

EUROBANK ERGASIAS S.A.

€5 billion Global Covered Bond Programme
Investor Report



Report No: 86

Reporting Date: 20/7/2017

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2017	30/6/2017

Servicer Provider: EUROBANK

Issuer Event of Default: NO

Covered Bond Event of Default: NO

I Programme Details

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	26-Apr-10	XS0505078237	B3	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-17	20-Dec-18
3	8-Jun-10	XS0515809662	B3	25,000,000.00	Euribor 1M (up to 18/07/17) + Euribor 3M + 1.25% (thereafter)	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	B3	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-18	20-Feb-19
				2,225,000,000*			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1*	20-Jun-17	20-Sep-17	30	Act/360	0.92100%	767,500.00	-
3	20-Jun-17	20-Jul-17	30	Act/360	0.06127%	1,276.40	1,276.40
4	22-May-17	21-Aug-17	59	Act/360	0.91900%	1,807,366.67	-
							25,527,78**

*On 2017/07/18 we proceeded to CBII Upsize of 475ml. Consequently, the aggregated bond's balance reached to €500ml & the aggregated adjusted OS Principal of the underlying pool to aprox. €2,985ml (effective on 19/07/2017)

** The total interest (Coupon) paid on 2017/07/20 (IPD) amounts to €25,527,78 = €1,276,40 + €24,251,39 which derived from the new (475ml) tranche

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 30/6/2017			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	432,087,215.95	2,153,025,325.67	2,548,347,572.65	437,154,868.26	2,176,321,819.72	2,577,528,563.72
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	431,189,670.08	2,150,193,449.19	2,544,694,519.71	436,179,001.84	2,171,978,298.57	2,572,289,423.61
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	348,859,559.79	2,094,284,310.91	2,413,460,486.38	351,560,141.66	2,114,115,366.26	2,436,766,010.22
A.4	Aggregate Original Principal O/S balance	497,335,844.93	3,998,634,086.85	4,453,653,158.15	501,184,579.12	4,021,397,836.98	4,481,368,999.90
A.5	Average Current Principal O/S balance	94,859.98	39,404.55	43,050.77	95,261.47	39,550.79	43,236.24
A.6	Average Original Principal O/S balance	109,184.60	73,182.78	75,238.25	109,214.33	73,081.78	75,171.84
A.7	Maximum Current Principal O/S balance	1,259,544.56	1,159,620.33	1,159,620.33	1,263,227.01	1,170,968.12	1,170,968.12
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	4,555	54,639	59,194	4,589	55,026	59,615
A.10	Weighted Average Seasoning (years)	10.83	9.61	9.80	10.75	9.53	9.72
A.11	Weighted Average Remaining Maturity (years)	15.27	15.35	15.33	15.32	15.38	15.37
A.12	Weighted Average Current LTV percent (%)	94.77	58.89	64.46	95.51	59.11	64.78
A.13	Weighted Average Original LTV percent (%)	66.93	61.29	62.17	66.96	61.27	62.15
A.14	Weighted Average Interest Rate - Total (%)	0.71	1.99	1.80	0.71	2.00	1.80
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.14	0.87	0.59	1.14	0.87
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	86.62	87.29	87.18	88.21	87.77	87.84
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	11.03	11.12	11.10	9.87	10.71	10.58
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	2.15	1.46	1.57	1.69	1.32	1.38
A.19	OS Principal of Performing Loans - 90+(%)	0.21	0.13	0.14	0.22	0.20	0.20
A.20	FX Rate	1.0930	-	-	1.0896	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/6/2017					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	5,692	2,507,182.30	63,868	15,345,326.14	69,560	17,639,180.03
B.2	Partial Prepayments	0	0.00	127	1,101,975.66	127	1,101,975.66
B.3	Whole Prepayments	4	31,628.16	99	1,762,411.58	103	1,791,348.60
B.4	Total Principal Receipts (B1+B2+B3)	-	2,538,810.46	-	18,209,713.38	-	20,532,504.29

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/6/2017					
		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	5,196	249,656.01	62,624	3,432,287.41	67,820	3,660,700.96
C.2	Interest From Overdues	1,422	1,133.87	13,314	10,097.40	14,736	11,134.79
C.3	Total Interest Receipts (C1+C2)	-	250,789.88	-	3,442,384.81	-	3,671,835.75
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/6/2017					
		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	4,461	421,904,697.28	53,824	2,118,725,549.90	58,285	2,504,731,677.33
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	79	9,284,972.80	733	31,467,899.29	812	39,962,842.38
A.3	Totals (A1+ A2)	4,540	431,189,670.08	54,557	2,150,193,449.19	59,097	2,544,694,519.71
A.4	In Arrears Loans 90 Days To 360 Days	15	897,545.87	82	2,831,876.48	97	3,653,052.94
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	15	897,545.87	82	2,831,876.48	97	3,653,052.94

