

Issuer	ANAPTYXI SME I PLC
Seller/Service	Eurobank
Trustee	Citicorp Trustee Company Limited
Transaction Manager	Eurobank
Collection Period Start Date	20/05/2016
Collection Period End Date	19/11/2016
Interest Payment Date	07/12/2016

ANAPTYXI SME I PLC

Note Details / Distributions

Asset Backed Floating Rate Notes due 2033

Note Details			
Class	ISIN	Original Moody's Rating	Current Moody's Rating
A	XS0374771250	Aaa	N/R
B	XS0374771847	N/R	N/R

Interest Distribution Previous Period										
Class	Days Accrual	Method	Index	Margin	Interest Rate	Prior Unpaid & accrued Interest	Accrued Interest	Total Interest Due	Interest Paid	Unpaid Interest
A	0	Act / 360	0,000%	0,000%	0,000%	0,00	0,00	0,00	0,00	0,00
B	92	Act / 360	-0,261%	0,750%	0,489%	0,00	1.002.569,58	1.002.569,58	1.002.569,58	0,00

  

Interest Distribution Current Period										
Class	Days Accrual	Method	Index	Margin	Interest Rate	Prior Unpaid & accrued Interest	Accrued Interest	Total Interest Due	Interest Paid	Unpaid Interest
A	0	Act / 360	0,000%	0,000%	0,000%	0,00	0,00	0,00	0,00	0,00
B	91	Act / 360	-0,301%	0,750%	0,449%	0,00	910.553,71	910.553,71	910.553,71	0,00

Previous Period Distribution										
Class	CCY	Original Balance Prior to Restructuring	Original Balance after Restructuring	Beginning Balance	Interest Paid	Principal Paid	Total Distribution	Beginning Pool Factor	Ending Pool Factor	Ending Principal Balance
A	EUR	1.750.000.000,00	1.581.333.719,97	0,00	0,00	0,00	0,00	0,00000%	0,00000%	0,00
B	EUR	750.000.000,00	880.200.000,00	802.269.601,35	1.002.569,58	0,00	1.002.569,58	91,14629%	91,14629%	802.269.601,35

  

Current Period Distribution										
Class	CCY	Original Balance Prior to Restructuring	Original Balance after Restructuring	Beginning Balance	Interest Paid	Principal Paid	Total Distribution	Beginning Pool Factor	Ending Pool Factor	Ending Principal Balance
A	EUR	1.750.000.000,00	1.581.333.719,97	0,00	0,00	0,00	0,00	0,00000%	0,00000%	0,00
B	EUR	750.000.000,00	880.200.000,00	802.269.601,35	910.553,71	1.393.175,90	2.303.729,62	91,14629%	90,98801%	800.876.425,45

**Aggregate Principal Outstanding Balance of Performing and In Arrears SME Bonds**

<u>At the beginning of the Current Determination Period</u>	<u>48.975.342,22</u>
Less: Scheduled and Paid Repayments	2.182.571,01
Less: Prepayments	74.596,66
Less: Repurchased SME Bond Amounts	675.000,00
Less: Retired SME Bond Amounts	0,00
Less: Defaulted SME Bond Amounts (Not Repurchased)	0,00
Less: Defaulted SME Bonds Repurchased	0,00
Plus: Substitute SME Bond Amounts	0,00
Plus: Additional SME Bonds	0,00
<u>At the end of the Current Determination Period</u>	<u>46.043.174,55</u>

**Total Additional SME Bonds**

<u>At the Beginning of the Current Determination Period</u>	<u>1.398.840.395,96</u>
Additional SME Bonds Purchased During the Period	0,00
<u>Additional SME Bonds at the end of the period</u>	<u>1.398.840.395,96</u>

**Breakdown of SME Bonds in Arrears****Average Portfolio Default Rate**

30 Days < Installment <= 59 Days	0,00
60 Days < Installment <= 89 Days	782.843,99
90 Days < Installment <= 119 Days	0,00
120 Days < Installment <= 179 Days	0,00
<u>Total</u>	<u>782.843,99</u>

**Cumulative Default Ratio**

Total Defaulted SME Bonds at the end of the Collection Period	0,00
Principal Outstanding balance of the SME Loans at Closing date	2.400.213.572,15
Cumulative Default Ratio	0,00%

