of Principal Euro Equiv. 91.719 8.299 100.009 % of Principal Euro Equiv. 93.629 6.389 100.009 % of Principal Euro Equiv. 96.959 3.059 100.009 % of Principal Euro Equiv. 95.249 4.769 100.009 % of Principal Euro Equiv. 95.249 1.769 1.7489 8.729 31.959 10.669 2.939 2.059 2.2749 1.569
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Privat	Num of Loans Num of Loans 52,605 7,866 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 24.49% 2.14% 2.14% 1.44% 1.44%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,051.97 54,071,051.97 54,071,051.97 72,338,599.91 41,248,181.64 41,665,677.16	% of Principal Euro Equiv. 9.774 8.299 100.009 % of Principal Euro Equiv. 93.62% 6.389 100.009 % of Principal Euro Equiv. 95.24% 4.76% 100.009 % of Principal Euro Equiv. 95.24% 1.76% 1.76% 1.748% 8.72% 31.95% 10.66% 2.93% 2.05% 2.74% 1.56%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions Pensioner Bank employee Housewife Military personnel Student Accountant Other Self employed	Num of Loans Num of Loans 52,605 7,886 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 2.49% 2.49% 2.49% 2.49% 2.49% 4.44% 1.44% 6.49% 6.49%	Principal Euro Equiv. 2,448,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,051.97 54,005,926.12 72,038,599.91 41,244,816.64 41,665,677.16 199,191.881.30	% of Principal Euro Equiv. 91.714 8.299 100.009 % of Principal Euro Equiv. 93.629 6.389 100.009 % of Principal Euro Equiv. 96.959 3.059 100.009 % of Principal Euro Equiv. 95.249 4.769 100.009 % of Principal Euro Equiv. 97.249 1.699 1.699 2.339 2.059 1.569 1.589 7.559
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Privat	Num of Loans Num of Loans 52,605 7,866 60,471	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 24.49% 2.14% 2.14% 1.44% 1.44%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,051.97 54,071,051.97 54,071,051.97 72,338,599.91 41,248,181.64 41,665,677.16	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 100.00% % of Principal Euro Equiv. 95.24% 1.76% 1.66% 2.33% 2.174% 1.56% 1.58% 7.55% 3.38% 3.38%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions Pensioner Bank employee Housewife Military personnel Student Accountant Other Self employed Unemployed Lawyers - Jurists Teacher	Num of Loans Num of Loans 52,605 7,886 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169 1,302 60,471 Num of Loans 55,158 5,313 60,471 Num of Loans 11,187 5,243 17,230 8,799 1,285 1,506 1,414 8,72 9,03 3,922 2,663 686 1,703 1,703 666 1,703	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 18.50% 8.67% 28.49% 14.55% 2.12% 2.49% 2.49% 1.49% 1.49% 6.49% 4.40% 1.13% 8.69% 2.82%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,061.97 54,005,926.91 41,244,816.64 41,665,677.16 199,191,881.13 89,197,822.13 45,201,047.92 72,152,949.86	% of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 1.74% 8.72% 31.95% 10.66% 2.93% 2.05% 2.15% 3.38% 1.71% 2.74%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Self employee Housewife Military personnel Student Accountant Other Self employed Unemployed Lawyers - Jurists Teacher Salesman	Num of Loans Num of Loans	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 91.21% 8.79% 100.00% % of loans 18.50% 8.67% 28.49% 14.55% 2.12% 2.49% 2.49% 1.49% 6.49% 4.40% 1.13% 2.82% 4.40% 1.13% 2.82%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,051.97 54,005,929.12 72,338,599.91 41,244,816.65,677.16 199,191,881.30 89,197,822.13 45,201,047.92 72,152,949.86 56,820,764.22	% of Principal Euro Equiv. % of Principal Euro Equiv. 91.71% 8.29% 100.00% % of Principal Euro Equiv. 93.62% 6.38% 100.00% % of Principal Euro Equiv. 96.95% 3.05% 100.00% % of Principal Euro Equiv. 95.24% 4.76% 100.00% % of Principal Euro Equiv. 17.48% 8.72% 31.95% 10.66% 2.93% 2.05% 2.74% 1.56% 1.58% 7.55% 3.38% 1.71% 2.74%
Grand Total COMBINED LOANS N Y Grand Total Preferential Rate Euro N Y Grand Total STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total Top 15 Profession Euro Other Private Employees Civil servant Other Professions Pensioner Bank employee Housewife Military personnel Student Accountant Other Self employed Unemployed Lawyers - Jurists Teacher	Num of Loans Num of Loans 52,605 7,886 60,471 Num of Loans 57,932 2,539 60,471 Num of Loans 59,169 1,302 60,471 Num of Loans 55,158 5,313 60,471 Num of Loans 11,187 5,243 17,230 8,799 1,285 1,506 1,414 8,72 9,03 3,922 2,663 686 1,703 1,703 666 1,703	% of loans 86.99% 13.01% 100.00% % of loans 95.80% 4.20% 100.00% % of loans 97.85% 2.15% 100.00% % of loans 18.50% 8.67% 28.49% 14.55% 2.12% 2.49% 2.49% 1.49% 1.49% 6.49% 4.40% 1.13% 8.69% 2.82%	Principal Euro Equiv. 2,418,680,049.03 218,533,012.93 2,637,213,061.96 Principal Euro Equiv. 2,468,993,399.04 168,219,662.92 2,637,213,061.96 Principal Euro Equiv. 2,556,878,473.98 80,334,587.97 2,637,213,061.96 Principal Euro Equiv. 2,511,590,809.58 125,622,252.38 2,637,213,061.96 Principal Euro Equiv. 460,929,707.58 230,057,584.66 842,589,132.63 281,112,929.36 77,171,061.97 54,005,926.91 41,244,816.64 41,665,677.16 199,191,881.13 89,197,822.13 45,201,047.92 72,152,949.86	% of Principal Euro Equiv. 91.719 8.299 100.009 % of Principal Euro Equiv. 93.629 6.389 100.009 % of Principal Euro Equiv. 96.959 3.059 100.009 % of Principal Euro Equiv. 95.249 4.769 100.009 % of Principal Euro Equiv. 95.249 1.748 8.729 31.959 10.669 2.939 2.059 2.749 1.569 1.589 7.559 3.389 1.7119