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/6/2017					
		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	50	6,467,267.92	548	22,932,776.08	598	28,849,764.11
B.2	60 Days < Installment <= 89 Days	29	2,817,704.88	185	8,535,123.21	214	11,113,078.27
B.3	Total (B1+B2=A4)	79	9,284,972.80	733	31,467,899.29	812	39,962,842.38
B.4	90 Days < Installment <= 119 Days	15	897,545.87	72	2,411,568.56	87	3,232,745.02
B.5	120 Days < Installment <= 360 Days	0	0.00	10	420,307.92	10	420,307.92
B.6	Total (B4+B5=A4)	15	897,545.87	82	2,831,876.48	97	3,653,052.94

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At June-17					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	2,521,958.24	0.00	5,091,290.91	0.00	7,398,663.50
A.2	Number of Loans	0	20	0	171	0	191



Statutory Tests

Outstanding Bonds Principal	2,225,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,506,750.00	
Total Bonds Amount	2,226,506,750.00	
Current Outstanding Balance of Loans	2,548,347,572.65	
A. Adjusted Outstanding Principal of Loans ²	2,413,460,486.38	
B. Accrued Interest on Loans	4,113,865.35	
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	6,326,388.89	
Nominal Value (A+B+C+D-Z)	2,411,247,962.84	
Bonds / Nominal Value Assets Percentage	2,394,093,279.57	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,792,270,606.59	
Net Present Value of Liabilities	2,241,514,608.76	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,758,379,902.21	
Net Present Value of Liabilities	2,233,847,667.41	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,872,335,233.64	
Net Present Value of Liabilities	2,260,845,033.67	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	39,305,085.34	
Interest due on all series of covered bonds during 1st year	13,139,978.07	
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	10,207,032.37	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	10,384,595.74	

¹ Outstanding Accrued Interest on Bonds as at end date of reporting period

² The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

³ The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,555	7.70%	395,322,246.98	15.51%
EUR	54,639	92.30%	2,153,025,325.67	84.49%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,565	22.92%	316,545,381.61	7.11%
37.501 - 75.000	22,912	38.71%	1,275,606,452.03	28.64%
75.001 - 100.000	10,235	17.29%	908,861,996.65	20.41%
100.001 - 150.000	8,425	14.23%	1,036,642,021.30	23.28%
150.001 - 250.000	3,166	5.35%	586,361,735.46	13.17%
250.001 - 500.000	782	1.32%	248,632,993.85	5.58%
500.001 +	109	0.18%	81,002,577.26	1.82%
Grand Total	59,194	100.00%	4,453,653,158.15	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,256	57.87%	613,593,285.13	24.08%
37.501 - 75.000	16,063	27.14%	849,971,174.81	33.35%
75.001 - 100.000	4,203	7.10%	361,235,251.67	14.18%
100.001 - 150.000	3,104	5.24%	371,663,368.47	14.58%
150.001 - 250.000	1,230	2.08%	228,210,674.61	8.96%
250.001 - 500.000	295	0.50%	95,641,654.32	3.75%
500.001 +	43	0.07%	28,032,163.63	1.10%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1993	1	0.00%	5,253.91	0.00%
1997	7	0.01%	8,246.00	0.00%
1998	49	0.08%	492,609.63	0.02%
1999	718	1.21%	4,600,594.17	0.18%
2000	825	1.39%	11,450,911.77	0.45%
2001	1,164	1.97%	24,144,862.09	0.95%
2002	2,284	3.86%	47,172,343.50	1.85%
2003	2,915	4.92%	69,145,417.48	2.71%
2004	5,198	8.78%	185,733,333.29	7.29%
2005	8,410	14.21%	370,268,101.51	14.53%
2006	10,086	17.04%	453,164,230.17	17.78%
2007	8,390	14.17%	387,358,084.93	15.20%
2008	5,145	8.69%	249,038,905.44	9.77%
2009	3,626	6.13%	187,545,891.63	7.36%
2010	4,258	7.19%	239,932,646.24	9.42%
2011	2,917	4.93%	148,954,281.66	5.85%
2012	1,281	2.16%	61,462,293.79	2.41%
2013	826	1.40%	41,512,860.33	1.63%
2014	374	0.63%	22,596,822.71	0.89%
2015	504	0.85%	30,709,016.36	1.21%
2016	216	0.36%	13,050,866.04	0.51%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9,047	15.28%	81,948,164.08	3.22%
2021 - 2025	17,078	28.85%	495,049,909.15	19.43%
2026 - 2030	12,199	20.61%	569,070,946.06	22.33%
2031 - 2035	8,709	14.71%	508,891,172.10	19.97%
2036 - 2040	6,778	11.45%	483,969,014.03	18.99%
2041 - 2045	2,918	4.93%	229,287,242.91	9.00%
2046 +	2,465	4.16%	180,131,124.32	7.07%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,370	14.14%	71,238,971.35	2.80%
40.01 - 60 months	6,286	10.62%	127,130,433.65	4.99%
60.01 - 90 months	7,791	13.16%	239,459,861.02	9.40%
90.01 - 120 months	7,691	12.99%	294,663,628.83	11.56%
120.01 - 150 months	4,796	8.10%	228,769,741.49	8.98%
150.01 - 180 months	6,572	11.10%	356,909,892.54	14.01%
over 180 months	17,688	29.88%	1,230,175,043.78	48.27%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,090	10.29%	489,942,371.78	19.23%
1.01% - 2.00%	33,652	56.85%	1,445,365,756.81	56.72%
2.01% - 3.00%	7,934	13.40%	297,049,346.17	11.66%
3.01% - 4.00%	2,502	4.23%	123,234,451.15	4.84%
4.01% - 5.00%	2,227	3.76%	79,880,124.71	3.13%
5.01% - 6.00%	2,518	4.25%	59,147,973.73	2.32%
6.01% - 7.00%	3,998	6.75%	50,945,712.98	2.00%
7.01% +	273	0.46%	2,781,835.33	0.11%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