<b>Non-Principal Receipts from Performing or in Arrears SME Bonds</b>	<b>0,00</b>
Interest from Installments & Overdue SME Bonds	280.481,46
Interest from whole Prepayments	110.547,37
Interest from Repurchased SME Bonds	1.547,33
Total Prepayment Penalties Received	<b>0,00</b>
<b>Principal Receipts from Performing or in Arrears SME Bonds</b>	<b>0,00</b>
Scheduled and Paid Repayments	2.182.571,01
Prepayments	74.596,66
Repurchased SME Bond Amounts	675.000,00
Defaulted SME Bonds Repurchased	<b>0,00</b>

Issuer Receipts	3.324.743,83
Receipts from the Swap Counterparty	0,00
Reserve Account Balance	51.575.581,18
Other amounts standing to the credit of the Transaction Account to be applied at the waterfall	6.984,50
<b>Total</b>	<b><u>54.907.309,51</u></b>

[a] Tax Liabilities not paid from Issuer Profit Ledger	<u>1.327,98</u>
[b] Trustee Liabilities	<u>0,00</u>
[c] Towards the payment of	<u>23.508,06</u>
<i>Agent Bank and PPA</i>	<i>0,00</i>
<i>Transaction Manager</i>	<i>0,00</i>
<i>Issuer Account Bank</i>	<i>0,00</i>
<i>Corporate Service Provider</i>	<i>9.161,55</i>
<i>Servicer</i>	<i>4.616,65</i>
<i>Custodian</i>	<i>212,65</i>
<i>Third Party Expenses</i>	<i>9.517,21</i>
[d] The Issuer Profit Amount	<u>593,10</u>
	500,00
	0,84
[e] Payment to the Swap Counterparty	<u>0,00</u>
[f] Notes Interest	<u>1.913.123,29</u>
[g] Liquidity Reserve Required Amount	<u>12.500.000,00</u>
[h] Notes Redemption Amount	<u>0,00</u>
[i] Loss Reserve Fund Required Amount	<u>39.075.581,18</u>
[j] Servicer Failure Reserve Fund	<u>0,00</u>
[k] Class B Note Redemption Amount	<u>1.393.175,90</u>
[l] Swap Subordinated Amount	<u>0,00</u>
[m] Interest on the Subordinated Loan Facilities	<u>0,00</u>
[n] Principal on the Sub. Loan Facilities	<u>0,00</u>
Reserve Loan	0,00
Set Off Loan	0,00
[o] Deferred Purchase Price	-

## ANAPTYXI SME I PLC

## Performance Criteria

a) On immediately succeeding IPD Reserve Account can be replenished so as to have Reserve Fund Required Amount	PASS
b) On calculation Date Default Ratio <2%	PASS
c) Class A Credit Enhancement Ratio on Calc. Date >=2 Credit Enhancement Ratio on Closing Date	PASS
d) Aggr. Princ. O/S Balance os SME Bonds 90-180 days < 5% Aggr. Princ. O/S of SME Bond Portfolio on preceding calcul. Date	PASS
e) Aggr. Princ. O/S balance of SME Bond Portfolio > 10% of aggr. Princ. O/S of Bond Portfolio as at the Cut Off date relating to initial portfolio	FAIL
f) No Servicer's Report Failure Event has occurred which is continuing on such Calculation Date	PASS

## ANAPTYXI SME I PLC

## Subordinated Loan facilities

## Enhancement Accounts

## Subordinated Expenses Loan

Opening Balance	0,00
Interest Paid for Period	0,00
Interest Capitalised for Period	0,00
Principal Paid for Period	0,00
Closing Balance	0,00

## Subordinated Reserve Loan

Opening Balance	0,00
Interest Paid for Period	0,00
Interest Capitalised for Period	0,00
Principal Paid for Period	0,00
Closing Balance	0,00

## Subordinated Set-Off Reserve Loan

Opening Balance	0,00
Interest Paid for Period	0,00
Interest Capitalised for Period	0,00
Principal Paid for Period	0,00
Closing Balance	0,00

## Reserve account balance

Funding at Closing	125.000.000,00
Opening balance for period	51.575.581,18
Interest Paid for Period	0,00
Required Liquidity Amount	12.500.000,00
Required Loss Reserve Fund Amount	39.075.581,18
Funded for current Period	51.575.581,18
Closing Balance	51.575.581,18