CURRENT LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,918	21.82%	160,309,166.78	6.29%
20.01% - 30.00%	6,756	11.41%	184,478,689.86	7.24%
30.01% - 40.00%	6,579	11.11%	242,829,913.70	9.53%
40.01% - 50.00%	6,479	10.95%	283,416,702.94	11.12%
50.01% - 60.00%	6,061	10.24%	303,693,489.90	11.92%
60.01% - 70.00%	5,918	10.00%	336,390,037.60	13.20%
70.01% - 80.00%	5,211	8.80%	318,587,323.12	12.50%
80.01% - 90.00%	4,060	6.86%	264,629,556.45	10.38%
90.01% - 100.00%	3,166	5.35%	221,802,845.72	8.70%
100.00% +	2,046	3.46%	232,209,846.60	9.11%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,183	5.38%	61,441,762.36	2.41%
20.01% - 30.00%	4,476	7.56%	131,821,163.43	5.17%
30.01% - 40.00%	6,426	10.86%	226,543,824.11	8.89%
40.01% - 50.00%	8,076	13.64%	328,753,727.76	12.90%
50.01% - 60.00%	9,311	15.73%	432,330,169.65	16.97%
60.01% - 70.00%	8,950	15.12%	430,645,426.85	16.90%
70.01% - 80.00%	10,059	16.99%	481,608,686.95	18.90%
80.01% - 90.00%	4,565	7.71%	246,430,544.79	9.67%
90.01% - 100.00%	3,795	6.41%	193,596,083.84	7.60%
100.00% +	353	0.60%	15,176,182.92	0.60%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,271	41.00%	1,231,166,770.31	48.31%
Thessaloniki	9,281	15.68%	340,254,449.37	13.35%
Macedonia	6,621	11.19%	218,147,468.17	8.56%
Peloponnese	4,121	6.96%	166,714,400.49	6.54%
Thessaly	4,207	7.11%	139,652,095.38	5.48%
Stereia Ellada	2,971	5.02%	109,784,404.96	4.31%
Aegean Islands	1,418	2.40%	83,781,291.38	3.29%
Creta Island	2,076	3.51%	97,116,732.22	3.81%
Ionian Islands	938	1.58%	46,008,789.62	1.81%
Thrace	1,714	2.90%	55,949,453.85	2.20%
Epirus	1,576	2.66%	60,142,688.08	2.36%
Grand Total	59,194	100.00%	2,548,716,543.84	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	25	0.04%	1,123,645.89	0.04%
12 - 24	353	0.60%	22,693,492.35	0.89%
24 - 36	581	0.98%	35,734,141.24	1.40%
36 - 60	1,406	2.38%	69,468,744.35	2.73%
60 - 96	9,636	16.28%	515,956,177.82	20.25%
over 96	47,193	79.73%	1,903,371,371.00	74.69%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	25	0.04%	286,987.29	0.01%
5 - 10 years	1,708	2.89%	20,726,207.77	0.81%
10 - 15 years	17,042	28.79%	391,369,163.34	15.36%
15 - 20 years	14,441	24.40%	501,649,063.84	19.69%
20 - 25 years	11,300	19.09%	602,161,703.84	23.63%
25 - 30 years	9,244	15.62%	634,921,144.09	24.92%
30 - 35 years	2,547	4.30%	192,812,860.41	7.57%
35 years +	2,887	4.88%	204,420,442.06	8.02%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46,007	77.72%	1,871,525,367.08	73.44%
Houses	13,187	22.28%	676,822,205.57	26.56%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13,898	23.48%	616,818,617.23	24.20%
Purchase	31,204	52.71%	1,449,259,407.05	56.87%
Repair	12,728	21.50%	413,504,341.24	16.23%
Construction (re-mortgage)	158	0.27%	9,830,250.65	0.39%
Purchase (re-mortgage)	742	1.25%	38,054,297.56	1.49%
Repair (re-mortgage)	464	0.78%	20,880,658.91	0.82%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58,821	99.37%	2,518,074,365.71	98.81%
Balloon	370	0.63%	29,674,775.49	1.16%
Inter_only	3	0.01%	598,431.45	0.02%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	57,605	97.32%	2,508,030,271.30	98.42%
Fixed Converting to Floating	1,003	1.69%	33,128,652.06	1.30%
Fixed to Maturity	586	0.99%	7,188,649.29	0.28%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,868	6.71%	329,404,971.74	13.13%
Libor 3 Months (CHF)	573	0.99%	59,296,714.74	2.36%
ECB Tracker	31,665	54.96%	1,246,153,549.24	49.69%
Euribor 1 Month	3,062	5.32%	140,609,162.56	5.61%
Euribor 3 Months	11,504	19.97%	594,155,712.26	23.69%
Libor 1 Month (Euro)	191	0.33%	4,010,075.26	0.16%
Eurobank Base Rate CHF (SBEX)	98	0.17%	6,610,181.67	0.26%
Eurobank Base Rate	1,088	1.89%	13,687,577.88	0.55%
Eurobank Base Rate EUR (SBEX)	537	0.93%	13,929,776.07	0.56%
Eurobank OEK's Rate	902	1.57%	14,177,080.77	0.57%
Proton Base Rate	61	0.11%	2,051,749.95	0.08%
TT Bank Base Rate	2,198	3.82%	64,186,388.16	2.56%
TBank Base Rate	1,304	2.26%	12,858,666.80	0.51%
Euribor 6 Months	24	0.04%	312,603.35	0.01%
TBank OEK's Rate	479	0.83%	5,393,196.72	0.22%
TBank GG Rate	56	0.10%	1,214,567.77	0.05%
Grand Total	57,610	100.00%	2,508,051,974.94	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	219	21.94%	7,189,171.76	21.71%
Euribor 1 Month	202	20.24%	5,757,680.84	17.39%
Euribor 3 Months	137	13.73%	4,482,129.69	13.54%
Eurobank Base Rate	47	4.71%	1,279,101.48	3.86%
Eurobank Base Rate EUR (SBEX)	15	1.50%	346,592.29	1.05%
TT Bank Base Rate	378	37.88%	14,052,272.36	42.45%
Grand Total	998	100.00%	33,106,948.42	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	417	41.78%	11,289,632.29	34.10%
1 Jan 2021 +	581	58.22%	21,817,316.13	65.90%
Grand Total	998	100.00%	33,106,948.42	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,596	95.61%	2,423,845,650.07	95.11%
Y	2,598	4.39%	124,501,922.58	4.89%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	120	4.62%	5,094,716.54	4.09%
OEK Subsidy	2,442	94.00%	118,173,657.12	94.92%
Greek Government & OEK Subsidy	36	1.39%	1,233,548.92	0.99%
Grand Total	2,598	100.00%	124,501,922.58	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,428	86.88%	2,336,210,418.29	91.68%
Y	7,766	13.12%	212,137,154.36	8.32%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,697	95.78%	2,387,408,964.23	93.68%
Y	2,497	4.22%	160,938,608.42	6.32%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,917	97.84%	2,470,117,615.93	96.93%
S	1,277	2.16%	78,229,956.72	3.07%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,003	91.23%	2,426,530,188.32	95.22%
Y	5,191	8.77%	121,817,384.33	4.78%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	10,851	18.33%	440,607,852.84	17.29%
Civil servant	5,096	8.61%	221,265,052.24	8.68%
Other Professions	17,011	28.74%	819,810,259.24	32.17%
Pensioner	8,686	14.67%	275,699,503.82	10.82%
Bank employee	1,259	2.13%	74,800,857.64	2.94%
Housewife	1,435	2.42%	51,100,923.99	2.01%
Military personnel	1,374	2.32%	69,209,466.14	2.72%
Student	820	1.39%	38,210,280.41	1.50%
Accountant	900	1.52%	40,901,439.38	1.61%
Other Self employed	3,737	6.31%	188,853,035.74	7.41%
Unemployed	2,678	4.52%	88,999,684.07	3.49%
Lawyers - Jurists	662	1.12%	42,813,153.62	1.68%
Teacher	1,669	2.82%	69,320,331.21	2.72%
Salesman	1,562	2.64%	55,365,184.21	2.17%
Civil Servant - Policeman	1,454	2.46%	71,390,548.09	2.80%
Grand Total	59,194	100.00%	2,548,347,572.65	100.00%